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## NEWS RELEASE

### **United Overseas Bank Launches The UOB Lady's Platinum MasterCard**

*Singapore's largest card-issuing bank launches the first Platinum Card  
exclusive to ladies*

**15 March 2005, Singapore** - United Overseas Bank (UOB), Singapore's largest card-issuing bank, and MasterCard International will launch the UOB Lady's Platinum MasterCard tomorrow, Wednesday, 16 March 2005.

The UOB Lady's Platinum MasterCard is the first Platinum card exclusive to ladies. The Card caters to the elite woman with special privileges for fashion, beauty and wellness, dining and golfing, including concessions at prestigious fashion outlets and exclusive invitations to fashion events and sale previews. UOB was the first to recognise the unique interests of women and specially created the UOB MasterCard Lady's Card in 1989.

UOB's Executive Vice President, Ms Sim Puay Suang, said, "With the launch of the UOB Lady's Platinum MasterCard, UOB continues to take the lead in the consumer credit card market by introducing innovative products specially tailored for specific market segments. We designed the UOB Lady's Platinum MasterCard to complement the lifestyle of the sophisticated, successful and independent woman, who knows who she is and what she wants. The UOB Lady's Platinum MasterCard is a celebration of all things female, and offers a myriad of exclusive privileges for the woman who is at the pinnacle of her life."

"The UOB Lady's Platinum Card is an embodiment of the quintessential modern woman's success and advancement. Over the years, MasterCard has developed a deep understanding of what is important to women and their consumption needs. The success of our existing UOB Lady's Card programme attests to this. The Lady's Platinum Card programme comes with an exquisite collection of benefits and offers that complement the needs and desires of the urbane,

sophisticated woman and MasterCard is delighted to be collaborating once again with UOB in launching this card," said T.V. Seshadri, vice president and country manager, Singapore, and regional account leader, South East Asia, MasterCard International.

### **UOB Lady's Platinum MasterCard Privileges**

Besides enjoying the many privileges of the usual credit card including the UOB Rewards Plus and Dining Programme, UOB Lady's Platinum MasterCard members will also receive exclusive privileges at a wide range of fashion outlets as well as complimentary use of gym and spa facilities at St. Gregory Spas, Amore Fitness Centres, and California Fitness. With the UOB Lady's Platinum MasterCard, members will also receive exclusive invitations to special fashion events and sale previews.

UOB Lady's Platinum MasterCard is the Official Card of the Singapore Fashion Festival and Cardmembers can enjoy special privileges in conjunction with the Festival.

UOB Lady's Platinum MasterCard members can also take advantage of the 24-hour dedicated hotline for their banking requirements, and be pampered by the concierge service for their everyday needs.

### **Welcome offers**

New UOB Lady's Platinum MasterCard members will enjoy free membership for the first year if they spend S\$8000 and above in the first 6 months.

In addition, 150 UOB Lady's Platinum MasterCard members who spend over S\$6000 before 1 September 2005 will receive a free ticket on the exclusive "UOB Lady's Platinum Jet" to Hong Kong (terms and conditions apply). The "UOB Lady's Platinum Jet" is a specially chartered plane for Cardmembers, which will visit top travel and shopping destinations around the region.

### **Membership Details**

The minimum annual income required for membership is S\$70,000 and the annual card fee is S\$180.

Interested applicants can apply at any UOB Group branch or call 1800 22 22 121 (24-hour) from tomorrow, Wednesday, 16 March 2005.

### **About UOB**

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 card base that exceeds 980,000. 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 organisations.

For more information on UOB, visit [www.uobgroup.com](http://www.uobgroup.com)

### **About MasterCard International**

MasterCard International is a leading global payments solutions company that provides a broad variety of innovative services in support of our global members' credit, deposit access, electronic cash, business-to-business and related payment programs. MasterCard International manages a family of well-known, widely accepted payment cards brands including MasterCard®, Maestro® and Cirrus® and serves financial institutions, consumers and businesses in over 210 countries and territories. The MasterCard award-winning Priceless® advertising campaign is now seen in 96 countries and in 48 languages, giving the MasterCard brand a truly global reach and scope. For more information go to [www.mastercardinternational.com](http://www.mastercardinternational.com) or refer to our filings with the U.S. Securities and Exchange Commission.

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