

# 5-YEAR GREEN NOTES FIXED RETURNS 4.49% PER ANNUM



## INVESTOR FAQs

### About the Notes

#### 1. What are the green retail notes?

The Notes are interest-bearing debt securities issued by Frasers Property Treasury Pte. Ltd. (the "Issuer"), a wholly-owned subsidiary of Frasers Property Limited, to finance or refinance, in whole or in part, Eligible Projects as described in the FPTPL Green Finance Framework.

Frasers Property Limited is the Guarantor. The Guarantor unconditionally and irrevocably guarantees all payments of interest due and the full repayment of the principal amount at the Maturity Date of the Notes. However, do note that there is no certainty that the Guarantor will always remain solvent and able to fulfil its obligations under the guarantee.

#### 2. Is the interest amount fixed?

The Notes will bear interest at a fixed rate of 4.49 per cent per annum payable semi-annually in arrear on 16 March and 16 September each year until the maturity date of the Notes, unless the Notes have been previously redeemed and cancelled or purchased and cancelled by the Issuer.

#### 3. Does an individual need to pay tax on the interest received on the Notes?

Certain Singapore-sourced investment income derived by individuals from financial instruments is exempt from tax. This includes interest from debt securities derived on or after 1 January 2004, except where such income is derived through a partnership in Singapore or is derived from the carrying on of a trade, business or profession in Singapore. You may refer to the section entitled "Singapore Taxation" of the Offering Circular dated 26 August 2022 for more details. However, these statements should not be regarded as advice on the tax position of any person and should be treated with appropriate caution. Prospective investors of the Notes are advised to consult their own professional tax advisers as to the tax consequences of the acquisition, ownership or disposal of the Notes, including the effect of any foreign, state or local tax laws to which they are subject.

#### 4. Will the Notes be traded in the market?

Yes, the Notes will be traded on the Main Board of the SGX-ST under the book-entry (scripless) settlement system. For the purposes of trading on the Main Board of the SGX-ST, each board lot will comprise S\$1,000 in principal amount of Notes. The Notes may also be traded over-the-counter on the Debt Securities Clearing and Settlement System.

#### 5. What is make-whole?

*Unless otherwise defined, all capitalised terms shall have the same meanings ascribed to them in the Offering Circular dated 26 August 2022 (the "Offering Circular") and the Pricing Supplement issued by the Issuer on 8 September 2022 relating to the Notes (the "Pricing Supplement").*

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A make-whole call option allows the Issuer to redeem the Notes prior to the Maturity Date by paying Noteholders a lump sum Make-Whole Amount together with interest accrued to (but excluding) the date fixed for redemption. The Make-Whole Amount is an amount equal to the greater of:

- (i) the amount determined by discounting the principal amount of the Notes plus all remaining scheduled interest payments due on such Notes at the Make Whole Call Reference Rate (as defined in the Pricing Supplement) plus a spread specified in the Pricing Supplement; and
- (ii) the Denomination Amount (as defined in the Pricing Supplement), together with interest accrued to the date fixed for redemption.

Full details of the make-whole call option are set out in the Pricing Supplement.

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### About the application procedure

#### 6. How do I apply for the Notes under the Public Offer?

Applications for the Notes under the Public Offer may only be made by way of:

ATMs of DBS Bank (including POSB), OCBC Bank and UOB; the Internet Banking websites of DBS Bank (including POSB), OCBC Bank and UOB; or the mobile banking interfaces of DBS Bank (including POSB) and UOB.

Applications under the Public Offer may only be submitted during the stated offer period.

#### 7. What is the minimum amount I must apply for under the Public Offer?

An application is subject to a minimum of S\$1,000 in principal amount of the Notes per application under the Public Offer or higher amounts in integral multiples of S\$1,000 thereof.

The Issuer and the Joint Lead Managers and Bookrunners reserve the right to reject or accept any application in whole or in part, or to scale down or ballot any application, without assigning any reason therefor, and no enquiry and/or correspondence on their decision will be entertained. This right applies to all applications for the Notes.

#### 8. How do I avoid an invalid application?

Only one application may be made for the benefit of one person for the Public Offer Notes in his own name. Multiple applications will be rejected, except in the case of applications by approved nominee companies where each application is made on behalf of a different beneficiary.

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### 9. Will successful applications be satisfied in full? Is there potential for larger allocations?

Subscriptions under the Public Offer will be subject to balloting if the total subscriptions exceed the amount available. In the event of oversubscription, the Issuer and Guarantor may, in consultation with the Joint Lead Managers and Bookrunners and subject to mutual agreement between the Issuer and the Joint Lead Managers and Bookrunners, increase the issue size such that the maximum aggregate issue size under the Offer shall not exceed S\$650 million.

### 10. Can I use The Central Provident Fund (“CPF”) or Supplementary Retirement Scheme (“SRS”) funds to apply for the Notes under the Public Offer?

The Notes are not eligible for inclusion under the CPF Investment Scheme. Accordingly, prospective investors CANNOT use their CPF funds to apply for the initial offer of the Notes or to purchase the Notes from the market thereafter.

Prospective investors cannot use their funds under the SRS to apply for the initial offer of the Notes. Investors with SRS accounts should consult their stockbrokers and the relevant banks in which they hold their SRS accounts if they wish to purchase the Notes from the market using SRS funds.

### 11. When will the results of the offer be announced?

The results of the offer will be announced by the Issuer, through FPL, through a SGXNET announcement to be posted on the SGX-ST’s website at [sgx.com](http://sgx.com) on or about 15 September 2022.

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### 12. What are the potential risks involved in this investment?

There are significant risks associated with the Notes including, but not limited to, counterparty risk, country risk, price risk and liquidity risk. Investors should contact their own financial, legal, accounting and tax advisers about the risks associated with an investment in these Notes, the appropriate tools to analyse that investment, and the suitability of the investment in each investor's particular circumstances. No investor should purchase the Notes unless that investor understands and has sufficient financial resources to bear the price, market liquidity, structure and other risks associated with an investment in these Notes.

Before entering into any transaction, investors should ensure that they fully understand the potential risks and rewards of that transaction and independently determine that the transaction is appropriate given their objectives, experience, financial and operational resources and other relevant circumstances. Investors should consider consulting with such advisers as they deem necessary to assist them in making these determinations.

### 13. Is there a hotline I can call if I need more information?

For more information, please call any of the 24-hour hotlines listed below. They are open seven days a week until 12pm on Wednesday, 14 September.

DBS Bank or POSB : 1800 111 1111 (DBS Bank) 1800 339 6666 (POSB)

OCBC Bank : 1800 363 3333

UOB : 1800 222 2121

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**IMPORTANT NOTICE: RISKS ASSOCIATED WITH INVESTING IN NOTES**

When you invest in a Note, you are essentially lending money to the Note issuer. One key risk is the issuer defaulting on its interest payments or principal repayment to you. Market, business, legal and regulatory risks may affect the issuer's ability to pay you the Note's interest, or to repay the principal amount, for as long as you own the Note. Do note that there is no certainty that Frasers Property Limited, as Guarantor, will always remain solvent and able to fulfil its obligations under the guarantee. Other risks such as interest rate and market liquidity risks may affect the price that you can sell the Note for, or your ability to sell in the market if you choose to sell the Note before maturity. Please read the section "Risk Factors" of the Offering Circular for a description of other key risks. If you have further questions, please seek financial or other professional advice before you invest.

This advertisement is qualified in its entirety by, and should be read in conjunction with, the full text of the offering circular dated 26 August 2022 (the "Offering Circular"), the pricing supplement disseminated on SGXNet on 8 September 2022 (the "Pricing Supplement") and the product highlights sheet disseminated on SGXNet on 8 September 2022 (the "Product Highlights Sheet") (which prevail in the event of any ambiguity or discrepancy, or omission in this document). The information in this document, the Offering Circular, the Pricing Supplement and the Product Highlights Sheet should be read as of their respective dates, unless otherwise specified or the context requires otherwise. Capitalised terms used herein but not defined have the meanings given in the Offering Circular and Pricing Supplement. Electronic copies of the Offering Circular, Pricing Supplement and Product Highlights Sheet are available at the SGX-ST website under the "Company Announcements" section under the "Company Information" section under the "Securities" tab. Anyone wishing to subscribe for the Notes should read the Offering Circular, the Pricing Supplement and the Product Highlights Sheet in full and must make an application in the manner set out in the Offering Circular and the Pricing Supplement. This document is not investment advice. You should consult your legal, tax, financial or other professional advisers to assist you in determining the suitability of the Notes for you, and make an investment only after you have considered carefully and determined that such investment is suitable for your financial investment objectives in light of your circumstances.

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