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BUSINESS REPLY SERVICE  
PERMIT NO. 04380



UOB Junior Savers Account  
United Overseas Bank Limited  
Robinson Road P.O. Box 1282  
Singapore 902532



1  
Want To  
Grow With  
UOB!



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UOB junior  
savers account

UOB  
大華銀行

Watch your Child Grow With UOB Junior Savers Account

UOB Junior Savers Account is a statement-based Savings Account that grows with your child. With the convenience of UOB Deposit Transfer Arrangement (Interbank GIRO Collection), both you and your child can save regularly together. Enjoy attractive interest rates and wonderful perks like free insurance coverage<sup>^</sup> that will give you greater peace of mind.



Free Life Insurance Coverage<sup>^</sup>

You will receive free life insurance coverage of up to 100%<sup>^</sup> of the deposit balance (based on the deposit balance tiers). UOB Junior Savers Accounts under the main applicant will be aggregated to qualify for the free life insurance coverage, up to a maximum deposit amount of S\$150,000.

**Deposit Balance Tiers<sup>^</sup>**

S\$3,000 – S\$9,999.99  
S\$10,000 – S\$49,999.99  
S\$50,000 and above

**Insurance Coverage Quantum**

50% of deposit amount  
70% of deposit amount  
100% of deposit amount

<sup>^</sup>Eligibility for the claim of the free life insurance coverage for Death and Total and Permanent Disabilities will depend on the average daily balance maintained, subject to a minimum of S\$3,000 for the full qualifying period of six months. Your child will be the main beneficiary in respect of UOB Junior Savers Account. To be eligible at the time of claim, you must have maintained an average daily balance of at least S\$3,000 every month for the past six months or since account-opening, whichever period is shorter, dating from the occurrence of the event that you are claiming for. Insurance terms and conditions apply. Visit [uobgroup.com](http://uobgroup.com) for details.



United Overseas Bank Limited Co. Reg. No.193500026Z



Easy UOB Deposit Transfer

Give your child the best headstart. UOB Deposit Transfer Arrangement (Interbank GIRO Collection) allows you to transfer savings from your account every month to your child's UOB Junior Savers Account. Easy and convenient, saving is more fun when you do it together!

Start Saving And  
Growing With UOB  
Junior Savers  
Account!



Note: The UOB Junior Savers Account is meant to be a Savings Account for the child, withdrawal transactions from the UOB Junior Savers Account via Phone Banking and Internet Banking will not be available.

Application for new UOB Junior Savers Account (Joint Personal Account)

Yes, I want to open a new UOB Junior Savers Account



Application for Deposit Transfer Arrangement (InterBank GIRO Collection)

Yes, I want to save regularly with UOB

PART 1: FOR APPLICANT'S COMPLETION

**To: United Overseas Bank Limited**

Date: \_\_\_\_\_  
My Crediting Account Name: \_\_\_\_\_

My Crediting Account No.: \_\_\_\_\_

My NRIC/Passport No.: \_\_\_\_\_

My/Our Contact No.(s): \_\_\_\_\_

**To: Bank and Branch with which my/our Debiting Account is Maintained**  
Bank: ☐ DBS/POSB ☐ OCBC ☐ SCB ☐ HSBC  
Others (please state): \_\_\_\_\_  
Branch: \_\_\_\_\_  
My/Our Debiting Account Name as in the Bank's records \_\_\_\_\_  
My/Our Debiting Account Number with the Bank: \_\_\_\_\_

Amount to be deducted monthly ☐ S\$500 ☐ S\$1,000 ☐ Others: S\$\_\_\_\_\_

Deduction date for each month:\_\_\_\_\_

a) I/We hereby instruct you to process United Overseas Bank Limited's instruction to debit my/our account.  
b) You are entitled to reject United Overseas Bank Limited's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.  
c) This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through United Overseas Bank Limited.  
d) I/We understand and agree that my/our UOB account will be credited one working day after the deduction date. If the deduction date is a non-working day, the deduction will be done the prior working day.  
e) I/We understand that this Deposit Transfer Arrangement (InterBank GIRO Collection) application will be ready approximately 14 working days after my/our submission of our authorisation, which has to be verified by the financial institution where my/our account is maintained.

My/Our Signature(s)/ Thumbprint(s)~

~  
(As in debiting account Bank's records)  
~For thumbprints, please visit the branch of the financial institution/bank with which the debiting account is maintained.

PART 2: FOR UOB'S COMPLETION

Bank	Branch	UOB Crediting Account No.	Reference Number								
			Z	J	S	M	C				

Bank	Branch	Debiting Account No.	Branch Name	Branch Stamp
			Staff ID	
			Staff Name	

Deposit Amount: \_\_\_\_\_

PART 3: FOR FINANCIAL INSTITUTION/BANK'S COMPLETION

To: United Overseas Bank Limited, 1 Tampines Central 1, #05-02 UOB Tampines Singapore 529539  
This application is hereby REJECTED for the following reason(s) (please tick):

<input type="checkbox"/> Signature/Thumbprint* Differs from Bank's Records	<input type="checkbox"/> Wrong Account Number
<input type="checkbox"/> Signature/Thumbprint* Incomplete/Unclear	<input type="checkbox"/> Amendments not Countersigned by Customer(s)
<input type="checkbox"/> Account operated by Signature/Thumbprint	<input type="checkbox"/> Others: _____

\*Please delete where inapplicable

Name of Approving Officer \_\_\_\_\_ Authorised Signature \_\_\_\_\_ Date \_\_\_\_\_

**Country of Funds Origination:**  
☐ Singapore ☐ Others: \_\_\_\_\_

**Expected Volume - No. of Transactions per month:**  
Deposit: ☐ <20 ☐ 20 to 50 ☐ >50  
Withdrawal: ☐ <20 ☐ 20 to 50 ☐ >50

**Expected Volume - Amount of Transactions per month (S\$'000):**  
Deposit: ☐ <25 ☐ 25 to 50 ☐ >50  
Withdrawal: ☐ <25 ☐ 25 to 50 ☐ >50

**B. Main Applicant (Parent) – Professional Details**  
☐ Employee ☐ Self-Employed ☐ Not Employed  
Details: \_\_\_\_\_

For Salaried Employee/Self-Employed Personnel (please complete the following):

Name of Company: \_\_\_\_\_ Nature of Business: \_\_\_\_\_

Position Held/Occupation: \_\_\_\_\_ No. of Years in Position: \_\_\_\_\_

Address of Company: \_\_\_\_\_ Annual Income: \_\_\_\_\_

**C. Main Applicant (Parent) – Application for Electronic Services**  
☐ Apply for new ATM Card  
☐ Link my new account to my existing ATM card: \_\_\_\_\_  
☐ Apply for: ☐ New UOB Personal Internet Banking service ☐ New UOB Phone Banking service  
☐ Link my new account to my existing UOB Personal Internet Banking and UOB Phone Banking service User ID

**D. Joint Applicant (Child) – Personal Particulars**  
Name (as in Birth Certificate): \_\_\_\_\_ \*Mr/Ms

Nationality: \_\_\_\_\_ Singapore PR Status: ☐ Yes ☐ No

Birth Certificate No.: \_\_\_\_\_

Date of Birth (DD/MM/YY): \_\_\_\_\_

Gender: ☐ Male ☐ Female

Tel.: \_\_\_\_\_ Email: \_\_\_\_\_

**E. My Deposit**  
I enclose a cheque of deposit amount S\$ \_\_\_\_\_  
Bank of Cheque: \_\_\_\_\_ Cheque No.: \_\_\_\_\_

**F. Confirmation & Acknowledgement**  
1. I/We hereby request United Overseas Bank Limited (the "Bank") to open the UOB Junior Savers Account and/or provide the service(s) specified by me/us in this application.  
2. I/We agree that, when this application is accepted by the Bank, by performing any transaction in relation to the UOB Junior Savers Account or utilising any of the services specified in this application, I/we represent to the Bank that I/we have received a copy of and have read, understood and regard myself/ourselves to be bound by (a) the Bank's Terms and Conditions Governing Accounts and Services, (b) the Bank's Additional Terms and Conditions Governing Accounts and Services, and (c) where UOB Personal Internet Banking service is applied for in this application, the Bank's Terms and Conditions of UOB Personal Internet Banking Access###  
3. In consideration of the Bank accepting the application herein (whether in respect of the account and/or services(s) applied for), I/we represent, warrant and agree with the Bank as follows:  
a) where this application is for the provision of the service(s) specified, the service(s) shall be provided for in relation to the UOB Junior Savers Account specified in this application, and where any application is made to link the UOB Junior Savers Account to any existing service(s), the application is to extend the service(s) to the UOB Junior Savers Account;  
b) my signature on this application form shall constitute my signature for the purpose of operating the new UOB Junior Savers Account applied for in this application unless and until I change my signature by giving the Bank written notice thereof in accordance with the Bank's prevailing Terms & Conditions governing such account.

4. I/We authorise the Bank to disclose any information and particulars relating to my new UOB Junior Savers Account to any and all of the persons and in accordance with the terms as set out in the paragraph titled "Disclosure" in the Bank's Terms and Conditions Governing Accounts and Services.
5. I/We acknowledge and confirm that my mailing of this application (together with its supporting documents and cheques (if any)) and the Bank's return of my cheque by mail in the event that my application is unsuccessful, shall be wholly at my own risk and the Bank shall have no liability whatsoever for any loss, damage, liability, cost or expense whatsoever which I/we may suffer or incur as a result of such mailed documents or instruments not being received by the intended recipient.
6. The Bank may at any time at its sole discretion, require me/us to personally be present at any of the Bank's branches in respect of this application, including but not limited to verification of my/our identity and/or signature, whether before or after the UOB Junior Savers Account applied for is opened or the Bank's acceptance of such application.
7. I/We confirm and agree that this application is subject to the acceptance and approval of the Bank in its sole and absolute discretion. The Bank is entitled to, at its sole and absolute discretion, to reject this application without giving any reasons whatsoever.
8. I/We hereby consent to UOB disclosing my personal and banking information stated in this application form for Deposit Transfer Arrangement (InterBank GIRO Collection) to any other banks.
9. **I hereby declare and confirm that I am the beneficial owner and ultimately own or have effective control over this UOB Junior Savers Account and the deposits to be credited.**

- Note:**
1. An early account closure fee of S\$30 will be charged if the account is closed within six months from date of account-opening and the minimum Initial Deposit for the account is S\$500. There will be an account fall-below fee of S\$2 if account balance is less than S\$500.
2. Singapore Dollar deposit(s), as listed in the UOB Register of Insured Deposits (a copy of which is available at uobgroup.com), if held by or for an "Insured Depositor" and subject to the applicable provisions of the Deposit Insurance Act 2005 of Singapore (the "Act"), is insured under the Deposit Insurance Scheme up to the limits for the time being specified in the Act. ("Insured Depositor" has the meaning prescribed in the Act.)

~  
**My Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

For Bank Use

Signature Verified and Attended by: \_\_\_\_\_ Approved by: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name and Signature of Staff \_\_\_\_\_ Name and Signature of Staff \_\_\_\_\_  
Date: \_\_\_\_\_ Date: \_\_\_\_\_

Source code: JSMC

- \* Please delete where inapplicable.
- # **Local Bank** including but not limited to DBS Bank Ltd, Oversea-Chinese Banking Corporation Ltd. Cheques from Far Eastern Bank Ltd and United Overseas Bank Ltd are not applicable for the promotion.
- ## **Qualifying Full Bank** including but not limited to ABN Amro Bank NV, Banque Nationale de Paris, Citibank NA, Standard Chartered Bank, The Hongkong and Shanghai Banking Corporation Limited and Malayan Banking Berhad.
- ### Copies of the Bank's Terms and Conditions Governing Accounts and Services, the Bank's Additional Terms and Conditions Governing Accounts and Services and the Bank's Terms and Conditions of UOB Personal Internet Banking Access may be obtained from any UOB Group branch in Singapore or the Bank's website at uobgroup.com.