# Live it up with even smaller bills

with the SingTel-UOB Platinum Card.





You need a Card that lives up to your lifestyle. And does it for less. With the SingTel-UOB Platinum Card, you can enjoy greater savings on your SingTel bill as well as exclusive privileges with SingTel.



# Earn up to 3% rebate on your SingTel bills

Charging your SingTel bill to the Card earns you up to 2.5% SMART\$ rebate, and another 0.5% rebate on your total Card bill. This means you can get up to 3% SMART\$ rebate 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\$1.
- Enjoy 10% discount<sup>2</sup> on residential line telephones, 3G mobile phones and mobile accessories at SingTel
- Free registration for Value Added Services with SingTel Mobile and SingNet Broadband.
- Free SIM card replacement.



# A World Of UOB Platinum Privileges

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



# **UOB SMART\$ Programme**

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



# 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.



	Bill	SMAR	T\$ earned
	S\$200	S\$5	(S\$200 x 2.5%)
	S\$300	S\$15	(S\$300 x 5%)
	S\$400		
	S\$900	S\$4.50	O(S\$900 x 0.5%)
ned		\$24.50	)
ART\$ redemption	S\$175.50	(\$200-	\$24.50)
	Over 12%		
	ned ART\$ redemption	S\$200 S\$300 S\$400 S\$900 ned ART\$ redemption S\$175.50	\$\$200 \$\$5 \$\$300 \$\$15 \$\$400 \$\$900 \$\$4.50 ART\$ redemption \$\$175.50 (\$200-

Assumptions: An average of 5% SMART\$ rebate can be earned at SMART\$ Merchants as SMART\$ rebates vary among different SmartClub outlets.

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/RP)†. 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). Correct at time of print,

UOB Rewards Plus & ST loyalty programmes shall not apply to all SingTel-UOB Platinum Cards, whether upon or subsequent to the application of the card (including any new account charged to the card).

<sup>1</sup> Just like regular cash, you can use your accumulated SMART\$ to offset the total cost of your phone purchases. <sup>2</sup> 10% discount is not applicable with other promotions. Discount for 3G mobile phones is only applicable to phone purchases without line

All SingTel privileges are not applicable to SingTel/SingNet and National Computer Systems (NCS) staff. All privileges are extended to Principal Cardmembers only.

# **UOB Credit Cards General Information**

# Minimum monthly repayment Replacement fee

Accounts with less than S\$50 - Current S\$20 per card and is non-waivable. balance; Accounts that exceed S\$50 but Retrieval fee not over limit - 3% of current balance or S\$5 for each retrieval of a sales draft. For of credit limit, plus excess over credit limit, applies. plus any overdue amounts.

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 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.

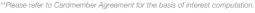
S\$50, whichever is higher, plus any overdue retrieval of statements that are more than amounts; Accounts that are over limit - 3% 3 months old, a fee of S\$10 per copy

# Service charge for insufficient

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 the date of each Cash Advance until full 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



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.



Sign up for the SingTel-UOB Platinum Card today and receive a pair of Cathay Cineplexes movie vouchers. Limited to the first 5,000 successful applicants only.

# Plus, get a Nokia Phone Free!

Be the first 300 newly approved SingTel-UOB Platinum Cardmembers to charge \$3,000 to your Card by 10 June 2008 and receive the latest Nokia 2600 classic.



Specifications: • Interchangeable Xpress-On™ colour covers • Built-in VGA camera and video recorder • FM radio • Bluetooth • 1000-entry phone book

Hurry, send in your application today to enjoy these offers! For more details, please call 1800 355 1212 or email card.centre@uobgroup.com

General: Movie vouchers and Nokia Phone offers are only valid for approved Cardmembers who apply using this application form. UOB reserves the right to change the terms and conditions without further notice. Movie Vouchers: Limited to the first 5,000 successful applicants. Not applicable for SingTel-UOB Classic/Gold Cardmembers upgrading to SingTel-UOB Platinum Card. Only valid for screenings from Mondays to Wednesdays, excluding PH & eve of PH and sneak titles. Not valid for online/internet bookings. Movie vouchers will be sent to Cardmembers within 2 weeks upon card approval. Nokia Phone: A redemption letter will be sent withir







SINGTEL-UOB PLATINUM CARDMEMBERSHIP APPLICATION FORM

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 8. 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.

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## 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)<sup>4</sup>: Principal Card: S\$180. Supplementary Card: \$90. The first supplementary Card is free for life. Annual fee for both principal and supplementary Card is swawed 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.

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# 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 IRPA Form, last 6 months' original CPF statements or computerised payslips for the past 3 months. For Self-employed: Opies 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.

# 8. 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 Cardis) accountly to any person as you deem if 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.
- 3. Uwe 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 alforesaid, 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 applicat
- 4. 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
- b) Uwe 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 UOE 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 CashFlus 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 CashFlus account is closed or terminated for whatever reasons within 12 months from the date of account opening of the UOB CashFlus account, I agree that the Bank is entitled to claim from me the amount equivalent to the price of any welcome giff which the Bank has given to me upon approval of my application. I hereby authorise 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 authorise 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 SMART\$ on a monthly basis.

Principal Applicant's Si	gnature	Date	Supplementary Applicant's Sign	ature Date
		FOR B	ANK USE	
Remark				SC/PC/GC
Bankwide CIF Number				00004/CU0044/SIM
Credit Limit	Billing Cycle	Census	Industrial Code	Occupation Code
Type of Residence	Branch Staff Code		Freend	Card Fee Date
Review Code	Monitor Code	Expiry Date	Card Type 001-803	Officer Code
Approval Code		Officer Nan	ne	Approval Name

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 delete where appropriate

United Overseas Bank Limited Co. Reg. No.193500026Z

# 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

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# **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.