

Frequently Asked Questions for Members for the UOI Adjourned Annual General Meeting 2020 (Adjourned AGM)

| (A) PRE-REGISTRATION | |
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| A1 | Who can register to watch? |
| | Only UOI members can register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream. |
| A2 | Why can't I attend the Adjourned AGM in person? |
| | Due to the current COVID-19 situation and related safe distancing measures in Singapore, members will not be able to attend the Adjourned AGM in person. |
| A3 | How do I watch the “live” audio-visual webcast or listen to the “live” audio-only stream? |
| | <p>A member must pre-register at the pre-registration website at https://smartagm.sg/uoiaqm2020 from 20 May 2020 till 11.00 a.m. on 9 June 2020 to enable UOI to verify his status as a member.</p> <p>A member will be required to fill in his name, NRIC/Passport/Company Registration number, shareholding type, mobile number and email address during the pre-registration.</p> <p>Registrants whose names do not appear on UOI's Register of Members/CDP Depository Register/CPF and SRS agent or operators' lists as at 11.00 a.m. on 9 June 2020 will be rejected.</p> <p>Authenticated registrants will receive an email by 12 noon on 11 June 2020 which will contain a unique user ID and password, the link to access the “live” audio-visual webcast and a toll-free telephone number (toll-free applies to landline only; toll charges may apply if using mobile) to access the “live” audio-only stream of the Adjourned AGM proceedings (Confirmation Email). Registrants who receive the Confirmation Email can then observe or listen to the Adjourned AGM proceedings through a “live” audio-video webcast (via their mobile phones, tablets or computers) or “live” audio-only stream (via their telephones).</p> <p>Registrants who do not receive the Confirmation Email by 12 noon on 11 June 2020 should contact UOI's share registrar, Boardroom Corporate & Advisory Services Pte Ltd at +65 6536 5355 during office hours from 9.00 a.m. to 4.00 p.m., Monday to Friday.</p> |
| A4 | When can I start to pre-register for the Adjourned AGM? |
| | Pre-registration for the Adjourned AGM starts from 20 May 2020. |
| A5 | Is there a closing date for the pre-registration? |
| | Pre-registration for the Adjourned AGM closes at 11.00 a.m. on 9 June 2020. |
| A6 | Can I register another person to watch the “live” audio-visual webcast or listen to the “live” audio-only stream on my behalf? |
| | No. The Adjourned AGM is a private event. Only UOI members will be able to register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream. |

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| A7 | If I hold UOI shares via a securities sub-account with a depository agent (e.g. a nominee company), can I register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream? |
| | Yes, you may register to do so through your depository agent. Please contact your depository agent as soon as possible as your depository agent has to register with UOI by 11.00 a.m. on 9 June 2020. |
| A8 | If I am a CPF and/or SRS investor holding UOI shares, can I register to watch the “live” audio-visual webcast or listen to the “live” audio-only stream? |
| | Yes, you can pre-register to do so. However, if you wish to vote on the resolutions, you need to submit your voting instructions to your CPF Agent Bank/SRS operator before 5.00 p.m. on 3 June 2020 in order for your voting instructions to be forwarded to UOI by 11.00 a.m. on 9 June 2020. |
| A9 | What can I do if I have pre-registered but do not receive the Confirmation Email by 12 noon on 11 June 2020? |
| | If you have pre-registered by the deadline of 11.00 a.m. on 9 June 2020 but have not received the Confirmation Email by 12 noon on 11 June 2020, you should contact UOI’s share registrar, Boardroom Corporate & Advisory Services Pte Ltd at +65 6536 5355 during office hours from 9.00 a.m. to 4.00 p.m., Monday to Friday. |
| (B) VOTING | |
| B1 | Would I be able to vote electronically? |
| | No. UOI’s constitution currently does not provide for members to vote electronically. |
| B2 | How do I vote if I can only attend the Adjourned AGM electronically? |
| | <p>If you wish to vote, you must appoint the Chairman of the Meeting as your proxy to vote.</p> <p>You must first download, complete and sign the proxy form, before scanning and sending it by email to uoiagm@uoi.com.sg or submitting it by post to 80 Raffles Place, #04-20 UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary), not less than 72 hours before the time appointed for holding the Adjourned AGM.</p> <p>In view of the current COVID-19 situation and the related safe distancing measures, it may be difficult for members to submit completed proxy forms by post and for the Company to process completed proxy forms which are submitted by post. There may also be delays in the delivery of completed proxy forms which are submitted by post. Therefore, members are strongly encouraged to submit completed proxy forms electronically via email to uoiagm@uoi.com.sg to ensure that they are received by the Company by the stipulated deadline.</p> <p>CPF or SRS investors who wish to appoint the Chairman of the Meeting as proxy to vote for them should submit their voting instructions to their respective Agent Banks/SRS operators by 5.00 p.m. on 3 June 2020 in order for their voting instructions to be forwarded to UOI by 11.00 a.m. on 9 June 2020.</p> <p>If you appoint the Chairman of the Meeting as your proxy, you must give specific instructions as to voting, or abstentions from voting, in respect of a resolution in the form</p> |

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| | of proxy, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid. |
| B3 | Where can I find the proxy forms? |
| | You can download the proxy form at: www.uoi.com.sg/uoi/index.html ; or www.sgx.com/securities/company-announcements |
| B4 | Is there a deadline to submit proxy forms? |
| | Yes, the deadline for submission of proxy forms is 11.00 a.m. on 9 June 2020. CPF and SRS investors - Please refer to A8 and B2 above. |
| B5 | If I had previously submitted a proxy form for the UOI AGM that was originally scheduled to be held on 16 April 2020 (16 April AGM), do I need to submit another proxy form for the Adjourned AGM? |
| | Members who had submitted valid proxy forms appointing the Chairman of the Meeting or other person(s) as proxy(ies) for the 16 April AGM before 13 April 2020 do not have to submit new proxy forms provided that: (a) they had given specific instructions on how they wish to vote for or against or abstain from voting on, each resolution in the proxy forms that they had submitted; and (b) they do not withdraw the proxy form that they had submitted. In these circumstances, if these members are verified as members as at 11.00 a.m. on 9 June 2020, the Company shall be entitled to, and will treat, such proxy forms as valid instruments appointing the Chairman of the Meeting as their proxy to vote at the Adjourned AGM in accordance with their specified instructions. Submission by a member of a valid proxy form appointing the Chairman of the Meeting as proxy by 11.00 a.m. on 9 June 2020 will supersede any previous instrument appointing a proxy(ies) submitted by that member. |
| B6 | How do I withdraw my proxy form that I had submitted previously? |
| | To withdraw a proxy form that has been submitted, please send an email to uoiagm@uoi.com.sg to notify the Company of the withdrawal by 11.00 a.m. on 9 June 2020. |
| (C) ASKING QUESTIONS PRIOR TO THE ADJOURNED AGM | |
| C1 | Can I ask questions at the Adjourned AGM? |
| | You will not be able to ask questions at the Adjourned AGM during the “live” audio-visual webcast or “live” audio-only stream, and therefore it is important for you to submit your questions in advance of the Adjourned AGM. |

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| | <p>You may submit question(s) related to the resolutions to be tabled for approval at the Adjourned AGM in advance of the Adjourned AGM, in the following manner:</p> <p>(a) by email to uoiagm@uoi.com.sg; or</p> <p>(b) by post to 80 Raffles Place, #04-20, UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary).</p> <p>All questions must reach the Company by 5.00 p.m. on 8 June 2020.</p> <p>To ensure that questions are received by the Company by 5.00 p.m. on 8 June 2020, you are strongly encouraged to submit questions by email.</p> <p>When sending questions, you should also provide your full name and NRIC/Passport/Company Registration No. for verification. Mobile phone numbers provided will help UOI to reach out more easily if clarification is required.</p> <p>The Company will endeavour to address substantial and relevant questions received from members before the Adjourned AGM. Answers to substantial and relevant questions will be published on www.uoi.com.sg/uoi/index.html.</p> |
| C2 | Is there a deadline to submit questions for the Adjourned AGM? |
| | All questions must reach the Company by 5.00 p.m. on 8 June 2020. |
| C3 | Would all my questions be answered? |
| | The Company will endeavour to address substantial and relevant questions received from members before the Adjourned AGM. Answers to substantial and relevant questions will be published on www.uoi.com.sg/uoi/index.html . |
| (D) ACCESSING THE “LIVE” ADJOURNED AGM PROCEEDINGS | |
| D1 | How do I access the Adjourned AGM proceedings? |
| | <p>The Adjourned AGM will start at 11.00 a.m. on 12 June 2020.</p> <p>Please refer to A3. Registrants who receive the Confirmation Email can either log in to watch the “live” audio-visual webcast or dial in to listen to the “live” audio-only stream.</p> <p><u>Audio-visual webcast</u></p> <ul style="list-style-type: none"> • Click on the URL link indicated in the Confirmation Email. • Key in the unique user ID and password provided in the Confirmation Email when prompted. • The “live” audio-visual webcast will start when the Adjourned AGM commences at 11.00 a.m. <p><u>Audio-only stream</u></p> <ul style="list-style-type: none"> • Call the toll-free telephone number indicated in the Confirmation Email (toll-free applies to landline only; toll charges may apply if using mobile). • Key in the conference code provided in the Confirmation Email when prompted. • State your name clearly when prompted. • The telephone line to access the “live” audio-only stream will open from 10.45 a.m. onwards. You will be put on hold until the Adjourned AGM commences at 11.00 a.m. |

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| (E) DIVIDENDS | |
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| E1 | Why was there a delay in the record date and payment date of the final and special dividends? |
| | The proposed final one-tier tax-exempt dividend of 8.5 cents per ordinary share and special one-tier tax-exempt dividend of 7.0 cents per ordinary share for the year ended 31 December 2019 are subject to members' approval at the AGM, under Singapore law. With the deferment of our AGM, the record date and payment date of the proposed final and special dividends were deferred as well. |
| E2 | When will the final and special dividends be paid? |
| | If approved by members at the Adjourned AGM, the proposed final one-tier tax-exempt dividend of 8.5 cents per ordinary share and the special one-tier tax-exempt dividend of 7.0 cents per ordinary share will be paid on 3 July 2020. |
| (F) GENERAL | |
| F1 | If there are any changes to the Adjourned AGM, how would I know? |
| | Due to the constantly evolving COVID-19 situation in Singapore, the Company may be required to change its arrangements for the Adjourned AGM at short notice. Please check the Company's website and the SGX website for the latest updates. |
| F2 | When will I receive the printed copy of the Notice of Adjourned AGM and other Adjourned AGM related documents? |
| | Printed copies of Notice of Adjourned AGM and proxy form will not be sent to members. Please refer to the electronic copy of the Notice of Adjourned AGM and related documents available on the Company's website and on the SGX website. |
| F3 | Can I request for a printed copy of the UOI FY2019 Annual Report (Annual Report 2019)? |
| | Printed copies of the Annual Report 2019 have been despatched to members on 18 March 2020. The electronic copy of the Annual Report 2019 is accessible on the Company's website and on the SGX website. |