

User guide  
**Fixed Deposit Account**  
on  
**Personal Internet  
Banking**

1. This document provides guidance for UOB PIB users on how to:
  - Add placement to fixed deposit accounts opened at UOB (page 2 - 11)
  - View and amend maturity instruction for current placement or next placement (page 12 - 24)
  - Make pre-mature withdrawals (page 25 - 29)
2. Pre-conditions:
  - Customer already logs in to PIB using Username / Password and OTP (token or SMS)
  - Customer has at least 1 fixed deposit account opened at UOB
  - New customer can apply to open fixed deposit account via PIB website  
[https://pib.uob.com.vn/PIBLogin/Public/processPreCapture.do?keyId=lpc&lang=vn\\_VN](https://pib.uob.com.vn/PIBLogin/Public/processPreCapture.do?keyId=lpc&lang=vn_VN)  
or directly visit our branch or contact our hotline at 1800 599 921 (Local) or +84 28 3898 9999 (International)
3. Customer can refer to the following link for Terms & Conditions of UOB Fixed Deposit product:  
[https://pib.uob.com.vn/assets/pdfs/personal/deposits/tnc\\_cts.pdf](https://pib.uob.com.vn/assets/pdfs/personal/deposits/tnc_cts.pdf)

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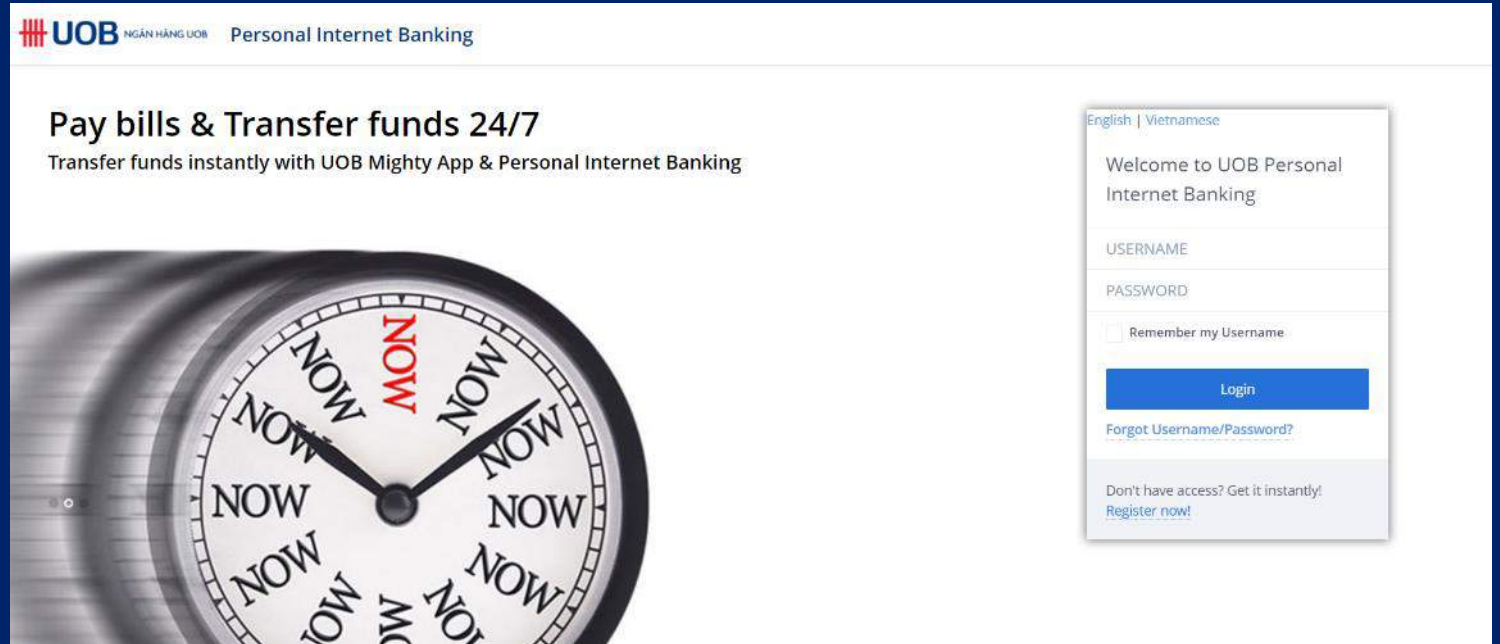
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## **ADD PLACEMENT TO FIXED DEPOSIT ACCOUNT**

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# Log in to PIB

Login using Username & Password

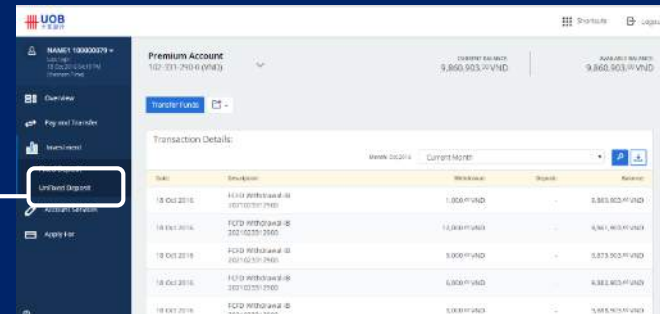
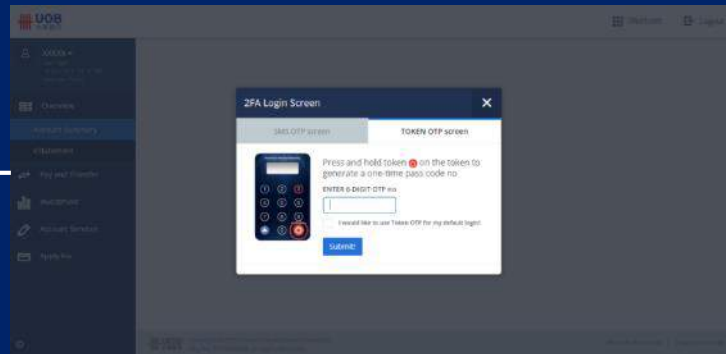
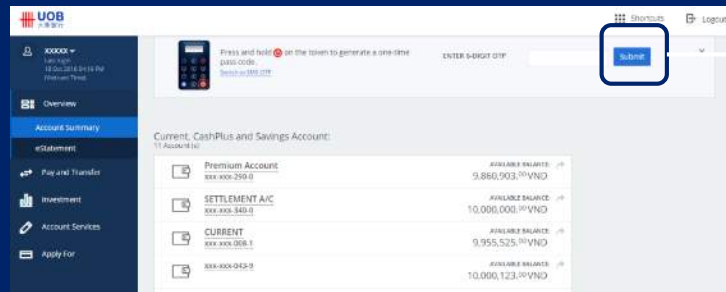


The screenshot shows the UOB Personal Internet Banking (PIB) login interface. At the top left, the UOB logo and 'NGÂN HÀNG UOB' are displayed, followed by 'Personal Internet Banking'. The main heading is 'Pay bills & Transfer funds 24/7' with a sub-heading 'Transfer funds instantly with UOB Mighty App & Personal Internet Banking'. Below this is a large image of a clock face where the hour markers are the word 'NOW', with one 'NOW' in red. On the right side, there is a login form with the following elements: a language selector for 'English | Vietnamese', a welcome message 'Welcome to UOB Personal Internet Banking', input fields for 'USERNAME' and 'PASSWORD', a checkbox for 'Remember my Username', a blue 'Login' button, a link for 'Forgot Username/Password?', and a footer section with the text 'Don't have access? Get it instantly! Register now!'.

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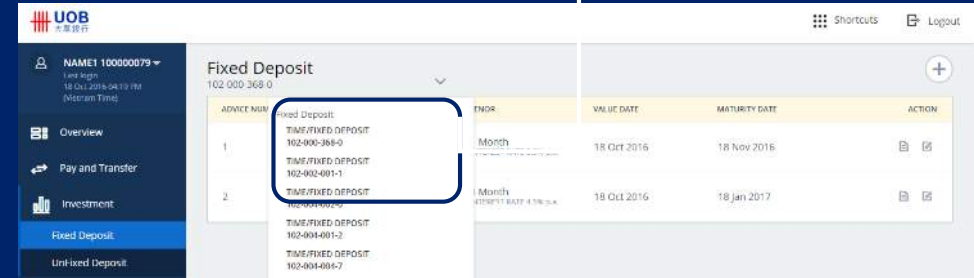
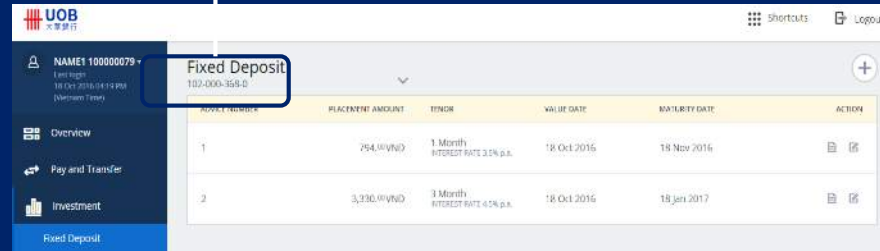
Input Token-OTP or SMS-OTP

From side navigation:  
Investment → Fixed Deposit



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Select FD account to manage



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# Add FD Placement

Choose to add placement

**UOB** 大華銀行

NAME1 10000079  
Last login: 18 Oct 2016 05:36 PM (Vietnam Time)

Overview  
Pay and Transfer  
Investment  
**Fixed Deposit**  
UnFixed Deposit

### Fixed Deposit

102-000-368-0

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
1	794,00VND	1 Month INTEREST RATE 3.5% p.a.	18 Oct 2016	18 Nov 2016	
2	3,330,00VND	3 Month INTEREST RATE 4.5% p.a.	18 Oct 2016	18 Jan 2017	

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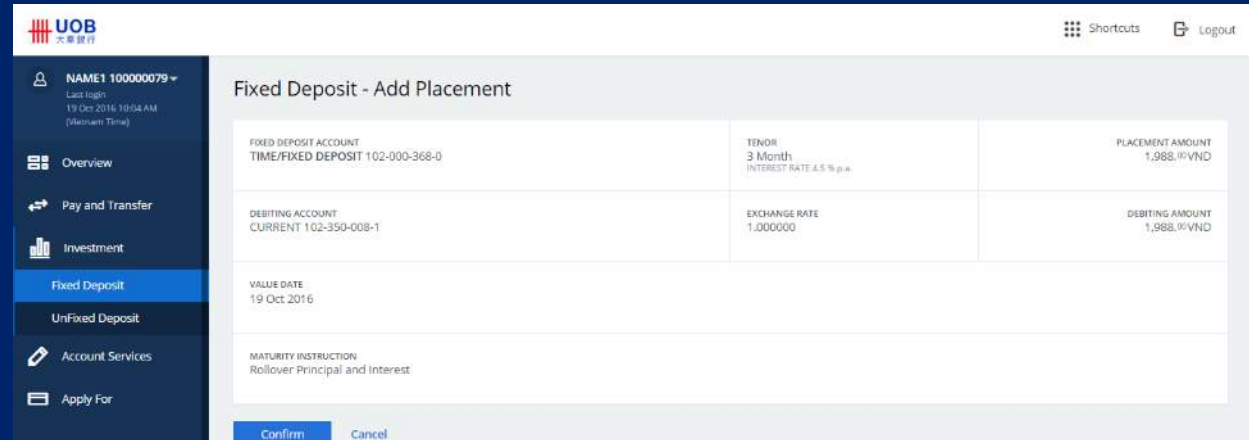
# Input placement information

The screenshot displays the 'Fixed Deposit - Add Placement' form within the UOB internet banking interface. The form is titled 'Fixed Deposit - Add Placement' and contains the following fields:

- ACCOUNT NO.:** A dropdown menu labeled 'Select Account'.
- PLACEMENT AMOUNT:** A text input field with a currency dropdown set to 'VND' and a 'Min 1 VND' label.
- TENOR:** A dropdown menu labeled 'Select one'.
- DEBITING ACCOUNT:** A dropdown menu labeled 'Select Account'.
- MATURITY INSTRUCTION:** A dropdown menu labeled 'Select one'.

At the bottom left of the form area, there is a blue 'Submit' button and a grey 'Cancel' button. A white arrow points from the text 'Input placement Information' to the form area, and another white arrow points from the text 'Select "Submit"' to the 'Submit' button.

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FIXED DEPOSIT ACCOUNT TIME/FIXED DEPOSIT 102-000-368-0	TENOR 3 Month INTEREST RATE 4.5 % p.a.	PLACEMENT AMOUNT 1,988,000 VND
DEBITING ACCOUNT CURRENT 102-350-008-1	EXCHANGE RATE 1,000000	DEBITING AMOUNT 1,988,000 VND
VALUE DATE 19 Oct 2016		
MATURITY INSTRUCTION Rollover Principal and interest		

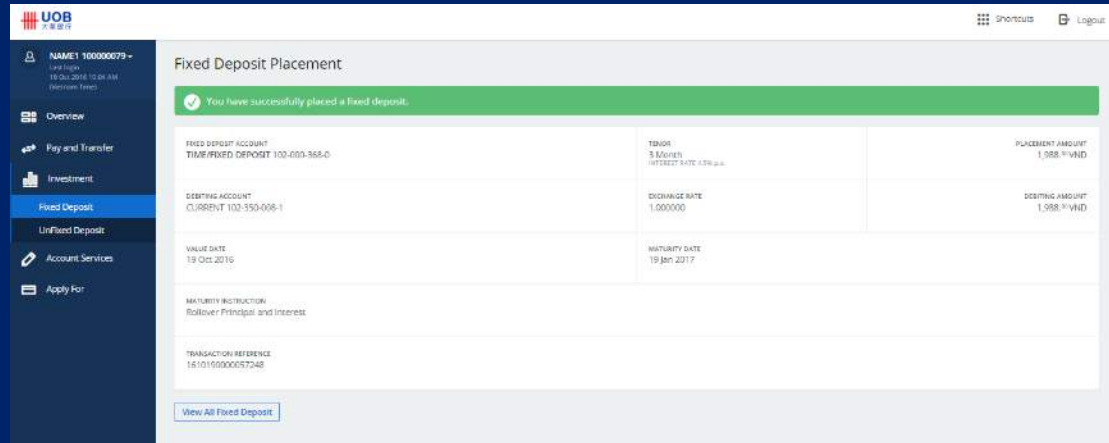
[Confirm](#) [Cancel](#)

↑  
Select "Confirm"



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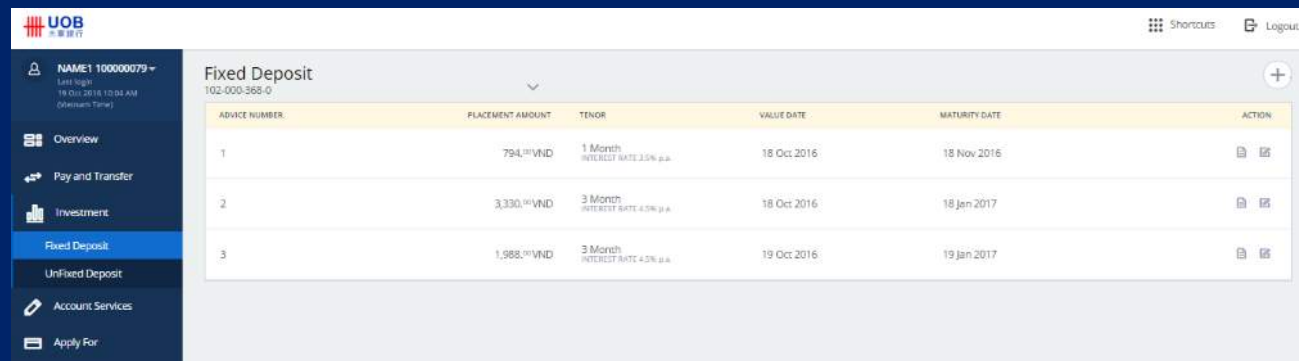
# Successfully add FD placement









Select to view all FD placements

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# List of all FD placements



The screenshot displays the UOB Personal Internet Banking interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area is titled 'Fixed Deposit' and shows a table of three placements. The table has columns for Advice Number, Placement Amount, Tenor, Value Date, Maturity Date, and Action. Each row includes a lock icon and a refresh icon in the Action column.





ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
1	794,000 VND	1 Month INTEREST RATE 3.5% p.a.	18 Oct 2016	18 Nov 2016	 
2	3,330,000 VND	3 Month INTEREST RATE 4.0% p.a.	18 Oct 2016	18 Jan 2017	 
3	1,988,000 VND	3 Month INTEREST RATE 4.5% p.a.	19 Oct 2016	19 Jan 2017	 

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## View details of each FD Placement

Select to view details of each placement

The screenshot displays the UOB Personal Internet Banking interface for a Fixed Deposit account. The user is logged in as YUSHUO 101016. The account details are 102-000-425-3. The table below lists the fixed deposit placements:

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
7	1,000.00 USD	3 Month INTEREST RATE 1.25% p.a.	12 Oct 2016	12 Jan 2017	 
3	30,000.00 VND	3 Month INTEREST RATE 4.5% p.a.	26 Sep 2016	26 Dec 2016	 

Below the table, there are sections for Maturity Instruction, Next Placement on Maturity, and Tenor.

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## **VIEW & AMEND MATURITY INSTRUCTION FOR CURRENT PLACEMENT OR NEXT PLACEMENT**

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# Amend maturity instruction (Current Placement)

NAME1 100000079  
Last login: 18 Oct 2016 05:36 PM (Vietnam Time)

- Overview
- Pay and Transfer
- Investment
- Fixed Deposit**
- UnFixed Deposit
- Account Services
- Apply For

### Fixed Deposit

102-004-004-7

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
4	1,234.00VND	13 Month INTEREST RATE 0.0% p.a.	18 Oct 2016	20 Nov 2017	

AMEND

**Current Placement** | Next Placement

MATURITY INSTRUCTION

Rollover Principal and Interest

Save Cancel

Select "Current Placement"

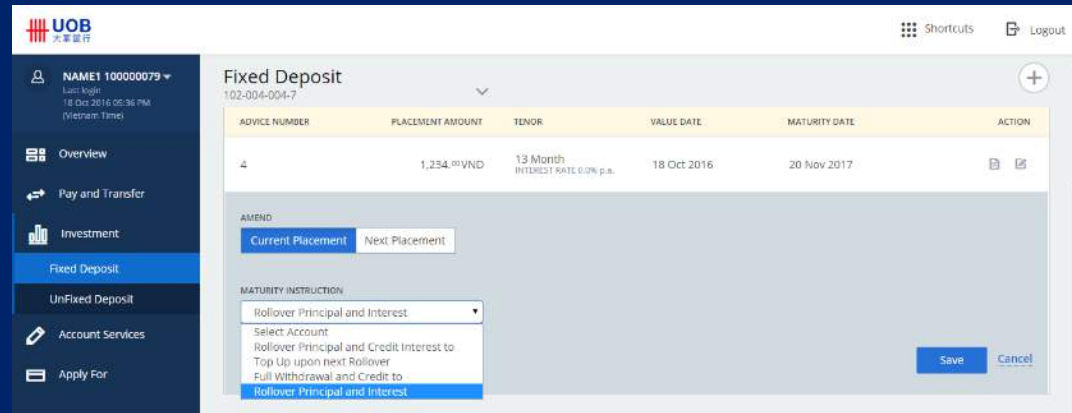
Select maturity instruction

Click "Save"

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# Amend maturity instruction (Current Placement)

- List of maturity instruction:
- Rollover Principal and Credit Interest to
  - Top up upon next Rollover
  - Full Withdrawal and Credit to
  - Rollover Principal and Interest



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# Amend maturity instruction (Current Placement)

List of maturity instruction:

- **Rollover Principal and Credit Interest to**
- Top up upon next Rollover
- Full Withdrawal and Credit to
- Rollover Principal and Interest

The screenshot shows the 'Fixed Deposit' management interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area shows a table of fixed deposits with columns: ADVICE NUMBER, PLACEMENT AMOUNT, TENOR, VALUE DATE, MATURITY DATE, and ACTION. Below the table is the 'AMEND' section with two tabs: 'Current Placement' (selected) and 'Next Placement'. Under 'Current Placement', there are two dropdown menus: 'MATURITY INSTRUCTION' (set to 'Rollover Principal and Credit Interest to') and 'CREDIT INTEREST ACCOUNT' (set to 'Select Account'). A white arrow points to the 'CREDIT INTEREST ACCOUNT' dropdown. At the bottom right of the form are 'Save' and 'Cancel' buttons.

Select crediting account

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# Amend maturity instruction (Current Placement)

List of maturity instruction:

- Rollover Principal and Credit Interest to
- **Top up upon next Rollover**
- Full Withdrawal and Credit to
- Rollover Principal and Interest

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
4	1,234,000 VND	13 Month INTEREST RATE 0.0% p.a.	18 Oct 2016	20 Nov 2017	

AMEND

**Current Placement** Next Placement

Maturity Instruction:

Amount:

Top Up Debiting Account:

Tenor:

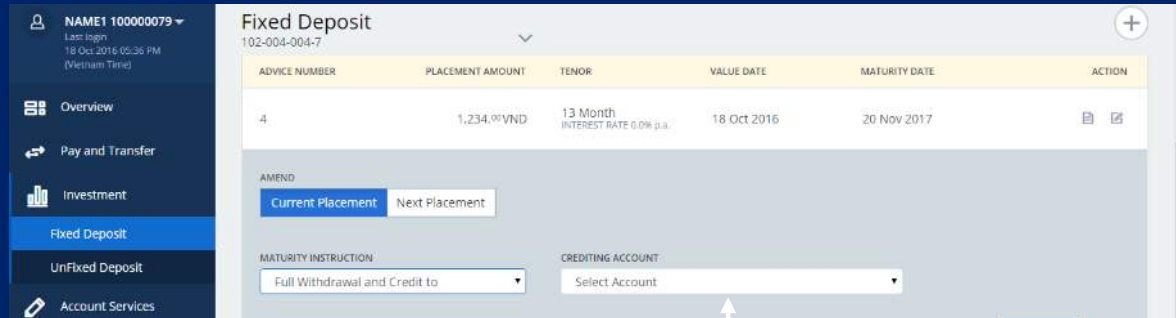
Select Amount, debiting account and tenor



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## Amend maturity instruction (Current Placement)

- List of maturity instruction:
- Rollover Principal and Credit Interest to
  - Top up upon next Rollover
  - **Full Withdrawal and Credit to**
  - Rollover Principal and Interest



The screenshot displays the 'Fixed Deposit' management interface. On the left, a navigation menu includes 'Overview', 'Pay and Transfer', 'Investment', 'Fixed Deposit' (highlighted), 'UnFixed Deposit', and 'Account Services'. The main content area shows a table with one deposit entry: Advice Number 4, Placement Amount 1,234.00 VND, Tenor 13 Month (Interest Rate 0.0% p.a.), Value Date 18 Oct 2016, and Maturity Date 20 Nov 2017. Below the table, the 'AMEND' section has two tabs: 'Current Placement' (selected) and 'Next Placement'. Under 'Current Placement', there are two dropdown menus: 'Maturity Instruction' (set to 'Full Withdrawal and Credit to') and 'Crediting Account' (set to 'Select Account'). An arrow points to the 'Crediting Account' dropdown.

Select crediting account

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# Amend maturity instruction (Current Placement)

- List of maturity instruction:
- Rollover Principal and Credit Interest to
  - Top up upon next Rollover
  - Full Withdrawal and Credit to
  - **Rollover Principal and Interest**

The screenshot displays the 'Fixed Deposit' management interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area shows the account details for 'Fixed Deposit 102-004-004-7'. A table lists the deposit placement with the following data:

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
4	1,234,00VND	13 Month INTEREST RATE 0.0% p.a.	18 Oct 2016	20 Nov 2017	[Print] [Refresh]

Below the table, the 'AMEND' section has two tabs: 'Current Placement' (selected) and 'Next Placement'. Under 'AMEND', the 'MATURITY INSTRUCTION' dropdown menu is set to 'Rollover Principal and Interest'. 'Save' and 'Cancel' buttons are located at the bottom right of the form.

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# Amend maturity instruction (Next Placement)

The screenshot shows the 'Fixed Deposit' management interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main area displays a table with columns: ADVICE NUMBER, PLACEMENT AMOUNT, TENOR, VALUE DATE, MATURITY DATE, and ACTION. A table row shows advice number 4, amount 1,234.00VND, tenor 13 Month, value date 18 Oct 2016, and maturity date 20 Nov 2017. Below the table, the 'AMEND' section has two tabs: 'Current Placement' and 'Next Placement' (selected). The 'Maturity Instruction' dropdown is set to 'Rollover Principal and Interest', and the 'Tenor' dropdown is set to '13 Month'. At the bottom right, there are 'Save' and 'Cancel' buttons. Four white arrows point to these elements with labels: 'Select "Next Placement"' points to the 'Next Placement' tab; 'Select Tenor' points to the '13 Month' dropdown; 'Select Maturity Instruction' points to the 'Rollover Principal and Interest' dropdown; and 'Click "Save"' points to the 'Save' button.

Select "Next Placement"

Select Tenor

Select Maturity Instruction

Click "Save"

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- List of maturity instruction:
- Rollover Principal and Credit Interest to
  - Rollover Principal and Interest

The screenshot shows the UOB internet banking interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area is titled 'Fixed Deposit' and shows a table with the following data:

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
4	1,234.00VND	13 Month INTEREST RATE 0.0% p.a.	18 Oct 2016	20 Nov 2017	[Icons]

Below the table is the 'AMEND' section. It has two tabs: 'Current Placement' and 'Next Placement' (selected). Under 'Maturity Instruction', a dropdown menu is open, showing options: 'Rollover Principal and Interest' (selected), 'Select Account', 'Rollover Principal and Credit Interest to', and 'Rollover Principal and Interest'. The 'Tenor' dropdown is set to '13 Month'. At the bottom right are 'Save' and 'Cancel' buttons.

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# Amend maturity instruction (Next Placement)

List of maturity instruction:

- **Rollover Principal and Credit Interest to**
- Rollover Principal and Interest

The screenshot shows the 'Fixed Deposit' management interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area shows a table of deposits:

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
1	794,00VND	1 Month INTEREST RATE 3.5% p.a.	18 Oct 2016	18 Nov 2016	[Icons]
2	3,330,00VND	3 Month INTEREST RATE 4.5% p.a.	18 Oct 2016	18 Jan 2017	[Icons]

Below the table is the 'AMEND' section with two tabs: 'Current Placement' and 'Next Placement'. Under 'Next Placement', there are three dropdown menus: 'MATURITY INSTRUCTION' (set to 'Rollover Principal and Credit Interest to'), 'CREDIT INTEREST ACCOUNT' (set to 'Select Account'), and 'TENOR' (set to '3 Month'). A 'Save' button and a 'Cancel' button are at the bottom right. Two white arrows point from the text below to the 'CREDIT INTEREST ACCOUNT' and 'TENOR' dropdowns.

Select crediting account and tenor

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## Amend maturity instruction (Next Placement)

List of maturity instruction:

- Rollover Principal and Credit Interest to
- **Rollover Principal and Interest**

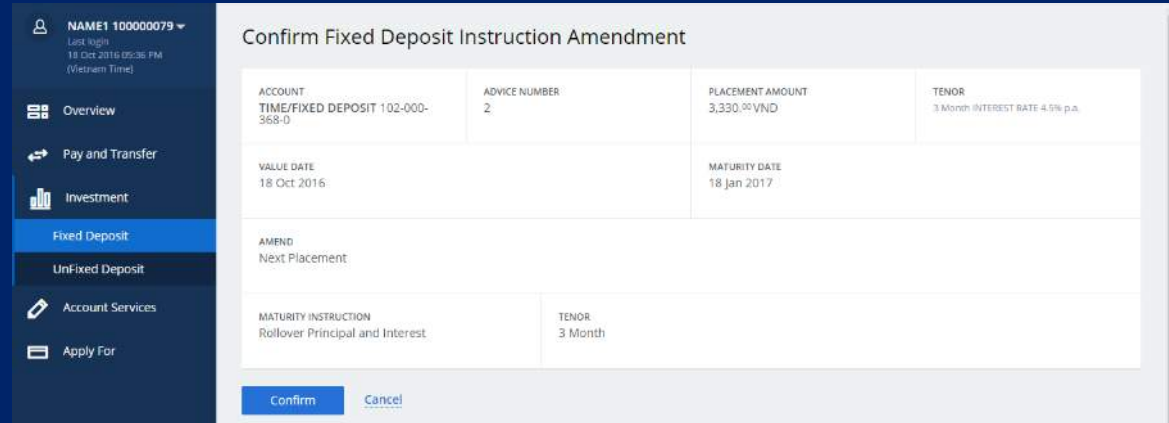
The screenshot shows the 'Fixed Deposit' management interface. At the top, it displays 'Fixed Deposit' and the account number '102.000.368-0'. Below this is a table with columns: ADVICE NUMBER, PLACEMENT AMOUNT, TENOR, VALUE DATE, MATURITY DATE, and ACTION. Two rows of deposits are visible. Below the table is an 'AMEND' section with two tabs: 'Current Placement' and 'Next Placement'. Under the 'Next Placement' tab, there are two dropdown menus: 'MATURITY INSTRUCTION' (set to 'Rollover Principal and Interest') and 'TENOR' (set to '3 Month'). A white arrow points to the 'TENOR' dropdown menu. At the bottom right of the amend form are 'Save' and 'Cancel' buttons.

ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
1	794.00VND	1 Month INTEREST RATE 3.9% p.a.	18 Oct 2016	18 Nov 2016	[Icon] [Icon]
2	3,330.00VND	3 Month INTEREST RATE 4.9% p.a.	18 Oct 2016	18 Jan 2017	[Icon] [Icon]

Select "Tenor"

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## Review and confirm amendment information



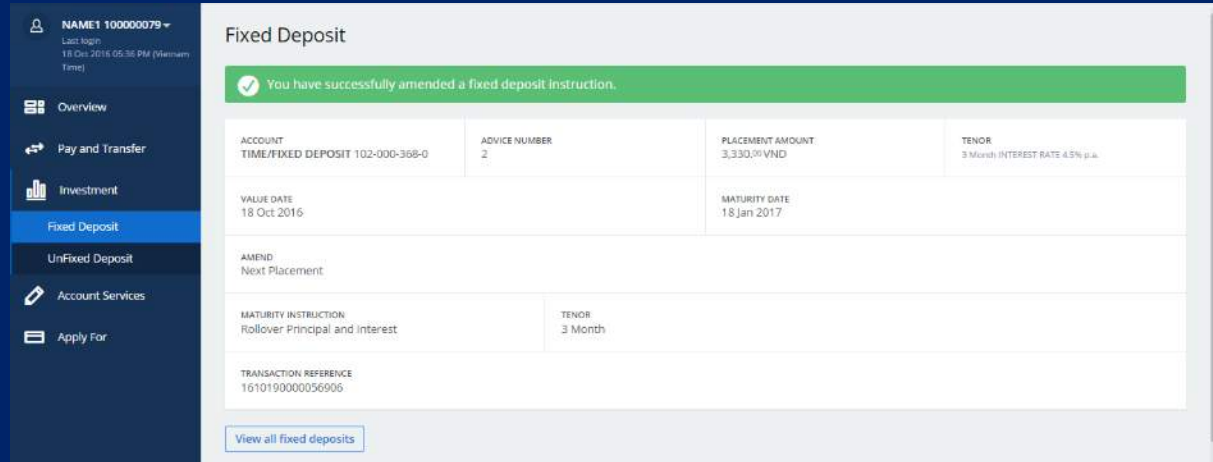
ACCOUNT	ADVICE NUMBER	PLACEMENT AMOUNT	TENOR
TIME/FIXED DEPOSIT 102-000-368-0	2	3,330,000 VND	3 Month INTEREST RATE 4.5% p.a.
VALUE DATE 18 Oct 2016	Maturity Date 18 Jan 2017		
AMEND Next Placement			
Maturity Instruction Rollover Principal and Interest		TENOR 3 Month	

[Confirm](#) [Cancel](#)

Select "Confirm"

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## Successfully amend maturity instruction



The screenshot shows the UOB Fixed Deposit account interface. On the left is a dark navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area is titled 'Fixed Deposit' and features a green success message: 'You have successfully amended a fixed deposit instruction.' Below this is a table with the following data:

ACCOUNT TIME/FIXED DEPOSIT 102-000-368-0	ADVICE NUMBER 2	PLACEMENT AMOUNT 3,330,000 VND	TENOR 3 Month INTEREST RATE 4.5% p.a.
VALUE DATE 18 Oct 2016	Maturity Date 18 Jan 2017		
AMEND Next Placement			
MATURITY INSTRUCTION Rollover Principal and Interest		TENOR 3 Month	
TRANSACTION REFERENCE 161019000056906			

At the bottom of the main content area, there is a button labeled 'View all fixed deposits'.

Select to view all fixed deposit placements



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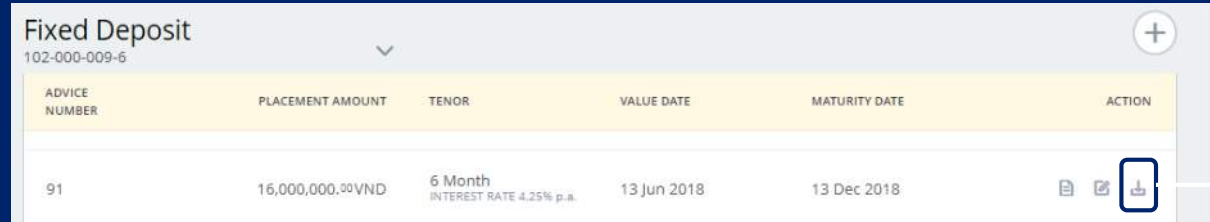
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## **PRE-MATURE WITHDRAWALS**

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## Pre-mature Withdrawals

Select to make pre-mature withdrawals ←



ADVICE NUMBER	PLACEMENT AMOUNT	TENOR	VALUE DATE	MATURITY DATE	ACTION
91	16,000,000.00VND	6 Month INTEREST RATE 4.25% p.a.	13 Jun 2018	13 Dec 2018	

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# Input withdrawal information

- Only Full Withdrawal option is allowed
- Pre-mature withdrawal can only be made for the 2 maturity instruction option listed below. For other options, please amend to these options before making pre-mature withdrawal:
  - Rollover Principal and Credit Interest to
  - Rollover Principal and Interest

**Capture Fixed Deposit Withdrawal**


ACCOUNT Fixed Deposit 102-000-009-6	ACCOUNT NAME Fixed Deposit	TENOR 6 Month	CONTRACTED INTEREST RATE P.A.(%) 4.25
MATURITY 05 Nov 2018	CURRENT PRINCIPAL BALANCE (VND) 10,000,000.00 VND	NEW PRINCIPAL BALANCE 10,000,000.00 VND	
WITHDRAWAL TYPE <input checked="" type="radio"/> Full Withdrawal <input type="radio"/> Partial Withdrawal	NET SETTLEMENT AMOUNT VND Min. 1,000,000.00 VND Max. 1,000,000.00 VND	NET SETTLEMENT AMOUNT TO CREDIT TO Current Account 102-300-006-2 (VND) 9. ▼	







**Submit** **Cancel**

Select crediting account

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## Review and confirm withdrawal information

 **NAME1 2000000022** ▾  
Last login  
28 Mar 2018 11:15 AM  
(Vietnam Time)

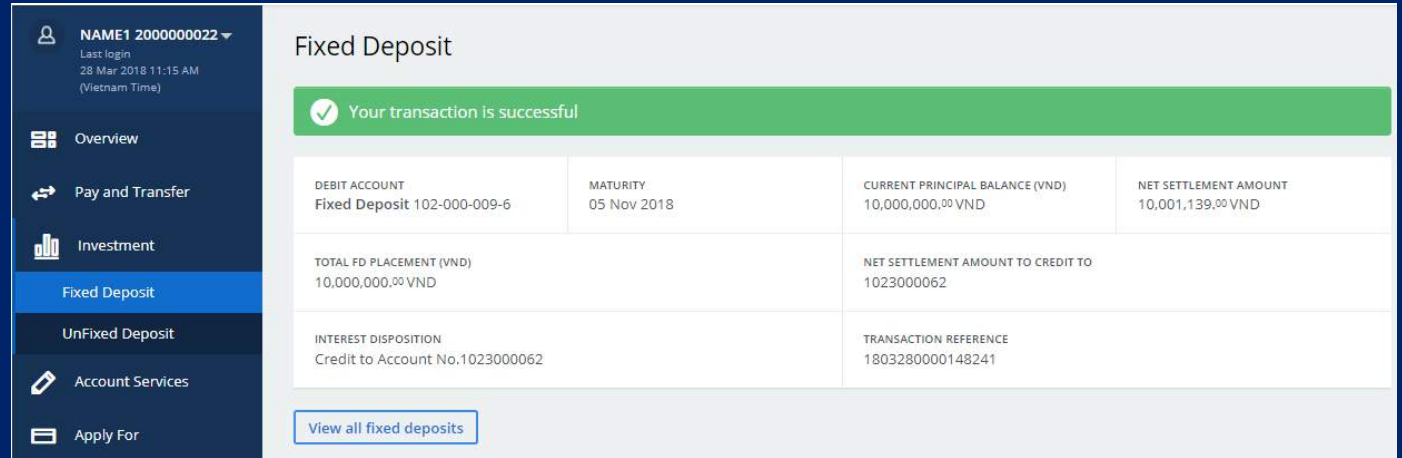
-  Overview
-  Pay and Transfer
-  Investment
-  Fixed Deposit**
-  UnFixed Deposit
-  Account Services

### Confirm Fixed Deposit Withdrawal

ACCOUNT Fixed Deposit 102-000-009-6	ACCOUNT NAME Fixed Deposit	TENOR 6 Month	CONTRACTED INTEREST RATE PA.(%) 4,25
MATURITY 05 Nov 2018	CURRENT PRINCIPAL BALANCE (VND) 10,000,000,00 VND	INTEREST 0,1	NEW PRINCIPAL BALANCE 10,000,000,00 VND
NET SETTLEMENT AMOUNT 10,001,139,00 VND	NET SETTLEMENT AMOUNT TO CREDIT TO 1023000062		

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# Successfully make pre-mature withdrawal



The screenshot displays the 'Fixed Deposit' section of the UOB Personal Internet Banking interface. On the left is a navigation menu with options: Overview, Pay and Transfer, Investment, Fixed Deposit (highlighted), UnFixed Deposit, Account Services, and Apply For. The main content area shows a green success message: 'Your transaction is successful'. Below this is a table with the following data:

DEBIT ACCOUNT Fixed Deposit 102-000-009-6	MATURITY 05 Nov 2018	CURRENT PRINCIPAL BALANCE (VND) 10,000,000,00 VND	NET SETTLEMENT AMOUNT 10,001,139,00 VND
TOTAL FD PLACEMENT (VND) 10,000,000,00 VND		NET SETTLEMENT AMOUNT TO CREDIT TO 1023000062	
INTEREST DISPOSITION Credit to Account No.1023000062		TRANSACTION REFERENCE 1803280000148241	

At the bottom of the main content area, there is a button labeled 'View all fixed deposits'.



Select to view all fixed deposit placements