

With even smaller bills, life just got much better

with the SingTel-UOB Platinum Card.



Enjoy \$15 off* your SingTel Bill
when you sign up for SingTel-UOB Platinum Card.

Up to 3% rebate on
your SingTel bills

Free card
for life

Redeem free phones
with your SMART\$



Shrink your bills with SingTel-UOB Platinum Card!

Making life great is easy with the SingTel-UOB Platinum Card because not only will you enjoy privileged rebates on your SingTel bills and discounts at over 500 SMART\$ outlets island-wide, you will also enjoy UOB dining privileges as well as exclusive Platinum privileges.

EARN UP TO 3% REBATE ON YOUR SINGTEL BILLS

Planned exclusively for SingTel customers, you can earn up to 2.5% SMART\$ rebates when you charge your SingTel bill to your SingTel-UOB Platinum Card. On top of that, you will also get a 0.5% rebate on your total card bill, earning you as much as 3% SMART\$ rebates on your SingTel bill.



SingTel Bill	SMART\$ earned
Less than S\$50	0.5%
S\$50 - S\$99.99	1%
S\$100 - S\$199.99	2%
S\$200 and above	2.5%

Enjoy exclusive SingTel Privileges

- Redeem free phones and accessories at SingTel hello! stores with your SMART\$.
- Enjoy 10% discount* on residential line telephones, 3G* mobile phones* and mobile accessories at SingTel hello! stores.
- Free registration for Value Added Services with SingTel Mobile and SingNet Broadband.
- Free SIM card replacement.

All SingTel-UOB Platinum Cardmembers will not be eligible for UOB Rewards Plus and SingTel Loyalty Programmes e.g. Red Rewards/Red Prestige Programme (RR/PP)¹. SMART\$ will not be issued for roaming charges, GST, Audioline, Telepoll, 1900 Infoline, Directory assistance, equipment or service instalment charges, bill reminder fee, MMS, GPRS, *Send, IDEAS, all downloads (e.g. ringtones), Content Providers (e.g. Channel NewsAsia, MTouche) and all penalty charges (e.g. early termination, downgrade of plans, equipment penalties). All SingTel privileges are not applicable to SingTel/SingNet and National Computer System(NCS) staffs. All privileges are extended to principle card members only. Correct at time of print.

*10% discount is not applicable with other promotions. Discount for 3G mobile phones is only applicable to phone purchases without line. Payment must be made with SingTel-UOB Platinum Card

UOB PLATINUM PRIVILEGES

UOB SMART\$ Rebate Programme

Get up to 10% in SMART\$ rebate at over 500 outlets in Singapore, including Shell (5%), epiCentre (3%), Best Denki (2%), Guardian (2%), Metro (2%), Giordano (3%), Night Safari (10%), Zoo (5%) and more.

UOB Dining

Feast on the best with UOB Dining Privileges at over 700 dining establishments.

FREE CARD FOR LIFE

Best of all, as long as you charge your SingTel bill to the card on a recurring basis, the SingTel-UOB Platinum Card is free for life.



For more information, visit www.uobgroup.com/singteluobcard or call 1800 355 1212

EXCLUSIVELY FOR SINGTEL CUSTOMERS

Apply for the SingTel-UOB Platinum Card Now

and get **\$15 off***
your SingTel bill upon approval.

What's more, enjoy perpetual card fee waiver when you simply charge your SingTel bill (Mobile, Broadband, Residential or mioTV) on a recurring basis to your SingTel-UOB Platinum Card.

Hurry, complete the application form and send it back to us before 31 July 2008!

*Terms and conditions:

Offer is valid only for the first 500 new cardmembers whose card is approved before 31 August 2008 and applied via this application form only. To apply for the card, there must be a SingTel account charged to it. There can only be one SingTel account (non-business) tagged to the card and it must be registered under Cardmember's name. Not applicable for SingTel-UOB Classic and SingTel-UOB Gold Cardmembers upgrading to SingTel-UOB Platinum Card. \$15 will be credited into your credit card in the second week of September. The amount will be reflected in your credit card statement following that. Other terms and conditions apply.

UOB CREDIT CARDS GENERAL INFORMATION

Minimum monthly repayment

Accounts with less than S\$50 - Current balance; Accounts that exceed S\$50 but not over limit - 3% of current balance or S\$50, whichever is higher, plus any overdue amounts; Accounts that are over limit - 3% of credit limit, plus excess over credit limit, plus any overdue amounts.

Interest

Effective interest rate 24%** per annum.

Cash Advance charges

5% of the Transaction Amount or S\$15, whichever is higher. Interest will be charged on a daily basis at 2%** per month from the date of each Cash Advance until full payment is made.

Late charges

A late payment charge of S\$45 per month applies if the Minimum Payment specified in the Statement is not received by us by the Payment Date.

**Please refer to Cardmember Agreement for the basis of interest computation.

The above information is intended to be a quick consumer guide only. Upon approval, a detailed agreement will be sent. These conditions are subject to change. Terms and conditions apply to all UOB privileges and benefits.

Replacement fee

S\$20 per card and is non-waivable.

Retrieval fee

S\$5 for each retrieval of a sales draft. For retrieval of statements that are more than 3 months old, a fee of S\$10 per copy applies.

Service charge for insufficient funds

S\$40 for any returned cheque and S\$10 for any rejected InterBank GIRO payment.

UOB Personal Internet Banking

A UOB Personal Internet Banking Username and Password will be mailed to you. This gives you access to your card account information online. If you are an existing UOB Personal Internet Banking customer, your Credit Card account will be automatically linked to your existing username.

Tel: 1800 355 1212. Fax: 6356 8841. Website: www.uobgroup.com Co. Reg. No.193500026Z

Existing UOB Principal Cardmember only need to complete 1, 3, 5 and sign under 7. For your convenience, no income documents will be required if you meet the minimum income requirement. If you have had a change of employment, please complete 2 and attach your updated income documents.

1. PLEASE TELL US ABOUT YOURSELF

Name as in NRIC/Passport/PR* (underline surname) Mr Ms Mrs Mdm Dr

Name to appear on Card, including surname (within 19 spaces)

NRIC/Passport/PR* No. (For Singaporeans, please provide NRIC No. only) Nationality Date of Birth Day Mth Yr Highest Educational Qualification

Marital Status Married / Single Others: Race Sex Bill To: M / F Home Office Employment Pass Expiry Date

Local Home Address: House/Blk Unit# — Postal Code S

Street Tel 6 Mobile# No. of Dependents E-Mail Address

Residential Status: Owned Mortgaged Parent's Rental Residential Type: HDB-3Rm/4Rm HDB-5Rm/Executive Apartment Executive Condo/HUDD Private Apartment/Condominium Terrace Semi-Detached Bungalow S\$ per month Years There Months There

Overseas Address (for Permanent Residents and Non-Singaporeans)

Overseas Contact No. (for Permanent Residents and Non-Singaporeans)

2. YOUR WORKPLACE

Name of Employer/Business* Tick here if self-employed

Office Address: Postal Code S

Type of Business (please tick one)
 PU Government RT Retail Trade BU Engineering FI Financial Services TR Transportation BU Business Consultancy CO Construction
 IN Insurance Real Estate CI Computer & IT PR Professional Services ED Education Services MF Manufacturing HO Hotel
 Others (please indicate)

Occupation (please tick one)
 OP/AD Administrative Executive EX/EX Executive/Officer/Associate OP/SS Sales Executive/Sales Assistant MG/DR Director/Managing Director PF/FC Financial Controller/Auditors
 TS/TE Technicians TS/EN Engineer/Engineer Assistant EX/MK Marketing Executive MG/MG Managers TS/EU Teacher/Principal
 PF/PF Licensed Professional SE/SD Self Employed Directors/ Sole Proprietor/Partners Others (please indicate)

Contact No. 6 Years There Basic Monthly Income Annual Gross Income

Other Income Source(s) and Amount(s) of Any Other Income Online CPF-Statement Submission Yes No

If Current Employment is less than 3 years, please fill up this portion:
 Name of Previous Employer Occupation Type of Business Years There

3. YOUR CREDIT REFERENCES

Are you an existing UOB Credit Card Customer Yes No
 Credit Card(s) Presently Held: UOB Citibank DBS Standard Chartered HSBC OCB Amex Others, please specify None

4. YOUR FAMILY

Mother's Maiden Name (for emergency identification purpose) Spouse's Name as in NRIC/Passport/PR* NRIC/Passport/PR* No.
 Name of Relative or Friend not staying with you Relationship Tel

5. YOUR SINGTEL ACCOUNT DETAILS

Kindly indicate only ONE SingTel account no. Please note that your SingTel account and Card must be registered under YOUR NAME. In the event that the account indicated below are found to be invalid for whatever reasons, SingTel will proceed to charge the service bills under your name to your SingTel-UOB Platinum card in the following order of priority: (1) mio Plan, (2) highest mobile bill (3) broadband and (4) residential line, without any further reference to you and without prejudice to its rights to collect the un-chargeable or unpaid amount.

My SingTel Account My SingTel Mobile No. / broadband User ID / Residential Line No.

I hereby authorise SingTel to charge my monthly SingTel bill for the above-stated Account No. to my SingTel-UOB Platinum Card.

To enjoy more rebates, call SingTel at 1688 to consolidate your bills to one account. Signature Date

ELIGIBILITY: • Applicants must be aged 21 years and above and must be a SingTel customer (non-business). There must be a SingTel account charged to the Card at all times, which will supersede any existing payment arrangements (including GIRO) you may have with SingTel. Both your SingTel account and Card need to be registered under the same name. Your Card and any supplementary Cards issued will be terminated once you cease to be a SingTel customer • For Singapore Citizens and Permanent Residents: a minimum income of S\$30,000 p.a. • For Foreigners, a minimum income of S\$60,000 p.a. or if you do not meet the income requirement, a minimum Fixed Deposit Collateral of S\$10,000 is required • Supplementary card applicants must be aged 18 years and above.

Annual Card Fee (inclusive of GST)*: Principal Card: S\$160. Supplementary Card: S\$90. The first supplementary Card is free for life. Annual fee for both principle and supplementary Cards is waived as long as your SingTel bill is charged to SingTel-UOB Platinum Card on a recurring basis continuously for 12 months before the annual fee due date.



SingTel-UOB Platinum Card

DOCUMENTS REQUIRED: Please return this form upon full completion, together with a copy of your Identification Card (for both principal & supplementary card applicants) and with the following documents. **For Employees:** Latest IR8A Form, last 6 months' original CPF statements or computerised payslips for the past 3 months. **For Self-employed:** Copies of the past 2 years' Income Tax Assessment Forms and last 3 months' bank statements. **For Foreigners:** In addition to the above, a copy of your valid Employment Pass and Passport.

IMPORTANT: Please note that all SingTel accounts charged to the Card will not be eligible for UOB Rewards Plus & SingTel loyalty programmes (Red Rewards & Red Prestige). Only Principal Cardmembers can reduce their SingTel bill with SMARTS. Your SMARTS will first be used to offset your SingTel bill.

6. SUPPLEMENTARY CARD APPLICATION



Name as in NRIC/Passport/PR* (underline surname) Mr Ms Mrs Mdm Dr

Name to appear on Card, including surname (within 19 spaces)

NRIC/Passport/PR* No. (For Singaporeans, please provide NRIC No. only) Nationality Date of Birth Day Mth Yr

Local Home Address: House/Blk Unit# — Postal Code S

Street Tel 6 Mobile# Race Sex M / F

E-Mail Address Annual Income Relationship to Principal Applicant

7. DECLARATION OF APPLICANT(S) (IMPORTANT: PLEASE READ BEFORE SIGNING)

- I/we hereby agree and represent to the Bank that:-
 (a) the particulars and information furnished by me/us herein and in all documents are true and accurate. The Bank is hereby irrevocably and unconditionally authorised by me/us to contact any person to obtain and/or verify any information required by the Bank, to retain all documents submitted by me/us, and to disclose all such information relating to me/us or the Card(s) account(s) to any person as you deem fit including but without limitation the Consumer Credit Bureau. I/we undertake that in the event any information becomes inaccurate or misleading or changed in any way whether before this application is approved or whilst the Facility is outstanding, I/we shall promptly notify the Bank of any such changes; and (b) at the time of this application, I/we am/are not an undischarged bankrupt and there has been no statutory demand served on me/us nor legal proceedings commenced against me/us; and
- I/we hereby expressly consent to authorize the bank to provide any and all my/our personal information to Singapore Telecommunications Limited for any purposes which the bank deems fit.
- I/we consent and authorize the Bank to communicate with me/us with respect to this application by electronic mail or any other means the Bank may deem appropriate at my/our address set out in this application. Without prejudice to the aforesaid, I/we authorize you to send the Card(s), personal identification number, all statements of account, and other communications to the Principal Card application by ordinary mail at his sole risk or allow the same to be collected by the Principal Card applicant.
- In respect of the Card:
 a) I/we request you to issue the Card(s) applied for by me/us and to continue to renew and replace it/them until such time as the Card account(s) are terminated; and
 b) I/we agree that the Principal Cardmember is responsible for all liabilities (including liabilities incurred by all Supplementary Cards, annual fees or any other fees/charges) and each Supplementary Cardmember is responsible for his/her liabilities incurred in respect of his/her Card;
 c) I/we agree that approval of this application is at the Bank's sole discretion, and the Bank is entitled to reject the application without assigning reason or notice to me/us; and
 d) I/we understand that the Terms and Conditions of the UOB Cardmember Agreement, will be sent with the Card(s) and I/we agree to be bound by such Terms and Conditions upon receipt or acceptance of or signing on or use of the Card(s) unless you have received my/our return of the Card(s) cut into two half.
 e) I agree to abide by all terms and conditions governing the SWELL Rewards Network
- Where I have applied for the UOB CashPlus facility, I hereby unconditionally agree to be bound by the following terms and conditions/agreement:
 (a) Terms and Conditions Governing UOB CashPlus
 (b) Terms and Conditions Governing Accounts and Services
 (c) Additional Terms and Conditions Governing Accounts and Services
 (d) Terms and Conditions of UOB Personal Internet Banking Access. I understand that the copies of the terms and conditions numbered 4(a) to 4(c) above are available for my inspection at any UOB branch, that copies thereof will be sent to me upon the Bank's approval of my application; and that I may view the agreement numbered 4(d) above on the Bank's website at www.uobgroup.com. I agree that upon my receipt or acceptance or signing on or use of the UOB CashPlus facility unless the Bank has received my return of the UOB ATM card cut in half, will constitute my/our agreement to be bound by all Terms and Conditions/Agreement stated in this paragraph 4. In the event that my UOB CashPlus account is closed or terminated for whatever reasons within 12 months from the date of account opening of the UOB CashPlus account, I agree that the Bank is entitled to claim from me the amount equivalent to the price of any welcome gift which the Bank has given to me upon approval of my application. I hereby authorize the bank to debit my UOB CashPlus account for the amount equivalent to the price of such gift as determined by the Bank.
- I/we irrevocably and unconditionally agree to be bound by the Terms & Conditions of UOB Personal Internet Banking Access.
- I/we hereby expressly consent to authorize SingTel to consolidate all my SingTel bills under one account and make the SingTel-UOB VISA Platinum card the payment mode for all my SingTel bills.*
- I/we hereby expressly consent to authorize the Bank to reduce my SingTel bill payment with all my SMARTS on a monthly basis.

Principal Applicant's Signature Date Supplementary Applicant's Signature Date

FOR BANK USE

Remark 00005/CU0050/S15

Bankwide CIF Number Supplementary Bankwide CIF Number

Credit Limit Billing Cycle Census Industrial Code Occupation Code

Type of Residence Branch Staff Code Freund Card Fee Date

Review Code Monitor Code Expiry Date Card Type 001-803 Officer Code

Approval Code Officer Name Approval Name

* Please delete where appropriate.
 * The mobile phone number will be used for the purpose of UOB Personal Internet Banking One-Time Password (SMS-OTP). The provision of this application form does not automatically indicate that United Overseas Bank Limited will accept the contents and issue a UOB Card. United Overseas Bank Limited reserves the right to reject the application without assigning any reason whatsoever.

Please send us your application with this prepaid business reply folder

1. Fold along the dotted line.
2. Fold and insert your application form and other required document into this prepaid business reply folder.
3. Seal along the edges of this prepaid business reply folder with clear tape (do not staple)
4. Drop your sealed prepaid business reply folder into your nearest post box.

BUSINESS REPLY SERVICE
PERMIT NO. 02051



UNITED OVERSEAS BANK LIMITED

UOB CARD CENTRE
ROBINSON ROAD P.O. BOX 1688
SINGAPORE 903338

Postage will be
paid by addressee.
For posting in
Singapore only.