

**UOB Introduces Another First In The Market:
UOB International Home Loan (Thailand)**

UOB consolidates its regional presence by being the first Singapore bank to offer financing for properties in Thailand

Singapore, 3 January 2007 – United Overseas Bank Limited (UOB) is pleased to introduce another first in the home loan market: UOB International Home Loan (Thailand), a property financing scheme which allows Singapore citizens, permanent residents and foreigners to purchase freehold condominiums in Thailand.

This new property financing scheme is part of a larger UOB International Home Loan programme. In July last year, UOB launched a property financing scheme for foreigners who wish to purchase properties in Shanghai. Similar financing schemes are also available to foreigners who are looking to own their dream homes in Singapore and Malaysia.

Mr Eddie Khoo, Executive Vice President of Personal Financial Services said, “With our well-established regional network and shared resources, greater synergy can be achieved across the countries and in our product offerings to meet the growing needs of foreign home ownership in the region more effectively. The launch of UOB International Home Loan is in line with our regional expansion plan and our vision to be a premier bank in the Asia-Pacific.”

Added Mr Kevin Lam, Head of Loans Division, “Through our extensive network, customers can find help on the local regulatory requirements of foreign home-ownership. Whether customers are looking to buy their dream homes in Singapore, Malaysia, Thailand or Shanghai, we can put them in touch with our home financing team in these markets. Our home financing team can also tailor home loan packages to meet the unique financing needs of customers.”

A summary of the UOB International Home Loan (Thailand) is as follows:

Description	Features
Eligibility	<ul style="list-style-type: none"> ▪ Singapore citizens, permanent residents or foreigners aged 21 years and above ▪ Minimum annual income of USD65,000 or SGD100,000
Purpose	<ul style="list-style-type: none"> ▪ Owner-occupation ▪ Investment
Type of Property	<ul style="list-style-type: none"> ▪ Freehold condominiums in Thailand
Minimum Loan Amount	<ul style="list-style-type: none"> ▪ USD60,000 or SGD100,000
Loan Currency	<ul style="list-style-type: none"> ▪ USD or SGD
Loan Tenor	<ul style="list-style-type: none"> ▪ 3 to 20 years

About United Overseas Bank Limited

UOB is a leading bank in Singapore that provides a wide range of financial services through its global network of more than 500 offices 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 card base that has exceeded one million. UOB also has the largest base of merchants in Singapore, both for consumer and commercial credit card acceptance. There are currently more than 30 co-brand cards in its stable, covering the retail sector, service providers and non-profit organisations.

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