

## Revision of UOB Stash Account Interest Rates

Dear Valued Customer,

With effect from 1 July 2025, we will be revising the interest rates of the UOB Stash Account to align with long-term interest rate environment expectations.

### Revised Interest Rates

Account Monthly Average Balance (MAB)	Current total interest <sup>1</sup>			Revised total interest <sup>2</sup> with effect from 1 <sup>st</sup> July 2025		
	Base Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.)	Base Interest (p.a.)	Bonus Interest (p.a.)	Total Interest (p.a.)
First S\$10,000	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%
Next S\$30,000	0.05%	1.95%	2.00%	0.05%	1.55%	1.60%
Next S\$30,000	0.05%	2.95%	3.00%	0.05%	2.15%	2.20%
Next S\$30,000	0.05%	4.95%	5.00%	0.05%	2.95%	3.00%
Above S\$100,000	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%

The existing bonus interest qualifying criteria for UOB Stash Account will remain unchanged, providing you with a simple and rewarding way to grow your savings with us.



Maintain or increase your Monthly Average Balance<sup>3</sup> (MAB), as compared to the previous month to qualify for bonus interest.

Simply login to UOB TMRW app to find out the required top up amount and balance to maintain for the month to earn bonus interest.

With this revision, you can continue to maximise your savings to earn up to S\$2,040 total interest<sup>2</sup> in a year with a deposit balance of S\$100,000 in your UOB Stash Account.

Thank you for your continued support.

Please visit our official UOB website for more information.

## Frequently Asked Questions

### **A1: I already hold an existing UOB Stash Account, is the interest rate revision applicable to me?**

This revision is applicable to all new and existing UOB Stash Accounts with effect from 1 July 2025.

### **A2. Why did UOB make this revision?**

The revision of interest rates is to align with long-term interest rate environment expectations. To keep the UOB Stash Account rewarding for our customers, the existing qualifying criteria for bonus interest remains unchanged.

You can earn up to S\$2,040 interest a year with a deposit balance of S\$100,000 in your UOB Stash Account by simply maintaining or increasing your Monthly Average Balance (MAB) each month.

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#### *Terms & Conditions*

<sup>1</sup>Current total interest is equivalent to Base Interest plus current Bonus Interest; where current Base Interest is 0.05% p.a., current Bonus Interest is paid up to S\$100,000 in your Stash Account. Base interest is calculated based on each day-end balance in the UOB Stash Account<sup>®</sup>, and Bonus Interest is calculated based on Monthly Average Balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month

Maximum Effective Interest Rate (EIR) on the Stash Account is 3% p.a. for deposits of S\$100,000, provided the customer's Monthly Average Balance (MAB) for the present calendar month is equal to or more than the MAB for the preceding calendar month.

<sup>2</sup>Revised total interest is equivalent to Base Interest plus revised Bonus Interest; where current Base Interest is 0.05% p.a., revised Bonus Interest is paid up to S\$100,000 in your Stash Account. Base interest is calculated based on each day-end balance in the UOB Stash Account<sup>®</sup>, and Bonus Interest is calculated based on Monthly Average Balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month

Maximum Effective Interest Rate (EIR) on the Stash Account is 2.04% p.a. for deposits of S\$100,000, provided the customer's Monthly Average Balance (MAB) for the present calendar month is equal to or more than the MAB for the preceding calendar month.

<sup>3</sup>Monthly Average Balance refers to the summation of each day-end balance in the UOB Stash Account<sup>®</sup> for each calendar month divided by the number of calendar days for that month.

Your MAB will be compared between 2 months. Your current month's MAB will be compared against your previous month's MAB. If the difference is zero or higher and your MAB is more than S\$10,000, you would have met the criteria to enjoy bonus interest.

Month 2 MAB - Month 1 MAB  $\geq$  0

Insured up to S\$100k by SDIC

Information is correct as of 30 May 2025