

## NEWS RELEASE

### **UOB Indonesia launches “Smart Risk”, a risk-focused investment approach for its Privilege Banking customers in Indonesia**

**Jakarta, 12 September 2017** – PT Bank UOB Indonesia (UOB Indonesia) today launched ‘**A Smart Risk Approach to Managing Your Wealth**’, an investment approach that helps the Bank’s Privilege Banking customers<sup>1</sup> to achieve their financial goals by understanding the risks of an investment product first before considering its possible returns.

The risk-first investment approach to wealth management is in line with customer research<sup>2</sup> conducted by UOB, which revealed that nine out of ten affluent customers felt it was important for their bank to address the risks of investments before promoting potential returns.

**Mr Iwan Satawidinata, Deputy President Director of UOB Indonesia**, said Smart Risk is a demonstration of UOB’s commitment to make recommendations to customers that are always in their best interest.

“Smart Risk will be the basis from which all UOB Privilege Banking Client Advisers will help customers to plan, to save, to spend and to invest wisely, in keeping with their lifestyles and financial goals. Each customer will be guided by their UOB Privilege Banking Client Adviser and have access to information to help them to understand the risks associated with a product before any discussion takes place on its possible returns,” Mr Satawidinata said.

#### **Key Pillars for UOB Privilege Banking Proposition**

UOB Indonesia’s Smart Risk is a unique and holistic approach to build and to preserve customers’ wealth. It is supported by three investment pillars:

- Advice: Wealth management advice is offered to customers based on their goals and risk profiles. UOB Privilege Banking Client Advisers provide customers with information on how

<sup>1</sup> Refers to the affluent segment with assets under management (AUM) of over IDR1 billion.

<sup>2</sup> The research was based on a 2017 telephone survey of 356 affluent consumers aged between 40 to 50.

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to safeguard their assets, to build long-term income, to understand and to act on market opportunities based on their risk profiles and appetites.

- Solution: UOB Privilege Banking Client Advisers help customers to navigate the relationship between risks and returns as they pursue their current and future financial goals. This will be done through a focus on growing and preserving wealth through passive income, as well as tactical products to take advantage of specific market opportunities.
- Recognition and Access: Customers will gain access to a wide range of benefits, from priority products and services, loyalty programmes, to access to UOB Privilege Banking centres in the region and UOB credit cards' global privileges, including medical and education concierge services.

**Mr Victor Teja, Deposit Investment Insurance Sales and Distribution Head of UOB Indonesia**, said that the Smart Risk approach ensures customers' financial goals can be achieved through a combination of balanced long-term investments and short-term tactical products to seize market opportunities.

"Smart Risk is part of UOB Indonesia's customer commitment to treat customers fairly, to know them personally and to provide them with the right solutions," Mr Teja said.

UOB Indonesia's Privilege Banking customers will be able to plan and to achieve their financial goals through consulting their client advisers and investment specialists at any of the 15 Privilege Banking Centres in five cities across the country, namely Jakarta, Medan, Surabaya, Bandung and Semarang.

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### About PT Bank UOB Indonesia

PT Bank UOB Indonesia (UOB Indonesia) was established in 1956. The bank's service network comprises 41 branch offices, 137 sub-branch offices and 173 ATMs across 32 cities in 18 provinces in Indonesia. UOB Indonesia's banking services are accessible through its regional ATM network, the ATM Prima and Bersama networks and the Visa network.

UOB Indonesia is a subsidiary of United Overseas Bank Limited, a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Europe and North America.

UOB Indonesia is committed to providing quality products and excellent customer services. UOB Indonesia offers various banking products and services categorised into personal financial services, business banking, commercial banking, corporate banking, global markets and investment management.

The bank has a strong retail customer base through its wide range of saving products, mortgage services and credit card. UOB Indonesia banking services are also accessible in Indonesia, Singapore, Malaysia, and Thailand through hundreds of UOB ATMs.

With its full suite of corporate/commercial and personal banking products, UOB Indonesia offer customers a range of treasury and cash management products and services. UOB Indonesia has also been increasingly focused on helping companies with their expansion plans. It has facilitated many enterprises from industries such as construction, mining, real estate and the services sector expanding into Indonesia. UOB Indonesia is rated AAA (idn) by Fitch Ratings.

UOB Indonesia plays an active role in the community, focusing on art, education and children. Since 2010, UOB Indonesia has held the annual art competition, UOB Painting of the Year. UOB Indonesia also encourages its employees to be involved in its regular volunteer activities. These include the annual UOB Heartbeat Run, blood donation and book donation activities.

For further details on UOB Indonesia, please visit [www.uob.co.id](http://www.uob.co.id)

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