

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

(A) WHAT ARE THE KEY ACTIONS I NEED TO TAKE TO PARTICIPATE IN THE AGM?

The key actions to be taken, based on the manner in which you hold shares in UOB, are summarised and set out in the table below:

	I hold shares via CDP or in scrip	I hold shares through CPF or SRS	I hold shares through a relevant intermediary ¹
I wish to attend, speak, and vote in person at the AGM	Register in person at the AGM venue by <u>3:00pm on 21 April 2023</u> to attend, ask questions and vote at the AGM (refer to B1, C2, and D2)		Approach your relevant intermediary (if it has not already contacted you)
I wish to ask questions in advance of the AGM	Submit questions in advance via email or by post by <u>5:00pm on 6 April 2023</u> (refer to C1)		Approach your relevant intermediary (if it has not already contacted you)
I do not wish to attend the AGM, but wish to vote by appointing <u>Chairman of the Meeting</u> as proxy	Submit proxy form appointing Chairman of the Meeting as proxy to our Share Registrar via email or by post to reach us by <u>3:00pm on 18 April 2023</u> (refer to D4)	Approach your CPF Agent Bank or SRS Operator to submit your votes by <u>5:00pm on 11 April 2023</u>	Approach your relevant intermediary to submit your votes (if it has not already contacted you)
I do not wish to attend the AGM, but wish to appoint <u>third party proxy(ies)</u>	Submit proxy form appointing third party proxy(ies) to our Share Registrar via email or by post to reach us by <u>3:00pm on 18 April 2023</u> (refer to D4) <i>Your proxy(ies) must register in person at the AGM venue by <u>3:00pm on 21 April 2023</u> to attend, ask questions and vote at the AGM (refer to B1, C2, and D2)</i>	Not applicable	Not applicable
I do not wish to attend the AGM but wish to pre-register to watch the AGM via “live” audio-visual webcast	Email our Share Registrar at uobagm2023@boardroomlimited.com with your details by <u>3:00pm on 18 April 2023</u> to enable us to verify your identity and status as a UOB shareholder prior to sending the Confirmation Email to you (refer to B2, B3, and B4) <i>Shareholders who have pre-registered and logged in to watch the AGM will not be able to submit questions to the Chairman of the Meeting “live” during the AGM and/or vote at the AGM “live”.</i>		Approach your relevant intermediary (if it has not already contacted you)

¹ “Relevant intermediary” has the meaning ascribed to it in Section 181 of the Companies Act 1967.

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

(B) REGISTRATION	
B1	What should I do to attend the AGM in person?
	<p>Shareholders, including CPF and SRS investors, and duly appointed proxies can attend the AGM in person. <u>Pre-registration is not required.</u></p> <p>You must register in person at the registration counter(s) at Pan Pacific Singapore, Pacific 1-3, Level 1, 7 Raffles Boulevard, Marina Square, Singapore 039595 (AGM venue) on the day of the event. Registration will commence at 2:00pm on that day. Please bring your NRIC/passport to enable the Company to verify your identity.</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 appoint you as a proxy for the AGM.</p> <p>If you feel unwell on the day of the AGM, we advise that you do not come to the AGM venue.</p>
B2	I am unable to attend the meeting in person. Can I register to watch, submit questions during the AGM and/or vote at the meeting via the “live” audio-visual webcast?
	<p>If you are unable to attend the AGM in person, you may pre-register as an observer² to watch the AGM proceedings via “live” audio-visual webcast.</p> <p>If you have pre-registered as an observer, you will be able to log in to watch the AGM proceedings via “live” audio-visual webcast but you <u>will not be able</u> to submit questions to the Chairman during the AGM and/or vote at the AGM.</p> <p>You may email the Company’s Share Registrar at uobagm2023@boardroomlimited.com from 23 March 2023 to 3:00pm on 18 April 2023 with the following details to enable UOB to verify your status.</p> <ul style="list-style-type: none"> • full name; <i>(As shown in the CDP/CPF/SRS/Scrip-based records for verification purposes. Joint-account holders must indicate all shareholders’ names as shown in the record. Corporate Representative must state the name of the company they represent as shown in the record, and their personal details in paragraph (b) below and submit the Corporate Representative Certificate in the absence of prior registration.)</i> • NRIC/ Passport number; • contact number; • email address; and • the manner in which the shares in UOB are held (e.g., via CDP, CPF, SRS and/or scrip). <p>The provision of a contact number will enable us to reach you quickly if there is a need for clarification. However, this is optional.</p>

² By pre-registering to watch the AGM proceedings via “live” audio-visual webcast, a shareholder accepts and agrees to the personal data privacy terms set out in the Notice of AGM.

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

	<p>Authenticated registrants will receive an email by 3:00pm on 20 April 2023 with instructions on how to access the “live” audio-visual webcast of the AGM proceedings (Confirmation Email).</p> <p>Registrants who do not receive the Confirmation Email by 3:00pm on 20 April 2023, but have registered by 3:00pm on 18 April 2023, should contact the Company’s Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd. at +65 6536 5355 during office hours from 8:30am to 5:30pm or via email at uobagm2023@boardroomlimited.com before 10:00am on 21 April 2023.</p> <p>If you have pre-registered and received the Confirmation Email, you may still attend, speak and vote at the AGM in person. In such event, we reserve the right to terminate your access to the audio-visual webcast.</p>
B3	<p>Who can pre-register as observers to watch the AGM proceedings via “live” audio-visual webcast?</p>
	<p>Only UOB shareholders, and CPF and SRS investors, can pre-register themselves as observers of the “live” webcast of the AGM via email.</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 to observe the AGM.</p>
B4	<p>Why do I need to provide the full NRIC/passport number when I pre-register as observer for the “live” audio-visual webcast?</p>
	<p>This is to enable us to verify your identity and status as a UOB shareholder prior to sending the Confirmation Email to you for your access to the “live” audio-visual webcast.</p>
(C) SUBMISSION OF QUESTIONS IN ADVANCE OF, OR AT, THE AGM	
C1	<p>Can I submit questions in advance of the AGM?</p>
	<p>Yes, all shareholders, including CPF and SRS investors, can submit substantial and relevant questions to the Chairman of the Meeting, in advance of the AGM, in the following manner:</p> <p>(a) Via email to uob_agm@UOBgroup.com; or</p> <p>(b) By post to 80 Raffles Place, #04-20, UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary).</p> <p>Please send your questions via email or by post with the following details:</p> <ul style="list-style-type: none"> • your full name; • your address; • contact number; and • the manner in which the shares in UOB are held (e.g., via CDP, CPF, SRS and/or scrip).

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

	<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 to submit your questions.</p> <p>All questions submitted in advance of the AGM must reach us by 5:00pm on 6 April 2023.</p>
C2	Can I ask questions at the AGM?
	<p>All shareholders, including CPF and SRS investors, and duly appointed proxies attending the AGM in person at the meeting venue can ask the Chairman of the Meeting substantial and relevant questions at the AGM.</p> <p>Shareholders who have pre-registered as observers to watch the AGM proceedings via “live” audio-visual webcast <u>will not be able</u> to submit questions to the Chairman during the AGM and/or vote at the AGM.</p>
C3	Will all my questions be answered?
	<p>We will endeavour to address all substantial and relevant questions received from shareholders in advance of the AGM. Answers to substantial and relevant questions will be published at www.UOBgroup.com/investor-relations/aggm-and-egm and at the SGX website www.sgx.com/securities/company-announcements by 10 April 2023. Where questions overlap, we may consolidate such questions and address them by topics. Consequently, some questions may not be individually addressed.</p> <p>During the AGM, we will address any subsequent clarifications sought, or substantial and relevant follow-up questions which have not already been addressed prior to the AGM, as well as those received at the AGM. Where questions overlap, we may consolidate such questions and address them by topics. Consequently, some questions may not be individually addressed.</p> <p>We will also publish the minutes of the AGM on the Company's website and on the SGX website. The minutes will include the responses to substantial and relevant questions from shareholders which are addressed during the AGM.</p>

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM


(D) VOTING AT THE AGM	
D1	How do I exercise my voting rights at the AGM?
	<p>Shareholders, including CPF and SRS investors, can vote at the AGM in person or through their duly appointed proxy(ies)³. If you wish to appoint a proxy(ies) to vote on your behalf, you must submit an instrument appointing a proxy(ies) in accordance with the instructions on the proxy form.</p> <p>If you are a CPF or SRS investor and wish to appoint the Chairman of the Meeting as your proxy, you should approach your CPF Agent Bank or SRS operator to submit your votes by 5:00pm on 11 April 2023.</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 to submit your votes.</p>
D2	How do I vote in person at the AGM?
	Upon registration at the AGM venue, you will be provided with a handheld device for electronic voting at the physical meeting.
D3	Will I be able to vote electronically if I pre-register to watch the “live” audio-visual webcast?
	No, you will not be able to vote electronically at the “live” audio-visual webcast platform.
D4	How do I submit my proxy form?
	<p>Your proxy form must be submitted in the following manner:</p> <p>(a) By email to uobagm2023@boardroomlimited.com; or</p> <p>(b) By post to the Company’s Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at 1 Harbourfront Avenue, Keppel Bay Tower, #14-07, Singapore 098632,</p> <p>in each case, to reach us by 3:00pm on 18 April 2023.</p> <p>Please download a copy of the proxy form from the Company’s website or the SGX website, and complete and sign the proxy form, before submitting it. Please ensure your proxy form is properly completed. We will be entitled to reject any proxy form which is incomplete, improperly completed or illegible or where the true intentions of the appointer are not ascertainable from the proxy form.</p> <p>We strongly encourage all shareholders to submit their completed proxy forms electronically via email to ensure that they reach us by 3:00pm on 18 April 2023.</p> <p>If you are a CPF or SRS investor and wish to appoint the Chairman of the Meeting as your proxy, you should approach your CPF Agent Bank or SRS operator to submit your votes by 5:00pm on 11 April 2023.</p>

³ CPF and SRS investors will not be able to appoint third-party proxy(ies) (i.e., persons other than the Chairman of the Meeting) to attend, speak and/or vote at the AGM on their behalf.

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

D5	Where can I find the proxy form?
	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 .
D6	Is there a deadline to submit proxy forms?
	Yes, the proxy forms must be submitted and reach us by 3:00pm on 18 April 2023 . Please refer to D4 on the submission of proxy form. If you are a CPF or SRS investor and wish to appoint the Chairman of the Meeting as your proxy, you should approach your CPF Agent Bank or SRS operator to submit your votes by 5:00pm on 11 April 2023 .
D7	I have submitted a proxy form but now wish to attend, speak and vote at the AGM myself. What should I do?
	You can change your mind and attend, speak and vote at the Meeting after you have submitted your proxy form. If you attend the Meeting in person, your proxy form will be deemed revoked and we may refuse to admit your appointed proxy(ies) to the Meeting.
D8	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?
	In this case, you must contact your depository agent through which you hold UOB shares as soon as possible to make the necessary arrangements for your participation in the AGM. Please note that you will not be able to appoint third party proxy(ies) (i.e., persons other than the Chairman of the Meeting) to vote at the AGM on your behalf.
(E) GENERAL	
E1	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 at www.sgx.com/securities/company-announcements for the latest updates.
E2	When will I receive the printed copy of the Notice of AGM and other AGM related circulars?
	As part of our sustainability efforts, we will not be sending printed copies of Notice of AGM and proxy form to shareholders. Please refer to the electronic copy of the Notice of AGM and related documents available on the Company's website at www.UOBgroup.com/investor-relations/agm-and-egm and on SGX website www.sgx.com/securities/company-announcements .

United Overseas Bank Limited (UOB)
Annual General Meeting 2023 (AGM)
Frequently Asked Questions about the AGM

E3	Can I request for a printed copy of the FY2022 Annual Report?
	<p>We strongly encourage shareholders to refer to the electronic copy of the Annual Report 2022 at www.UOBgroup.com/investor-relations/financial/group-annual-reports.html.</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 2022</p> <p>If you are unable to access the electronic copy of our Annual Report 2022 or are unable to use the electronic copy, please send your email request to our Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at uobagm2023@boardroomlimited.com with the following details:</p> <ul style="list-style-type: none">• your full name;• your mailing address;• contact number; and• the manner in which the shares in UOB are held (e.g., via CDP, CPF, SRS and/or scrip). <p>By submitting your email request, you agree and acknowledge that the Company and/its service providers may collect, use and disclose your personal data, as contained in the submitted request or which is otherwise collected from you (or your authorised representative(s)), for the purpose of processing and effecting your request.</p>