News Release

UOB to deploy A*STAR's multilingual AI-powered solution to enhance customer engagement across ASEAN

The AI model named MERaLiON has the potential to support relationship managers in better understanding customer needs, reinforcing fair dealing and supporting consistent outcomes across the region.

Singapore, 18 November 2026 – UOB is the first bank to explore the use of the MERaLiON[1]-powered multilingual customer call intelligence solution developed by the Agency for Science, Technology and Research (A*STAR) to enhance customer engagement across ASEAN's diverse languages and markets. The Bank is looking at applying the technology to help relationship managers (RMs) understand, engage and advise customers in Singapore and across its five ASEAN markets[2]. The first phase will be done through Project AURA[3], the Bank's strategic programme to deploy advanced AI at scale and build an AI-fluent culture that empowers its people. RM enablement is one of the programme's priority domains.

Building on this collaboration, UOB and A*STAR Institute of Advanced Intelligence and Computing (A*STAR IAIC) signed a Memorandum of Understanding (MoU) today to further explore how MERaLiON's capabilities could be enhanced to support the Bank's efforts in deploying this solution in a safe, assured and scalable manner. This MoU builds on the broader collaboration between A*STAR and the Future of Finance Institute established by the Monetary Authority of Singapore (MAS), to develop and test AI technologies against real-world needs in the financial sector.

Leong Yung Chee, Group Chief Financial Officer, UOB, said: "Banking is built on trust, and every customer conversation matters. We want to apply AI with purpose, and we see potential for this solution to help our RMs better understand customers, navigate language and cultural nuances, and provide clearer, more relevant guidance. Our collaboration with A*STAR IAIC brings together research and banking expertise to explore how MERaLiON can be applied responsibly to real-world banking needs. UOB's ASEAN footprint provides a meaningful environment to assess its

[1] Multimodal Empathetic Reasoning and Learning in One Network
[2] Singapore, Malaysia, Thailand, Indonesia and Vietnam
[3] Advancing UOB, Reinventing through Advanced AI

RESTRICTED

potential to enable better conversations, reinforce fair dealing and deliver more consistent customer outcomes, while helping our colleagues focus on building trusted relationships."

Professor Lim Keng Hui, Assistant Chief Executive, Science and Engineering Research Council, A*STAR, said: "Singapore's multilingual AI research can create greater impact when it is tested against complex, real-world needs. Through this collaboration with UOB, we are exploring how MERaLiON can be applied in a demanding banking environment where accuracy, explainability and cultural context are critical. By bringing together A*STAR's research expertise and UOB's understanding of customer needs, we aim to develop AI solutions that can be deployed safely and with greater assurance, while enabling more seamless and personalised banking experiences in Singapore and across ASEAN. We are also exploring other emerging technologies that could strengthen decision-making, resilience and innovation in financial services."

Exploring MERaLiON's potential across ASEAN

UOB serves over eight million customers across ASEAN, where customer conversations may move between languages, include local expressions or switch languages within the same exchange. This scale and diversity provide a meaningful environment to explore how multilingual AI can be applied to local contexts and support consistent customer experiences across markets.

MERaLiON supports multilingual processing and code-switching across 11 ASEAN languages, including Malay, Bahasa Indonesia, Thai and Vietnamese, alongside English, Mandarin, traditional dialects such as Cantonese and Singlish. It has also achieved the lowest average word-error rate among open-source models across languages[4].

The solution, titled "*Compliance Intelligence Engine and Evidence-Grounded Post-Call Compliance Review System*", can support RMs during customer conversations by interpreting questions and concerns across different languages, accents and communication styles. It has the capability to provide relevant prompts on considerations such as key product information and risk disclosures to complement RMs' professional judgement and help them deliver clearer and more relevant customer conversations.

[4] Mandarin Chinese, Malay, Indonesian, Vietnamese, Thai, Tamil and Burmese

RESTRICTED

News Release

After each conversation, the solution can support an evidence-grounded review to assess whether key information was communicated clearly and fair dealing standards were met, providing an additional layer of governance for the Bank. It could also improve productivity by reducing manual translation and automating parts of the post-call review process, while providing insights for more targeted RM coaching. RMs would remain accountable for the conversations and advice they provide, with AI complementing their professional judgement.

UOB will continue to assess how MERaLiON's capabilities can be applied safely and responsibly across its regional franchise, while keeping its people at the centre of customer engagement.

– End –

RESTRICTED

News Release

About UOB

UOB is a leading Asian bank with a global network in Southeast Asia, Asia Pacific, Europe and North America. Operating through our head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, we have a global network of about 430 branches and offices in 19 markets.

Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. Today, UOB is rated among the world's top banks: Aa1 by Moody's Investors Service and AA- by both S&P Global Ratings and Fitch Ratings.

For more than nine decades, UOB has adopted a customer-centric approach to create long-term value by staying relevant through its enterprising spirit and doing right by its customers. UOB is focused on building the future of ASEAN – for the people and businesses within, and connecting with, ASEAN.

The Bank connects businesses to opportunities in the region with its unparalleled regional footprint and leverages data and insights to innovate and create personalised banking experiences and solutions catering to each customer's unique needs and evolving preferences. UOB is also committed to help businesses forge a sustainable future, by fostering social inclusiveness, creating positive environmental impact and pursuing economic progress. UOB believes in being a responsible financial services provider and is steadfast in its support of education, children and art, doing right by its communities and stakeholders.

About the Agency for Science, Technology and Research (A*STAR)

The Agency for Science, Technology and Research (A*STAR) is Singapore's lead public sector R&D agency. Through open innovation, we collaborate with our partners in both the public and private sectors to benefit the economy and society. As a Science and Technology Organisation, A*STAR bridges the gap between academia and industry. Our research creates economic growth and jobs for Singapore, and enhances lives by improving societal outcomes in healthcare, urban living, and sustainability. A*STAR plays a key role in nurturing scientific talent and leaders for the wider research community and industry. A*STAR's R&D activities span biomedical sciences to physical sciences and engineering, with research entities primarily located in Biopolis and Fusionopolis. For ongoing news, visit www.a-star.edu.sg.

For media queries, please contact:

UOB

Name: Lim Jing Wen

Email: Lim.JingWen@uobgroup.com

Tel: 9173 2656

Agency for Science, Technology and Research

Name: Neo Jie Xin

Email: neo_jie_xin@a-star.edu.sg

Tel: 8111 4402

RESTRICTED