






Material ESG Factor	Boundary	Priority	Our Strategic Objectives	Our Value Creation	Interested Stakeholders	How We Responded to Stakeholder Expectations in 2019
Keep Customers at the Centre						
Information security and data privacy	■	Critical	<ul style="list-style-type: none"> Protect customer data and privacy through secure and robust systems and practices 	<ul style="list-style-type: none"> Ensuring the confidentiality and security of our customers' information through comprehensive policies and processes Protecting our customers from cyber threats through robust risk management systems and processes 		<ul style="list-style-type: none"> Deepened our cyber security capabilities and enhanced our operating models to strengthen our cyber defence Actively collaborated with the Monetary Authority of Singapore on the Veritas Framework to promote ethical best practices when employing artificial intelligence and data analytics Established framework and guidelines to govern cross-border transfers of personal data between UOB Group companies worldwide Formed the Enterprise Data Ethics team to ensure responsible use of data
Fair Dealing	▲	Critical	<ul style="list-style-type: none"> Ensure Fair Dealing 	<ul style="list-style-type: none"> Treating customers fairly based on the principles of integrity, trust and respect 		<ul style="list-style-type: none"> Recognised colleagues who uphold and fulfil our customer commitments at the UOB Customer Commitments Awards Conducted a Fairness, Ethics, Accountability and Transparency (FEAT) and Fair Dealing Workshop for teams from across the region to reinforce the culture of Fair Dealing
Customer experience	▲	Critical	<ul style="list-style-type: none"> Create intuitive and impactful customer experiences 	<ul style="list-style-type: none"> Anticipating our customers' needs and wants and offering them safe, reliable and relevant products to meet their preferences 		<ul style="list-style-type: none"> Launched an integrated telephony system and chat service for our Contact Centre to reduce navigation time for and to enhance engagement with customers in Singapore
Innovative digital banking products	■	Very Important	<ul style="list-style-type: none"> Make banking simpler, smarter and safer through ethical use of technology and data 	<ul style="list-style-type: none"> Introducing and transforming digital banking products to meet customers' demand for greater convenience and seamlessness 		<ul style="list-style-type: none"> Enhanced UOB Mighty with more features, such as Mighty Insights for better customer experience Launched TMRW in Thailand, ASEAN's first mobile-only digital bank in Thailand for the digitally-savvy customers in the region
Financial inclusion	■	Very Important	<ul style="list-style-type: none"> Make banking more accessible and inclusive Support businesses across all stages of growth 	<ul style="list-style-type: none"> Making banking products and services accessible and affordable to diverse segments of society to meet their needs and expectations Encouraging innovation and enterprise, and nurturing start-ups and small- and medium-sized enterprises 		<ul style="list-style-type: none"> Conducted digital clinics to help members of the public, particularly the elderly, learn about the benefits of using digital banking services Invested in PT Amarta Mikro Fintek, a peer-to-peer lending start-up in Indonesia that seeks to support women micro-entrepreneurs in rural areas Tapped our credit underwriting engine to assess and to approve loan applications from SMEs in Vietnam more effectively and efficiently

▲ Impact Outside the Organisation ■ Impact Within and Outside the Organisation ● Impact Within the Organisation

 Customers
  Investors and Analysts
  Colleagues
  Governments and Regulators
  Suppliers
  NGOs
  Community