

News Release

Co. Reg. No. 193500026Z

UOB to equip every branch with staff trained to identify and assist potential victims of familial financial abuse by end-2025



Singapore, 31 July 2025 – With the implementation of an industry-first initiative aimed at addressing the growing issue of familial financial abuse¹, UOB announced today that by the end of this year, every branch will have staff specially trained to identify and provide targeted support to potential victims.

The training programme, specially developed and conducted by leading Continuing Education and Training provider in Singapore NTUC LearningHub (NTUC LHUB), will equip staff with a better understanding of the nuances of this issue and handle potential cases with more empathy, understanding and finesse when required. To date, three pilot sessions have been conducted for

¹ [Spotting signs of financial abuse among the elderly in Singapore; why are they so hard to detect?](#) (ST, 2025), [Financial abuse of seniors by their children is being looked into: MSF](#) (ST, 2024)



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a total of 60 branch staff, with the Bank targeting to train 400 staff across all its 53 branches and Privilege Banking Centres in Singapore by end-2025.

“Our branch staff often serve as the first and last line of defence against financial abuse for customers visiting our branches, especially the elderly and vulnerable. Financial abuse perpetrated by family members is particularly insidious and heartbreaking, with such cases oftentimes being more sensitive and challenging for our staff to handle. However, as responsible custodians of our customers’ monies, we must act decisively and proactively to prevent such cases from propagating,” said Benny Chan, Managing Director, Group Channels and Digitalisation, UOB.

“Being the first financial institution to train our frontline staff to better spot and assist potential victims, we hope to empower our branch frontliners in their vital role to spearhead the bucking of this trend.”

"This training programme, developed in collaboration with UOB, exemplifies how tailored, sector-specific learning not only fulfils organisational needs but also addresses pressing social challenges, such as familial financial abuse. By integrating real-life branch scenarios and immersive role-plays, we ensure that learners are empowered with both theoretical and practical frontline-ready knowledge and skills. As Singapore faces a rapidly ageing population, initiatives like this play an important role in fostering a culture of care, empathy, and inclusiveness across all sectors”, said Tay Ee Learn, Assistant Chief Executive and Chief Sector Skills Officer, NTUC LearningHub.”

Familial financial abuse training

The seven-hour training programme, titled “Shielding Vulnerable Customers from Potential Financial Abuse”, equips staff with the necessary skills to identify signs and potential victims of familial financial abuse, engage and gather information sensitively from affected customers, react and respond appropriately when an abuser is physically present, and call upon the government and relevant social agencies for assistance based on individual profile’s needs. The training involves a mix of theory lessons and role-plays simulating real-life scenarios faced at branches such as suspicious transactions, irregular joint account requests and third-party interferences. Staff will then undergo a one-hour competency assessment to put their learnings to the test.



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UOB collaborated with NTUC LHUB to customise the curriculum by incorporating experiences and insights derived from past real-life cases encountered at its branches, and tailoring the content to complement its existing SPOT framework, where branch staff are trained to Sense, Probe, Observe and Take Action – halting suspicious transactions and reporting them to the Bank's internal investigation teams and authorities such as the Police.

NTUC LHUB further enhanced the programme by developing structured, scenario-based learning modules, incorporating role-play exercises and interactive simulations that closely reflect actual customer service situations.

“Familial financial abuse is an area that is of growing concern for us. Victims often have close relationships with their abusers, making it challenging for branch staff to intervene. This training emphasises the need to stay alert, act carefully, and protect customers while respecting their independence — especially when there are signs of manipulation or unusual account activity,” said Michelle Choong, Deputy Branch Manager at UOB PLQ Branch, who has seen such cases firsthand.

“After graduating from this training programme, I hope to share the knowledge and skills I've learnt with my branch colleagues, so we are better able to protect our customers from this very distressing circumstance.”

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About UOB

UOB is a leading bank in Asia. Operating through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, UOB has a global network of more than 470 branches and offices in 19 markets in Asia Pacific, Europe and North America. 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 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.



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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 art, social development of children and education, doing right by its communities and stakeholders.

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