



Cost-efficient business accounts made for SMEs

With the right business account from UOB, you can enjoy savings and increase business efficiency.

Benefits at a glance



Enjoy Attractive Account Benefits



- ▶ **UOB eBusiness Account:** Save more than S\$500 per annum with 60 free outgoing FAST and 60 free GIRO Payment and Collection transactions per month
- ▶ **UOB BizTransact Account:** Save more than S\$2,500 per annum with 300 free outgoing FAST and 300 free GIRO Payment and Collection transactions per month
- ▶ **UOB BizGlobal Account:** Earn 0.08% p.a. on your USD deposits from the first dollar. US\$38 flat fee, including cable charges, for each OTT transaction (agent charges apply, if any)

Get Access to Banking Convenience



- ▶ **Free access to UOB Infinity** (digital banking for business) with complimentary* monthly subscription for Bulk Services
- ▶ Access day-to-day banking at **every UOB branch islandwide**
- ▶ **Dedicated Business Banking Hotline**

* Not applicable to UOB BizGlobal account

Enjoy a Free Trial of UOB BizSmart



- ▶ Simplify and manage operations via our partners for sales, invoicing and HR management
- ▶ Import bank account feeds on a daily basis for **automatic reconciliation**
- ▶ **Enjoy UOB BizSmart Solutions free** for a minimum of 6 months if you qualify for Start Digital Pack under the SMEs Go Digital Programme

Choose the account most suited to your business needs

Singapore Dollar Accounts



	UOB eBusiness Account	UOB BizTransact Account
Online FAST and GIRO	60 free outgoing FAST and 60 free GIRO Payment and Collection transactions per month [^]	300 free outgoing FAST and 300 free GIRO Payment and Collection transactions per month [^]
Telegraphic Transfer	Commission charges on Outward Telegraphic Transfers via UOB Infinity at 1/16%, min S\$10, max S\$100 [#]	Preferential Commission charges on Outward Telegraphic Transfers via UOB Infinity at 1/16%, min S\$10, max S\$50 [#]
Bulk GIRO Payroll	100% rebate on Bulk GIRO Payroll transaction charges via UOB Infinity (digital banking for business) [^]	
BizSmart Digital Solution	Free ¹ trial to manage your business on a single platform by digitalising core processes such as invoicing, HR and accounting	
Average Minimum Daily Balance	S\$5,000	S\$50,000
Account Fee	S\$35 Annual account fee	No monthly or annual account fee
Fall Below Fee	S\$15 (Waived for first 12 months*)	S\$50 (Waived for first 2 months*)
Initial Deposit	S\$1,000	
Cheque Clearing Fees	S\$0.75 per cheque	
Over-the-Counter Fees	S\$20 per OTC transaction	

[^] Discounts on GIRO and FAST transactions are on a rebate basis. Your account will be debited at the standard rate at the point of transaction and credited with rebates in the following month after the date of transaction.

[#] Separate cable charges and any other agent charges apply

* Including month of account opening

Choose the account most suited to your business needs
US Dollar Account



Earn, Transact and Save with UOB BizGlobal Account

Greater Transaction Savings

- ▶ Earn 0.08% p.a. on your US dollar deposits from the first dollar
- ▶ US\$38 flat fee, including cable charges, for each OTT transaction via UOB Infinity (digital banking for business). Agent charges (if any) apply
- ▶ Waiver of Inward Telegraphic Transfer fees

Preferential Trade Fees

- ▶ Enjoy as low as 1/24%* on your Export Letter of Credit negotiation fees, plus waiver on trade commission-in-lieu of exchange fee
- ▶ Preferential discounting rate** for Export Letter of Credit

Free Electronic Banking Services

- ▶ Waiver on MT103 copy subscription fees on UOB Infinity (digital banking for business)
- ▶ Waiver on fees^ for Cash and Trade eAlerts! (SMS and email)

	UOB BizGlobal Account
Initial Deposit	US\$1,000
Average minimum daily balance	US\$80,000
Fall Below Fee	US\$80 (Waived for the month of account opening and subsequent month)

* As low as 1/24% (for documents sent without checking); 1/16% (for documents sent with checking). Minimum S\$75 per bill applies.
 ** Preferential rate to be offered by the Bank on a selective basis and subject to prevailing terms and conditions. Minimum US\$200 per bill applies.
 For more information, please contact your Trade Sales representative.
 ^ To enjoy the waiver of Cash eAlerts via SMS, the BizGlobal account has to be designated as the eAlerts! billing account.

Other Banking Services from UOB



UOB Business Loan

Access collateral-free financing of up to S\$1 million² to improve your cash flow, with a flexible repayment period of up to 5 years.



Foreign Exchange

We have a team of dedicated Treasury Specialists that provides advisory on FX exposure and risk. Enjoy preferential FX rates³ when you book through our FX Hotline at 6709 8808.

How to apply



Apply online with MyInfo Business and have your account opened in 5 minutes.
uob.com.sg/smeaccount



Email to CashBizAccountEnquiry@UOBgroup.com for a relationship manager to assist you

Why choose UOB?



Strength and Stability

UOB is among the world's highest-rated banks, with an Aa1 rating from Moody's, AA- from Standard & Poor's and Fitch Ratings.

Regional Network

UOB has an unrivalled presence in Southeast Asia backed by a global network of more than 500 offices. Having a diverse regional franchise enables us to address your cross-border needs in this region.

Awards and Accolades

Best SME Bank in Asia Pacific Best SME Bank in Singapore

The Asian Banker

Excellence in Retail Financial
Services International Awards 2020

Asia's Best Bank for SME

Euromoney

Awards for Excellence 2020

Domestic Retail Bank of the Year – Singapore

Asian Banking & Finance

Retail Banking Awards 2020

Best Cash Management Bank in Singapore

The Asian Banker

Transaction Awards 2019

Terms and conditions governing the UOB eBusiness Account, UOB BizTransact Account and the UOB BizGlobal Account apply respectively. Visit uob.com.sg/business for full details.

- ¹ Applicable to selected digital applications comprised under UOB BizSmart. Please visit uob.com.sg/bizsmart for full Important Notes and Disclaimer.
- ² UOB business loan consists of UOB BizMoney and SME Working Capital Loan and you may apply for any of them. The respective terms and conditions governing BizMoney and SME Working Capital Loan apply and are contained in the application form and other offer documents, including the facility letter.
- ³ Preferential rate is applicable only for FX contracts amount equivalent to S\$20,000 and above, enquired via our FX Hotline at 6709 8808 or eFX platform.

The benefits, terms and conditions on this corporate account brochure can be changed or withdrawn by us at any time without notice to you.

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

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