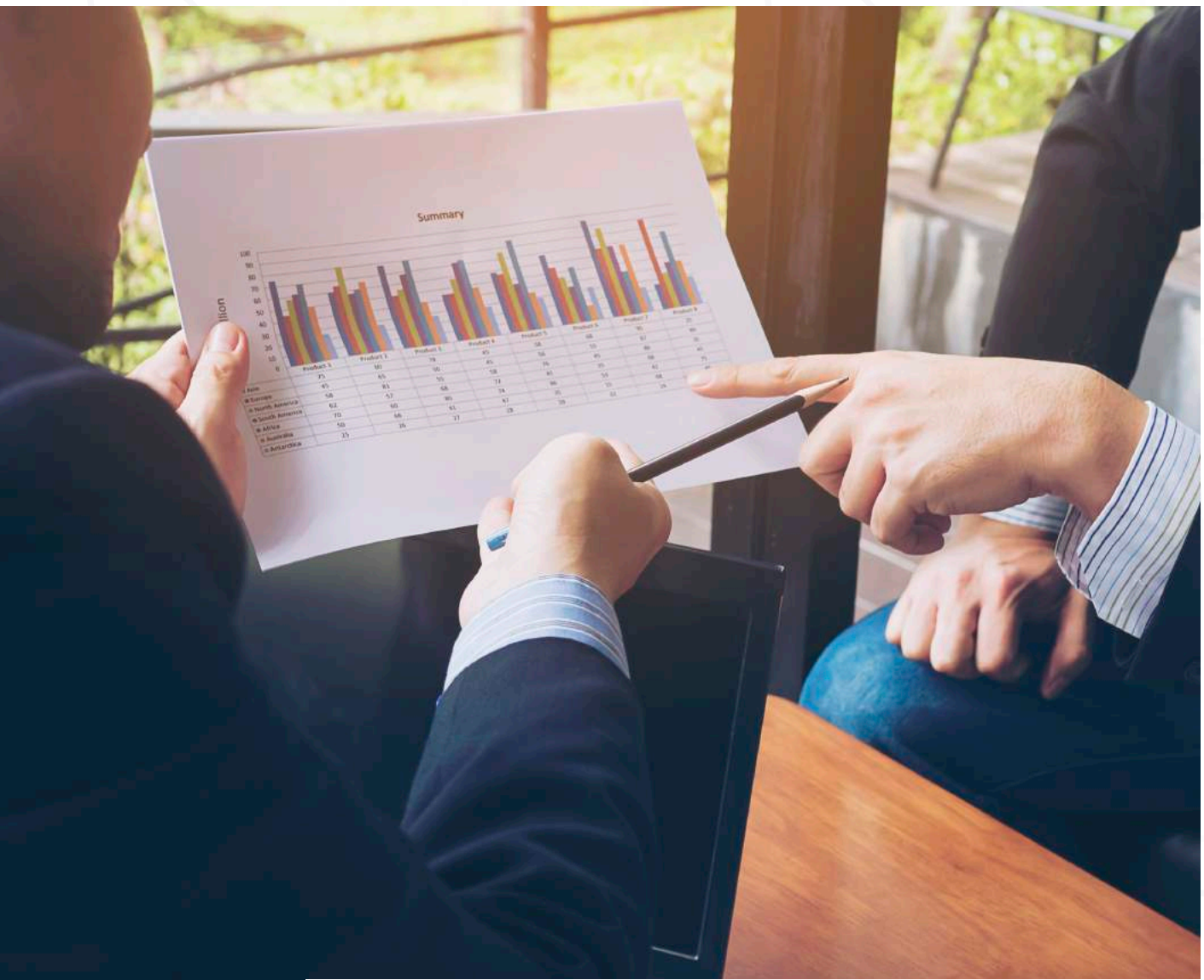




Financial benefits for **both businesses and business owners**



Smart and preferred financial
solutions for businesses

UOB BIZ-TRANSACTION account

(A current account to minimise financial cost)

WAIVER OF FEE

for domestic and international money receiving transaction

payment/ collection service at Vietinbank partner banking system

to issue Business ATM card

TRANSACTION

Domestic payment transaction

- Standard transaction
 - **WAIVER OF FEE** for under 500 million VND
 - **MAXIMUM 200,000 VND** domestic payment transaction for the amount above 500 million VND
- Fast transaction 24/7: **FULL WAIVER OF FEE**

International payment transaction:

- **MAXIMUM** transfer fee: 1,000,000 VND/ transaction

Supporting trade connection, overseas investment in countries which UOB has branches

Term deposits



Competitive deposit interest rate



Safe deposit at the Bank credit rated AA1 by Moody's and AA- by Standard and Poor's

Foreign exchange (FX)

(Effectively manage foreign exchange risks)

Spot contract

- Competitive exchange rate price
- Waiver of fee for large international money transaction
- The spot contract may extend the payment period to 2 working days thereafter
- Useful for transactions conducted in a short time

Forward contract

- Simple trading method helps customers avoid risks in transactions
- Exchange rate determined for future transactions
- Perfect forecast tool for cash flow control and budget planning

International **financing services**

(Business made easy across borders)

Services

- 50% discount on international payment schedule, bank guarantee
- Fast processing time
- Provide advice and guidance on how to implement and prepare documents to minimise payment risks and save costs

Products

Import service



Letter of Credit

The Imported Letter of Credit ensures that the supplier will meet all terms and conditions before the business proceeds the payment. This will help to enhance the position of the business in negotiation when the payment method guaranteed by the bank is applied and also improve the cash flow.

Export service



Exported Letter of Credit (LC) confirmation

The Letter of Credit confirmation ensures the payment method and reduces the risk for the businesses.

Export voucher discount

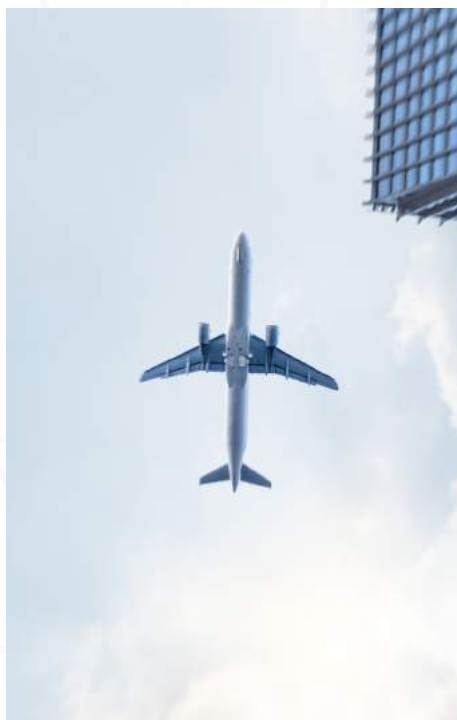


Businesses will receive the payment immediately upon the presentation of the shipping documents under Letter of Credit method. This service helps improve business capital flow and minimises the risk of non-payment.

Bank guarantee



A variety of Banker's Guarantee including advance payment guarantee, payment, shipping guarantee, bid security enables the businesses to access the contract, save loan amount and increase the working capital. The fee for this method is more reasonable in comparison with lending interest rate.





The financial benefits
for business owners

The exclusive benefits for business owners



Waiver of fee for domestic money transfer



Waiver of fee for safe deposit box



Support for home loans



International money transfer fee: VND 900,000/transaction, unlimited amount of transactions



Medical Privileges

Enjoy special medical concierge services provided by Parkway Singapore hospital:

- Refer to the right medical service provider
- Schedule an examination and support a quick hospital procedure
- Arrangement of the following services: Emergency medical evacuation and repatriation, travel, accomodation and translator services
- Up to 40% dicount on the general health check package for business owners and relatives



Education Privileges

In partnership with premier education consultants:

- Discounted rates for study tours and holiday programmes
- Customised tours to visit reowned schools at study destinations



Travel Privileges

In partnership with prestigious travel planners, enjoy curated travel experiences:

- Customised travel plans
- Discounted rates for hotels and air ticket bookings

Term deposits



Competitive deposit interest rate



Safe deposit at the Bank credit rated AA1 by Moody's and AA- by Standard and Poor's

Terms and conditions will apply.

The medical, education and travel privileges may change from time to time depending on the programs of the partners.

United Overseas Bank Limited (UOB), headquartered in Singapore, has established itself as a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Western Europe and North America. Since 1935, with a steady growth and strategic acquisitions, UOB is rated among the world's top banks with a rating of Aa1 from Moody's and AA- from Standard & Poor's respectively.

In Asia, UOB has a network of offices in China, Indonesia, Malaysia, Thailand, Philippines and Vietnam.



www.uob.com.vn/business

Scan the QR code or visit the link for more information

For more information, please contact UOB Vietnam Business Banking Division

Central Plaza
17 Le Duan, District 1, Ho Chi Minh City

Hotline: **1800 599 921** (Free, 7h - 19h)

Email: UOBV.BB@UOBgroup.com



RIGHT BY YOU