

Fees & Charges For UOB Deposit Accounts and Services

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SGD DEPOSIT ACCOUNTS - SAVINGS / FIXED DEPOSITS

Stash Account	
Minimum Initial Deposit	S\$1,000 (for Singaporeans / Permanent Residents / Foreigners)
Minimum Balance Fee	S\$2 if the average daily balance for the month falls below S\$1,000
Passbook Savings Account	
Minimum Initial Deposit	S\$500 (for Singaporeans / Permanent Residents) S\$1,000 (for Non-Singaporeans)
Minimum Balance Fee	S\$20 (if you are intending to use this account as a Basic Bank Account*) S\$2 if the average daily balance for the month falls below S\$500
Uniplus Account	
Minimum Initial Deposit	S\$500 (for Singaporeans / Permanent Residents) S\$1,000 (for Non-Singaporeans)
Minimum Balance Fee	S\$20 (if you are intending to use this as a Basic Bank Account*) S\$2 if the average daily balance for the month falls below S\$500
FlexiDeposit Account	
Minimum Initial Deposit	S\$5,000
Minimum Balance Fee	S\$2 if the average daily balance for the month falls below S\$3,000
TX Account	
Minimum Initial Deposit	S\$100
Minimum Balance Fee	N.A.
Singapore Dollar Fixed Deposit	
Minimum Initial Deposit	S\$5,000
Available Tenors	1 to 12, 18, 24 and 36 months (Shorter tenors are available for larger amounts)
Grand Senior Citizens Fixed Deposit Account	
Minimum Initial Deposit	S\$10,000
Available Tenors	12, 18, 24 and 36 months

* A Basic Bank Account is only for Singaporeans / Permanent Residents earning monthly income below S\$2,000 or those under the Community Development Council social assistance schemes.

SGD DEPOSIT ACCOUNTS - CURRENT**One Account**

Minimum Initial Deposit	S\$500
Minimum Balance Fee [^]	S\$2 if the average daily balance for the month falls below S\$500
Cheque Book Fee	First 2 cheque books free, S\$10 for every subsequent cheque book

KrisFlyer UOB Account

Minimum Initial Deposit	S\$1,000
Minimum Balance Fee [^]	S\$2 if the average daily balance for the month falls below S\$1,000
Cheque Book Fee	First 2 cheque books free, S\$10 for every subsequent cheque book

i-Account

Minimum Initial Deposit	S\$1,000
Minimum Balance Fee [^]	S\$7.50 if the average daily balance for the month falls below S\$3,000
Monthly Service Fee	S\$2
Cheque Book Fee	First 2 cheque books free, S\$10 for every subsequent cheque book

Current Account

Minimum Initial Deposit	S\$1,000
Minimum Balance Fee	S\$7.50 if the average daily balance for the month falls below S\$3,000
Cheque Book Fee	First 2 cheque books free, S\$10 for every subsequent cheque book

Campus Account

Minimum Initial Deposit	S\$100
Minimum Balance Fee	N.A.
Cheque Book Fee	First 2 cheque books free, S\$10 for every subsequent cheque book

Wealth Premium Account

Minimum Initial Deposit	S\$100,000
Minimum Balance Fee	N.A.
Cheque Book Fee	N.A.

Privilege Account

Minimum Initial Deposit	S\$350,000
Minimum Balance Fee	N.A.
Cheque Book Fee	N.A.

[^] If you have Mighty FX linked to this account, your Mighty FX foreign currency accounts balances, in Singapore Dollars (SGD) equivalent, will be aggregated and will contribute to meeting the minimum balance amount indicated above i.e. S\$500 for One Account, S\$1,000 for KrisFlyer UOB Account and S\$3,000 for iAccount.

SGD DEPOSIT ACCOUNTS – CHILDREN**Junior Savers Account**

Minimum Initial Deposit	S\$500
Minimum Balance Fee	S\$2 if the average daily balance for the month falls below S\$500

FOREIGN CURRENCY ACCOUNTS

Global Currency Account

Minimum Initial Deposit and Minimum Average Daily Balance	USD 1,000	AUD 1,700
	GBP 650	CAD 1,700
	EUR 900	NZD 2,000
	CHF 1,500	JPY 150,000
	HKD 7,800	CNH 5,000
Minimum Balance Fee	USD 10	AUD 17
	GBP 7	CAD 16
	EUR 9	NZD 20
	CHF 15	JPY 1,500
	HKD 80	CNH 50

Foreign Currency Fixed Deposit

Minimum Initial Deposit	USD 5,000	AUD 5,000
	GBP 5,000	CAD 5,000
	EUR 5,000	NZD 5,000
	CHF 5,000	JPY 500,000
	HKD 200,000	CNH 250,000
Available Tenors	1, 2, 3, 6 and 12 months (Shorter tenors are available for larger amounts)	

GOLD / SILVER SAVINGS ACCOUNTS

Gold Savings Account

Minimum Initial Deposit	5 grams
Minimum Balance Fee	5 grams
Monthly Service Charge	Administrative fee is calculated on a monthly basis at 0.25% p.a. of the highest gold balance each month, subject to a monthly minimum charge of 0.12 grams of gold. Monthly fees are accumulated and the total is debited from the account at the end of each year or upon closure of the account, in grams of gold. Actual gold quantity deducted at the end of the year will be slightly higher due to GST incurred.

Silver Savings Account

Minimum Initial Deposit	10 ounces
Minimum Balance Fee	10 ounces
Monthly Service Charge	Administrative fee is calculated on a monthly basis at 0.375% p.a. of the highest silver balance each month, subject to a monthly minimum charge of 0.2 ounces of silver. Monthly fees are accumulated and the total is debited from the account at the end of each year or upon closure of the account, in ounces of silver. Actual silver quantity deducted at the end of the year will be slightly higher due to GST incurred.

ACCOUNT SERVICE

Early Account Closure Fee	S\$30 (if account is closed within 6 months of opening)
Replacement Of Lost Passbook	S\$15 per passbook
Incidental Overdraft Charge for Deposit Accounts Without Limit	Prime + 4% payable on overdrawn amount (Min. S\$10 per month for SGD Accounts; Min. USD10 per month for USD Deposit Accounts)

ATM FEES

Replacement of ATM Card	S\$5 per card
Local Cash Withdrawal	Free at UOB ATMs in Singapore
Overseas Cash Withdrawal	Fees waived at UOB ATMs in Indonesia, Malaysia and Thailand. S\$5 service charge per cash withdrawal on all other ATMs.
Cash Withdrawal On Shared ATM Network	2 free transactions per month; S\$0.30 per subsequent transaction
Share / Unit Trust / Rights Application	S\$2 per application
CashCard Statement Printing	S\$0.20 per statement (For last 10 transactions)

CASHIER'S ORDER

Application By Account Holder	S\$5 per cashier's order (if beneficiary is account holder, the first cashier's order is free)
Cancellation Of Cashier's Order	S\$5 per cashier's order
Stop Payment	S\$20 (or its equivalent) per cashier's order

CHEQUE

Cheque Book Charge	2 free cheque books upon account opening. Thereafter, S\$10 per cheque book of 50 leaves each will be debited from your SGD current account. Requests for cheque books to be delivered by the next business day ¹ will be subjected to an additional charge of S\$20 per cheque book ² .
Stop Cheque	S\$30 per cheque
Returned Cheque Due To Insufficient Funds Or Post-dating	S\$40 per cheque
Cheque / Voucher Retrieval	S\$50 per copy
Marked Cheque	S\$100 per cheque
Foreign Currency Cheques Payable Within And / Or Outside Singapore	1/8% (min. S\$10 per cheque, max. S\$50 per cheque) + postage agent charges (if any)

¹ Subjected to the request form being submitted to and accepted by UOB before 4pm on the day before.

² In addition to the prevailing Cheque Book Charge of S\$10 per cheque book.

GIRO / STANDING ORDER

GIRO Arrangement	Free
Returned Due To Insufficient Funds	S\$10 per return
Amendment / Cancellation	Free
Interbank GIRO Standing Order	S\$1 per transaction
Standing Order Via Cashier's Order / Demand Draft / Telegraphic Transfer	S\$10 per transaction (plus commission, cable cost and postage where applicable)

SAFE DEPOSIT BOX SERVICE

Key Deposit	S\$100 (refundable upon return of keys)
Loss of 1 Key	S\$100 (excluding GST)
Loss of 2 Keys	S\$250 (excluding GST)

Note:

For more information on rental charges and availability of our Safe Deposit Boxes, please call our 24-hour hotline at 1800 222 2121.

OTHER SERVICES

Auditor's Confirmation	S\$30 per request
Statement Retrieval Charges	Current and previous month: Free Within 1 year: S\$20 per copy More than 1 year to 3 years: S\$30 per copy More than 3 years: S\$50 per copy
Emergency Encashment At UOB Overseas Branches / Subsidiaries (applicable to Privilege Banking clients only)	S\$5 per withdrawal
Cheque Encashment At UOB Overseas Branches / Subsidiaries (applicable to Privilege Banking clients only)	S\$50 per withdrawal



BULK CASH DEPOSITS

For Immediate Notes Counting And Account Crediting

No charge if number of notes deposited does not exceed 500 pieces, or if notes deposited are strictly of S\$100 denominations and above. If the number of notes deposited exceeds 500 pieces, charges will be imposed based on the total amount deposited for the day as follows:

Flat Fee	Total Deposited Amount
S\$50	S\$25,000 & below
S\$100	S\$25,001 - S\$100,000
S\$100 ⁺	Above S\$100,000 ⁺

⁺ Should total deposit amount exceed S\$100,000, S\$100 will be charged for every S\$100,000 deposited, or part thereof. This is in addition to the above flat fee of S\$100 for this tier.

Note:
Deposits received after the cut-off time of 3pm (Mon - Fri) and / or on Sat will be processed and credited to the account by 11am on the next business day.

For Money Changers

If number of notes deposited exceeds 500 pieces, a flat fee of 1/8% of the total deposited amount, will be imposed. A minimum fee of \$50 applies.

Note:
An additional surcharge of S\$50 applies for notes that are either not sorted according to denomination, or folded. If multiple deposits are made within a day, the charge imposed will be based on the cumulative total amount deposited. Charges will be debited from the deposit account.

For Coin Deposits / Withdrawal / Exchange

Coin Deposit	S\$2.00 for every 100 pieces deposited or part thereof
Coin Exchange / Withdrawal (loose coins)	S\$2.00 for every multiple of S\$50 or part thereof

Note:
1. The above services are available on every Tuesday and Thursday from 9.30am to 11.30am for normal banking branches and 11am to 1pm for extended hours banking branches.
2. The charges are waived for UOB Child Development Account and Junior Saver Account.



DEMAND DRAFTS DRAWN ON UOB**Credit To A SGD Account:**

Held With UOB Group In Singapore	Free
Encashment In SGD At Any UOB Branches In Singapore	Free

Credit To A Foreign Currency Account:

Held With UOB Group In Singapore	S\$5
Held With Other Banks	1/8%, min. S\$10 + handling fee of S\$15 per draft + cable charges
Encashment In Foreign Currency (only upon request and subject to availability)	Up to 1%, min. S\$10

TELEGRAPHIC TRANSFERS**Credit To A SGD Account:**

Held With UOB Group In Singapore	S\$10
Held With Other Banks	S\$20
Encashment In SGD At Any UOB Branches In Singapore	S\$20
Via UOB Group Cashier's Order	S\$20
Via Inward Remittance Payable	S\$20

Credit To A Foreign Currency Account:

Held With UOB Group In Singapore	S\$10
Held With Other Banks	1/8%, min. S\$10 + cable charges + agent charges if any
Encashment In Foreign Currency (only upon request and subject to availability)	Up to 1%, min. S\$10



DEMAND DRAFTS**Debit From A SGD Account:**

Via UOB Branches	1/8% (min. S\$10, max. S\$100) + agent charges, if any
Via Call Centre	1/8% (min. S\$8, max. S\$100) + agent charges, if any
Via Personal Internet Banking	1/16% (min. S\$10, max. S\$100) + agent charges, if any

Debit From A Global Currency Account:

Global Currency Account	1/8% (min. S\$10, max. S\$100 with exchange; max. S\$300 without exchange) + agent charges, if any
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Debit From A Foreign Currency Fixed Deposit Account:

To Account Holder	No charges for first demand drafts + agent charges, if any S\$10 per subsequent demand drafts + agent charges, if any
To Third Party	1/8% (min. S\$10, max. S\$100 with exchange; max. S\$300 without exchange) + agent charges, if any S\$10 per subsequent demand drafts + agent charges, if any
Stop Payment Of Demand Draft	S\$20 + cable charges + agent charges, if any

Cancellation of Demand Draft:

All Accounts (except Foreign Currency Fixed Deposit Account)	S\$5 per demand drafts + cable charges + agent charges, if any
Foreign Currency Fixed Deposit Account	S\$10 per demand drafts + cable charges + agent charges, if any

TELEGRAPHIC TRANSFERS**Debit From A SGD Account:**

Via Branches (includes payment in SGD Cash)	1/8% (min. S\$10, max. S\$100) + cable charges + agent charges, if any
Via Call Centre	1/8% (min. S\$8, max. S\$100) + cable charges + agent charges, if any
Via Personal Internet Banking	1/16% (min. S\$10, max. S\$100) + cable charges + agent charges, if any

TELEGRAPHIC TRANSFERS**Debit From A Global Currency Account:**

Global Currency Account	1/8% (min. S\$10, max. S\$100 with exchange; max. S\$300 without exchange) + cable charges + agent charges, if any
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Debit From A Foreign Currency Fixed Deposit Account:

To Account Holder	Cable charges + agent charges, if any
To Third Party	1/8% (min. S\$10, max. S\$100 with exchange; max. S\$300 without exchange) + cable charges + agent charges, if any
Administrative Charges For Amendment / Cancellation Of Telegraphic Transfers	S\$10 plus cable charges and correspondent banks' charges and all out-of-pocket expenses, if any

Request For Credit / Debit Advices:

For Transactions Done Within Last 3 Months	Free
For Transactions Done Before Last 3 Months	S\$20 per transaction

Request For MT103 Copy:

Via Fax	S\$20 per transaction
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CABLE CHARGES FOR TELEGRAPHIC TRANSFERS (TT)*

For TT to Malaysia only	S\$20
For TT to all other countries except Singapore and Malaysia	S\$30

*TT in Singapore Dollars or any foreign currency acceptable to UOB

MAS ELECTRONIC PAYMENTS SYSTEM

Incoming Receipts	Free
Outgoing Payments	S\$20 flat
Via Personal Internet Banking	1/16% (min. S\$10, max. S\$100)

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\$50,000 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\$50,000 for each depositor per Scheme member.

Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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RIGHT BY YOU

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