



Progressive deposit

Greater China

Progressive deposit: profitability with a touch of stock gambling

Progressive deposit gives a great opportunity for your money to make unlimited and at the same time safe earnings. You can't lose! Progressive deposit is a term deposit for which the term is specified in each individual offer. Interest rate of this deposit depends on the success of an index throughout the term. The chosen index is stated in each offer. If index value has increased at the end of the deposit period then you will receive a proportional part of the profit but if the index value remains unchanged or drops, you will receive 100% of principal amount.

The unlimited profit depends on how successful the particular index is within the deposit period. Value of the index is fixed at the beginning and during the deposit period. A more detailed information on calculations as well as on the fourth and fifth offers *Progressive deposit 04 Greater China* and *Progressive deposit 05 Greater China with risk premium* is available on our homepage: www.seb.lv

The product is offered in a campaign form, you may apply for a particular deposit offer within its application period.

Progressive Deposit 04 Greater China and Progressive Deposit 05 Greater China with risk premium

Within these two proposals the profitability of your deposit will depend on an index basket, which is made up of four leading Asian indexes: *Hang Seng, MSCI Singapore, TWY, and FTSE/Xinhua China 25.*

Why was this particular index chosen?

- during the last 20 years, the GDP of China has quadrupled, thus increasing the economic growth of the region;
- there is a great potential for the future development of China because until now only the coastal regions experienced a rapid development, while industrial development in the inland regions was delayed;
- national economy of China is one of the fastest growing large economies in the world;
- there is a high inflow of foreign direct investments stimulating the economic development of the region;
- Regulated markets of Hong Kong and China are the second largest markets in Asia after Japanese securities market.

What is a difference between the two offers?

Same as in *Progressive Deposit 03* offer, you have an opportunity in *Progressive Deposit 05* offer to earn even more. By depositing an additional premium of 5% of the principal amount, your participation in the index basket increases even up to 100% meaning that, in case of a positive result at the end of the term, you will receive up to 100% of a total increase in a value of the index basket. In case, the value of the index basket drops or remains unchanged, you will still receive 100% of the principal amount. Premium is not returned to the Client at the end of the period.



Name of the offer:
Progressive Deposit 04 Greater China

Application period:
01.09.2005 – 07.10.2005

Deposit term:
3 years and 6 days

Final date of deposit term:
16.10.2008

Minimum deposit amount:
EUR 500 (deposit amount must be divisible by 100 without remainder)

Participation:
45 – 55%
SEB Unibanka fixes an exact participation % by confirming the offer

Interest rate:
Unlimited profit possibilities

Index*:
Hang Seng index
TWY index
TSE/Xinhua China 25 index
MSCI Singapore index

Initial index value fixing date:
12.10.2005

Other index value fixing dates:
13.10.2007
13.01.2008
13.04.2008
13.07.2008
13.10.2008

Name of the offer:
Progressive Deposit 05 Greater China with risk premium

Application period:
01.09.2005 – 07.10.2005

Deposit term:
3 years and 6 days

Final date of deposit term:
16.10.2008

Minimum deposit amount:
EUR 500 (deposit amount must be divisible by 100 without remainder)

Risk premium:
5% of a deposit amount (not returned at the end of the term)

Participation:
85 – 100%
SEB Unibanka fixes an exact participation % by confirming the offer

Interest rate:
Unlimited profit possibilities

Index*:
Hang Seng index
TWY index
TSE/Xinhua China 25 index
MSCI Singapore index

Initial index value fixing date:
12.10.2005

Other index value fixing dates:
13.10.2007
13.01.2008
13.04.2008
13.07.2008
13.10.2008

* Deposit profit in these offers will be linked to an index basket.