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NEWS RELEASE

Jointly Issued By LifeMedic And United Overseas Bank Launch Of The UOB-LifeMedic VISA Gold Card

Singapore, **15 June 2001** – United Overseas Bank Limited (UOB) and LifeMedic Pte Ltd have teamed up to launch, today, the UOB-LifeMedic VISA Gold Card, a unique card that combines the functions of a credit card and an electronic emergency medical history alert.

The UOB-LifeMedic VISA Gold Card is designed to be the essential lifestyle companion. In addition to all the freedom and benefits of a UOB Gold Credit Card, the UOB-LifeMedic VISA Gold Card also supplies doctors with the vital medical information of Cardmembers through LifeMedic's Medical History Record Delivery system. UOB-LifeMedic VISA Gold Cardmembers will also enjoy the full range of privileges, currently available to LifeMedic? members, including preferential corporate rates at a panel of general practice, dental, specialist and physiotherapy clinics and an array of other affiliates.

The LifeMedic? Card is a valuable tool for doctors around the world. LifeMedic? members enter their vital medical information such as drug allergies, medical conditions, past surgeries and current medications into their personal records contained in the system. Doctors can then retrieve this information from LifeMedic's web site, at www.lifemedic.com, and a 24-hour automated fax service using the name and 16-digit number printed on the Card.

"We felt that a credit card is a convenient and efficient channel to grant doctors access to our information delivery system and expedite our mission to save some of the lives that are lost each year to preventable medical errors," said Dr Toh Keng Kiat, LifeMedic's Chairman. "As most people already carry credit cards with them wherever they go, we can help decrease the amount of plastic that people carry and still offer them the protection and benefits of LifeMedic? membership."

"With the ability to provide on-the-spot medical history, multilingual access and the 24-hour LifeMedic? Assist Hotline that advises LifeMedic? members when they require medical attention overseas, the UOB-LifeMedic VISA Gold Card is <u>the</u> essential travel aide," said Dr Benjamin Ng, LifeMedic's Chief Operating Officer.

Said Mr Francis Hsu, Senior Vice President of UOB Card Centre, "We are pleased to work with LifeMedic to launch such an innovative card. The Card not only facilitates financial transactions and stores vital medical information, but also brings to our Cardmembers very relevant value-added services, including savings in their healthcare and lifestyle needs. The double benefits derived from this Card will certainly serve the needs of both existing and new LifeMedic? members as well as UOB customers."

In conjunction with the launch of the UOB-LifeMedic VISA Gold Card, all who sign up before 30 September 2001 will enjoy the first year of membership with up to two Supplementary Cards (worth S\$120) free. Application forms are available at UOB Card Centre and LifeMedic.

Existing LifeMedic? members have an option to convert to the co-brand VISA Gold Card at no cost if they do so before 30 September 2001. Thereafter, they will be billed an annual renewal fee of S\$80.

UOB-LifeMedic VISA Gold Card

Fact Sheet

Features	Details
LifeMedic Benefits	。 Online personal medical history record
	Complimentary annual US\$5,000 personal accident coverage*
	Travel and medical assistance programmes
	 Preferential corporate rates for consultations and treatment through network of medical (general practitioners and specialists), dental and physiotherapy clinics
	 Exclusive rates for wellness, peak performances and stress management

	。 Competitive rates on general insurance packages
	Attractive savings at more than 200 retail establishments
	。 Free participation at selected health seminars
	* Conditions apply
Worldwide Recognition	At more than 19 million establishments around the world
	a At more than 360,000 VISA global ATMs and 21,000 participating financial institutions
UOB Rewards Unlimited	。 Earns you UNI\$1 for every S\$5 charged to the Card
	Enjoy free gifts/vouchers or discounted offers with your UNI\$
Free Flights Around The World	 Enrol for KrisFlyer - Singapore Airlines' frequent flyer programme
	 Accumulate UNI\$ and convert them into KrisFlyer miles (UNI\$250 = 500 KrisFlyer miles) for free flights,
	upgrades and companion tickets
Exclusive Privileges All Year Round	our quarterly newsletter, <i>U-Channel</i> , brings exciting promotions and exclusive fashion and sale previews specially for UOB Credit Cardmembers
UOB CreditShield	An optional insurance plan that gives you greater protection
	。 For just S\$0.23 a month for every S\$100 in your
	outstanding card balance, UOB CreditShield will settle the oustanding card balance up to a maximum of
	S\$40,000 in the event of death or total and permanent
	disability of the insured Principal Cardmember
Internet Banking	. Access UOB Personal UniBanking at
	www.uobgroup.com to conveniently pay your UOB Credit Card bills, enquire your UOB Credit Card
	statements and unbilled transactions, check account
	balances and cheque status, transfer funds, and more
Complimentary Supplementary Card	。 Offers up to two Supplementary Cards, with the first Card free

Complimentary Cardmembership	0	Enjoy complimentary Cardmembership the following year by accumulating UNI\$1,500 for waiver of Card fee
Complimentary Travel Insurance	0	Enjoy up to S\$350,000 travel coverage when you charge your travel tickets to your Card Enjoy up to S\$1,000,000 in travel insurance coverage on international flights with UOB Travel Planners
Discounts On Drive-Aways	0	Enjoy attractive discounts with the Hertz Rent-A-Car worldwide programme
Help From Anywhere In The World	٥	Enjoy worldwide access to VISA International's Emergency Assist programme