

A. UOB Lady's Savings Account Overview

1. What is the UOB Lady's Savings Account?

- The UOB Lady's Savings Account is an account that rewards based the balances held within the account in 2 key areas:
 - Free Female Cancer Coverage for up to S\$200,000 sum assured
 - Base interest rate on all balances
- The account can also be used to perform any transactions like Salary Credit, GIRO, Bill Payment or FAST Transfer.
- With effect from 01 January 2022, UOB Lady's Savings Account holder will also enjoy:
 - S\$13 medical consultation @ 500 clinics island-wide
 - Free Annual Health Screening
 - Dental package at S\$95 @ 17 clinics island-wide
 - Dental Whitening Package at S\$1,288 @ 17 clinics island-wide
 - Private In-Studio Pilates Mobility Fitness Session at S\$97
 - More UOB Card Deals and privileges

2. How does the Free Female Cancer Benefit on the UOB Lady's Savings Account work?

- Simply save in the UOB Lady's Savings Account to receive free insurance coverage for 6 female cancers with sum assured up to S\$200,000
- The Female Cancer Benefit sum assured is determined using the rolling average of the past 3 months' Monthly Average Balances of the UOB Lady's Savings Account
- Based on table below, if customer holds S\$60,000 MAB in her UOB Lady's Savings Account over last 3 months, she will receive S\$75,000 sum assured for the Female Cancer Benefit.

Monthly Average Balance (rolling average of the past three months)	Female Cancer Benefit Sum Assured
S\$1 - S\$10,000	S\$1,000
S\$10,001 – S\$25,000	S\$10,000
S\$ 25,001 – S\$50,000	S\$25,000
S\$ 50,001 – S\$75,000	S\$75,000
S\$ S\$75,001 – S\$100,000	S\$100,000
More than S\$100,000	S\$200,000

- The Free Female Cancer Benefit sum assured is capped at S\$200,000 if the rolling average of the past 3 months' Monthly Average Balance is above S\$100,000.
- The Free Female Cancer Benefit is subject to 90 day waiting period.

3. How does the interest benefit on the UOB Lady's Savings Account work?

- A base interest of 0.05% p.a. is paid on all balances held within the UOB Lady's Savings Account
- Base interest is applied to the UOB Lady's Savings Account daily day-end balances.

B1. UOB Lady’s Savings Account – Free Female Cancer Coverage

1. What is the Free Female Cancer Coverage?

When a UOB Lady Accountholder deposits into the UOB Lady’s Savings Account, the customer’s balances in the account will allow the accountholder to receive Free Female Cancer Coverage on top of base interest earned. The Free Female Cancer Coverage would cover the Malignant Cancer of the following female sites:

- Breast
- Cervix Uteri
- Uterus
- Fallopian tube
- Ovary
- Vagina / Vulva

2. How does the Free Female Cancer Coverage tie in with the UOB Lady’s Savings Account Balances?

The sum assured for the Free Female Cancer Coverage is determined based on the last 3 month’s Monthly Average Balance held within the UOB Lady’s Savings Account.

Example 1: If the accountholder has S\$25,000 MAB in the account over the last 3 months, the customer will receive S\$10,000 Female Cancer Benefit Sum Assured.

Example 2: If the accountholder has S\$100,000 MAB in the account over last 3 months, the customer will receive S\$100,000 Female Cancer Benefit Sum Assured.

Monthly Average Balance (rolling average of the past three months)	Female Cancer Benefit Sum Assured
S\$1 - S\$10,000	S\$1,000
S\$10,001 – S\$25,000	S\$10,000
S\$ 25,001 – S\$50,000	S\$25,000
S\$ 50,001 – S\$75,000	S\$75,000
S\$ S\$75,001 – S\$100,000	S\$100,000
More than S\$100,000	S\$200,000

3. What is Monthly Average Balance (MAB)?

Monthly Average Balance is calculated by adding the daily end balances of the Accountholder in that month and dividing the total by the total number of calendar days in the month.

4. What is Monthly Average Balance based on rolling average of the past 3 months?

The rolling average of the past three months' Monthly Average Balance is calculated by adding the Monthly Average Balance of the past three months of the UOB Lady's Savings Account and dividing the total by three.

Example of a UOB Lady Accountholder's Monthly Average Balance held over the following months:

	January	February	March
Monthly Average Balance	S\$25,000	S\$50,000	S\$75,000

Monthly Average Balance based on last 3 months rolling period	Sum of MAB for January, February and March Divided by 3
	= (S\$25,000+S\$50,000+S\$75,000) / 3 = S\$50,000

Thus, based on this example where customer has a S\$50,000 MAB based on rolling average of the past 3 months, customer is eligible for S\$25,000 sum assured for the Free Female Cancer Benefit.

Monthly Average Balance (rolling average of the past three months)	Female Cancer Benefit Sum Assured
S\$1 - S\$10,000	S\$1,000
S\$10,001 – S\$25,000	S\$10,000
S\$ 25,001 – S\$50,000	S\$25,000
S\$ 50,001 – S\$75,000	S\$75,000
S\$ S\$75,001 – S\$100,000	S\$100,000
More than S\$100,000	S\$200,000

5. When does the Female Cancer Coverage start?

As the coverage under the UOB Lady's Savings Account is under group insurance:

- The Free Female Cancer Coverage is guaranteed coverage which is not subject to any underwriting.
- The coverage commences on the date the UOB Lady's Savings account is opened.
- However, all customers will be subject to a waiting period of 90 days.

6. At what age can I sign up for the UOB Lady's Savings Account to enjoy the Free Female Cancer Coverage?

- Min entry age 16 (at last birthday)
- Max entry age 55 (at last birthday) with effect from 1 March 2022

7. At what age will the Free Female Cancer Coverage expire?

- Policy expiry age 64 (at last birthday)

8. How do I make a claim on my UOB Lady's Savings Account Female Cancer Benefit?

To notify the insurer of a claim, simply complete the following forms found on UOB Website, under eService/forms and under insurance section.

*UOB Website for forms: <https://www.uob.com.sg/personal/useful/personal-resource.page#qa17>

Email the completed forms to SGP.ES.Claims@prudential.com.sg

A Prudential Assurance Company Singapore (Pte) Limited ("PACS") representative will be in touch with you.

On top of the above, you will need to submit the following to PACS within 3 months from the date of diagnosis:

- a. a completed claim form;
- b. a medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the Customer's Registered Medical Practitioner;
- c. a completed Clinical Abstract Application Form; and
- d. any documentary proof PACS may need.

9. Whom can I contact for claims or insurance related queries on the UOB Lady's Savings Account Female Cancer Benefit?

For all claims or insurance queries related to the UOB Lady's Savings Account Group Cancer Plan, you can either call the hotline (as shown below) or email to SGP.ES.Claims@prudential.com.sg

Toll free: 1800 835 9733

Overseas: +65 6233 3299

Operating Hours: Monday to Friday 8:30am – 5:30pm (Singapore Time)

10. What is the percentage of sum assured payable in the event of a claim?

The sum assured payable in the event of a claim is 100%.

11. What if I open multiple UOB Lady's Savings Account, will I be able to claim multiple times?

No, the sum assured will only be paid once and up to a maximum of S\$200,000

12. What will my sum assured amount payable be upon claim?

- The sum assured payable upon claim is based on your date of cancer diagnosis.
- For example, if you were diagnosed in April, the sum assured payable would be based on the rolling average of the past 3 months' MAB in the month of April.

13. Does the UOB Lady's Savings Account require me to lock-in my savings to be entitled the Female Cancer Benefit?

- No. The UOB Lady's Savings Account does not require any lock in of the balances held in the account.
- In fact, the account can be used for various purposes like Salary Credit, Bill payment, Paynow or FAST
- However, the key thing to remember is that the Female Cancer Benefit sum assured adjusts accordingly based on the rolling average of your past 3 months' MAB. By withdrawing from the account, it will impact the Female Cancer Benefit sum assured

B2. UOB Lady's Savings Account – Interest Earned

1. How much interest do I earn on the UOB Lady's Saving Account?

All balances in the UOB Lady's account will earn 0.05% p.a. interest

2. How is interest calculated and when is it credited?

Interest is calculated based on daily day end balances held within the UOB Lady's Savings Account. The interest is credited at the end of each month

3. Is there bonus interest earned on the UOB Lady's Savings Account?

The UOB Lady's Savings Account rewards our customer with Free Female Cancer Coverage and base interest of 0.05% p.a., thus there is no additional bonus interest paid on the account

B3. UOB Lady's Savings Account – Other Account Related Matters

1. What is the initial deposit and how much must I maintain in the UOB Lady's Savings Account?

- Upon account opening, an initial deposit of S\$1,000 is required
- You will need to maintain S\$1,000 in the account on a monthly basis

2. Will there be fees charged if I do not maintain S\$1,000 in the UOB Lady's Savings Account?

A fall below fee of S\$2 will be charged if you do not maintain the minimum balance in the account.

3. What if the account is closed within the first 6 months from the date of account opening?

An early closure fee of S\$30 will be charged

4. How can I check my statements of the UOB Lady's Savings Account?

The UOB Lady's Savings Account comes with e-statement that can be accessed via UOB Personal Internet Banking

5. Can I add a joint name to my UOB Lady's Savings Account after that?

No. The UOB Lady's Savings Account is strictly a single name account only.

6. Can I convert other UOB Accounts to the UOB Lady's Savings Account?

No. Account conversion from other UOB Accounts to the UOB Lady's Savings Account is not allowed.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors and monies and deposits denominated in Singapore dollars under the Supplementary Retirement Scheme are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.