United Overseas Bank Opens
A One-Stop Banking Centre At VivoCity

It is the only local bank at the heart of
Singapore’s largest retail and lifestyle mall

09 February 2007, Singapore - Shoppers at VivoCity can now look forward to greater banking convenience as United Overseas Bank Limited ("UOB") today unveils its new branch at the heart of Singapore’s largest retail and lifestyle shopping mall. It is the only local bank in VivoCity.

Covering some 3,400 square feet, UOB's VivoCity Branch is a one-stop banking centre that caters to the needs of the mass market, as well as the Bank's affluent customers. It has an exclusive UOB Privilege Banking Centre within the branch's premises. With this unique set-up, customers can now enjoy the ease and privacy of banking in a comfortable environment amidst the hustle and bustle of the shopping mall.

As an established premier Bank in the Asia Pacific, it will be able to offer innovative products and services to its customers. It will also be able to tap on the potential opportunities offered by the integrated resorts.

UOB will also introduce a new queuing system which aims to be customer-friendly. For example, the Q-Matic system, a composite system will send short text messages to customers’ mobile phones to inform them that their turn is fast approaching. Thus, customers can shop while waiting for their turn. In addition, an appointment scheduling feature will also remind customers of their scheduled appointments via text messages.

In an effort to provide customers with greater banking accessibility and convenience, UOB has also made provisions for a self-service auto-lobby at VivoCity.
Mr Eddie Khoo, UOB's Head of Personal Financial Services said: "With the upcoming integrated resort, there are huge opportunities to be tapped. It is well-positioned to allow the Bank to cater to the needs of customers, both local and foreign."

He added: "The Bank has a customer-centric approach. As a premier Bank in the Asia-Pacific, we will continue to respond to customers' needs and provide quality products and excellent customer service. These are areas we pride ourselves in. UOB has been around for over 70 years and that is the kind of certainty that customers look to for reliable bankers."

Customers will be delighted to know that the VivoCity branch will be opened seven days a week from 10am to 10pm. To celebrate the opening of the UOB VivoCity Branch, UOB customers can look forward to the following specials:

- Customers are entitled to a Multi-Term Bundle offer:
  - Enjoy an attractive interest rate of 3.18% per annum for a three-month Singapore Dollar Fixed Deposit with a minimum deposit of S$25,000, together with a special rate of 2.38% per annum for an equivalent amount in a six-month Singapore Dollar Fixed Deposit

- Customers will receive six bottles of bird's nest from New Moon and earn more than S$1303 of interest when they make a new salary credit arrangement with UOB VivoCity Branch

- Receive a Fortune Piggy gift when you open a UOB Deposit account at UOB VivoCity Branch

- Mandarin Oranges for the first 88 customers daily, from 8 to 28 February 2007.

1 To enjoy promotional rate of 3.18% per annum, deposits must be placed in equal proportions for the 3-month Singapore Dollar Fixed Deposit and a 6-month Singapore Dollar Fixed Deposit with a minimum of S$25,000 in each and up to an aggregate of S$1,000,000 per customer. Funds placed under this Promotion will be withheld or earmarked by UOB, for a period of 3 months from the date the deposit is placed. Premature withdrawals are not entitled to promotional rates and any interest payments will be calculated at the Bank's discretion. All deposits must be made within the same day at UOB VivoCity Branch. Promotional rates are correct at time of print and subject to change without prior notice to customers. The promotional rates are applicable for fresh funds only, for individual customers and valid exclusively at UOB VivoCity Branch for a limited period only.
2 Terms and Conditions for the promotion apply. Please visit www.uobgroup.com for the full UOB Salary Crediting Promotion.

3 Based on S$5,000 monthly salary credited into UOB FlexiDeposit Account for 12 months, with no withdrawal of the principal amount within that period.

4 Available upon opening of a new UOB i-Account, Junior Savers Account and/or UniPlus Account. Terms and Conditions governing accounts and services apply. Please approach any of our Personal Bankers for more information. Redemption is to be made only at UOB VivoCity Branch. Limited to one Fortune Piggy per customer, whilst stocks last. UOB reserves the right to replace the gift without prior notice. Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at www.uobgroup.com) if held by or for an "Insured Depositor" and subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured Depositor" has the meaning prescribed in the Act.)

About United Overseas Bank

UOB is a leading bank in Singapore that provides a wide range of financial services through its global network of 524 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 has exceeded one million. 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.

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