

TMRW EVERYDAY ACCOUNT

Fees	Amount
Account	
Service monthly fee	Waived
Fall below fee	Waived
Dormant Fee	THB 100 per month (If the account is inactive more than 12 months and the account balance is less than THB 5,000)
Statement copy fee (Hard copy request via non electronic channels e.g. Branch)	<ul style="list-style-type: none"> • Current month and up to the past 5 months - THB 100 per request per account • More than 5 months to 2 years - THB 200 per request per account • More than 2 years - THB 500 per request per account <p>(View and download e-statement is free via TMRW App)</p>

TMRW App or UOB Personal Internet Banking/UOB Mighty

Fund transfer for same account name or 3rd party within UOB (Thai) account

Within same clearing zone	Free
Between 2 clearing zones	Free
Online Retail Fund Transfer (Max THB 699,000 per transaction)	Free
Bill Payment	Free

ATM Transaction

Transaction via UOB (Thai)'s ATMs

Cash withdrawal & balance enquiry within same clearing zone	Free
Cash withdrawal & balance enquiry between 2 clearing zones	Free

TMRW EVERYDAY ACCOUNT

Fees	Amount
Fund transfer within same clearing zone	Free
Fund transfer between 2 clearing zones	Free 1st transaction per month and subsequently THB 10 per transaction
Online Retail Fund Transfer (ORFT) PromptPay - CDM/ATM - Max. THB 150,000 per transaction or max amount THB 300,000 per day	
Up to THB 5,000	Free
>THB 5,000 - THB 30,000	THB 2 per transaction
>THB 30,000 - THB 100,000	THB 5 per transaction
>THB 100,000	THB 10 per transaction
Transaction via other banks' ATMs	
Cash withdrawal & balance enquiry within same clearing zone	Free
Cash withdrawal & balance enquiry between 2 clearing zones	Free
Fund transfer within same clearing zone	Free 1st - 4th transaction per month and subsequently THB 10 per transaction
Fund transfer between 2 clearing zones (Bangkok is considered as one clearing zone)	THB 20 per transaction
Online Retail Fund Transfer (ORFT) - Max. THB 50,000 per transaction	
Up to THB 10,000	THB 25 per transaction
>THB 10,000 - THB 50,000	THB 35 per transaction
Cash withdrawal using TMRW Debit Card in other countries	THB 100 per transaction Except via UOB ATM Regional Switch in Singapore, Malaysia and Indonesia

TMRW EVERYDAY ACCOUNT

Fees	Amount
Bill Payment	
Within same clearing zone	THB 10 - 20 per transaction ¹
Between 2 clearing zones	THB 15 - 30 per transaction ¹
	(¹ Fee rates of Bill payment services depend on agreement between the bank and each service provider)
Cross Bank Bill Payment	Maximum Service Fee is THB 5 per transaction ²
	(² Fee rates of Bill payment services depend on agreement between the bank and each service provider)
UOB ATM in Singapore, Malaysia and Indonesia	
Cash Withdrawal	Free
Balance Inquiry	Free
Branch	
Deposit and withdrawal Fee between 2 clearing zones	THB 10 per every THB 10,000 and Cable charge of THB 20 per transaction
Automatic fund transfer between savings and current account fee	THB 15 per transaction (Max THB 300 per month)
Deposit and withdrawal at other branches at other regions (cross province) via online system	Service charge of THB 20 and fee of THB 10 per every THB 10,000. Minimum THB 10 per transaction
Deposit via CDM in case of cross province transaction (In Bangkok clearing house region shall be deemed the same province)	Service charge of THB 20 and fee of THB 10 per every THB 10,000. Minimum THB 10 per transaction
Online Retail Fund Transfer (ORFT) via counter or CDM ³ (³ This service is available to customers who have either deposit accounts, loan or credit card with UOB (Thai) only.)	
Up to THB 10,000	THB 50 per transaction
>THB 10,000 - THB 20,000	THB 60 per transaction

TMRW EVERYDAY ACCOUNT

Fees	Amount
>THB 20,000 - THB 30,000	THB 70 per transaction
>THB 30,000 - THB 40,000	THB 80 per transaction
>THB 40,000 - THB 50,000	THB 90 per transaction
>THB 50,000 - THB 65,000	THB 100 per transaction
>THB 65,000 - THB 80,000	THB 110 per transaction
>THB 80,000 - THB 100,000	THB 120 per transaction
Bill Payment	
Within same clearing zone	THB 15 - 30 per transaction ⁴
Between 2 clearing zones	THB 25 - 50 per transaction ⁴
	(⁴ Fee rates of Bill payment services depend on agreement between the bank and each service provider)

UOB Phone Banking

Fund transfer for same account name within UOB (Thai) account (Max amount THB 5 million per transaction or THB 15 million per day)

Within same clearing zone	Free
Between 2 clearing zones	THB 10 per every THB 10,000. (Min. charge THB 10 per transaction or max. THB 1,000 per transaction)

The amount of fees and charges payable shall be specify and/or changed by the Bank and publicly announced on its website in accordance with the Applicable Law and regulations. Please click [here](#) for more details.

TMRW DEBIT CARD

Fees	Amount
Entrance Fee	Free
Annual Fee	Free for the first year. THB 250 per year for 2nd year onwards.
Card Re-issuance Fee	THB 100 per issuance
Sales Slip copy	THB 200 per issuance
Foreign currency exchange risk premium ⁵	Not in excess of 2.5% of the transaction amount incurred abroad per transaction
PIN Replacement	THB 100 per request via non electronic channels (PIN set is free via TMRW App)
Overseas Cash Withdrawal (Exclude UOB ATM in Singapore, Malaysia and Indonesia)	THB 100 per transaction

⁵ When cardholder uses Debit Card to make payment for goods and/or services and/or cash withdrawal in a foreign currency, the expense incurred will be collected in Thai Baht. The collected amount is converted at the exchange rate applicable by each Payment Card Association of which United Overseas Bank (Thai) Plc. is a member as of the date such expenses were collected from the Bank on actual collection basis where the expense is not incurred in USD, the Payment Card Association may convert it into USD then from USD to Thai Baht. Debit cardholders may view the exchanges rates via the below links for preliminary reference:

For VISA: <https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html>

For MasterCard: <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>

For the purpose of risk protection, the Bank will charge an exchange risk-hedging premium on the top of the converted amount at a rate not exceeding 2.5% of the expense incurred.

TMRW CREDIT CARD

Fees	Amount
Interest Rate	18% per annum
Cash Advance transaction fee	3% of the withdrawal amount per transaction
Late Fee	THB 100 per statement cycle
Annual Fee	Free for the first year. THB 2,000 per year for 2nd year onwards.
Card Re-issuance	THB 200 per issuance
Sales Slip copy	THB 200 per issuance
Foreign currency exchange risk premium ⁶	Not in excess of 2.5% of the transaction amount incurred abroad per transaction
Statement copy fee (Hard copy request via non electronic channels e.g. Branch)	THB 100 per request (View and download e-statement is free via TMRW App)
International ATM Access Fee for Cash Withdrawal	Fee may vary subject to the ATM operators
PIN Replacement	THB 100 per request via non electronic channels (PIN set is free via TMRW App)
Flexi Repayment	
Effective Interest Rate	15.06% per annum - 3 months tenure 17.08% per annum - 6 months tenure 17.93% per annum - 10 months tenure
Payment Channel	
At Branch Counter of UOB (Thai)	Free
At UOB (Thai) ATM / UOB Direct Debit	Free
Mailing Cheque	Free
UOB Phone Banking / UOB Personal Internet Banking	Free
Cross Bank Bill Payment	Max THB 5 (Depending on each bank's policy)

TMRW CREDIT CARD

Fees	Amount
Bank of Ayudhya - Branch counter	THB 15 (Additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed if payment above THB 50,000 in Upcountry provinces)
Bank of Ayudhya - Electronic channels	THB 10 (Additional fee of 0.10% of the payment amount or maximum of THB 1,000 shall be imposed if payment above THB 50,000 in Upcountry provinces)
Counter Service (e.g. 7-11) (Cash only and not more than THB 30,000 each time)	- THB 15 (Bangkok and Greater Bangkok) - THB 20 (Upcountry Provinces)
Pay at Post	Free until 31 Dec 2019
Tesco Lotus	THB 10
TOT	THB 15
mPay STATION	THB 15
Big C	Free until 31 Dec 2019
CEN PAY	Free until 31 Dec 2019
True Money	Max. of THB 20

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