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UNO Digital Bank

UNO@Work: Corporate Payroll & Corporate Employee Loan Program

Let us **Elevate You** through our



**Corporate Payroll
Corporate Employee Loan Program**

Employees will have access to safe, fair, and timely financial services that have a significant impact on your company's business goals.



About **uno** digital bank

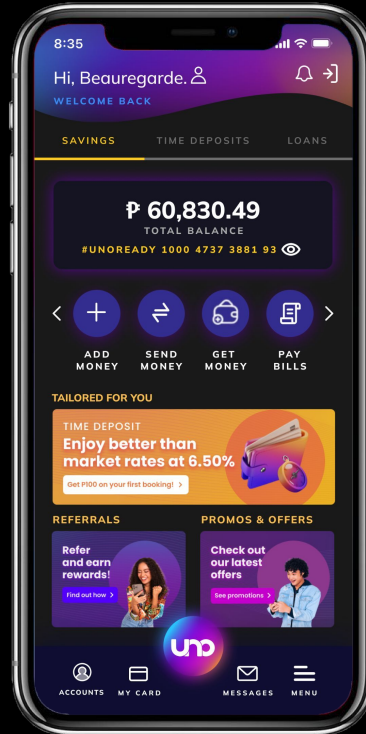
UNO Digital Bank is a fully-digital and app-only neo bank. The bank intends to embed itself into the daily lives of its customers and provide solutions to their financial needs in the areas of transactions and payments, savings, borrowing, investment, and protection.

UNO Digital Bank has an AI-first approach to Banking. Its platform weaves in AI at its very core, with innovative ways to use advanced machine vision and deep learning models from customer onboarding, transaction authorizations, alternate data-based scoring, product and interface personalization at an individual level to advanced security, and risk and privacy management patterns.

UNO Digital Bank Inc. is owned by UnoAsia, the Singapore-headquartered fintech. Along with a vision to create a full-spectrum digital bank for South East Asia, it is also on a mission to provide a single app to solve all financial needs with speed and ease, with the Philippines as the pilot country.

UNO was founded by a seasoned team of veterans from the retail banking, financial services, financial institution, lending, digital transformation, and technology industries with a combined experience of more than 100 years.

The UNO Mobile App Experience



- Self-service Onboarding and Account Opening
- eKYC – liveness check and face matching
- Biometrics authentication and log-in
- 360 view by customer
- Add Money & Send Money Online and Over-the-Counter
- Pay Bills
- Scan & Pay
- Virtual Card Payment
- Notifications and Alerts
- Customer Center & Support



Corporate Payroll

Elevating employees with powerful features and benefits through a single app

#UNOready

Savings Account

Receive salary, send money, and shop online
while your money and earnings grow!

Features:

- Earn up to **4.25% annual interest rate**
- **FREE** Virtual Debit Mastercard
- **FREE** life insurance up to **Php 50,000**
- **FREE** Send Money to other banks and e-wallets and Pay Bills

Coming soon:

- **FREE** physical debit Mastercard

Elevating employees with powerful features and benefits through a single app

#UNObboost

Time Deposit

Grow your salary further and in a secure way while having the flexibility to choose your desired terms.

Features:

- Earn up to **6.50% annual interest rate**
- **Flexible terms** from 3-12 months
- **Instant** time deposit bookings

Elevating employees with powerful features and benefits through a single app

#UNOearn

Time Deposit

No need to wait for maturity
to **enjoy the benefit of your returns.**

Features:

- Earn up to **6.50% for up to 2 years**
- Enjoy **monthly payouts**
- **Instant** time deposit bookings

And More...

Insurance:

- Deposit Group Life
- Credit Group Life
- Individual
- Health
- General

Investments:

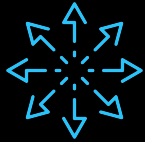
- Unit Investment Trust
- Mutual Funds

PHP 100 cash credit
for first time deposit
opened by new customers!



Corporate Employee Loan

The **Employee Loan** is positioned as a facility to **complement current employee benefits** with the following features



- **Multi-purpose Loan Facility**

Can be used for any financing need the employee may have. Loanable amounts range from PHP 10,000 to PHP 200,000.



- **Affordable Financing Term Options**

Employees experience lighter monthly installment payments to allow them to better manage their cash flow with available financing terms of 6, 12, 18, 24 and 36 months at competitive interest rates.



- **No Collateral Needed**

Applying for a loan is easy
– no collateral or co-maker needed.



What's in it for you? As an Employer



Outsourced Employee Benefits

Provide value-added employee benefits on top of your existing standard benefits such as loans, investments and insurance, without additional cost. This frees up more working capital – as provision for these employee benefits is outsourced to and financed by UNObank.



Improves Retention and Employee Productivity

Employees are more productive when they have control over their pay. Employers improve employee morale by reducing financial stresses through providing access to credit facilities, with no company guarantee required.



Improves Reputation

Employers that demonstrate a commitment to supporting their employees' financial well-being build a positive reputation. Early Wage Access (EWA) and Salary Advancement are major selling points in a competitive job market, and can help attract future talents.



Promote Financial Responsibility

Promote and empower financial wellness and literacy among your employees with tailor-made learning opportunities and resources powered by UNObank.



What's in it for you? For your Employees



Financial Awareness

Employees are able to access elevated banking services with preferential rates through UNOBank such as:

Insurance

- FREE Life Insurance
- Low-cost Insurance Products
- Group Life
- Health and General Insurance

Savings and Investments

- High-rate Savings
- High-rate Time Deposit
- Access to investment products



Access to Affordable Credit and a Financial Safety Net

With instant access to funds as fast as possible and when required, employees can obtain emergency funds if a sudden bill or expense arrives.

Pre-approved Lines of Credit

- Access to low cost salary loans at affordable rates and flexible terms for light and easy payments to better manage cash flows.
- Salary Advance
- Earned Wage Access



Seamless and Hassle-Free Transactions

Employees can use UNOBank both online and offline with the following:

In-app Services

- Pay Bills
- Send Money
- FREE Virtual Debit Card

Why should you choose UNO?



The **uno** Advantage



Comprehensive one-stop solution for employee financial needs



Competitive price positioning



Best in class, secure, and seamless user mobile app journey



Dedicated client relationship management support

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Thank you for considering UNO Digital Bank!

Let's elevate your professional and personal life together.