

United Overseas Bank Limited (UOB)
Annual General Meeting 2021 (AGM)
Frequently Asked Questions for Shareholders

| (A) PRE-REGISTRATION | |
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| A1 | How do I pre-register for the AGM? |
| | <p>You will need to take the following steps:</p> <p>Step 1: Go to the pre-registration website https://uobagm2021.conveneagm.com</p> <p>Step 2: Click “Register as Shareholder”.</p> <p>Step 3: Fill out the form with the required information and click “Submit Registration”.</p> <p>Step 4: Review the information to be submitted. If correct, please click “Submit registration”. To edit the information, please click “Edit”.</p> <p>Step 5: After you have clicked “Submit registration”, a confirmation will be displayed after a successful registration.</p> <p>Step 6: Check your email inbox for an email from agmaccounts@conveneagm.com. Click “Verify Your Email”. You will be redirected to a new page to create your new password to complete your account creation.</p> <p>Step 7: Once you have successfully registered and created an account, you can proceed to sign in with your verified email and password to view AGM information, submit questions in advance of the AGM and submit your proxy form electronically.</p> <p>Step 8(a): Following verification of your status as a shareholder of UOB, an email will be sent to you by 12:00pm on 29 April 2021. The email will contain instructions on how to access the “live” audio-visual webcast or “live” audio-only stream of the AGM proceedings (Confirmation Email).</p> <p>Step 8(b): If we are unable to verify your status as a UOB shareholder, an email will be sent to you by 12:00pm on 29 April 2021 to notify you of the same.</p> |
| A2 | When will I receive my confirmation email to access the AGM proceedings? |
| | <p>Authenticated shareholders will receive a confirmation email by 12:00pm on 29 April 2021.</p> <p>Registrants who do not receive our email by 12:00pm on 29 April 2021, but have registered by the 27 April 2021 deadline, should contact UOB’s share registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at +65 6536 5355 during office hours from 8:30am to 5:30pm, Monday to Friday or via email at srs.teamb@boardroomlimited.com.</p> |

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| A3 | What happens if UOB cannot verify my status as a shareholder? |
| | <p>You will receive an email by 12:00pm on 29 April 2021 notifying you that we are not able to verify your status as a UOB shareholder and you will not be able to access the AGM proceedings.</p> <p>Shareholders who do not receive our email by 12:00pm on 29 April 2021, but have registered by the 27 April 2021 deadline, should contact UOB's share registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at +65 6536 5355 during office hours from 8:30am to 5:30pm, Monday to Friday or via email at srs.teamb@boardroomlimited.com.</p> |
| A4 | Who can pre-register for the AGM? |
| | <p>Only UOB shareholders, including CPF and SRS investors, will be able to pre-register for the AGM through the pre-registration website.</p> <p>If you hold shares through relevant intermediaries (other than CPF and SRS investors), please contact the relevant intermediary through which you hold your UOB shares as soon as possible to make the necessary arrangements for your participation in the AGM.</p> |
| A5 | I am an individual shareholder. Can I pre-register a representative to attend the AGM on my behalf? |
| | No, individual shareholders cannot pre-register representative to attend the AGM on their behalf. |
| A6 | If I hold UOB shares via a securities sub-account in a depository agent (e.g. a nominee company), can I pre-register for the AGM? |
| | You should contact your depository agent as soon as possible in order to make the necessary arrangements for your participation in the AGM. |
| A7 | If I am a CPF and/or SRS investor holding UOB shares, can I pre-register for the AGM? |
| | <p>Yes, you can pre-register for the AGM through the pre-registration website.</p> <p>However, if you wish to appoint Chairman of the Meeting as proxy to vote on your behalf at the AGM, you need to contact your CPF Agent Banks and/or SRS Operators through which you hold your UOB shares as soon as possible to submit your votes by 5:00pm on 20 April 2021.</p> |

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| A8 | What information do I need to provide to pre-register for the AGM? |
| | <p>You will need to provide the following information:</p> <ul style="list-style-type: none"> - Full name (as per CDP/CPF/SRS/scrip) - NRIC/passport - Email address - Shareholding type(s) <p>The provision of contact number is optional.</p> |
| A9 | Why do I need to provide my full NRIC/passport number? |
| | This is to enable us to verify your identity and status as a UOB shareholder prior to sending Confirmation Email to authenticated shareholders. |
| (B) VOTING | |
| B1 | Would I be able to vote “live” at the AGM? |
| | No, there will be no “live” voting at the AGM, and shareholders will not be able to vote during the “live” audio-visual webcast or “live” audio-only stream of the AGM proceedings. Shareholders (whether individual or corporate) who wish to vote on the resolutions to be tabled at the AGM must appoint the Chairman of the Meeting as their proxy to vote on their behalf at the AGM, in accordance with the instructions on the instrument appointing a proxy. |
| B2 | How do I vote on the resolutions to be tabled at the AGM? |
| | <p>You will need to appoint the Chairman of the Meeting as your proxy to vote on your behalf at the AGM. Where 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 instrument appointing a proxy, failing which the appointment of the Chairman of the Meeting as proxy for that resolution will be treated as invalid.</p> <p>The instrument appointing the Chairman of the Meeting as proxy must be submitted to the Company in the following manner:</p> <p>(a) if submitted electronically, be submitted via:</p> <ul style="list-style-type: none"> (i) email at uob_agm@uobgroup.com; or (ii) the pre-registration website at https://uobagm2021.conveneagm.com; or <p>(b) if submitted by post, to 80 Raffles Place, #04-20 UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary),</p> <p>in each case, by 3:00pm on 27 April 2021.</p> |

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| | <p>Please download, complete and sign the proxy form, before submitting it by post to the address provided above, or before scanning (if necessary) and sending it by email to the email address provided above.</p> <p>CPF or SRS investors who wish to appoint the Chairman of the Meeting as proxy should approach their respective Agent Banks/SRS operators to submit their votes by 5:00pm on 20 April 2021.</p> |
| B3 | Where can I find the proxy forms? |
| | You can download the proxy form at www.uobgroup.com/investor-relations/agm-and-egm and on the SGX website at www.sgx.com/securities/company-announcements . |
| B4 | Is there a deadline to submit proxy forms? |
| | Yes, instruments appointing the Chairman of the Meeting as proxy must be submitted by 3:00 pm on 27 April 2021 . |
| B5 | I am a CPF/SRS investor. Can I submit a proxy form directly to the Company or via the pre-registration website? |
| | No. CPF or SRS investors who wish to appoint the Chairman of the Meeting as proxy should approach their respective Agent Banks/SRS operators to submit their votes by 5:00pm on 20 April 2021 . |
| B6 | I hold UOB shares via a securities sub-account in a depository agent (e.g. a nominee company), can I submit a proxy form directly to the Company or via the pre-registration website? |
| | No. You should contact your depository agent through which you hold UOB shares as soon as possible to make the necessary arrangements for you to appoint the Chairman of the Meeting as proxy to vote on your behalf at the AGM. |
| (C) ASKING QUESTIONS “LIVE” AT THE AGM | |
| C1 | Can I ask questions “live” at the AGM? |
| | <p>Yes, shareholders can ask substantial and relevant questions related to the resolutions to be tabled for approval at the AGM by submitting text-based questions “live” at the AGM via the audio-visual webcast platform.</p> <p>Shareholders will have to type in and submit their questions through the “Ask a Question” feature via the audio-visual webcast platform using their phones, tablets or computers.</p> |

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| | Shareholders, including CPF and SRS investors, who wish to submit text-based questions “live” at the AGM must pre-register at https://uobagm2021.conveneagm.com so that a confirmation email containing instructions on how to access the “live” audio-visual webcast or “live” audio-only stream of the AGM proceedings can be sent to them following verification. Shareholders <u>will not be able</u> to submit questions “live” at the AGM via the audio-only stream of the AGM proceedings. |
| C2 | What happens if the questions asked “live” at the AGM are not addressed during the AGM itself? |
| | During the AGM, we will address as many substantial and relevant questions (which are related to the resolutions to be tabled for approval at the AGM) which have not already been addressed prior to the AGM, as well as those received “live” at the AGM , as we can. If we are not able to do so during the AGM due to time or other constraints, we will publish our responses to such questions on our corporate website at www.uobgroup.com/investor-relations/agm-and-egm and on SGX website as soon as possible after the AGM. |
| C3 | Can I see the “live” questions raised by other shareholders during the webcast? |
| | No, you will not be able to see the questions raised by other shareholders. |
| C4 | Can I ask questions “live” at the AGM if I am listening to the audio-only stream of the AGM proceedings? |
| | No, shareholders will not be able to ask questions “live” at the AGM via the audio-only stream of the AGM proceedings. |
| (D) ASKING QUESTIONS PRIOR TO THE AGM | |
| D1 | Can I submit questions in advance of the AGM? |
| | Shareholders, including CPF and SRS investors, can submit questions related to the resolutions to be tabled for approval at the AGM to the Chairman of the Meeting, in advance of the AGM, in the following manner: (a) Via pre-registration website at https://uobagm2021.conveneagm.com . (b) Via email at uob_agm@uobgroup.com . (c) By post to 80 Raffles Place, #04-20, UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary). |


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| | <p>When sending in your questions via email or by post, please also provide us with the following details for our verification of your shareholder status:</p> <ul style="list-style-type: none"> • your full name; • your NRIC/passport number • your address; and • the manner in which you hold shares in UOB (e.g., via CDP, CPF, SRS and/or scrip). <p>All questions must be submitted by 14 April 2021.</p> |
| D2 | Is there a deadline to pre-submit questions for AGM? |
| | Yes, all questions must be submitted in advance of the AGM by 14 April 2021 . |
| D3 | Would all my questions be answered? |
| | <p>We will endeavour to address substantial and relevant questions (which are related to the resolutions to be tabled for approval at the AGM) received from shareholders. Answers to substantial and relevant questions will be published on www.uobgroup.com/investor-relations/agm-and-egm and on SGX website by 19 April 2021.</p> <p>During the AGM, we will address as many substantial and relevant questions which have not already been addressed prior to the AGM, as well as those received “live” at the AGM, as we can.</p> <p>Where substantially similar questions are received, we will consolidate such questions and consequently not all questions may be individually addressed.</p> <p>Please note that questions which are not substantial and relevant to the resolutions to be tabled for approval at the AGM may not be answered.</p> |
| (E) ACCESSING THE LIVE AGM PROCEEDINGS | |
| E1 | What do I need to attend the AGM? |
| | <p>You will need a web browser on your phone, tablet or computer to access the “live” audio-visual webcast of the AGM proceedings and/or submit text-based questions at the AGM via the audio-visual webcast platform. Ensure you are connected to Wi-Fi as the streaming of the “live” audio-visual webcast of the AGM proceedings will consume a large amount of data.</p> <p>You will need a phone to call the toll-free telephone number provided and access the “live” audio-only stream of the AGM proceedings.</p> <p>You must access the AGM proceedings via the “live” audio-visual webcast in order to submit text-based questions “live” at the AGM.</p> |

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| E2 | What are the supported browsers? |
| | <p>Recommended Browser Versions:</p> <ul style="list-style-type: none"> • Mozilla Firefox 69 and above • Safari 12.1.2 and above • Google Chrome 74 and above • Microsoft Edge 2020 <p>Please ensure your browser is compatible.</p> |
| E3 | Can I log in to test the compatibility of my device to ensure that I can view the presentation on the day of the AGM before 30 April 2021? |
| | <p>Yes, you can. To verify the compatibility of your device, click “test page” at the pre-registration website at https://uobagm2021.conveneagm.com using the account credentials created during the registration. A system compatibility check will be performed.</p> <p>If you need any assistance, you may call the Singapore toll-free line at 800 852 3335 or email support@conveneagm.com.</p> |
| E4 | What would the login process for the “live” audio-visual webcast of the AGM proceedings be like? |
| | <p>Authenticated shareholders will receive an email by 12:00pm on 29 April 2021 which contains a URL for sign in. You can sign in using the account credentials created during pre-registration to access the “live” audio-visual webcast and Q&A of the AGM proceedings.</p> <p><u>Step 1:</u> Go to the URL provided in the Confirmation Email using the web browser on your phone, table or computer. Click “Sign In” at the top right-hand corner of the webpage. Ensure the browser is compatible and is of the latest version.</p> <p>Recommended Browser Versions:</p> <ul style="list-style-type: none"> • Mozilla Firefox 69 and above • Safari 12.1.2 and above • Google Chrome 74 and above • Microsoft Edge 2020 <p><u>Step 2:</u> Sign in with your email (verified during pre-registration) and password (created during pre-registration).</p> <p><u>Step 3:</u> After you have signed in, you should see a welcome page with UOB logo. The “live” audio-visual webcast will commence at 2:30pm on 30 April 2021. The AGM proceedings will start at 3:00pm.</p> |

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| (F) GENERAL | |
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| F1 | If there are any changes to the status of AGM, how would I know? |
| | Please refer to our corporate website at www.uobgroup.com/investor-relations/agm-and-egm or the SGX website for the latest updates. |
| F2 | Why can't I attend the AGM in person? |
| | Due to the current COVID-19 situation and the related safe distancing measures in Singapore, shareholders will not be able to attend the AGM in person. |
| F3 | When will I receive the printed copy of the Notice of AGM and other AGM related circulars? |
| | Printed copies of Notice of AGM and proxy form will not be sent to shareholders. Please refer to the electronic copy of the Notice of AGM and related documents available on the Corporate website and on SGX website. |
| F4 | Can I request for a printed copy of the FY2020 Annual Report? |
| | <p>The Company strongly encourages shareholders to refer to the electronic copy of the Annual Report 2020 at https://www.uobgroup.com/AR2020.</p> <p>You can also access the annual report using the QR code below.</p> <div style="text-align: center;">  </div> <p>UOB Annual Report 2020</p> |