

Product Addendum BizTransact Account Terms ("BizTransact Terms")

1. General

- 1.1 Reference is made to our General Terms Governing Accounts and Services (Non-Individual Customers) (the "**General Terms**") and your Country Addendum thereto as may be applicable, each as may be amended, restated, supplemented or varied by us from time to time (the "**Customer Agreement**"). This is a "**Product Addendum**" referred to in the General Terms.
- 1.2 Capitalised terms used but not defined in this Product Addendum shall have the meaning given to them in the Customer Agreement.
- 1.3 In the event of any conflict or inconsistency between any of the provisions of these BizTransact Terms and any of the provisions of the Customer Agreement, the provisions of these BizTransact Terms shall prevail to the extent necessary to give effect to the BizTransact Terms.
- 1.4 These BizTransact Terms shall apply to your Corporate SGD Current Account as approved by us as a BizTransact Account ("**BizTransact Account**").

2. Products

- 2.1 Your BizTransact Account will have access to the following products ("**Products**") at the specified pricing, subject to the relevant Product Addenda or other terms and conditions as prescribed by us for these Products:

| No. | Product |
|-----|-----------------------------------|
| 1. | Telegraphic Transfers |
| 2. | GIRO |
| 3. | FAST |
| 4. | Bulk Services |
| 5. | Over The Counter Cash Deposits |
| 6. | Over The Counter Cash Withdrawals |
| 7. | UOBSend |



Services offered in relation to the Products may be subject to change from time to time.

- 2.2 The following fees, charges and rebates are available on our website and may be changed by us at our discretion:
- (a) the debit amounts made against your BizTransact Account for your usage of the Product(s) or account service charges ("**Charges**"); and
 - (b) Charges returned to your BizTransact Account in the form of a discount or waiver ("**Rebates**") applicable to the Product(s) under your BizTransact Account.
- 2.3 You will be notified of any changes to the pricing of the Product(s).
- 2.4 Charges will be debited from your BizTransact Account following the date of the over-the-counter transaction. The Over The Counter Cash Deposits and Over The Counter Cash Withdrawal transactions in relation to your BizTransact Account will be subject to the Charges as notified by us.
- 2.5 Rebates will be credited in the month following the date of transaction and credited to your BizTransact Account from which the Charges were debited. No Rebate will be given if your BizTransact Account is closed before the date of crediting of that Rebate. For clarity, we have the discretion to determine all matters relating to the Rebate, including when the Rebate will be credited.
- 2.6 You must register for Business Internet Banking for your BizTransact Account and link your BizTransact Account to Business Internet Banking. You must also subscribe for Bulk Services for your BizTransact Account.
- 2.7 If you terminate your subscription to the Bulk Services, your BizTransact Account must either be cancelled or converted to another Account as agreed between you and us.
- 2.8 Our decision on all matters in connection with your BizTransact Account shall be final, conclusive and binding on all parties.

3. Closure/Conversion of BizTransact Account

- 3.1 Upon closure of your BizTransact Account, you will no longer enjoy Rebates, regardless of whether any Charges were incurred before your BizTransact Account's closure.
- 3.2 Upon closure of your BizTransact Account or conversion of your BizTransact Account to another Account, our standard transaction and service fees will apply which shall be paid by you.

4. Rights and Remedies

- 4.1 Our rights and remedies under these BizTransact Terms are cumulative, and are without prejudice and in addition to, any other rights and remedies which we may have under the Customer Agreement, any other contract, at law or in equity. Our exercise of any one right or remedy, shall not operate to hinder or prevent the exercise of any other right or remedy by us.

