

## UOB LADY'S ACCOUNT Fact Sheet

### A. Key Product Features

- An interest-earning statement-based current account exclusive to women aged 21 to 55
- Offers competitive interest rates on deposit balance
- Offers complimentary insurance protection
- Anytime-anywhere access through UOB Internet Banking and UOB Phone Banking services
- UOB Lady's Account VISA Debit Card comes free-of-charge
- Specially-designed cheque books and bank statements
- Initial deposit: S\$20,000
- Account-servicing fee: S\$5.00 per month
- Minimum monthly deposit balance in the account: S\$10,000
- Fall-below fee (when the deposit balance per month falls below S\$10,000): S\$7.50 per month

### B. Complimentary Insurance Protection

- Caters specifically to female needs
- Covers the following:
  - Death
  - Total and permanent disability/terminal illness
  - Female-related cancer  
(in the breast, cervix, uterus, fallopian tubes, vagina/vulva and ovary)
  - Female-related major illness  
(osteoporosis, rheumatoid arthritis and systemic lupus erythematosus)
- Coverage for death, total and permanent disability and terminal illness will expire when account holder reaches 65 years of age
- Coverage for female cancers and major illnesses will expire when account holder reaches 60 years of age
- Coverage is subject to a list of exclusions as well as pre-existing conditions
- Insurance coverage is tiered according to deposit balance in the account as follows:

Deposit balance*	Benefits on death/total and permanent disability/terminal illness	Benefits on female cancer/major illness
S\$20,000 - S\$50,000	20% of deposit balance (Up to a maximum of S\$10,000)	S\$5,000
S\$50,001 - S\$100,000	40% of deposit balance (Up to a maximum of S\$40,000)	S\$10,000
S\$100,001 and above	80% of deposit balance (Up to a maximum of S\$80,000)	S\$20,000

\* Based on the average monthly balance in the UOB Lady's Account for the past six months. Insurance coverage applicable only if the six-month average balance remains above S\$20,000.

### C. Competitive Interest Rates

- Deposit balance in the account earns competitive interest rates as follows:

Deposit balance	Interest rate (p.a.)
First S\$3,000	0.150%
Next S\$47,000	0.325%
Next S\$50,000	0.380%
S\$100,000 and above	0.500%

### D. Other benefits

- Free UOB Lady's Account VISA Debit Card offering account holders a host of choices and benefits that include:
  - the convenience of using NETS when making purchases
  - access to ATMs worldwide
  - recognition at over 20 million VISA merchants worldwide
  - exclusive quarterly merchant benefits and events specially organised for account holders
  - an excellent range of rewards through the UNI\$ earned by using the UOB Lady's Account VISA Debit Card. Every S\$5 earns UNI\$1 which can be accumulated and redeemed for a wide selection of rewards from UOB's loyalty programme, UOB Rewards Plus
- UOB Lady's Platinum MasterCard with minimum income of S\$50,000 per annum and two-year fee waiver
- From 4 May 2005 to 31 July 2005, a Welcome Pack offering vouchers and benefits worth over S\$2,000 for customers who sign up for UOB Lady's Account