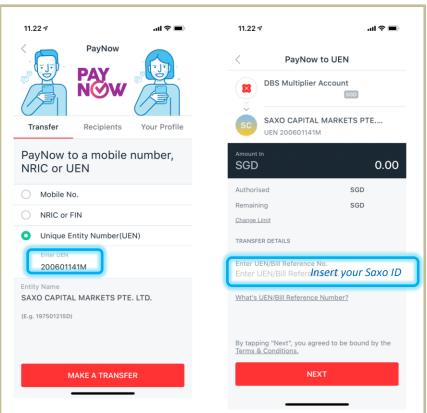


Local SGD deposit via PayNow

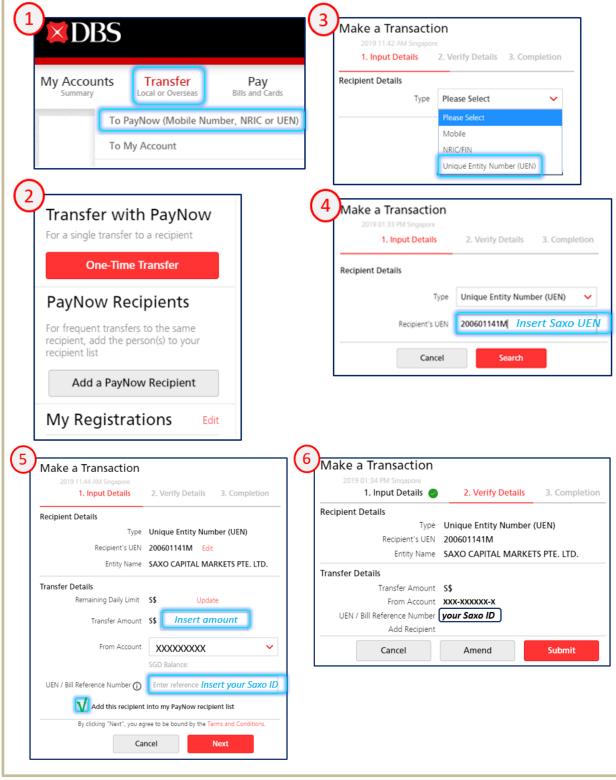
Currency	SGD
Send via PayNow UEN:	"Unique Entity Number" UEN: refer to UEN found in platform(s) under – "Account" - "Deposit and Transfer"
Entity Name	Saxo Capital Markets Pte. Ltd. (this will appear if the correct UEN is entered)
Message to receiver/ beneficiary /Ref/Bill ref/	Always insert your [Saxo Client ID] in the UEN/Bill Reference/Comment/ Message to receiver field
Scan and Pay QR Code	Please remember to insert your Saxo ID in the "UEN/Bill Payment reference/Comments" field
Speed	Almost instant – up to next business day. In order to process your payment as fast as possible into your trading account it is critical you insert your Saxo ID in the reference field for Saxo to see.
Cost	Free

See below guides for PayNow UEN for various banking apps e.g. DBS, UOB, Citi, HSBC, OCBC:

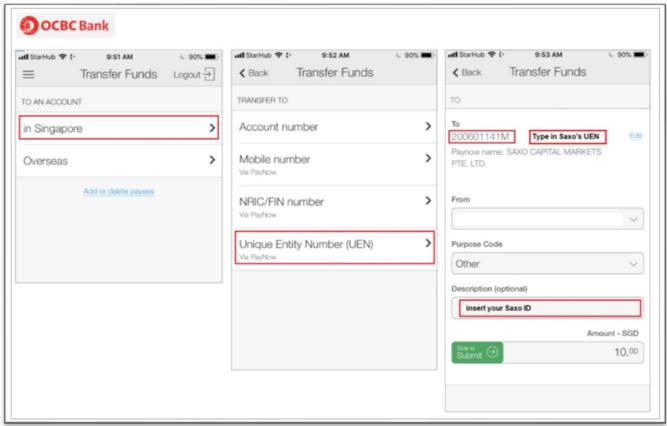




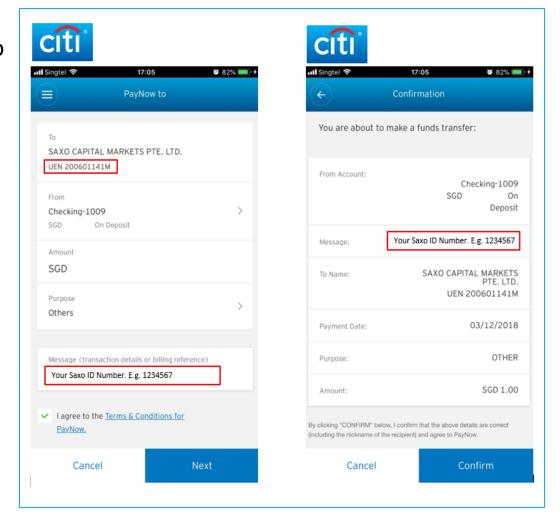




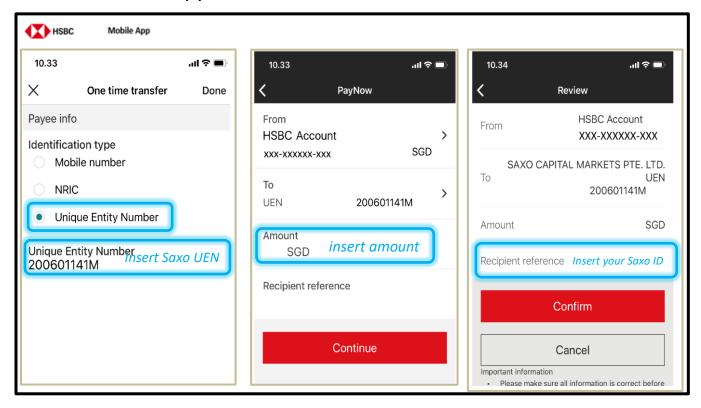
OCBC Bank Mobile App



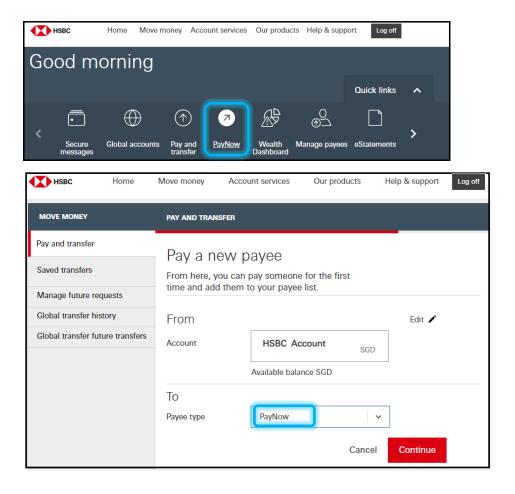
Citi Bank Mobile App

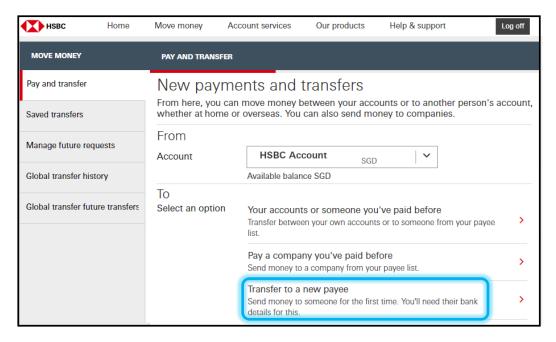


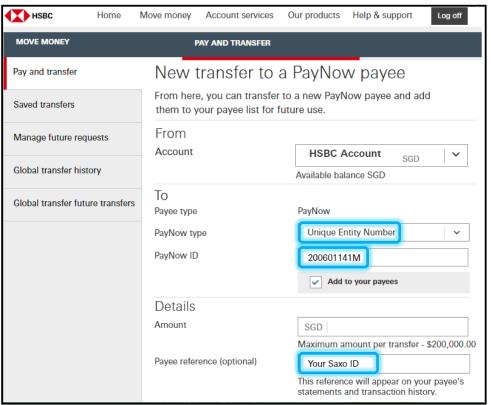
HSBC Bank Mobile App



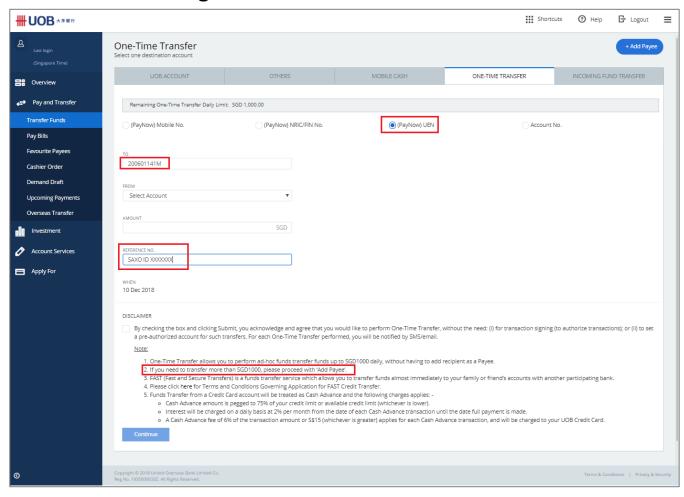
HSBC Bank Internet Banking







UOB Internet Banking



UOB Mobile app

