

---

## NEWS RELEASE

### **UOB ties up with leading retailer Dairy Farm Singapore Group to help consumers save on everyday expenses**

**Singapore, 9 January 2014** – United Overseas Bank (UOB), Singapore’s leading credit card issuer, today launched its new UOB Delight credit and debit cards to help Singaporeans save money on items such as groceries, health care and beauty items. The new UOB Delight cards bring together the card expertise of UOB with the convenience of the banner stores under the Dairy Farm Singapore Group (DFSG).

With groceries being the number one purchase for Visa cardholders in Singapore<sup>1</sup>, the card will offer special rewards and savings on everyday expenses at DFSG stores such as Cold Storage, Marketplace, Jasons, Giant and Guardian.

Ms Gan Ai Im, Managing Director of Cards and Payments, UOB Group said, “UOB reviewed the household spend in Singapore and felt that consumers would benefit from a card for their everyday essentials. We had two important factors in mind for the card. First, it had to provide great rewards and savings. Second, we wanted a partner that shared our vision of creating delightful shopping experiences. As a leading card issuer, we want to constantly innovate and to put together the best offers for our card members.

“The Dairy Farm Singapore Group offers a great selection of house brands and some of the best products in groceries, health and beauty at more than 260 outlets islandwide. Our cardmembers will never be more than a few steps away from one of the stores and this makes it easy to enjoy the benefits. With the UOB Delight Card, which offers up to 10 per cent rebates and 10 per cent discounts on house brands, we aim to make shopping for everyday essentials an enjoyable experience at Cold Storage, Marketplace, Jasons, Giant and Guardian,” Ms Gan said.

---

<sup>1</sup> Source: VisaNet data for the four quarters ending September 2013 for credit and debit consumer cards. Ranked number one purchase by transaction count.

## NEWS RELEASE

Mr Alex Tay, Regional Director, Dairy Farm South Asia, reaffirms the need to reward DFSG's strong and loyal customer base.

“As the largest retail group in Singapore, we serve about nine million customers per month across our Cold Storage, Market Place, Jasons, Giant and Guardian stores. Given the changing dynamics of the Singapore market and the evolving needs of consumers, our partnership with the UOB Group comes at an opportune moment for us to attract, recognise and reward our loyal customers. With this co-brand card partnership, we hope to further enhance their shopping experience and continue to serve them better.

“Both the UOB and DFSG network of outlets are well represented across the country and cut across similar demographic profiles. Together, we believe we will be able to provide our customers with new and innovative services that will translate into more convenience, greater variety and added value,” said Mr Tay.

### Savings illustration - How UOB Delight Credit cardmembers can save

Merchant	Monthly spend (S\$)	Rebate (%)	Total rebate in SMART\$ (1 SMART\$ = S\$1)
Cold Storage / Market Place / Jasons / Giant / Guardian	500	10*	50
The Coffee Bean & Tea Leaf	30	10	3
BreadTalk	20	3	0.6
Others (E.g. Utilities, Telco, Dining, Insurance bills, etc)	500	0.5	2.5
		<b>Savings</b>	<b>\$56.10</b>

\*10 per cent rebate at Cold Storage, Market Place, Jasons, Giant and Guardian with consolidated spend of \$1,000 on the UOB Delight card.

### More consumers take advantage of card discounts and rebates

UOB cardmembers are redeeming more cash rebates from the Bank's cash rebate programme. The growth in cash rebates, termed SMART\$, are a reflection of consumers becoming more savvy in taking advantage of card rebates.

---

## NEWS RELEASE

In response to this trend, the new UOB Delight Cards offer up to 10 per cent SMART\$ to its cardmembers. Cardmembers also enjoy an additional 10 per cent discount on house brands at Cold Storage, Market Place, Jasons, Giant and Guardian.

In 2013, UOB saw a 26 per cent year-on-year increase in billings on groceries from its cardmembers, with an eight per cent increase in the health and beauty spend category.

### **Applying for the UOB Delight Cards**

Consumers can SMS <delight><space><name> to 77862 for a call back from UOB. Existing UOB cardmembers will also be able to receive their card by the next business day if all necessary documentation is in order.

Application forms can also be found online at <http://www.uob.com.sg/delight> and at any UOB branch, Cold Storage, Market Place, Jasons, Giant and Guardian. The UOB Delight Credit and Debit cards encompass the functionalities of CEPAS, Visa payWave, NETS Flashpay and NETS.

- Ends -

### **About United Overseas Bank**

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Western Europe and North America. Since its incorporation in 1935, UOB has grown organically through a series of strategic acquisitions. In Asia it operates through its branches and representative offices as well as banking subsidiaries in China, Indonesia, Malaysia, the Philippines, Singapore and Thailand.

UOB plays an active role in the community, focusing on the arts, education and children. For more than three decades UOB has held the prestigious UOB Painting Of The Year Competition and Exhibition. In recognition of its contributions to the arts, UOB was conferred the National Arts Council's Distinguished Patron of the Arts Award for the ninth consecutive year in 2013. UOB also encourages its employees across the region to be involved in its regular volunteer activities. This includes the annual UOB Heartbeat Run which is held in Singapore, Malaysia, Indonesia, Thailand and mainland China.

### **About Dairy Farm Group**

Dairy Farm is the biggest retail group in Singapore with some 9,000 employees and over 830 stores islandwide. The group has strong roots in the community with its 108-year history in Singapore. Over the years, each of its retail banners has played a vital role in shaping the retail scene and consumers' lifestyles in Singapore. These banners – Cold Storage, Market Place, Jasons, Giant, Guardian Health and Beauty and 7-Eleven stores – are trailblazing household names in the retail industry.

Dairy Farm Singapore is part of public-listed Dairy Farm International, a leading pan-Asian retailer that operates renowned retail businesses including supermarkets, hypermarkets, health and beauty stores, convenience stores, home furnishings shops and restaurants across Asia.

---

## NEWS RELEASE

**For media queries, please contact:**

<p><b>Jean Khong</b> First Vice President Group Brand Performance and Corporate Communications UOB Group Email: <a href="mailto:Jean.KhongLY@uobgroup.com">Jean.KhongLY@uobgroup.com</a> Tel: (65) 6539 3981 / (65) 9791 2300</p>	<p><b>Patricia Lee</b> Director, Corporate Communications Dairy Farm Singapore Email : <a href="mailto:patlee@dairy-farm.com.sg">patlee@dairy-farm.com.sg</a> Tel: (65) 6891 8778 / (65) 9664-5216</p>
---	--