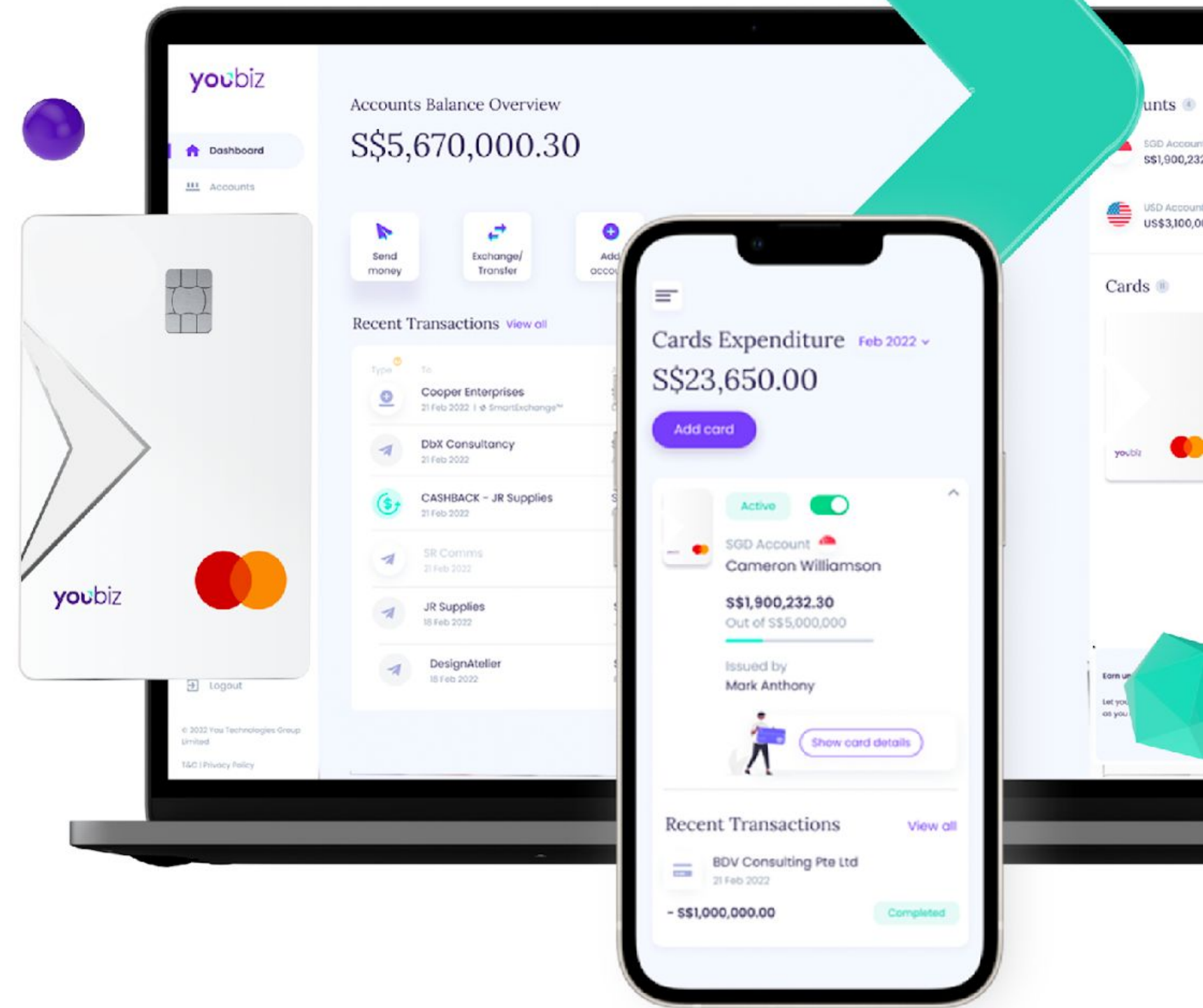


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Unlimited Cashback.
Real 0% FX Fees.

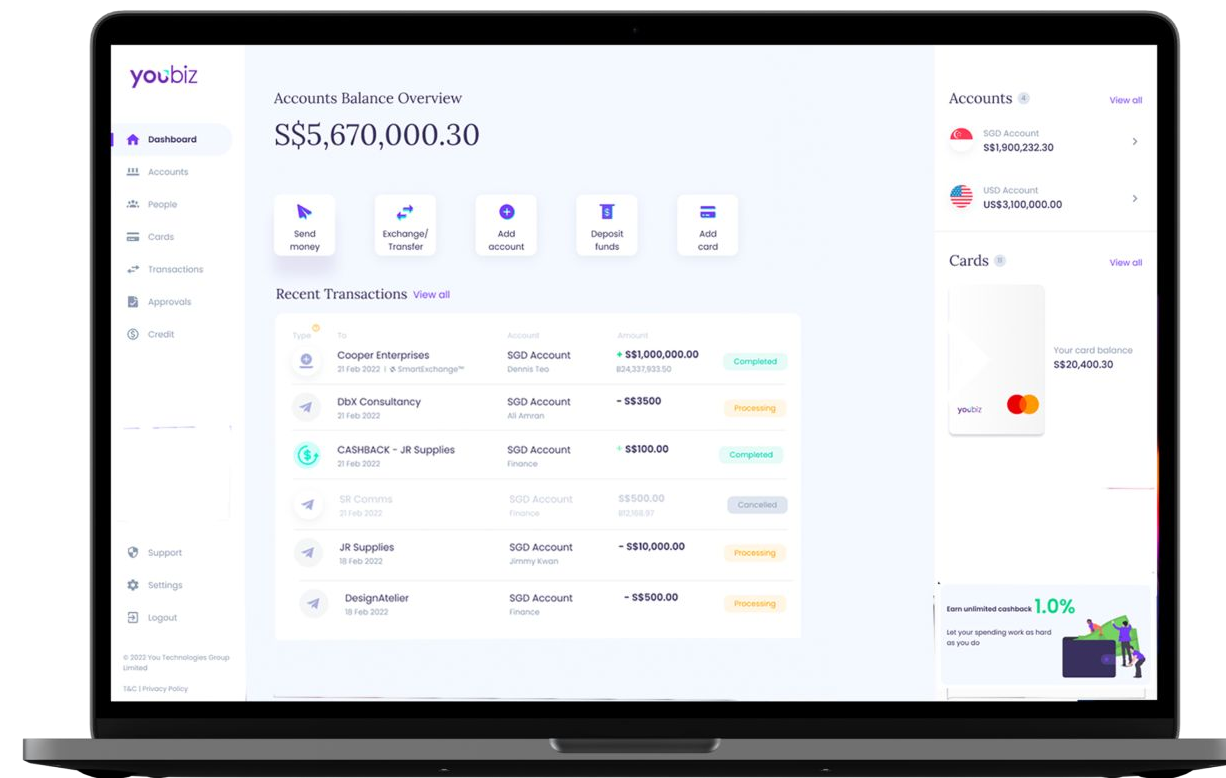
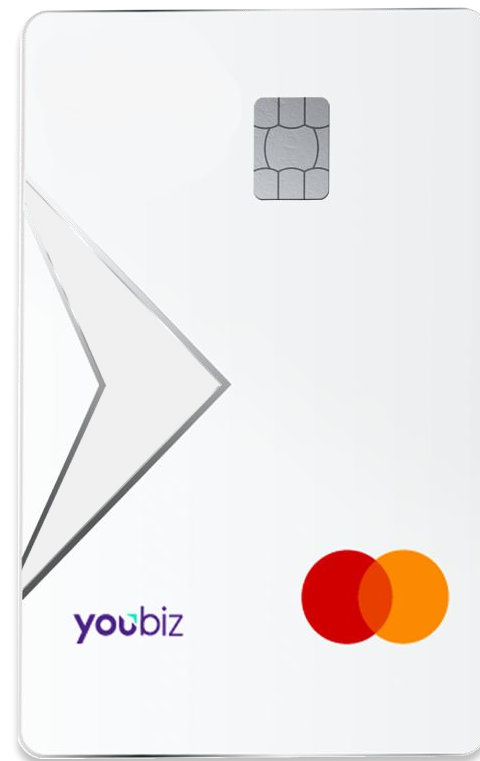
Product of YOU TRIP



As featured on



youbiz



The **best** corporate card & multi-currency account
for businesses

The corporate card with real unlimited 1% cashback & 0% FX fees



1% cashback on all card spend with **no cap**



0% FX fees for card spend in over 150 currencies



Issue **unlimited virtual/physical cards**



No account fees or **minimum sum** for set up



Multi-currency accounts with the best exchange rates



★ Wholesale exchange rates for **card payments, exchange & remittance**

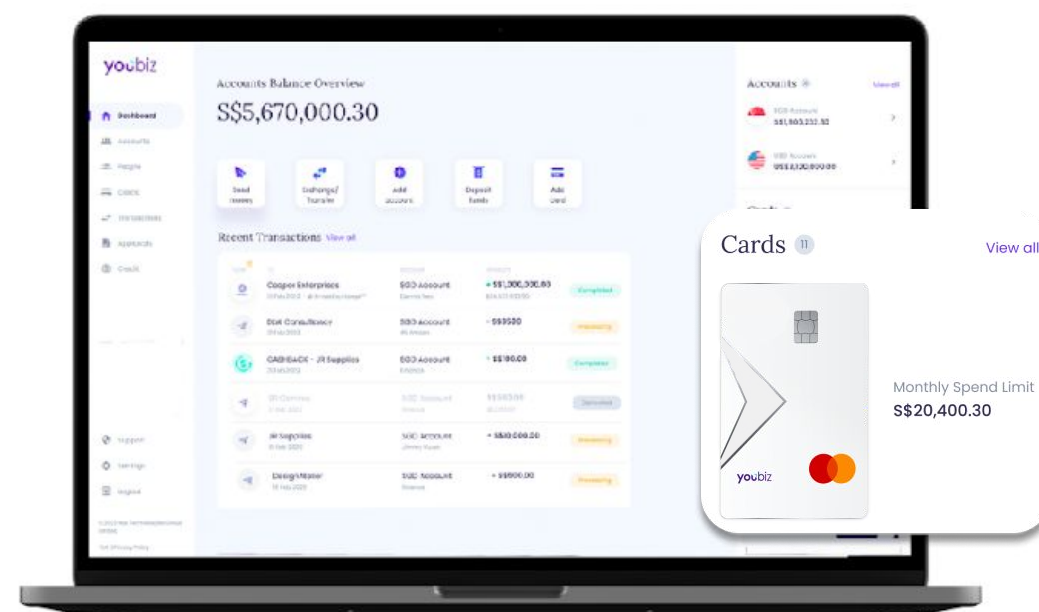
↔ Free local transfers in SGD. **Receive payments via currency accounts for free**

≡ Create up to 30 accounts across **SGD, AUD, CHF, EUR, GBP, HKD, JPY, THB, USD for free**

📁+ **Save up to 6X more** for remittance of 8 major foreign currencies to 146 countries

Rewarding you as your business scales

Open Account



No account fee or fall-below fee.

Apply online in minutes



Approval in 48 hours, **instant access to virtual cards**



No cap, no minimum spend for cashback on all card spend

Corporate expense management, simplified.

SGD Account
Cameron Williamson
S\$1,900,232.30
Out of S\$5,000,000
Active

Legal
Cameron Williamson
Activate card

Other Expenses II
Brendan Yim
US\$500.00
Out of US\$10,000
Active

Jenny W
David Billa
Nita Patel

Assign Role

Finance Accountant

General

Invite Sent

Transactions

Type	To/From	Amount	Status
Exchange from SGD	Nov 9, 2022	-S\$1,000.00 £612.67	Completed
Exchange to GBP	Nov 9, 2022	+£612.67 S\$1,000.00	Completed
Exchange from SGD	Nov 9, 2022	-S\$1,000.00 THB 26,019.73	Completed
Exchange to THB	Nov 9, 2022	+THB 26,019.73 S\$1,000.00	Completed
Outgoing Overseas Transfer to myr niium	Nov 9, 2022	-S\$101.15 S\$100.00	Cancelled
Outgoing Local Transfer to p2p	Nov 9, 2022	-S\$109.00	Completed
Outgoing Local Transfer to DBS NON P2P	Nov 9, 2022	-S\$52.00	Completed
Outgoing Local Transfer to DBS NON P2P	Nov 9, 2022	-S\$30.00	Completed



Issue unlimited virtual/physical cards with customised spend limits

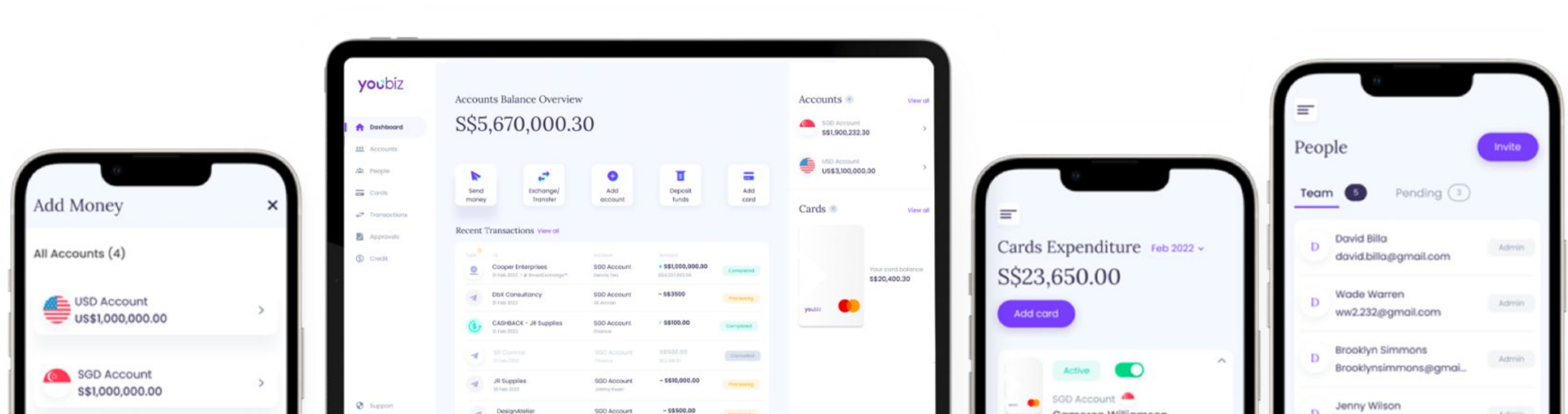


Set approval policies for various payments to prevent over spending



Easily filter transactions by type, amount, account and date range before extracting to PDF or excel

So how does YouBiz fare against conventional corporate bank accounts?



The YouBiz Advantage for business accounts

Account Comparison (fees expressed in SGD)



Monthly Annual Fees	FREE	\$50 per year	\$10 per month	\$35 per year	\$100 per month	Free
Minimum Deposit	\$0	\$1,000	\$1,000	\$1,000	\$100	N.A
Minimum Balance	\$0	\$10,000	\$1,000	\$5,000	\$2,000	N.A
Fall-below Fees	\$0	\$40	\$15	\$15	\$5	N.A
FAST Transfer Fees	FREE	\$0.50 per transaction	\$0.50 per transaction	\$0.70 per transaction	\$0.50 per transaction	N.A.
Receivables Fees	FREE	Up to \$10	\$10	\$10	\$10	From 0.4%
Store multiple currencies	✓	✓	✓	✓	✓	✗
Create up to 30 multi-currency accounts	✓	✗	✗	✗	✗	✗
Real-time card controls	✓	✗	✗	✗	✗	✗
Integrated multi-user management	✓	✗	✗	✗	✗	✗

Fees are all expressed in SGD. Fee information of Financial Services Companies are collected from publicly accessible information such as company websites and FAQ.

The YouBiz Advantage for corporate cards



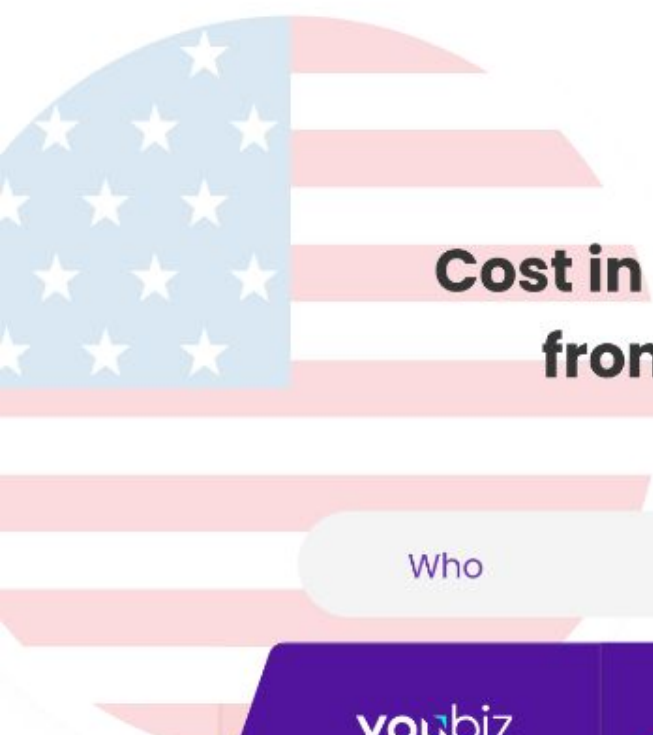
Card Fees Comparison (fees expressed in SGD)

Card Issuance Fees	FREE	Free	\$20 per card	\$36 per card per year	\$150 per card per year	Up to \$155 per card per year
FX Markup	0%	1%	1%	1%	1.8%	0.4%
Foreign Currency Transaction Fees	0%	2.25%	2%	2%	1.5%	2.95%
ATM Withdrawal Fees	FREE	\$20 per withdrawal	1% per withdrawal	\$5 per withdrawal	1.5% per withdrawal	5% per withdrawal
Cashback	Unlimited 1% cashback	0.3% cashback	0.2% cashback	0.3% cashback	N.A	N.A

Fees are all expressed in SGD. Fee information of Financial Services Companies are collected from publicly accessible information such as company websites and FAQs. Not applicable (N.A.) is listed when there are no publicly accessible information on the specific function with regards to the employee cards issued by the company.

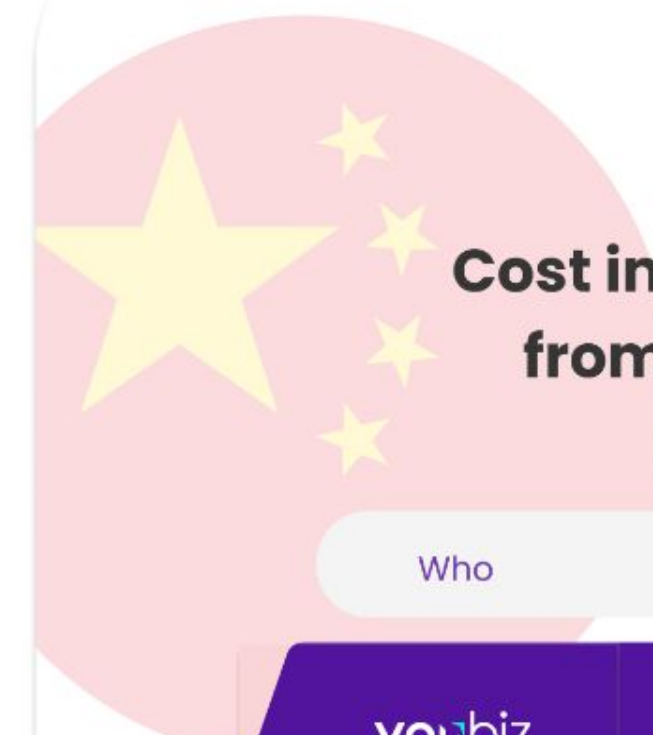
The YouBiz Advantage for overseas remittance

Remittance Fees Comparison (fees expressed in SGD)



Cost in (S\$) to transfer US\$40,000
from Singapore to USA

Who	Total cost (S\$)	Exchange Rates ¹	Fees (S\$) ²
youbiz	\$55,909.92 Save up to \$720!	0.71804	\$202.64
DBS	\$56,160.73	0.71364	\$110.06
OCBC Bank	\$56,530.53	0.70897	\$110.53
UOB	\$56,630.65	0.70771	\$110.65
AMERICAN EXPRESS	\$55,940.00	0.71531	\$20.00

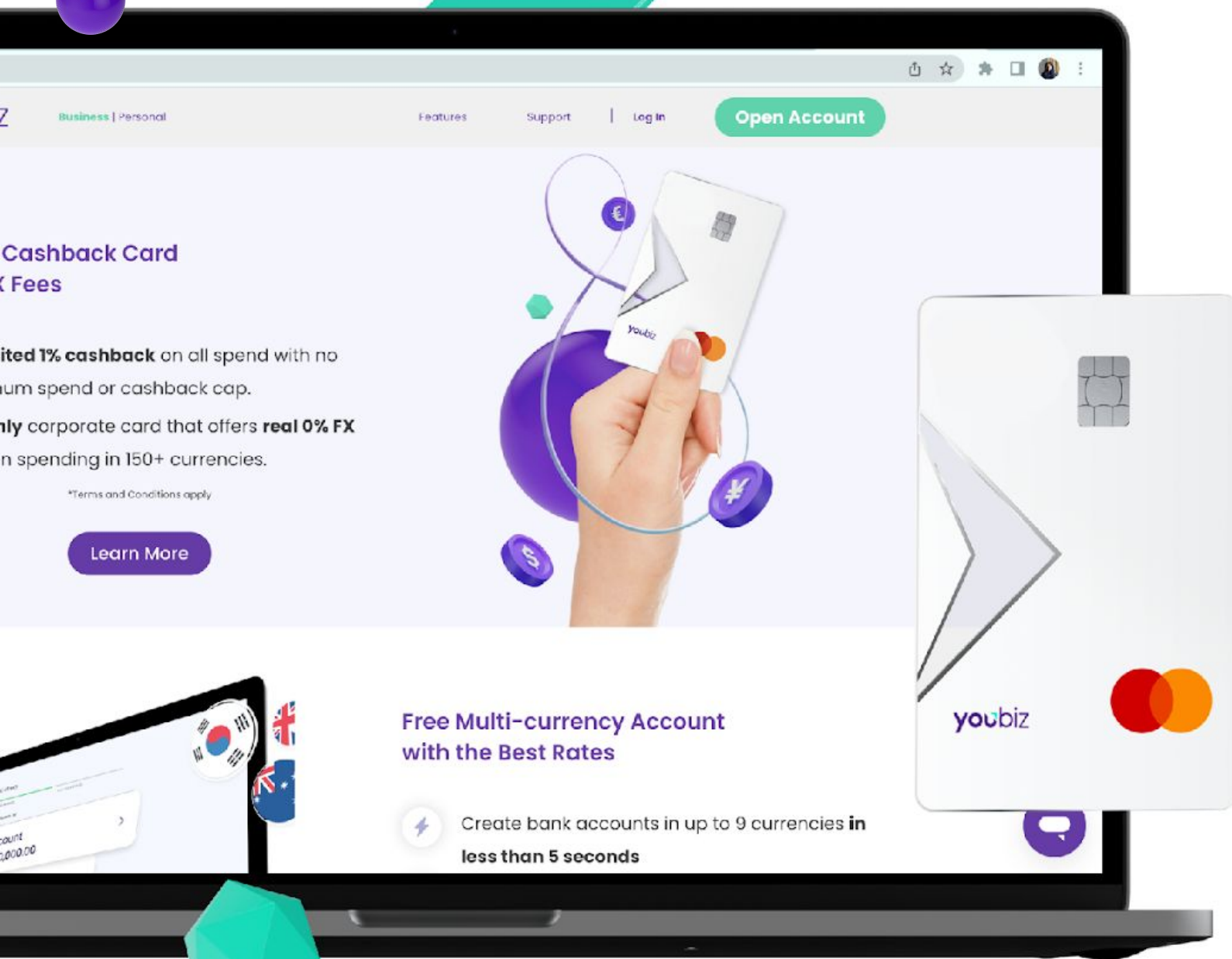


Cost in (S\$) to transfer US\$40,000
from Singapore to China

Who	Total cost (S\$)	Exchange Rates ¹	Fees (S\$) ²
youbiz	\$55,749.06 Save up to \$881!	0.71804	\$41.78
DBS	\$56,160.73	0.71364	\$110.06
OCBC Bank	\$56,530.53	0.70897	\$110.53
UOB	\$56,630.65	0.70771	\$110.65
AMERICAN EXPRESS	\$55,940.00	0.71531	\$20.00

¹ Exchange rates and fees are obtained directly from individual platforms as of 10 November 2022. Mid-market exchange rate observed on the same day was 1 SGD = 0.7183 USD.

² Fees are inclusive of charges such as transfer fees, cable charges and other correspondent bank charges.



Grow your business now
with YouBiz.

go.you.co/policywoke