



Progressive Deposit
USA 500

Progressive Deposit – profitability with a touch of stock market gambling

This investment presents an excellent opportunity of unlimited, but at the same time safe earnings, for your funds. It is impossible to lose!

The *Progressive Deposit* is a term investment with the term specified in each separate offer. The profit will depend on the success of the selected index in each offer throughout the deposit term. If the value of the index at the end of the investment term stays the same or falls, you will receive 100% of your principal amount. The unlimited earnings potential depends on how successful the specific stock market index has been during the investment term. The value of the index is fixed at the beginning and during the investment term.

You will find more detailed information about the value calculation, as well as about the twelfth, thirteenth and fourteenth offer *Progressive Deposit 12 – USA 500*, *Progressive Deposit – 13 USA 500 with a 5% risk premium* and *Progressive Deposit 14 – USA 500 with a risk premium of 10%* in our home page www.seb.lv

This product is being offered in a campaign form and you can apply for the specific investment offer during the specified application period.

Progressive Deposit 12 – USA 500, ***Progressive Deposit 13 – USA 500 with a 5% risk premium*** and ***Progressive Deposit 14 – USA 500 with a risk premium of 10%***

Within these offers the profitability of your investment will depend on the S&P 500 index, which comprises of such companies as *Microsoft Corp*, *PepsiCo Inc*, *Procter & Gamble*, *Pfizer* and others.

Why was this particular index chosen?

- The *S&P index* is comprised of many significant American companies that all work in different industries, therefore this index provides one of the largest diversifications among the best known indexes.
- Economy of USA has a stable upwards trend and the forecasts for global, as well as the USA economy in the long term are positive.
- The high oil prices cannot greatly decrease the profit of American companies, therefore it is said that this factor of risk will not be dominating in the future.

How do these three offers differ?

Just as well, as during the previous campaign you may choose an offer without a risk premium, with a risk premium of 5% or with a risk premium of 10%. The larger the risk premium, the larger your participation in the index basket, and with it a larger potential of more profit.

By paying an additional premium of 5% of the principal amount, your participation in the index basket increases up to 85%. This means that in the case of a positive result at the end of the investment period, you will receive up to 85% of the total gain in the investment basket value. Likewise, if you contribute an additional risk premium of 10%, your participation in the index basket may reach even 120%!

In case the value of the index basket falls or stays the same, you will only lose the additional premium. At the end of the investment term SEB Unibanka guarantees you a 100% repayment of the invested principal amount.



Title of Offer:
Progressive Deposit 12 – USA 500

Application period:
27.03.2006. – 25.04.2006.

Investment period:
3 years and 5 days

Final date of the investment period:
30.04.2009.

Minimum deposit amount:
EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Participation*:
40 -50%
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
Unlimited earnings potential

Index:
S&P index (index calculated by by McGraw Hill Corp, found under the Reuters code <.SPX>)

Initial index value fixing date:
27.04.2006.

Index value fixing dates:
27.04.2008. 27.01.2009.
27.07.2008. 27.04.2009.
27.10.2008.

Title of Offer:
Progressive Deposit 13 - USA 500 with a risk premium of 5%

Application period:
27.03.2006. – 25.04.2006.

Investment period:
3 years and 5 days

Final date of the investment period:
30.04.2009.

Minimum deposit amount:
EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium:**
5% of the invested amount

Participation*:
75-85 %
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
Unlimited earnings potential

Index:
S&P index (index calculated by by McGraw Hill Corp, found under the Reuters code <.SPX>)

Initial index value fixing date:
27.04.2006.

Index value fixing dates:
27.04.2008. 27.01.2009.
27.07.2008. 27.04.2009.
27.10.2008.

Title of Offer:
Progressive Deposit 14 - USA 500 with a risk premium of 10%

Application period:
27.03.2006. – 25.04.2006.

Investment period:
3 years and 5 days

Final date of the investment period:
30.04.2009.

Minimum deposit amount:
EUR 500 (the deposit amount has to be divisible by 100 without remainder)

Risk premium:**
10% of the invested amount

Participation*:
105-120 %
SEB Unibanka fixes the exact participation %, when confirming the offer

Interest rate:
Unlimited earnings potential

Index:
S&P index (index calculated by by McGraw Hill Corp, found under the Reuters code <.SPX>)

Initial index value fixing date:
27.04.2006.

Index value fixing dates:
27.04.2008. 27.01.2009.
27.07.2008. 27.04.2009.
27.10.2008.

*Part of the Index Basket increment that the client can receive at the end of the investment period

** Risk premium is an irreversibly paid commission.