United Overseas Bank Limited (UOB) Annual General Meeting 2022 (AGM)

Frequently Asked Questions for Shareholders

(A)	PRE-REGISTRATION
A1	How do I pre-register for the AGM for myself and for my proxy(ies)?
	You will need to take the following steps by 3:00pm on 18 April 2022:
	Shareholder (including CPF and SRS investors)
	1. Go to the pre-registration website https://uobagm2022.conveneagm.com
	Alternatively, scan the QR code to pre-register for the AGM
	2. Click "Register Now" and select "Register as Shareholder".
	3. Fill out the form with the required information and click "Next".
	4. Review the information to be submitted. If correct, click "Submit Registration". To edit the information, please click "Edit". "Registration Received" will be shown if your registration is successful.
	5. Check your registered email inbox for an email from agmaccounts@conveneagm.com . You should check the "junk" or "spam" folders in case the email is directed there. Click "Verify Your Email". You will be redirected to a new page to create your new password to complete your account creation.
	6. Once you have successfully registered and created an account, you can proceed to sign in with your verified email address and self-created password to view the information relating to the AGM, submit questions in advance of the AGM and submit your proxy form electronically.
	Following verification of your status as a UOB shareholder, you will receive an email with instructions on how to access the "live" audio-visual webcast or "live" audio-only stream of the AGM proceedings (Confirmation Email).
	If we are unable to verify your status as a UOB shareholder, you (and your intended proxy(ies)) will receive an email notification that your registration is not successful by 3:00pm on 20 April 2022 .
	Proxy
	Shareholders who wish to appoint a proxy(ies) (other than the Chairman of the Meeting) are encouraged to submit their proxy forms early so that their appointed proxy(ies) have time to pre-register at the pre-registration website. If your appointed proxy(ies) (other than the Chairman of the Meeting) does not pre-

	register at the pre-registration website by 3:00pm on 18 April 2022, your appointment of proxy(ies) will not be effective.
	Appointed proxy(ies) (other than the Chairman of the Meeting) will receive an email with a proxy code to pre-register at the pre-registration website at https://uobagm2022.conveneagm.com in order to access the "live" audio-visual webcast or "live" audio-only stream of the AGM.
	Go to the pre-registration website at https://uobagm2022.conveneagm.com or scan the QR code above.
	2. Click "Register Now" and select "Register as Proxyholder".
	3. Follow steps 3 to 4 for shareholders above to complete your account creation.
	4. Following verification of your status as a proxyholder, you will receive an email with instructions on how to access the "live" audio-visual webcast or "live" audio-only stream of the AGM proceedings (Confirmation Email).
	If we are unable to verify your status as a proxyholder, you will receive an email notification that your registration is not successful by 3:00pm on 20 April 2022.
A2	When will I and/or my proxy(ies) receive the confirmation email to access the AGM proceedings?
	Authenticated shareholders and, where applicable, their appointed proxy(ies), who have pre-registered via the pre-registration website will receive a confirmation email by 3:00pm on 20 April 2022 .
	Registrants who do not receive our email by 3:00pm on 20 April 2022 , but have registered by the deadline of 3:00pm on 18 April 2022, 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 before 10:00am on 21 April 2022 .
A3	What happens if UOB cannot verify my status as a shareholder or the status of my proxy(ies)?
	You and, where applicable, your appointed proxy(ies) who have pre-registered via the pre-registration website will receive an email notification by 3:00pm on 20 April 2022 that we are not able to verify your status as a UOB shareholder and, where applicable, the status of your appointed proxy(ies). You and, where applicable, your appointed proxy(ies) will not be able to access the AGM proceedings.
	Shareholders who do not receive our email by 3:00pm on 20 April 2022 , but have registered by the deadline of 3:00pm on 18 April 2022, 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 before 10:00am on 21 April 2022 .

A4	Who can pre-register for the AGM?
	Only UOB shareholders, and where applicable, their appointed proxy(ies), and CPF and SRS investors, will be able to pre-register themselves for the AGM through the pre-registration website.
	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.
A5	I am an individual shareholder. Can I appoint a proxy(ies) to attend the AGM on my behalf?
	Yes, you can. Individual shareholders who wish to appoint a proxy(ies) (other than the Chairman of the Meeting) are encouraged to submit their proxy forms early so that their appointed proxy(ies) have time to pre-register at the pre-registration website. If your appointed proxy(ies) (other than the Chairman of the Meeting) does not pre-register at the pre-registration website by 3:00pm on 18 April 2022, your appointment of proxy(ies) will not be effective.
	Appointed proxy(ies) (other than the Chairman of the Meeting) will receive an email with a proxy code to pre-register at the pre-registration website at https://uobagm2022.conveneagm.com (Click "Register as Proxyholder") in order to access the "live" audio-visual webcast or "live" audio-only stream of the AGM.
	Completion and submission of the instruction appointing a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. A shareholder who accesses the "live" webcast platform of the AGM proceedings may revoke the appointment of a proxy(ies) at any time <u>before voting commences</u> . In such event, the Company reserves the right to terminate the proxy(ies)' access to the AGM proceedings.
A6	Can I appoint two proxies in the alternative to attend the AGM on my behalf?
	Yes. Where a shareholder (not being a relevant intermediary) appoints two proxies in the alternative, both proxies will receive the Confirmation Email. In the event that both proxies access the AGM proceedings, the latest votes cast by either proxy prior to the close of voting will be counted.
A7	Can I appoint two proxies jointly to attend the AGM on my behalf?
	Yes. Where a shareholder (not being a relevant intermediary) appoints two proxies jointly, each in respect of a specified number of shares and/or proportion of his/her/its shareholding, both proxies will receive the Confirmation Email, but each will only be able to vote via the "live" audio-visual webcast of the AGM proceedings in respect of the specified number of shares and/or proportion of shareholding for which that proxy has been appointed.

United Overseas Bank Limited (UOB) Annual General Meeting 2022 (AGM)

Frequently Asked Questions for Shareholders

A8	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?
	No, you should contact your depository agent as soon as possible to make the necessary arrangements for your participation in the AGM.
A9	If I am a CPF and/or SRS investor holding UOB shares, can I pre-register for the AGM?
	Yes, you can pre-register for the AGM through the pre-registration website.
	However, if you wish to appoint the Chairman of the Meeting as proxy to vote on your behalf at the AGM, you must 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 11 April 2022.
A10	What information do I need to provide to pre-register for the AGM?
	 You must provide the following information: (a) Full name (as per CDP/CPF/SRS/scrip) (b) NRIC/passport/company registration number (c) Email address (d) Shareholding type(s) (e) If you are a corporate shareholder, the name and NRIC/Passport of your corporate representative. You must also upload the Certificate of Corporate Representative. (f) If you are appointing proxy(ies) (other than the Chairman of the Meeting); details of your appointed proxy(ies) (i.e., full name, NRIC/passport number, email address, number of shares and/or proportion of shareholding represented). The provision of a contact number will enable us to reach you/your proxy(ies) quickly if there is a need for clarification. However, this is optional.
A11	Why do I need to provide the full NRIC/passport number for myself and, where applicable, my proxy(ies)?
	This is to enable us to verify your identity and status as a UOB shareholder and, where applicable, the identity and status of your appointed proxy(ies) prior to sending the Confirmation Email to you and, where applicable, your appointed proxy(ies) for access to the AGM proceedings.
(B) V	OTING
B1	Would I be able to vote "live" at the AGM?
	Yes, there will be "live" voting at the AGM.

Shareholders may vote "live" via electronic means at the AGM, or by appointing a proxy(ies) to vote on their behalf.

Shareholders who wish to vote "live" via electronic means at the AGM must pre-register themselves at the pre-registration website at https://uobagm2022.conveneagm.com.

Shareholders who wish to appoint a proxy(ies) (other than the Chairman) to vote "live" via electronic means at the AGM on their behalf are encouraged to submit their proxy forms early so that their appointed proxy(ies) have time to pre-register at the pre-registration website.

Appointed proxy(ies) (other than the Chairman of the Meeting) will receive an email with a proxy code to pre-register at the pre-registration website at https://uobagm2022.conveneagm.com (Click "Register as Proxyholder") in order to access the "live" audio-visual webcast or "live" audio-only stream of the AGM. If your appointed proxy(ies) (other than the Chairman of the Meeting) does not pre-register at the pre-registration website by 3:00pm on 18 April 2022, your appointment of proxy(ies) will not be effective.

Completion and submission of the instruction appointing a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. A shareholder who accesses the "live" webcast platform of the AGM proceedings may revoke the appointment of a proxy(ies) at any time <u>before voting commences</u>. In such event, the Company reserves the right to terminate the proxy(ies)' access to the AGM proceedings.

Shareholders or, where applicable, their appointed proxy(ies) must access the AGM proceedings via the "live" audio-visual webcast in order to vote "live" at the AGM. They will <u>not</u> be able to do so via the audio-only stream of the AGM proceedings.

B2 How do I vote on the resolutions to be tabled at the AGM?

You may either vote "live" via electronic means at the AGM, or appoint a proxy(ies) to vote on your behalf.

The proxy form must be submitted in the following manner, in each case, no later than **3:00pm on 18 April 2022**:

- (a) if submitted electronically, be submitted via:
 - (i) email at uob_agm@UOBgroup.com; or
 - (ii) the pre-registration website at https://uobagm2022.conveneagm.com; or
- (b) if submitted by post, to 80 Raffles Place, #04-20, UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary).

Please download, complete and sign the proxy form, before submitting it. Please ensure your proxy form is properly completed. The Company will be entitled to

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	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.
	CPF and SRS investors, as well as shareholders who hold shares through their relevant intermediaries, will <u>not</u> be able to appoint any person who is not the Chairman of the Meeting as their proxy(ies). 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 11 April 2022 , being seven working days before the date of the AGM.
В3	Where can I find the proxy forms?
	You can download the proxy form at 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 a proxy(ies) must be submitted by 3:00pm on 18 April 2022. Please refer to B2 on the submission of proxy form.
B5	I have submitted a proxy form but now wish to attend, speak and vote at the AGM myself. Can I withdraw my proxy form?
	Yes. Completion and submission of the instrument appointing a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. To attend the AGM, you <u>must</u> pre-register (please refer to A1 for the steps to pre-register) for the AGM at the pre-registration website at https://uobagm2022.conveneagm.com . Following verification of your status as a UOB shareholder, a Confirmation Email will be sent to you by 3:00pm on 20 April 2022 for your access to the AGM proceedings.
	If you have submitted a proxy form electronically via the pre-registration website at https://uobagm2022.conveneagm.com , you can sign in at the pre-registration website using the account credentials created during pre-registration to withdraw your electronic proxy form by 3:00pm on 18 April 2022.
	If you have submitted the proxy form by email or by post, you may withdraw the proxy form by sending an email to the Company at uob agm@UOBgroup.com no later than 3:00pm on 18 April 2022 to notify the Company of the withdrawal. When sending in the withdrawal notice, please provide the following details: your full name; your NRIC / passport number; your address; and the manner in which you hold shares in UOB.

B6	I have submitted a proxy form and my proxy(ies) have registered for the AGM. Can I pre-register for the AGM for myself in order to attend the AGM proceedings?
	Yes. Completion and submission of the instrument appointing a proxy(ies) does not preclude a shareholder from attending, speaking and voting at the AGM. To attend the AGM, you <u>must</u> pre-register (please refer to A1 for the steps to pre-register) at the pre-registration website at https://uobagm2022.conveneagm.com . Following verification of your status as a UOB shareholder, a Confirmation Email will be sent to you by 3:00pm on 20 April 2022 for your access to the AGM proceedings.
	If you pre-register without withdrawing your proxy form, your proxy(ies) will continue to have voting rights. However, you may revoke your appointment of a proxy(ies) at any time <u>before voting commences</u> when you access the "live" webcast platform of the AGM proceedings. In such event, the Company reserves the right to terminate the proxy(ies)' access to the AGM proceedings.
B7	I am a CPF/SRS investor. Will I be able to vote "live" at the AGM?
	Yes, you can vote "live" at the AGM as a proxy of your respective CPF Agent Banks or SRS Operators. You should contact your CPF Agent Bank or SRS Operator if you have any questions regarding your appointment as proxy.
	In order for you to attend and vote "live" at the AGM, you must pre-register at the pre-registration website at https://uobagm2022.conveneagm.com by 3:00pm on 18 April 2022.
B8	I am a CPF/SRS investor. Will I be able to appoint proxies to attend and vote "live" at the AGM on my behalf?
	No, CPF/SRS investors will not be able to appoint third party proxy(ies) (i.e., persons other than the Chairman of the Meeting) to vote "live" at the AGM on their behalf.
B9	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 to vote on their behalf at the AGM should approach their respective Agent Banks or SRS operators to submit their votes by 5:00pm on 11 April 2022 , being seven working days before the date of the AGM.
B10	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?
	No, 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 "live" at the AGM on your behalf.

(C)	VOTING "LIVE" AT AGM
C1	How do I or my proxy(ies) submit my vote "live" at the AGM?
	In light of the number of resolutions to be tabled for approval at the AGM and to facilitate "live" voting by shareholders or, where applicable, their appointed proxy(ies), it is envisaged that concurrent "live" voting for all of the 13 resolutions to be tabled for approval at the AGM will open shortly after the commencement of the AGM proceedings. Thereafter, voting will remain open until shortly after the end of the question-and-answer segment of the AGM proceedings.
	Once voting commences, the voting options will appear automatically on the screen. Shareholders or, where applicable, their appointed proxy(ies) can proceed to cast their votes for the 13 resolutions. They should select "For" if they wish to vote For the relevant resolution, or "Against" if they wish to vote Against the relevant resolution, or "Abstain" if they wish to Abstain from voting on the relevant resolution. Appointed proxy(ies) who have been given specific voting instructions by shareholders must vote in accordance with the instructions pre-selected in the system.
	You may click the option desired when you are ready to cast your votes.
	Shareholders or, where applicable, their appointed proxy(ies) who have discretion over the votes, will be able to change their votes at any time prior to the close of voting.
	If shareholders or, where applicable, their appointed proxy(ies) do not select "For", "Against" or "Abstain" before voting closes, their votes will NOT be recorded and they or, where applicable, their appointed proxy(ies) will be regarded as having Abstained from voting in respect of the relevant resolution.
	After voting is closed, the Chairman of the Meeting will declare the results of the poll.
	Shareholders or, where applicable, their appointed proxy(ies) must access the AGM proceedings via the "live" audio-visual webcast in order to vote "live" at the AGM, and will not be able to do so via the audio-only stream of the AGM proceedings.
C2	Will I or my proxy(ies) be able to vote "live" at the AGM if I am or my proxy(ies) is/are listening to the audio-only stream of the AGM proceedings?
	No, you or, where applicable, your appointed proxy(ies) will not be able to vote "live" at the AGM via the audio-only stream of the AGM proceedings.
(D)	ASKING QUESTIONS "LIVE" AT THE AGM
D1	Can I, or my proxy(ies) ask questions "live" at the AGM?
	Yes, shareholders or, where applicable, their appointed proxy(ies) 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.
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	Shareholders or, where applicable, their appointed proxy(ies) must click on "Ask a Question" via the audio-visual webcast platform using their phones, tablets or computers, to type in and submit their question.
	Shareholders or, where applicable, their appointed proxy(ies) who wish to submit text-based questions "live" at the AGM must pre-register at https://uobagm2022.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 or, where applicable, their appointed proxies will not be able to submit questions "live" at the AGM via the audio-only stream of the AGM proceedings.
D2	What happens if the questions asked "live" at the AGM are not addressed during the AGM?
	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 had not already been addressed prior to the AGM, as well as those received "live" at the AGM, as we can.
	Please note that we may address individual questions as part of a broader set of related questions.
D3	Can I, or my appointed proxy(ies) see the "live" questions raised by other shareholders during the webcast?
	No, you or, where applicable, your appointed proxy(ies) will not be able to see the questions raised by other shareholders.
D4	Can I, or my appointed proxy(ies) ask questions "live" at the AGM if I am listening to the audio-only stream of the AGM proceedings?
	No, you or, where applicable, your appointed proxy(ies) will not be able to ask questions "live" at the AGM via the audio-only stream of the AGM proceedings.
(E) A	ASKING QUESTIONS PRIOR TO THE AGM
E1	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 the pre-registration website at https://uobagm2022.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). When sending in your questions via email or by post, please provide the following details for our verification of your shareholder status: 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). All questions submitted in advance of the AGM must reach the Company by 5:00pm, 6 April 2022.
	0.00pm, 0.74pm 2022.
E2	Is there a deadline to pre-submit questions for AGM?
	Yes, all questions submitted in advance of the AGM must reach the Company by 5:00pm, 6 April 2022.
E3	Would all my questions be answered?
	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 in advance of the AGM. Answers to substantial and relevant questions will be published at UOBgroup.com/investor-relations/agm-and-egm and at the SGX website by 10 April 2022.
	During the AGM, we will address as many substantial and relevant questions which had not already been addressed prior to the AGM, as well as those received "live" at the AGM, as we can.
	Where questions overlap, we may consolidate such questions and address them by topics. Consequently, not all questions may be individually addressed.
	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.
(F) /	ACCESSING THE "LIVE" AGM PROCEEDINGS
F1	What do I or my proxy(ies) need to attend the AGM?
	You or, where applicable, your appointed proxy(ies) will need a web browser on your phone, tablet or computer to access the "live" audio-visual webcast of the AGM proceedings, submit text-based questions at the AGM via the audio-visual webcast platform and/or vote "live" at the AGM. Ensure that you or, your appointed proxy(ies) 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.

	You or, where applicable, your appointed proxy(ies) will need a phone to call the toll-free telephone number provided and access the "live" audio-only stream of the AGM proceedings. You or, where applicable, your appointed proxy(ies) must access the AGM
	proceedings via the "live" audio-visual webcast in order to submit text-based questions "live" at the AGM and/or vote "live" at the AGM.
F2	What are the supported browsers?
	To access the "live" audio-visual webcast of the AGM proceedings, you or, where applicable, your appointed proxy(ies) will need the latest versions of Google Chrome, Safari, Microsoft Edge or Firefox. Please ensure that the browser is compatible.
	Please note that the pre-registration website and live audio-visual webcast are not supported by Internet Explorer.
F3	Can I or my proxy(ies) log in to test the compatibility of my device to ensure that I can view the presentation on the day of the AGM before 21 April 2022?
	Yes, to verify the compatibility of your device, click "test page" at the pre-registration website at https://uobagm2022.conveneagm.com and sign in using the account credentials created during the registration. A system compatibility check will be performed.
	If you need any assistance, you may call the Singapore toll-free line at 800 852 3335 or email support@conveneagm.com .
F4	What is the login process for the "live" audio-visual webcast of the AGM proceedings like?
	Authenticated shareholders and, where applicable, their appointed proxy(ies) will receive an email by 3:00pm on 20 April 2022 containing an URL for sign in. You can sign in using the account credentials created during pre-registration to access the "live" audio-visual webcast of the AGM proceedings.
	Step 1: Go to the URL provided in the Confirmation Email using the web browser on your phone, tablet 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.
	Step 2: Sign in with your email address (verified during pre-registration) and password (self-created during pre-registration).
	Step 3: After you have signed in, you should see a welcome page with UOB logo and your name should appear on the top right hand corner of the page. The "live" audio-visual webcast will commence at 2:30pm on 21 April 2022. The AGM proceedings will start at 3:00pm.

(G)	GENERAL
G1	If there are any changes to the status of AGM, how would I know?
	Please refer to our corporate website at UOBgroup.com/investor-relations/agm-and-egm or the SGX website www.sgx.com/securities/company-announcements for the latest updates.
G2	Why can't I attend the AGM in person?
	As a precautionary measure due to the current COVID-19 situation in Singapore, shareholders will not be able to attend the AGM in person. Pursuant to the COVID-19 (Temporary Measures) (Alternative Arrangements for Meetings for Companies, Variable Capital Companies, Business Trusts, Unit Trusts and Debenture Holders) Order 2020, UOB has the option of holding a virtual meeting. As a precautionary measure to keep physical interactions and COVID-19 transmission risk to a minimum, UOB will not be providing for physical attendance by shareholders at the AGM.
G3	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 UOB corporate website at UOBgroup.com/investor-relations/agm-and-egm and on SGX website at www.sgx.com/securities/company-announcements .
G4	Can I request for a printed copy of the FY2021 Annual Report?
	The Company strongly encourages shareholders to refer to the electronic copy of the Annual Report 2021 at www.UOBgroup.com/AR2021 .
	You can also access the annual report using the QR code below. UOB Annual Report 2021