

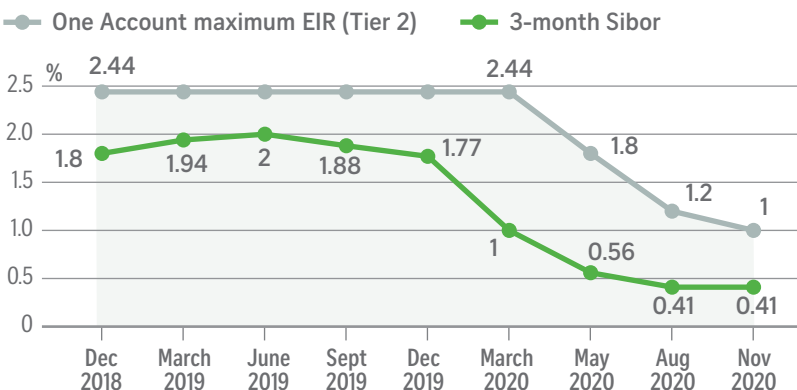
Changes to banks' savings accounts

OCBC 360 account

	Salary (%)	Save (%)	Invest (%)	Insure (%)	Base (%)	Effective interest rate (EIR)	Interest per year (\$)	Interest per month (\$)
Oct 2020	0.8	0.23	0.8	0.8	0.05	2.68% on \$75,000	2,010	167.50
July 2020	0.9	0.3	0.9	N.A.	0.05	2.15% on \$70,000	1,505	125.41

NOTE: Assuming the customer has the maximum account balance eligible for the bonus interest.

UOB One Account



NOTE: Tier 2 refers to the customer fulfilling both the card spending and salary crediting/ Giro transacting criteria.

DBS Multiplier

Total eligible transactions per month (\$)	First \$25,000 Income + transactions in 1 category*		First \$50,000 Income + transactions in 2 categories*		Next \$50,000 Income + transactions in 3 or more categories*	
	Before Jan 1, 2021 (% p.a.)	From Jan 1, 2021 (% p.a.)	Before Jan 1, 2021 (% p.a.)	From Jan 1, 2021 (% p.a.)	Before Jan 1, 2021 (% p.a.)	From Jan 1, 2021 (% p.a.)
<2,000	0.05	0.05	0.05	0.05	0.05	0.05
≥2,000 to <2,500	0.7	0.4	1.3	0.6	2	1.2
≥2,500 to <5,000	0.9	0.4	1.5	0.7	2.2	1.4
≥5,000 to <15,000	1.1	0.5	1.8	0.8	2.4	1.6
≥15,000 to <30,000	1.2	0.5	1.9	1	2.5	1.7
≥30,000	1.3	0.6	2.8	2	3.8	3

NOTE: *Categories: credit card spend, home loan instalments, insurance or investments.