

OCBC SECURITIES UNVEILS FIRST-OF-ITS-KIND INVESTMENT PACK FOR YOUNG INVESTORS

More than 300 students from NTU, NUS & SMU participated in Cash Trail, an adaptation of the Amazing Race, and more than 1,000 students attended an investment dialogue on 15 March to commemorate the launch.

Singapore, 15 March 2008 – OCBC Securities today announced the launch of the Young Investor Pack for novice student investors to help them acquire investing skills and develop their financial literacy to become prudent and confident investors in time to come. The Young Investor Pack reaches out to a wide audience within the young investing community.

For student investors who are 21 years and above, the pack comprises:

- An online trading account with OCBC Securities
- A complimentary copy of the Young Investor Pocketbook which is a unique reference guide to the world of investments written by young investors for young investors
- Invitations to a series of exclusive OCBC Securities Young Investor seminars and forums where subject experts from the broking and securities industry will share their knowledge and experiences
- A complimentary copy of 'Winning Investment Habits of Warren Buffet and George Soros' that introduces the investment philosophies, strategies and experiences of some of the world's leading investors today

For those who are below 21 years old, instead of a trading account, they will be provided an unique “pre-trading” account on OCBC Securities’ online trading platform. This account was developed specifically to allow them access to various features and functions such as customised watch lists, multi-channel alerts and research reports by the award-winning OCBC Investment Research team among others but not the actual trading facility. This is an effective way for the new investors to learn first-hand how to build an equity portfolio that yields steady long-term returns without the risk of actually losing money in the process.

“The number of young investors in Singapore continues to be on the uptrend as more and more young Singaporeans recognize the importance of making informed judgements and effective decisions in managing their finances. Not only have we been seeing the number of new trading accounts opened by young Singaporeans in their twenties increase annually, the proportion of these accounts within our new accounts base has also been rising. In 2007, new trading accounts by Singaporeans in their twenties accounted for 20% of

the total number of new accounts opened at OCBC Securities. At the same time, through our longstanding involvement with I-Cube, we have observed that the levels of interest and participation from the student community in the activities organized are still growing.” said Mr Hui Yew Ping, Managing Director, OCBC Securities.

“The introduction of the Young Investor Pack is a breakthrough in our continuing efforts to guide young investors in their journey to become savvier investors in their own right. We have been talking to many young student investors, including those below 21 years old looking to embark on their investment journey, and listening to their feedback. In consultation with I-Cube, we have deployed these insights in the development of The Young Investor Pack so that it caters to the needs of these novice investors.”

Application forms to sign up for the pack are available at OCBC Securities. Young investors who wish to find out more can email OCBC Securities at younginvestor@ocbcsec.com.

In conjunction with the launch of the Young Investor Pack, I-Cube organized “Cash Trail”, an adaptation of the Amazing Race, as well as an investment talk. These initiatives saw an overwhelming response from young investors across the local tertiary institutions. Altogether 300 participants took part in Cash Trail while more than 1,000 students signed up within a period of 3 weeks to attend the investment talk.

Cash Trail

Cash Trail is a race specially designed to allow the participants to apply their financial knowledge and skills sets. Groups of 3-5 students started off the competition with a hypothetical portfolio of stocks. As the teams sped to various stations located in the tertiary campuses across the island as well as within the CBD, they had to complete various tasks and simultaneously leverage on their investing knowledge and experience to grow the value of their respective portfolios. While the team with the highest portfolio value at the end of the race won the top prize of S\$1,000 cash sponsored by OCBC Securities, all the participants benefited from having acquired a greater awareness and understanding of the key practices and habits necessary for prudent investing and trading.

Investment dialogue

The guest speaker at the dialogue was Mr Richard Christopher Dyason who is the Vice President of Retail Business Development at the Singapore Exchange. He shared his personal investment insights and experiences with the audience.

Lee Chang Hyeok, an exchange student from Korea and studying in Nanyang Technological University, said, "Cash Trail is one of the most exciting activities I've participated in a long time. In growing our portfolio value, my team members and I had to make our investment decisions quickly and move

fast to catch the market opportunities at the different stations. Seeing the value of our equity holdings rise and fall in line with our decisions reminded me how important it is to be diligent in acquiring knowledge and skills for prudent investments and longer-term financial planning. Besides giving more thought to my investment objectives, I plan to be more proactive going forward in learning more about investing so that I can take control of my financial future."

Additional quotes from young investors:

From Shahila Suleiman, a 22-year-old student from Nanyang Business School and an aspiring investor

"Now and then I have attended some investment talks, surfed the Internet for investing tips and talked to my friends on various stock picks. My efforts so far have been rather sporadic. I'm glad that there is now a structured product like the Young Investor Pack to help newbies like me. I look forward to becoming a wise and confident investor in time to come with the Young Investor Pack."

From Jerica, a student below 21 years old from Nanyang Business School and an aspiring investor

"While I know that investing is an integral part of wealth accumulation, I'm concerned about the risks involved at the same time. This is why I'm excited about the "pre-trading" account feature in the Young Investor Pack. Now I can learn how to build a hypothetical equity portfolio that yields targeted returns without incurring actual losses. I hope to translate the knowledge and experience gained into real returns someday."

From You Yewei, 23-year-old student investor from Nanyang Business School with 2 years of trading experience

"Although I have started investing on my own, I still find the Young Investor Pack with its various complementary elements quite attractive. With the pack, I hope to expand my investing knowledge base and trading skills set."

Background

In the past two years, OCBC Securities has been playing a leading role in raising the level of financial literacy within the student investing community in Singapore through our sponsorship of I-Cube. I-Cube is a collaboration between the three tertiary investment clubs (NUS Investment Club, NTU Investment Interactive Club and SMU E.y.E Investment Interactive Club) from National University of Singapore, Nanyang Technological University and Singapore Management University. This cooperation polls the complementary competitive advantages together to benefit a wider student population enabling students to participate in seminars, competitions and forums of a scale which each club will have difficulties attaining by itself.

About OCBC Securities Private Limited

OCBC Securities Private Limited ("OCBC SECURITIES") is a wholly-owned subsidiary of OCBC Bank and member of the Singapore Exchange Securities Trading Limited (SGX-ST) and the Singapore Exchange Derivatives Trading Limited (SGX-DT). We are one of the leading stock and futures broking firms in Singapore providing full brokerage services for equities and derivatives trading. At OCBC Securities, we offer a suite of products and services that is focused on meeting your investment needs. State-of-the-art technology is employed to deliver speedy multi-market electronic execution of trades for our customers. Our user-friendly and highly interactive internet trading platform ("iOCBC") makes us the preferred choice amongst our customers. Together, our products and services work seamlessly to offer you alternative investment possibilities to suit market trends and volatility.

For more details, visit <http://www.iocbc.com/>

About I-Cube

I-Cube was officially launched on the 1st of February 2006 and is initiated by the three investment clubs from NTU, SMU and NUS – NTU Investment Interactive Club, SMU E.y.E Investment Interactive Club and NUS Invest Club. This is a unique collaboration among clubs from the three different universities in Singapore.

The objective of I-Cube is to organize financial events common to the 3 clubs. As such, financial events organized as a joint effort among the 3 clubs will definitely be of a larger scale and with greater reach to the student population. I-Cube will also be able to organize events on a scale which each club will have difficulties attaining by itself.

To date, I-Cube has organised four national events, namely Investment Summit 2006, The Weakest link in dollars & \$ense, I-Cube Financial Treasure Hunt 2006 and also the I-Cube Online Stock Challenge 2006. The establishment of I-Cube enables students from the various universities keen on investing and gaining valuable financial knowledge to participate on a common platform.

Not only does I-Cube organize seminars and competitions, it will also set up a forum aimed to foster close interaction among students from the various universities. Furthermore, members of the three Investment Clubs will benefit tremendously from this collaboration since common events will allow all the club members to learn from each other. I-Cube also aims to promote stronger ties among all the tertiary institution, Junior Colleges and High Schools in Singapore.

For more information, visit www.investcube.org

About Singapore Exchange Limited

Singapore Exchange Ltd (SGX) was inaugurated on 1 December 1999, following the merger of two established and well-respected financial institutions - the Stock Exchange of Singapore (SES) and the Singapore International Monetary Exchange (SIMEX). SGX is Asia-Pacific's first demutualised and integrated securities and derivatives exchange and is listed on its own bourse. The exchange's stock is a component of benchmark indices such as the MSCI Singapore's Free Index and the Straits Times Index (STI).

SGX aims to offer a highly trusted, comprehensive and efficient securities and derivatives marketplace for raising capital, risk transfer, trading, clearing and settlement. SGX facilitates the trading and clearing of commodity futures and over-the-counter (OTC) derivatives such as forward freight agreements and oil swaps. Through strategic alliances and partnerships with other exchanges around the world, SGX is firmly positioned as an Asian Gateway.

For more information, please visit SGX website: www.sgx.com

About Nanyang Technological University

Nanyang Technological University (NTU) is a research-intensive university ranked among the top 25 technological universities in the world. The Yunnan Garden campus, NTU's main campus, is located in the south-western part of Singapore. The NTU@one-north campus, home to educational and alumni clubhouse facilities, is located near Singapore's biomedical research hub, Biopolis; and the new infocomm and media hub, Fusionopolis.

NTU has four colleges, namely:

- The College of Engineering, with six schools focused on technology and innovation and a research output among the top four in the world
- The College of Science which offers Singapore's only direct-honours bachelor's degree programme
- The Nanyang Business School (the College of Business), the first and only Singapore business school to be ranked in the top 50 of the Financial Times Global MBA 2008 rankings
- The College of Humanities, Arts, & Social Sciences, home to Singapore's first professional art school offering degree courses in art, design and interactive digital media; the Humanities and Social Science School; and the Wee Kim Wee School of Communication and Information, a top journalism and media school in Asia.

The S Rajaratnam School of International Studies, one of two autonomous institutes of NTU, is a world authority on strategic studies and terrorism. NTU is also home to the internationally-acclaimed National Institute of Education, Singapore's only teacher-training institute.

As Singapore's main science and technology university, NTU makes significant contributions to the nation's renewed drive for research and innovation spearheaded by the Singapore National Research Foundation (NRF). NTU's strengths in biomedical sciences, environmental and water

technologies, and interactive and digital media mirror the NRF's research focus.

NTU has a strong and broad international reach covering academic and research partnerships with top institutions in the US, Europe and Asia, such as MIT, Stanford University, Cornell University, Caltech, University of Washington, Georgia Institute of Technology, and Carnegie Mellon University; Cambridge University, Imperial College and Swiss Federal Institute of Technology; and Peking University, Shanghai Jiaotong University, Waseda University, and Indian Institute of Technology.

For more information, visit www.ntu.edu.sg
