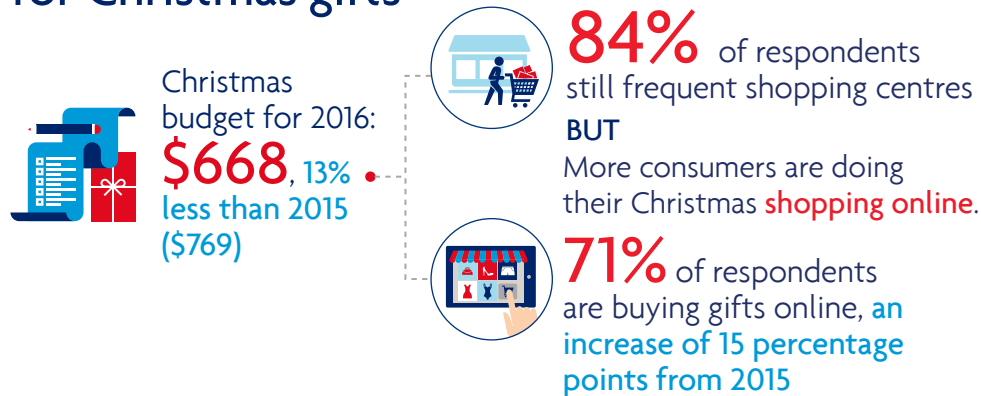


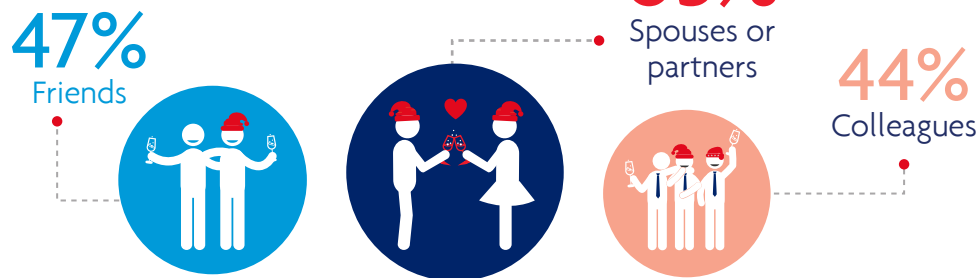
# UOB presents festive shopping trends of the season



## Consumers are reining in spend for Christmas gifts



## Top recipients of gifts



## When it comes to presents...

Chocolate takes the cake

