



Frequently Asked Questions (FAQs) regarding UOB Lady’s Savings Account Rewards Program

1. How does the new proposition for UOB Lady’s Savings Account work?

By maintaining at least S\$10,000 Monthly Average Balance (MAB) in your UOB Lady’s Savings Account, you can now earn additional bonus UNI\$, called the **Lady’s Savings Bonus UNI\$**, for all eligible transactions in your preferred rewards category(ies) charged to your UOB Lady’s Credit Card in each calendar month. The Lady’s Savings Bonus UNI\$ eligible will be determined based on your account MAB. This Lady’s Savings Bonus UNI\$ will be awarded in addition to the Lady’s Credit Card Base 1X UNI\$ as well as the Lady’s Credit Card Bonus 9X UNI\$.

UNI\$ you can earn per S\$5 spend on your UOB Lady’s Credit Card when you save in your UOB Lady’s Savings Account:

Base UNI\$ earned on your UOB Lady’s Credit Card	1X
Bonus UNI\$ earned on your preferred rewards category(ies) on your UOB Lady’s Credit Card	9X
+	
Lady’s Savings Bonus UNI\$ earned based on eligible transactions on your preferred rewards category(ies) charged to your UOB Lady’s Credit Card	
Monthly Average Balance (MAB) of your Lady’s Savings Account	UNI\$ earn rate
< S\$10,000	-
S\$10,000 to S\$49,999	5X
S\$50,000 to S\$99,999	10X
S\$100,000 & above	15X

For illustration purpose:

You hold a UOB Lady’s Card and have selected Dining as your preferred rewards category. You have maintained an MAB of S\$20,000 in your UOB Lady’s Savings Account in April 2025 and you have charged the following transactions to your UOB Lady’s Card in April 2025:

- 5 April 2025: S\$518 on Dining
- 15 April 2025: S\$182 on Dining
- 23 April 2025: S\$100 on Dining

You will be eligible to earn **2,399 UNI\$** in April 2025, with the breakdown illustrated below:

Rewards	UNI\$ Earned	UNI\$ will be credited
Base UNI\$	$103 + 36 + 20 = 159 \text{ UNI\$}$ <ul style="list-style-type: none"> • $518 / 5 \times 1 = 103 \text{ UNI\\$}$ • $182 / 5 \times 1 = 36 \text{ UNI\\$}$ • $100 / 5 \times 1 = 20 \text{ UNI\\$}$ 	After each transaction is posted
Bonus UNI\$	$800 / 5 \times 9 = 1,440 \text{ UNI\$}$	By the end of the following calendar month (in this illustration by 31 May 2025)
Lady’s Savings Bonus UNI\$	$800 / 5 \times 5 = 800 \text{ UNI\$}$	By the end of the following calendar month (in this illustration by 31 May 2025)



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The Bonus UNI\$ and Lady's Savings Bonus UNI\$ will be credited separately.

2. How is Monthly Average Balance (MAB) calculated?

MAB is derived based on this formula:

$$\frac{\text{Sum of the day end balance in your UOB Lady's Savings Account}}{\text{Number of calendar days in each calendar month}}$$

For clarity, the MAB in the account opening month will be derived based on the number of calendar days from the account opening date till end of the calendar month.

For illustration, if your account is opened on 20 April 2025, and you've deposited S\$20,000 on 20 April 2025 and maintain this balance till 30 April 2025, your MAB in April 2025 will be:

$$(20,000 \times 11) / 11 = 20,000$$

11 being number of calendar days from 20 April 2025 to 30 April 2025.

3. I opened my UOB Lady's Savings Account on 23 April 2025, and I deposited S\$10,000 into the account on 26 April 2025 and maintained it till 30 April 2025. Why is my MAB in April less than S\$10,000?

Based on this scenario, the MAB for April 2025 will be calculated as follows: -
[0+0+0+10,000+10,000+10,000+10,000+10,000] / 8 = S\$6,250

Date	Day-end Balance
23 April 2025	S\$0
24 April 2025	S\$0
25 April 2025	S\$0
26 April 2025	S\$10,000
27 April 2025	S\$10,000
28 April 2025	S\$10,000
29 April 2025	S\$10,000
30 April 2025	S\$10,000

Note:

Inward Funds Transfer via FAST/PayNow performed after 10.30pm on a business day (Mondays to Saturdays, excluding Sundays and Public Holidays) will carry the value date of the next business day.

Inward Fund Transfers received on a non-business day (Sundays, Public Holidays) will similarly carry the value date of the next business day. Such transfers may lower your MAB, and you are encouraged to review the transaction details on Personal Internet Banking / TMRW App regularly and make funds top up if necessary to maintain your MAB at the preferred level.

4. Can I earn Lady's Savings Bonus UNI\$ if I do not have a UOB Lady's Credit Card?

No. UOB Lady's Savings Bonus UNI\$ is only awarded for your spending on your preferred rewards category(ies) with your UOB Lady's Credit Card.

5. I do not have a UOB Lady's Credit Card. Can I earn Lady's Savings Bonus UNI\$ for my spending on my UOB Lady's Debit Card instead?

No, the Lady's Savings Bonus UNI\$ is not applicable for spending charged to your UOB Lady's Debit Card. You may apply for a UOB Lady's Credit Card on the official UOB website.



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6. When I apply for a UOB Lady’s Savings Account together with a UOB Lady’s Credit Card, will I still be issued a UOB Lady’s Debit Card?

Yes, you will be issued with the UOB Lady’s Debit Card (if you do not have one) when you apply for UOB Lady’s Savings Account so that you can access the funds in your account.

7. Is there a cap on the maximum UNI\$ that I can earn for the Lady’s Savings Bonus UNI\$ in each calendar month?

Yes, the maximum Lady’s Savings Bonus UNI\$ you can earn per calendar month will differ based on your Monthly Average Balance (MAB) of your UOB Lady’s Savings Account for that calendar month as well as the type of UOB Lady’s Credit Card that you hold.

For avoidance of doubt, the Lady’s Savings Bonus UNI\$ earned is in addition to your Lady’s Credit Card Bonus UNI\$ earned. Please refer to the table below:

Maximum Lady’s Credit Card Bonus UNI\$ and Lady’s Savings Bonus UNI\$ you can earn per calendar month if you hold a [UOB Lady’s Classic Card](#), [UOB Lady’s Platinum Card](#) or [UOB Lady’s World Mastercard](#).

Cap at S\$1,000 card spend on your preferred rewards category in each calendar month.

MAB	Lady’s Credit Card Bonus UNI\$	Lady’s Savings Bonus UNI\$	Total Bonus UNI\$ + Lady’s Savings Bonus UNI\$
Less than S\$10,000	1,800 UNI\$	-	1,800 UNI\$
S\$10,000 – S\$49,999		1,000 UNI\$	2,800 UNI\$
S\$50,000 – S\$99,999		2,000 UNI\$	3,800 UNI\$
S\$100,000 & above		3,000 UNI\$	4,800 UNI\$

Maximum Lady’s Credit Card Bonus UNI\$ and Lady’s Savings Bonus UNI\$ you can earn per calendar month if you hold a [UOB Lady’s Solitaire Card](#) or [Lady’s Solitaire Metal Card](#).

Cap at S\$2,000 card spend on up to two of your preferred rewards categories in each calendar month.

MAB	Lady’s Credit Card Bonus UNI\$	Lady’s Savings Bonus UNI\$	Total Bonus UNI\$ + Lady’s Savings Bonus UNI\$
Less than S\$10,000	3,600 UNI\$	-	3,600 UNI\$
S\$10,000 – S\$49,999		2,000 UNI\$	5,600 UNI\$
S\$50,000 – S\$99,999		4,000 UNI\$	7,600 UNI\$
S\$100,000 & above		6,000 UNI\$	9,600 UNI\$

8. Do I earn the Lady’s Savings Bonus UNI\$ based on my statement cycle month or calendar month?

The Lady’s Savings Bonus UNI\$ will be computed based on your preferred rewards category(ies) spending on your UOB Lady’s Credit Card within a calendar month.



9. How can I track the Lady's Savings Bonus UNI\$ awarded?

The Lady's Savings Bonus UNI\$ will be credited by the end of the following calendar month. You may track the Lady's Savings Bonus UNI\$ awarded via UOB TMRW app under "Rewards+" > "My rewards" > "UNI\$". This will be reflected as "Lady's Savings Bonus 5X/10X/15X UNI\$" accordingly.

This will also be reflected as "Lady's Savings Account Bonus UNI\$ 5X/10X/15X UNI\$" accordingly in your UOB Lady's Credit Card statement in the following month under "Rewards Summary".

10. How can I apply for the UOB Lady's Savings Account?

You can apply via our UOB TMRW Mobile Application, Personal Internet Banking or the official UOB website.

11. If I apply for the UOB Lady's Account on 20 April 2025, will I be able to earn the Lady's Savings Bonus UNI\$ for all my preferred rewards category(ies) spending on my UOB Lady's Credit Card from 1 April to 30 April 2025?

Yes, provided that you maintain a Monthly Average Balance (MAB) of at least S\$10,000 in your UOB Lady's Savings Account for the calendar month of April 2025. For more information on how to compute your MAB, please refer to Question 2 above.

12. Can I apply for the UOB Lady's Savings Account and UOB Lady's Credit Card together?

Yes, you can apply for the account and card together via the official UOB website: <https://www.uob.com.sg/personal/save/savings-accounts/ladys-savings-account.page>.

Step 1: Click on the "Apply Now" button to kick-start the application

Step 2: On the application page, select 'UOB Lady's Card' and click '+Add'.

13. What is the difference between the UOB Lady's Card and UOB Lady's Solitaire Card?

UOB Lady's Cardmembers (UOB Lady's Classic Card/ UOB Lady's Platinum Card/ UOB Lady's World Mastercard) may choose one (1) preferred rewards category only. An annual income requirement of min. S\$30,000 is required to qualify for the UOB Lady's Classic Card/ UOB Lady's Platinum Card/ UOB Lady's World Mastercard.

UOB Lady's Solitaire Cardmembers (UOB Lady's Solitaire Card/ UOB Lady's Solitaire Metal Card) may choose up to two (2) preferred rewards categories. An annual income requirement of min. S\$120,000 is required to qualify for the UOB Lady's Solitaire Card.

As such, the maximum Bonus UNI\$ and Lady's Savings Bonus UNI\$ that you can earn in each calendar month will also differ – you may refer to Question 7 for more details.

14. Where can I choose my preferred rewards category(ies)?

You may visit [uob.com.sg/ladys-enrol](https://www.uob.com.sg/ladys-enrol) to select your preferred rewards category(ies).

15. Do I need to choose my preferred rewards category(ies) every quarter?

You do not need to choose your preferred rewards category(ies) every quarter – if you have already registered your selection before, the selection will continue to apply until such time changes are made. For clarity, Lady's Savings Bonus UNI\$ will be awarded for card spending on the same preferred rewards category(ies) chosen for to earn Bonus UNI\$ on your UOB Lady's Credit Card.

16. Can I change my preferred rewards category(ies) after I've selected them?

If you have already chosen your preferred rewards category(ies) and would like to make a change, you may visit uob.com.sg/ladys-enrol to update your preferred rewards category(ies) which will take effect in the next new calendar quarter.

First entry: Takes effect as of date of enrolment

Subsequent entries: Takes effect the next quarter and the bank will take the last entry of category(ies) for the new quarter Bonus UNI\$ and Lady's Savings Bonus UNI\$ awarding

17. Can I choose different preferred rewards category(ies) for Bonus UNI\$ and Lady's Savings Bonus UNI\$?

No, the same category(ies) will apply for both Bonus UNI\$ and Lady's Savings Bonus UNI\$.

18. What are the differentiating benefits that females will get to enjoy with the UOB Lady's Credit Card and UOB Lady's Savings Account?

Ladies will continue to enjoy all the benefits that come with the UOB Lady's Credit Card and Lady's Savings Account, including the exclusive ones only available to females such as female-centric privileges and partner deals during their Birthday 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\$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.

