

A background image showing a close-up of a map with several red lines radiating from a central point, where a red pushpin is stuck. The map is slightly out of focus, with the red lines and pin being the primary focus.

Automate centralisation of cash positions for group funds optimisation

Domestic Cash Sweep

Improving control and visibility of liquidity positions is becoming more critical to corporate treasurers given today's increasingly challenging operating landscape. With the right liquidity management tools, treasurers are better equipped to address the demands for greater oversight and enhanced liquidity management efficiencies.

UOB's domestic cash sweep services provide an automated solution that allows you to optimise the deployment of your cash balances for more efficient use of funds.

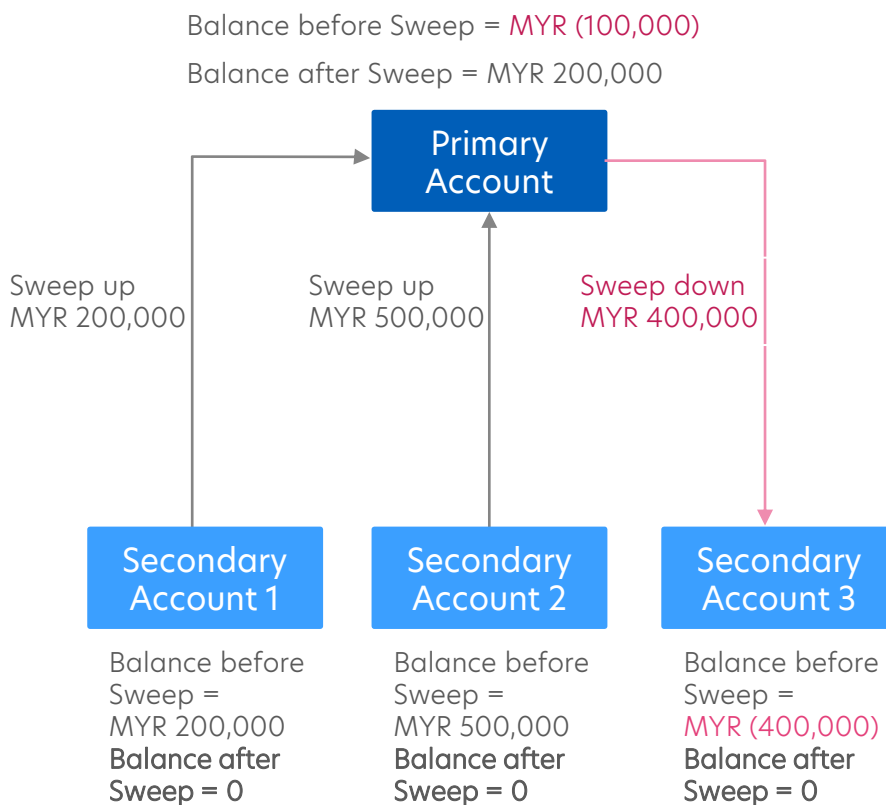


Right By You

Optimising Group Liquidity

UOB's domestic cash sweep service allows you to automate the deployment of funds across participating entities and accounts in the same currency within a single UOB location. Based on pre-defined parameters (e.g., zero/target balance, one-way or two-way sweeping, etc.), funds are moved accordingly at your preferred intraday sweep timing or at the end of each business day. This enables the seamless concentration of surplus funds and/or self-funding of cash shortfall positions.

How it works



Features

- Balances across your accounts are physically transferred into or out of a central Primary account on an automated basis based on pre-defined sweep parameters and timing
- Surplus funds in the Secondary Accounts are moved to the Primary Account and deficit positions are funded from the Primary Account
- Comprehensive reports are available to facilitate intercompany loan tracking and intercompany loan interest settlement

Benefits

UOB's domestic cash sweep services support a range of flexible sweep parameters that enable us to tailor the physical cash pool to support your specific operating requirements and treasury objectives. Our sweep services will also deliver the following key benefits:

- Central concentration of group cash enables enhanced investment opportunities and optimal capital allocation
- Centralised treasury control of cash and consolidated view of liquidity
- Automated sweeping eliminates the need for manual monitoring of balances and funds transfer initiation
- Comprehensive cash sweep reports facilitate intercompany loan tracking and reconciliation with greater ease
- Automated intercompany loan interest settlement further reduces the administrative burden of manual calculations

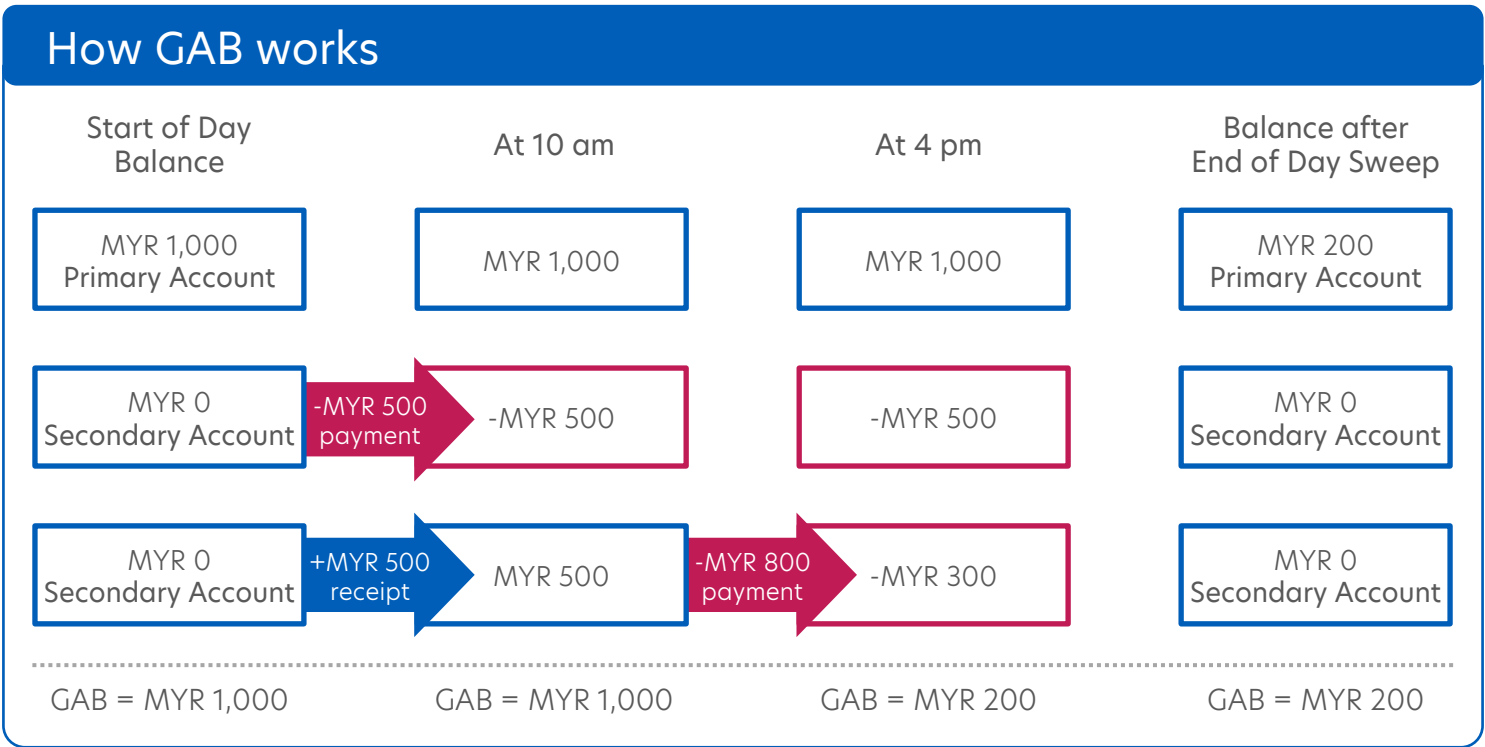
Additional Feature: Group Available Balance (GAB)

UOB's GAB service offers you a value-adding feature which further enhances the efficiencies delivered by our domestic end-of-day two-way zero balance cash sweep structures:

- Available balances across all participating accounts within the domestic cash sweep structure are notionally aggregated to determine the group's total available balance, i.e., the GAB.
- Where GAB is sufficient, payments will continue to be processed even if the debiting account has insufficient funds and there are no existing overdraft lines.
- At the end of day, all account balances are reset accordingly, where all secondary accounts in overdraft positions are funded to zero balance level and positive balances are swept up to the primary account.

Our GAB feature ensures that your payments are processed promptly and minimises the need for overdraft facilities.

How GAB works



To find out more about UOB Domestic Cash Sweep Service, please contact your Relationship Manager or email us at My-AllTBD-CashSalesCMB@uob.com.my or My-AllTBD-CashSalesCBO@uob.com.my

You can also visit our website at uob.com.my/corporate/transaction/cash-management-services/liquidity-management.page for more information.