

NEWS RELEASE

You And Your Family Could Go To Gold Coast For FREE

UOB offers exciting perks for its Junior Savers Account holders

15 September 2005, Singapore - From 15 September 2005 to 15 November 2005, United Overseas Bank Limited (UOB) is offering UOB Junior Savers Account (JSA) holders the opportunity to win a holiday to Dreamworld in Gold Coast, Australia.

Two families will stand to win the lucky draw. They will receive free air tickets, accommodation and two days of admission to Dreamworld, which provides loads of fun and entertainment for the family.

To get a chance to participate in the lucky draw, parents simply need to open a new JSA jointly with their child or place an additional deposit of at least S\$500 in an existing JSA. Hence, the more monies being deposited in a JSA, the greater the chances of winning the lucky draw.

The criteria for allocating lucky draw chances are as follows:

Allocation Criteria	Number Of Chances
Opening of a new JSA	5 chances
For every deposit of between S\$500 and S\$2,999.99 in the JSA	1 chance
For every deposit of S\$3,000 and above in the JSA	6 chances

Said Mdm Lek Yee Kheng, First Vice President and Head of Retail Banking & Channel Strategy and Deposits Division, Personal Financial Services, “The lucky draw is one of the ways we engage and reward our customers; it is one of the exciting benefits of banking with UOB for Junior Savers Account customers.”

Mdm Lek added, "The savings and life insurance coverage features of the Junior Savers Account also give parents peace of mind, knowing that their children’s needs are taken care of at different life stages.”

Receive Free Gift With UOB Junior Savers Account

In addition, customers will receive a free gift when they open a new JSA or place an additional deposit in an existing JSA. For a minimum deposit of S\$500, they will receive a free Choo-Choo Saver Coin-bank; for a deposit of S\$3,000 and above, they will receive an exciting Junior Funpack that comes with many handy compartments and can be worn in many ways.

Open A UOB Junior Savers Account Today

Customers can visit any UOB Group branch to open a JSA with an initial deposit of S\$500. They can also visit www.uobgroup.com or call 1800 22 22 121 (24-hour) for more information about JSA.

About UOB Junior Savers Account

JSA is a joint parent-child savings account that provides free life insurance cover* for the parent for up to 100% of the deposit amount.

The insurance coverage provided for the parent is as follows:

UOB Junior Savers Account	
Deposit Amount (based on average daily balance)	Insurance Cover*
S\$3,000 to S\$9,999.99	50% of deposit amount
S\$10,000 to S\$49,999.99	70% of deposit amount

S\$50,000 and above	100% of deposit amount
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** To qualify, you must maintain a minimum average daily balance of S\$3,000 per month over the past six months or since the account is opened, whichever period is shorter. Insurance terms and conditions apply.*

Other benefits of JSA are:

- Attractive interest rates;
- A UOB ATM card with NETS and PLUS facilities;
- 24-hour access to JSA through UOB Personal Internet Banking and UOB Phone Banking services;
- Hassle-free monthly fund transfers to the child's JSA from the parent's account with UOB or with other financial institutions. To enjoy this service, simply complete the Inter-Bank GIRO Collection Standing Order Arrangement Application Form and mail it back to UOB;
- It is an account that will grow with the child: When the child reaches age 21, the account will be automatically converted to a regular statement-based savings account.

About The Lucky Draw Prize – Gold Coast Holiday

- Two Gold Coast Family Holiday prizes
- Each Family Holiday prize (for 2 adults and 2 children)[#] consists of:
 - Return airfares to Brisbane
 - Return airport transfers to hotel
 - Four-night hotel accommodation in Gold Coast
 - Two-day admission to Dreamworld
 - Return Dreamworld transfers
 - One-night accommodation at Tangalooma Dolphin Resort including transfers
 - Catch-A-Crab day tour including lunch and transfers

Subject to Dreamworld's terms and conditions.

How To Obtain Choo-Choo Saver Coin-bank Or Junior Funpack

- From 15 September 2005 to 15 November 2005:
 - Deposit S\$500 to receive the Choo-Choo Saver Coin-bank
 - Deposit S\$3,000 to receive the Junior Funpack.
- All gifts are subject to availability and are subject to change without prior notice.
- Each customer is entitled to one gift only.
- Deposits placed in JSA must have a minimum tenor of three months.
- In the event of premature withdrawals (or part thereof), the Bank has the sole discretion to request the refund of the entire cost of the gift.

Terms And Conditions For Gifts and Lucky Draw

For the full list of terms and conditions for the gifts and lucky draw, please refer to www.uobgroup.com from 15 September 2005.

About Dreamworld

Visit www.dreamworld.com.au for information.

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