

Revision of UOB One Account Interest Rates



Dear Valued Customer,

With effect from 1 December 2025, we will be revising the interest rates of the UOB One Account to align with long-term interest rate environment expectations.

Revised Interest Rates

Account balance in your UOB One Account	Current total interest p.a. ¹			Total interest p.a. ² with effect from 1 December 2025		
	Meet Card Spend of min. S\$500 (calendar month)	Meet Card Spend of min. S\$500 <u>AND</u> make 3 GIRO debit transactions	Meet Card Spend of min. S\$500 <u>AND</u> credit salary	Meet Card Spend of min. S\$500 (calendar month)	Meet Card Spend of min. S\$500 <u>AND</u> make 3 GIRO debit transactions	Meet Card Spend of min. S\$500 <u>AND</u> credit salary
First S\$75,000	0.65%	1.00%	1.50%	0.65%	1.00%	1.00%
Next S\$50,000	0.05%	2.00%	3.00%	0.05%	2.00%	2.50%
Next S\$25,000	0.05%	0.05%	4.50%	0.05%	0.05%	3.40%
Above S\$150,000	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%

There will be no change to the existing qualifying criteria to keep your savings routine simple.

 <p>You can continue to meet eligible card spend with your UOB One Card and/or other selected Cards monthly.</p>	 <p>Salary crediting is a good way to accelerate the bonus interest rates on your UOB One Account. Alternatively, you can choose to make 3 GIRO debit transactions monthly.</p>
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Thank you for your continued support. Please visit our official UOB website for more details.

Easily manage your accounts and get personalised insights into your spending patterns through UOB TMRW, the mobile banking app. Download it now.





Frequently Asked Questions

A1. I already hold an existing UOB One Account, is the interest rate revision applicable to me?

This revision is applicable to all new and existing UOB One Accounts from 1 December 2025.

A2. Why did UOB make this revision?

The revision of interest rates is to align with long-term interest rate environment expectations. To keep the UOB One Account rewarding for our customers, the existing qualifying criteria for bonus interest remains unchanged.

You may earn up to S\$2,850 in interest a year with a S\$150,000 balance in UOB One Account by simply fulfilling the same two criteria – i.e. by (1) spending a minimum of S\$500 on selected debit/credit cards and (2) crediting at least S\$1,600 of your monthly salary via GIRO/PAYNOW (with the transaction reference code “SALA” / “PAYNOW SALA”) or making 3 GIRO debit transactions monthly.

A3. What will be my interest earned with the revised rates from 1 December 2025?

Account balance in your UOB One Account	Interest earned per annum		
	Meet Card Spend of min. S\$500 (remains unchanged)	Meet Card Spend of min. S\$500 AND make 3 GIRO debit transactions (remains unchanged)	Meet Card Spend of min. S\$500 AND credit salary
S\$75,000	S\$487.50	S\$750.00	S\$750.00
S\$125,000	S\$512.50	S\$1,750.00	S\$2,000.00
S\$150,000	S\$525.00	S\$1,762.50	S\$2,850.00

¹ Current total interest is equivalent to Base Interest plus current Bonus Interest; where current Base Interest is 0.05% p.a., current Bonus Interest is paid up to S\$150,000 in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and current Bonus Interest is calculated at the end of each calendar month based on the monthly average balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month.

Maximum effective interest rate (EIR) on the One Account is 0.65% p.a. for deposits of S\$75,000, provided customers meet criterion of S\$500 eligible card spend in each calendar month. Maximum effective interest rate (EIR) on the One Account is 1.40% p.a. for deposits of S\$125,000, provided customers meet both criteria of S\$500 eligible card spend AND 3 GIRO debit transactions in each calendar month. Maximum effective interest rate (EIR) on the One Account is 2.50% p.a. for deposits of S\$150,000, provided customers meet both criteria of S\$500 eligible card spend AND a min. S\$1,600 salary credit via GIRO/PAYNOW (with the transaction reference “SALA” / “PAYNOW SALA”) in each calendar month.

² Revised total interest is equivalent to Base Interest plus revised Bonus Interest; where current Base Interest is 0.05% p.a., revised Bonus Interest is paid up to S\$150,000 in your One Account. Base Interest is calculated at the end of each day based on each day-end balance and revised Bonus Interest is calculated at the end of each calendar month based on the monthly average balance. Monthly average balance is the summation of each day end balance for each month divided by the number of calendar days for that month.

Maximum effective interest rate (EIR) on the One Account is 0.65% p.a. for deposits of S\$75,000, provided customers meet criterion of S\$500 eligible card spend in each calendar month. Maximum effective interest rate (EIR) on the One Account is 1.40% p.a. for deposits of S\$125,000, provided customers meet both criteria of S\$500 eligible card spend AND 3 GIRO debit transactions in each calendar month. Maximum effective interest rate (EIR) on the One Account is 1.90% p.a. for deposits of S\$150,000, provided customers meet both criteria of S\$500 eligible card spend AND a min. S\$1,600 salary credit via GIRO/PAYNOW (with the transaction reference “SALA” / “PAYNOW SALA”) in each calendar 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.

