



**UNITED OVERSEAS BANK LIMITED
VANCOUVER BRANCH**

Hold Policy on Cheque Deposits to Deposit / Loan Accounts

Cheques deposited with the United Overseas Bank Limited (UOB) shall not be available for withdrawal until the proceeds thereof have been cleared. A fixed waiting period may apply for the cheque to be cleared before the funds are available to you. Funds will be credited to your account at the time of deposit, but you may not be able to access them for a set time period. The length of hold period for cheques depends on the type of cheque and other factors.

Type of Cheque	Hold Period *
Encoded C\$ Cheque deposited in person with an employee at our branch	4 Business Days
Encoded C\$ Cheque deposited in any other manner	5 Business Days
Encoded US\$ Cheque deposited in person with an employee at our branch (Drawn inside Greater Vancouver)	7 Business Days
Encoded US\$ Cheque deposited in person with an employee at our branch (Drawn within Canada but outside Greater Vancouver)	10 Business Days
Encoded US\$ Cheque deposited in person with an employee at our branch (Drawn in USA)	15 Business Days
Access to Funds – Personal Accounts & Small Business Accounts Customer may have immediate access of up to \$100 of all funds deposited in any one day if the funds are deposited in person with an employee at the bank or the following business day if deposited in any other manner	

UOB's Hold Policy is subject to the Terms and Conditions Governing Accounts and Services that governs your account. If a cheque you deposited is returned to UOB unpaid for any reason after the expiry of the applicable hold period, UOB still has the right to charge the amount of the cheque to your account.

*This hold period is the maximum hold period for cheques of less than C\$1,500.00 for amount greater than C\$1,500.00 the hold period is an estimate (in some cases, the hold may be longer). Please note that some cheques may be sent on "collection", meaning that the funds will be credited to your account only if and when the cheque clears.