HOW THEY STACK UP*

	AMERICAN EXPRESS PLATER UM 0) 7997	## VOYAGE ### 4006 1030 8888 8888 ### 69175 ***********************************	ULTIMA CITI MICHAEL WONG	### INSIGNIA ###################################	Standard (Chartered (Standard (Stand	WISA
CARDS	Amex Platinum	BOS VOYAGE	Citi ULTIMA	DBS Insignia	Standard Chartered Visa Infinite	UOB Reserve Card
ELIGIBILITY	Annual income of S\$200,000	AUM of US\$5m with BOS	S\$5m AUM with Citi	Annual income S\$500,000 or S\$3m AUM with DBS Treasures/PB	For priority/PB client: annual income S\$30,000	Annual income S\$500,000 or at least S\$2m AUM
ANNUAL FEE (EXCL GST)	S\$1,712 (incl GST)	S\$488 with gift of 15,000 miles, or S\$3,210 with gift of 150,000 miles	S\$3,888 (375,000 ThankYou points equivalent of 150,000 miles)	S\$3,210 comes with 50,000 DBS Points can be exchanged for 100,000 miles or dining/shopping vouchers	S\$550	S\$3,852
AIR MILES EARN RATE	Every S\$1.60 spent locally or overseas earns Reward points. Conversion to miles depends on travel partner	1.6 miles for S\$1 of local spend 2.4 miles for S\$1 of foreign spend	4 ThankYou Points (1.6 miles) per S\$1 of local spend 5 ThankYou Points (2 miles) per S\$1 of foreign spend	1.6 miles for S\$1 of local spend 2 miles for S\$1 of foreign spend	1.4 miles for every \$1 of local spend. 3 miles for every S\$ of overseas spend, with min spend of S\$2,000 a month	1.6 miles for local spend 2.4 miles for foreign spend Up to 8.4 miles when linked to Krisflyer UOB Deposit Account
WELCOME PACKAGE	75,000 Reward points Welcome Bonus for S\$20,000 spend in first 3 months. Hotel stay worth S\$1,200		375,000 ThankYou Points (150,000 miles) — also for payment of annual fee	100,000 miles in the form of DBS points; 2-night stay at select hotels (also at membership renewal)	35,000 miles	100,000 air miles. Bonus air miles of 100,000 for spending of at least S\$250,000
AIRPORT BENEFIT	Access to over 1,200 airport lounges	Plaza Premium Lounge access	Unlimited access to Priority Pass Lounge for main cardholder and 2 supp cardholders	Priority Pass membership; Speed Pass for fast-track immigration	Priority Pass Lounge: 6 visits a year	Unlimited access to over 1,000 VIP airport lounges
HOTEL/ TRAVEL/ CLUB BENEFITS	S\$750 of Fine Hotels and Resorts benefits; Status upgrade at partner hotel loyalty programmes S\$800 travel credits for bookings via Platinum Concierge or online travel portal	Free night stay with every 3 paid nights at select hotels. Free limo transfer with min monthly spend of \$\$3,000. Free travel insurance of up to \$\$1.5m	1 night stay with min 2 consecutive nights at participating hotels; Companion airfare programme with full fare purchase of first or business class tickets on 8 airlines	Up to S\$1m travel insurance Club at the Hyatt membership Yachting at One Degree 15 Access to Damai Spa (Grand Hyatt)	Hotel and resort rewards at The St Regis; Shangri-La Hotels & Resorts; Mandarin Oriental. 20% off best available rate at Banyan Tree Hotels and Resorts. Up to S\$1m travel insurance	Privileges at hotel groups Peninsular; Park Hyatt; Shangri-La Upgrade to First Class with Business Class airticket to selected destinations with Etihad Airways