
NEWS RELEASE

The UOB-JCB Gold Card – Your Passport to Japanese 1-for-1 Dining, All Year Round

14 November 2005, Singapore - United Overseas Bank Limited (UOB) and JCB International (JCBI) will relaunch the UOB-JCB Gold (“the Card”) on Monday, 14th November 2005. For those who enjoy Japanese dining, the Card will be your passport to 1-for-1 dining all year round. In addition, the Card is also packed with enhanced benefits and privileges.

In addition to Japanese dining, the Card is a must-have for lovers of all things Japanese. On top of the 1-for-1 dining privileges at renowned Japanese restaurants, cardmembers also get to enjoy exclusive discounts at 60 other Japanese dining outlets, special quarterly travel offers from UOB Travel Planners and discounts on the latest Japanese fashion and beauty brands.

First launched in 1995, the UOB-JCB Card offers its members the best of both worlds – privileges that come with a UOB credit card, together with other special privileges from JCB. Riding on the JCB brand, which is widely established and accepted internationally, the UOB-JCB card offers discounts and free gifts at selected merchants around the world, as well as excellent services provided by the 31 JCB Plazas worldwide. Globe-trotting cardmembers can expect to receive VIP treatment on their travels as the Card is recognised by more than 12 million merchants in 190 countries and territories worldwide. In Singapore, the Card is accepted by more than 20,000 merchants.

Senior Vice President and Head, UOB Card Centre, Ms Gan Ai Im, said, "As a leading card issuer and market leader in dining and travel programmes, we observe market trends closely and respond to customers' needs and wants accordingly. Currently, there are about 90,000 Singaporeans who travel to Japan, many of whom also frequent Japanese restaurants and specialty stores in Singapore. This figure is expected to increase in view of the upward trend of Singaporeans who enjoy

Japanese cuisine and view Japan as a key travel destination in Asia. With JCB, Japan's leading issuer in credit cards, we are confident that the UOB-JCB Gold Card will be unmatched, in terms of its ability to address the needs of the local market with a preference for all things Japanese. The introduction of the 1-for-1 Japanese dining privilege is, but one of the key benefits that UOB-JCB Gold cardmembers will enjoy."

"The relaunch of this flagship card, the UOB-JCB Gold Card, will put JCB in a strong position to provide a much bigger group of customers in Singapore with the opportunity to experience and benefit from the UOB-JCB partnership", said Mr Akira Matsuo, General Manager of JCB International (Singapore). "JCB will intensify its focus on increasing the issuance base of JCB cards in Asian countries for the next few years. I am confident that UOB, being one of our most important partners in this region, can help us achieve this objective with the relaunch of our flagship Card."

Welcome Offers

As an additional treat, the Card comes with a 3-year annual fee waiver and a welcome offer of just S\$998 for a 4-days, 2 nights ANA package to Tokyo, including a one-day pass to Tokyo Disneyland. New cardmembers can also look forward to welcome vouchers worth more than S\$200 from well-known spas, dining and fashion brands.

Summary of Card member benefits:

- 1-for-1 dining offers at renowned Japanese Restaurants
- Up to 20% discounts at 60 Japanese dining outlets
- Quarterly Travel Offers with the UOB Travel Planners
- Great discounts on the latest fashion labels, such as INDIVI, OZOC, HUSHUSH and HABA
- The JCB Shopping and Dining Passport, which gives you discounts or free gifts at selected merchants around the world
- 15% off on maintenance services at Jun Taiyo 24-hour car service
- UOB Rewards Plus Programme: Earn UNI\$1 for every S\$5 charged to your card. Redeem your UNI\$ for shopping or dining privileges

Membership Details

The minimum annual income required for membership is S\$30,000. Interested applicants can obtain application forms from UOB Group branches, JCB Office and other participating merchants, or call the UOB Call Centre at 1800 22 22 121.

About United Overseas Bank

UOB is a leading bank in Singapore that provides a wide range of financial services through its global network of 385 branches, offices and subsidiaries in 18 countries and territories in Asia-Pacific, Western Europe and North America. It has banking subsidiaries in Singapore, Malaysia, Indonesia, Thailand and the Philippines.

UOB is focused on enhancing its leadership in the consumer market and is today, the largest credit card-issuing bank in Singapore with a 1,000,000 card base. The Bank also has the largest base of merchants in Singapore, both for consumer and commercial credit card acceptance. There are currently more than 20 co-brand cards in its stable, covering the retail sector, service providers and non-profit organizations.

For more information on UOB, visit www.uobgroup.com

About JCB

JCB is an international credit card brand and the largest card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding overseas in 1981. Its merchant network includes 12.4 million merchants and spans 190 countries and territories. JCB cards are now issued in 19 countries and territories, with 55.14 million card members. As part of its international growth strategy, JCB has formed alliances with more than 350 leading banks and financial institutions globally to increase merchant coverage and card member base. JCB's corporate philosophy of "Service from the heart", a commitment to responsive and high-quality service, continues to guide it as it creates the future together with its customers, merchants and partners. For further information, please visit the JCB home page at: www.jcb-global.com/english or www.jcbcorporate.com/english/.

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