






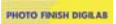




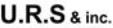











UOB SMART\$ Programme

UOB SMART\$ programme gives you up to 10% rebate all year round at over 500 participating outlets. SMART\$ works like regular S\$ - you can use them to offset your next purchase at Shell, Best Denki, Guardian, World of Sports, Giant, HMV and the participating outlets below. You earn SMART\$ every time you charge to your UOB Credit Card at any SMART\$ outlet. Visit www.uobgroup.com/smart for a complete listing. Terms and conditions apply.



UOB CREDIT CARDS

	up to 5% rebate*		2% rebate		2% rebate
	5% rebate		1% rebate (minimum \$30 spend)		\$1 rebate with \$30 nett spend
	3% rebate		2% rebate		3% rebate
ALAIN FIGARET - PARIS -	3% rebate		3% rebate		3% rebate
OSMOSE	3% rebate		3% rebate		5% rebate
	3% rebate		5% rebate		5% rebate
	5% rebate		5% rebate		5% rebate
	5% rebate		5% rebate		10% rebate

With effect from 1 Oct 2007, Tung Lok Group of Restaurants will no longer offer SMART\$.

* From 15 Jul to 31 Dec 2007, earn 5% rebate when you charge to your UOB Platinum, Signature and Infinite Credit Cards at Shell stations in Singapore. All other UOB Credit Cards enjoy 3% rebate. This promotion is not applicable to UOB JCB Card, ONE Card MasterCard, Bank 121 Card, Travel Accounts, Purchasing Card, Private Label Card and for purchases at Shell autoserv.



Adam Khoo - SuperKids™ and I Am Gifted So Are You™!

SuperKids™ and I Am Gifted So Are You™! are the ultimate motivational and accelerated learning programme designed specially to empower students with the ability to excel in school and in their life.

UOB Cardmembers Exclusive

- Enjoy UOB 0% Installment Payment for purchase of SuperKids™ and I Am Gifted So Are You™! programmes (UP: \$2,600 and \$3,040 respectively)
- Enjoy a further \$100 off if you sign up before 15 Oct 2007

To find out how you can better communicate with your children and empower them to achieve success in their academic and social lives, join us at our complimentary workshops. Call 6881 8881 or visit www.aktg.com for more information.

Terms and Conditions

- Valid till 15 Oct 2007
- Terms and conditions apply for UOB 0% Installment Payment Plan



Adam Khoo - Wealth Academy™

The Wealth Academy™ is the ultimate wealth creation programme that instills essential wealth creation strategies to equip individuals with the techniques to gain financial freedom.

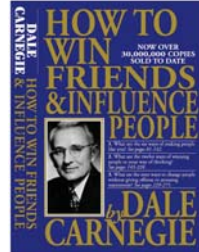
UOB Cardmembers Exclusive

- Enjoy UOB 0% Installment Payment for purchase of Wealth Academy™ programmes (UP: \$3,988)
- Enjoy a further \$100 off if you sign up before 15 Oct 2007

To find out how you can acquire strategies to achieve financial freedom, join us at our complimentary workshops. Call 6881 8881 or visit www.aktg.com for more information.

Terms and Conditions

- Valid till 15 Oct 2007
- Terms and conditions apply for UOB 0% Installment Payment Plan



First published in 1937, "How to Win Friends & Influence People" by Mr. Dale Carnegie, is one of the Top 10 best-selling books of all time and still sits on The Business Week Best-Seller List.

This book forms the foundation of the DALE CARNEGIE COURSE®, which helps develop the following skills:

- SELF-CONFIDENCE
- INTERPERSONAL SKILLS
- COMMUNICATION SKILLS
- LEADERSHIP ABILITIES
- EFFECTIVE ATTITUDE MANAGEMENT

Dale Carnegie Training

The revolutionary Dale Carnegie Course® uses team dynamics and intra-group activities to help develop a take-charge attitude that allows participants to master leadership, human relations and communication skills demanded in today's tough business environment.

Course starts : 30 Oct 2007
 Venue : 137 Cecil Street, 4th Floor, Aviva Building
 Price : \$1,995 (includes GST)

UOB Cardmembers Exclusive

- Enjoy 10% off all Dale Carnegie Training public time-phased programmes
- Six-month UOB 0% Installment Payment Plan is available

For registration and enquiries, call 6220 3836 or visit www.singapore.dalecarnegie.com for more information.

Terms and Conditions

- Valid till 30 Nov 2007
- Terms and conditions apply for UOB 0% Installment Payment Plan