

Revision of Interest Rates for UOB One Account and Stash Account®

Dear Valued Customer,

Given the prolonged impact of the COVID-19 pandemic and the continued low interest rate environment that central banks are maintaining, we are revising the interest rates for the UOB One Account and UOB Stash Account® with effect from 1 November 2020.

Revised Interest Rates

UOB One Account

Account Monthly Average Balance ¹	Current total interest p.a. ^{2,3}		Total interest p.a. ^{2,4} with effect from 1 Nov 2020	
	Meet Card Spend of min. S\$500 (calendar month)	Meet Card Spend of min. S\$500 <u>AND</u> Credit Salary OR make 3 GIRO debit transactions	Meet Card Spend of min. S\$500 (calendar month)	Meet Card Spend of min. S\$500 <u>AND</u> Credit Salary OR make 3 GIRO debit transactions
First S\$15,000	0.25%	0.75%	0.25%	0.50%
Next S\$15,000	0.25%	0.85%	0.25%	0.55%
Next S\$15,000	0.25%	0.90%	0.25%	0.65%
Next S\$15,000	0.25%	1.00%	0.25%	0.80%
Next S\$15,000	0.25%	2.50%	0.25%	2.50%
Above S\$75,000	0.05%	0.05%	0.05%	0.05%

UOB Stash Account®

Account Monthly Average Balance ¹	Current Interest ⁵			Interest ⁶ with effect from 1 Nov 2020			
	Base interest	Bonus interest	Total interest	Base interest	Bonus interest	Total interest	
First S\$10,000	0.05%	0.00%	0.05%	0.05%	0.00%	0.05%	
Next S\$40,000	0.05%	0.75%	0.80%	0.05%	0.25%	0.30%	
Next S\$50,000	0.05%	0.95%	1.00%	0.05%	0.55%	0.60%	
Above S\$100,000	0.05%	0.00%	0.05%	0.05%	0.95%	1.00%	
				Above S\$100,000	0.05%	0.00%	0.05%

We remain committed to keeping the UOB One Account and UOB Stash Account® simple and rewarding for our customers. As such, the qualifying criteria for bonus interest remains unchanged.

For the UOB One Account:

- Simply meet monthly eligible card spend of minimum S\$500 with your UOB One Card and/or a wide selection of other UOB Cards;
- Credit your monthly salary (minimum S\$2,000) via GIRO or make three (3) GIRO debit transactions monthly.

For the UOB Stash Account®:

- Maintain or increase your Monthly Average Balance¹ to qualify for bonus interest.

Thank you for your continued support.



Frequently Asked Questions

1: I already hold an existing UOB One Account and/or UOB Stash Account. Is the interest rate revision applicable to me?

This revision is applicable to all new and existing holders of the UOB One Account and UOB Stash Account® with effect from 1 November 2020.

2. Why did UOB make this revision?

Given the prolonged impact of the COVID-19 pandemic and the continued low interest rate environment that central banks are maintaining, we are revising the interest rates for the UOB One Account and UOB Stash Account with effect from 1 November 2020.

In keeping the UOB One Account and UOB Stash Account® rewarding for our customers, the existing qualifying criteria for bonus interest remain unchanged.

For the UOB One Account,

- Simply meet monthly eligible card spend of minimum S\$500 with your UOB One Card and/or a wide selection of other UOB Cards;
- Credit your monthly salary (minimum S\$2,000) via GIRO or make three (3) GIRO debit transactions monthly.

For UOB Stash Account®, simply maintain or increase your Monthly Average Balance¹ to qualify for bonus interest.

3. What will be my interest earned with the revised rates?

Monthly Average Balance ¹ in your UOB One Account	Maximum interest earned p.a. (from 1 Nov 2020)
S\$15,000	S\$75.00
S\$30,000	S\$157.50
S\$45,000	S\$255.00
S\$60,000	S\$375.00
S\$75,000	S\$750.00

With an account balance of S\$75,000 in your UOB One Account, you will receive an average interest of S\$62.50 per month if you meet both criteria of minimum S\$500 card spend AND minimum of S\$2,000 salary credit via GIRO OR three (3) GIRO debit transactions in each calendar month.

Monthly Average Balance ¹ in your UOB Stash Account [®]	Maximum interest earned p.a. (from 1 Nov 2020)
S\$40,000	S\$95.00
S\$70,000	S\$275.00
S\$100,000	S\$575.00

With an account balance of S\$100,000 in your UOB Stash Account[®], you will receive an average interest of S\$48 per month if you maintain or increase your Monthly Account Balance¹ in each calendar month.

¹ Monthly Average Balance is the summation of each day end balance for each month divided by the number of calendar days for that month.

² Total interest is equivalent to Base Interest plus Bonus Interest; where current Base Interest is 0.05% p.a. and Bonus Interest is paid on the first S\$75,000 balance in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and Bonus Interest is calculated at the end of each calendar month based on the Monthly Average Balance.

³ Maximum effective interest rate (EIR) on the One Account is currently 0.25% p.a. for deposits of S\$75,000, provided customers meet the criterion of S\$500 Card Spend in each calendar month. Maximum effective interest rate (EIR) on the One Account is currently 1.20% p.a. for deposits of S\$75,000, provided customers meet both criteria of S\$500 Card Spend AND (a) a min. S\$2,000 salary credit via GIRO OR (b) 3 GIRO debit transactions each in each calendar month.

⁴ Maximum effective interest rate (EIR) on the One Account with effect from 1 November 2020 is 0.25% p.a. for deposits of S\$75,000, provided customers meet the criterion of S\$500 Card Spend in each calendar month. Maximum effective interest rate (EIR) on the One Account with effect from 1 November 2020 is 1.00% p.a. for deposits of S\$75,000, provided customers meet both criteria of S\$500 Card Spend AND (a) a min. S\$2,000 salary credit via GIRO OR (b) 3 GIRO debit transactions in each calendar month.

⁵ Maximum effective interest rate (EIR) on the UOB Stash Account[®] is currently 0.83% p.a. for deposits of S\$100,000, provided the customer's Monthly Average Balance for the present calendar month is equal to or more than the Monthly Average Balance for the preceding calendar month.



⁶ Maximum effective interest rate (EIR) on the UOB Stash Account[®] with effect from 1 November 2020 is 0.58% p.a. for deposits of S\$100,000, provided the customer's Monthly Average Balance for the present calendar month is equal to or more than the Monthly Average Balance for the preceding calendar month.

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.