

Growing your dollar across banks



If you...

- ... credit monthly salary of \$2,000
- ... spend at least \$500 on credit card monthly
- ... have an account balance of \$15,000

	Interest rate per annum	Condition
DBS Multiplier	1.85%	<ul style="list-style-type: none"> • Interest offered on account balance of up to first \$50,000
OCBC 360	1.85%*	<ul style="list-style-type: none"> • Interest offered on account balance of up to first \$35,000 • Increases his/her account balance by \$500 each month
UOB One Account	1.85%	<ul style="list-style-type: none"> • Interest offered on account balance of up to first \$15,000 • Every subsequent \$15,000 in the account will earn increasing bonus interest of up to 3.88%, capped at \$75,000
BOC SmartSaver	1.875%	<ul style="list-style-type: none"> • Interest offered on account balance of up to first \$60,000
HSBC Everyday Global Account	2%	<ul style="list-style-type: none"> • For 3 months on the incremental total relationship balance for SGD deposits



If you...

- ... credit monthly salary of \$20,000
- ... spend \$30,000 on housing loans payments, credit cards, insurance and investments
- ... have an account balance of \$100,000

	Interest rate per annum	Condition
DBS Multiplier	3.65%**	<ul style="list-style-type: none"> • Interest offered on account balance of up to \$100,000
OCBC 360	3.45%*	<ul style="list-style-type: none"> • Interest offered on account balance of up to \$70,000 • Increases his/her account balance by \$500 each month
UOB One Account	2.44%	<ul style="list-style-type: none"> • Interest offered on account balance of \$75,000 • Bonus interest rate is earned once 1) he/she credits his/her salary and 2) spends a minimum of \$500 a month on an eligible credit/debit card
BOC SmartSaver	3.55%	<ul style="list-style-type: none"> • Make 3 bill payments per month • Interest offered on account balance of up to first \$60,000 • Interest of 1% per annum on account balance above \$60,000 (up to \$1,000,000)
HSBC Everyday Global Account	2%	<ul style="list-style-type: none"> • For 3 months on the incremental total relationship balance for SGD deposits

NOTE: * Additional bonus interest of 1% per year on incremental balances up to \$1,000,000

** Eligible interest rate: 3.5% per annum on first \$50,000; 3.8% per annum on next \$50,000

Sources:
DBS, UOB, OCBC,
HSBC, BANK OF CHINA
SUNDAY TIMES GRAPHICS