

Fees & Charges

For UOB Deposit Accounts and Services



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Account Charges

SGD DEPOSIT ACCOUNTS - SAVINGS

Lady's Savings 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
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) S\$20 (if you are intending to use this account as a Basic Bank Account*)
Minimum Balance Fee	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) S\$20 (if you are intending to use this as a Basic Bank Account*)
Minimum Balance Fee	S\$2 if the average daily balance for the month falls below S\$500
UOB Workplus Account	
Minimum Initial Deposit	N.A.
Minimum Balance Fee	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.
LockAway Account	
Minimum Initial Deposit	N.A.
Minimum Balance Fee	N.A.
Singapore Dollar Fixed Deposit	
Minimum Initial Deposit	S\$5,000

* A Basic Bank Account is only for Singaporeans / Permanent Residents on Community Development Council social assistance schemes.

Account Charges

SGD DEPOSIT ACCOUNTS - CURRENT

One Account	
Minimum Initial Deposit	S\$1,000
Minimum Balance Fee	S\$5 if the average daily balance for the month falls below S\$1,000
Cheque Book Fee	S\$10 per 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	S\$10 per 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	S\$10 per 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	S\$10 per cheque book
Campus Account	
Minimum Initial Deposit	S\$1,000
Minimum Balance Fee	N.A.
Cheque Book Fee	S\$10 per cheque book
Wealth Premium Account	
Minimum Initial Deposit	S\$100,000
Minimum Balance Fee	N.A.
Cheque Book Fee	S\$10 per cheque book (Waived for Wealth Banking Customers)
Privilege Account	
Minimum Initial Deposit	S\$350,000
Minimum Balance Fee	N.A.
Cheque Book Fee	S\$10 per cheque book (Waived for Privilege Banking and Reserve Customers)

[^]If you have FX+ linked to this account, your 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\$1,000 for One Account, S\$1,000 for KrisFlyer UOB Account and S\$3,000 for iAccount.

Account Charges

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

Foreign Currency Fixed Deposit

Minimum Initial Deposit	USD 5,000 GBP 5,000 EUR 5,000 CHF 5,000 HKD 200,000	AUD 5,000 CAD 5,000 NZD 5,000 JPY 500,000 CNH 250,000
Premature Termination	Premature withdrawal fees/replacement cost for withdrawal made prior to maturity	

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.

General Services Fees

ACCOUNT SERVICES

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	<p>Prime + 4% payable on overdrawn amount (Min. S\$10 per month for SGD Accounts; For charges related to foreign currencies, please refer to the table below)</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>Minimum incidental overdraft charge for deposit accounts without limit</th> </tr> </thead> <tbody> <tr> <td>USD</td> <td>USD 10</td> </tr> <tr> <td>AUD</td> <td>AUD 9</td> </tr> <tr> <td>CAD</td> <td>CAD 8</td> </tr> <tr> <td>CHF</td> <td>CHF 8</td> </tr> <tr> <td>EUR</td> <td>EUR 4</td> </tr> <tr> <td>GBP</td> <td>GBP 4</td> </tr> <tr> <td>HKD</td> <td>HKD 40</td> </tr> <tr> <td>JPY</td> <td>JPY 750</td> </tr> <tr> <td>NZD</td> <td>NZD 10</td> </tr> <tr> <td>CNH</td> <td>CNH 60</td> </tr> </tbody> </table>	Currency	Minimum incidental overdraft charge for deposit accounts without limit	USD	USD 10	AUD	AUD 9	CAD	CAD 8	CHF	CHF 8	EUR	EUR 4	GBP	GBP 4	HKD	HKD 40	JPY	JPY 750	NZD	NZD 10	CNH	CNH 60
Currency	Minimum incidental overdraft charge for deposit accounts without limit																						
USD	USD 10																						
AUD	AUD 9																						
CAD	CAD 8																						
CHF	CHF 8																						
EUR	EUR 4																						
GBP	GBP 4																						
HKD	HKD 40																						
JPY	JPY 750																						
NZD	NZD 10																						
CNH	CNH 60																						

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	Fees waived at UOB and OCBC ATMs in Singapore
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

General Services Fees

CHEQUE

Cheque Book Charge	S\$10 per cheque book of 50 leaves. 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 .
Cheque Issuance Charge ³	S\$0.75 per SGD cheque issued US\$0.55 per USD cheque issued
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)

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

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

¹ Subjected to the request form being submitted to and accepted by UOB before 3pm on the day before.

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

³ This charge will be waived if the primary/main UOB account holder is 60 years old and above at the time of cheque presentment. This waiver is temporary and will cease by 31 December 2025.

Cash Deposit and Exchange Services Fees

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 S\$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 Over The Counter

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 Savers Account.

For Coin Deposits via Deposit Machine

Coin Deposit S\$1.50 for every 100 pieces deposited or part thereof

Note:
1. Our coin deposit machines are available during branch operating hours.
2. The charges are waived for UOB Child Development Account and Junior Savers Account.

Inward Remittance Fees

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

TELEGRAPHIC TRANSFER

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

FOREIGN CURRENCY NOTES DEPOSIT / WITHDRAWAL COMMISSION IN LIEU CHARGES

Foreign Currency Notes commission charges	1% of the transaction amount for like-currency deposit / withdrawal Minimum Charge: USD10 GBP10 EUR10 AUD20 NZD20 CAD20 CHF20 HKD100 JPY2,000
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Outward Remittance Fees

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
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 TRANSFER

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

Outward Remittance Fees

TELEGRAPHIC TRANSFERS

DEBIT FROM A FOREIGN CURRENCY ACCOUNT:

Foreign Currency	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 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\$100,000 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\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Updated as of 16 January 2025.



Right By You

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1800 222 2121

UOB Website
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United Overseas Bank Limited Company Registration No.: 193500026Z