

Starting from November 2019 onwards, the bank will provide you a consolidated e-statement of your Conventional and/or Islamic account (s) under a single view.

WHAT'S NEW

- The following Conventional and/or Islamic deposit products' will be consolidated into a combined statement to provide customer a single view in terms of your deposits' account summary and account activity.

Conventional	
Savings	Savings Plus Account
	InvestPro Account
	Basic Savings Account
Current	Privilege Account
	Wealth Premium Account
	i-Account
	Basic Current Account
	Flexi Mortgage
Fixed Deposit	Fixed Deposit Account
	FD Plus Account
	i-Time Based
Foreign Currency Account	Trade Foreign Currency Call Account
	Investment Foreign Currency Call Account
	Foreign Currency Time Deposit
	Trade Global Currency Premium Account
	Investment Global Currency Premium Account
Gold	Gold Investment Account
ISLAMIC	
Savings	Basic Savings Account-i
	ProSave Account-i
Current	Basic Current Account-i
	Trade Foreign Currency Account-i
	Investment Foreign Currency Account-i
Fixed Deposit	Fixed Deposit-i
	FD Plus-i

WHAT WE WILL DO FOR YOU

- The Bank will auto enroll customers to the Bank's e-Statement service. This will apply to all customers who have individual Conventional and/or Islamic accounts and products with UOB. Where customers have more than one account with UOB, monthly e-Statements will be consolidated into one single statement.
- Effective November 2019, customers will receive their consolidated statements electronically via UOB Personal Internet Banking (PIB). Customers can view and download their e-Statements by logging onto UOB PIB.
- The following accounts will NOT be included into the consolidated e-Statement and customers will continue to receive individual periodic statements either electronically or physically (except for passbook based accounts):-
 - ❖ One Account (e-Statement only)
 - ❖ Stash Account (e-Statement only)
 - ❖ Accounts with Passbook feature
 - ❖ FunSavers Account (Passbook only)
 - ❖ Investment Account
 - ❖ Housing / Term Loan
 - ❖ Home / Term Financing
 - ❖ Credit Card
 - ❖ Personal Loan

WHAT YOU WILL NEED TO DO

- No action is required if you are an existing UOB PIB user.
- Once you receive an email notification that your consolidated e-Statement for November 2019 is ready for viewing, you may log into UOB PIB to retrieve it.
- If you wish to enroll/ un-enroll for e-Statements before November 2019, there is an e-Statement self-enrolment function available on PIB for registered PIB users:
 - Login to UOB Personal Internet Banking
 - Select "Account Services" from left navigation menu.
 - Select "Manage eStatement"
 - Select "eStatement on Internet Banking" for the selected account and hit "Submit"
- You will be able to view up to 5 years historical statements online, starting from November 2019

CONSOLIDATED E-STATEMENT

- An illustration to differentiate between the current Individual e-Statement and new consolidated e-Statement as below:

Scenario 1

Customer has Current Account, Savings Account (other than Privilege Account), Fixed Deposit (FD), Foreign Currency Investment Account (FCA), Unit Trust (UT), Flexi Mortgage Account (FM)

Current in PIB	Changes in PIB	Remarks
Monthly Individual statement (in e-Statement format) for: <ol style="list-style-type: none"> Current Savings FD FCA Account Activity for FM-Current Account Summary for FM-Housing/Term Loan 	Consolidated Statement (in e-Statement format) comprising of: <ol style="list-style-type: none"> Account Summary & Account Activity for Current, Savings, FD and FM Current Account Account Portfolio Summary for UT and FM Housing/Term Loan 	Consolidated Statement (in e-Statement format) will be available via login to UOB PIB from November 2019 statement onwards

Things to take note for e-Statement PIB¹

- **e-Statement PIB do not include the following products:**
 - Investment products i.e. UT, Bond, Principal Guaranteed Structured Investment, Dual Currency Investment

Things to take note for consolidated e-Statements²

- **Consolidated e-Statements do not include the following products:**
 - Credit card
 - Personal Loan
 - Foreign currency structured investment
 - Non-Principal Guaranteed Structured Investment
 - Housing / Term Loan
 - Home / Term Financing

^{1 & 2} You will continue to receive individual periodic statements for the above products.

CONSOLIDATED E-STATEMENT

- An illustration to differentiate between the current consolidated e-Statement and new consolidated e-Statement as below:

Scenario 2

Customer has Current Account, Privilege Account (PVA), Fixed Deposit (FD), Unit Trust (UT), Foreign Currency Investment Account (FCA), Flexi Mortgage Account (FM) linked to PVA, Dual Currency Investment (DCI) and Principal Guaranteed Structured Investment (SILK)

Current in PIB	Changes in PIB	Remarks
Consolidated Statement (in e-Statement format) comprising of: <ol style="list-style-type: none"> i. Account Summary & Account Activity for Current, PVA, FD, FCA and FM-Current Account ii. Account Summary for UT, FM-Housing/Term Loan iii. Account Summary and Account Details for DCI and SILK 	Same as current	

Things to take note for e-Statement PIB ¹

- e-Statement PIB do not include the following products:**
 - i. Investment products i.e. UT, Bond, Principal Guaranteed Structured Investment, Dual Currency Investment

Things to take note for consolidated e-Statements ²

- Consolidated e-Statements do not include the following products:**
 - i. Credit card
 - ii. Personal Loan
 - iii. Foreign currency structured investment
 - iv. Non-Principal Guaranteed Structured Investment
 - v. Housing / Term Loan
 - vi. Home / Term Financing

^{1 & 2} You will continue to receive individual periodic statements for the above products.

CONSOLIDATED E-STATEMENT

- An illustration to differentiate between the current consolidated e-Statement and new consolidated e-Statement as below:

Scenario 3

Customer has Current Account, Savings Account, Privilege Account (PVA), Fixed Deposit (FD), Unit Trust (UT), Foreign Currency Investment Account (FCA), Dual Currency Investment (DCI) and Principal Guaranteed Structured Investment (SILK)

Current in PIB	Changes in PIB	Remarks
Consolidated Statement (in e-Statement format) comprising of: <ol style="list-style-type: none"> Account Summary & Account Activity for Current, Savings, PVA, FD and FCA Account Summary for UT Account Summary and Account Details for DCI and SILK 	Same as current	

Things to take note for e-Statement PIB ¹

- e-Statement PIB do not include the following products:**
 - Investment products i.e. UT, Bond, Principal Guaranteed Structured Investment, Dual Currency Investment

Things to take note for consolidated e-Statements ²

- Consolidated e-Statements do not include the following products:**
 - Credit card
 - Personal Loan
 - Foreign currency structured investment
 - Non-Principal Guaranteed Structured Investment
 - Housing / Term Loan
 - Home / Term Financing

^{1 & 2} You will continue to receive individual periodic statements for the above products.

CONSOLIDATED E-STATEMENT

- An illustration to differentiate between the current Individual e-Statement and new consolidated e-Statement as below:

Scenario 4

- Customer has FunSavers Account, Savings Account (SA1), Fixed Deposit (FD), Credit Card (CC), Personal Loan (PL) and Housing/Term Loan (HL/TL) tagged to mailing address 1
- Customer has another Savings Account (SA2) tagged to mailing address 2 with 'Hardcopy' as preference statement delivery mode

Current in PIB	Changes in PIB	Remarks
<p>Monthly Individual statement (in e-Statement format) for</p> <ul style="list-style-type: none"> i. Savings ii. FD iii. Credit Card <p>Yearly Individual Statement (in e-Statement format) for Housing/Term Loan and Personal Loan</p> <p>Note:</p> <ul style="list-style-type: none"> • FunSavers does not have any statement generated • Statement for SA2 will be delivered to the mailing address as specified during account opening 	<p>Consolidated Statement (in e-Statement format) comprising of:</p> <ul style="list-style-type: none"> i. Account Portfolio Summary for FunSavers, Savings, FD and Loans ii. Account Activity for Savings and FD <p>Monthly Individual Statement (in e-Statement format) for</p> <ul style="list-style-type: none"> i. Credit Card <p>Yearly Individual Statement (in e-Statement format) for Housing/Term Loan and Personal Loan</p>	<p>Consolidated Statement (in e-Statement format) will be available via login to UOB PIB from November 2019 statement onwards</p>

Things to take note for e-Statement PIB ¹

- e-Statement PIB do not include the following products:**
 - i. Investment products i.e. UT, Bond, Principal Guaranteed Structured Investment, Dual Currency Investment

Things to take note for consolidated e-Statements ²

- Consolidated e-Statements do not include the following products:**
 - i. Credit card
 - ii. Personal Loan
 - iii. Foreign currency structured investment
 - iv. Non-Principal Guaranteed Structured Investment
 - v. Housing / Term Loan
 - vi. Home / Term Financing

^{1 & 2} You will continue to receive individual periodic statements for the above products.