

United Overseas Bank Limited (UOB)
Annual General Meeting 2025 (AGM)
Frequently Asked Questions about the AGM

(A) REGISTRATION	
A1	What should I do to attend the AGM in person?
	<p>Shareholders, including CPF and SRS investors, and duly appointed proxies must register in person at the registration counters located outside the Roselle and Simpor Ballrooms at Level 4, Marina Bay Sands Expo and Convention Centre, 10 Bayfront Avenue, Singapore 018956 (AGM venue) on the day of the event. Registration will commence at 2:00pm. Please produce your NRIC/passport to enable the Company to verify your identity.</p> <p>If you hold UOB shares through relevant intermediaries (other than CPF and SRS investors), please contact the relevant intermediary through which you hold the shares as soon as possible to appoint you as a proxy for the AGM.</p>
A2	I am unable to attend the AGM in person. Can I attend the meeting virtually?
	There will be no option for shareholders to participate virtually. Please appoint a proxy(ies) to attend, speak and vote on your behalf. Please refer to C3 on the submission of proxy form.
(B) SUBMISSION OF QUESTIONS IN ADVANCE OF, OR AT, THE AGM	
B1	Can I submit questions in advance of the AGM?
	<p>Yes, all shareholders, including CPF and SRS investors, can submit substantial and relevant question(s) to the Chairman of the Meeting in advance of the AGM, in the following manner:</p> <p>(a) Via email to uob_agm@UOBgroup.com; or</p> <p>(b) By post to 80 Raffles Place, #04-20, UOB Plaza 2, Singapore 048624 (Attention: The Company Secretary).</p> <p>Please send your question(s) via email or by post with the following details:</p> <ul style="list-style-type: none"> • Your full name; • NRIC/Passport/Company registration number; • Your address; • Contact number; and • The manner in which your UOB shares are held (e.g., via CDP, CPF, SRS and/or scrip). <p>If you hold UOB shares through relevant intermediaries (other than CPF and SRS investors), please contact the relevant intermediary through which you hold the shares as soon as possible to make the necessary arrangements to submit your question(s).</p> <p>All questions submitted in advance of the AGM must reach us by 5:00pm on 4 April 2025.</p>

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B2	Can I ask questions at the AGM?
	All shareholders, including CPF and SRS investors, and duly appointed proxies attending the AGM in person can ask the Chairman of the Meeting substantial and relevant questions at the AGM.
B3	Will all my questions be answered?
	<p>We will endeavour to address all substantial and relevant questions received from shareholders in advance of the AGM. Answers to substantial and relevant questions will be published at www.UOBgroup.com/investor-relations/agm-and-egm and at the SGX website www.sgx.com/securities/company-announcements by 7 April 2025. Where questions overlap, we may consolidate such questions and address them by topics. Consequently, some questions may not be addressed individually.</p> <p>During the AGM, we will address any subsequent clarifications sought, substantial and relevant follow-up questions which had not already been addressed prior to the AGM, as well as those received at the AGM. Where questions overlap, we may consolidate such questions and address them by topics. Consequently, some questions may not be addressed individually.</p> <p>We will also publish the minutes of the AGM on the Company's website and on the SGX website. The minutes will include the responses to substantial and relevant questions from shareholders which were addressed during the AGM.</p>
(C) VOTING AT THE AGM	
C1	How do I exercise my voting rights at the AGM?
	<p>Shareholders, including CPF and SRS investors, can vote at the AGM in person or through their duly appointed proxy(ies)¹. If you wish to appoint a proxy(ies) to vote on your behalf, you must submit a proxy form in accordance with the instructions on the proxy form.</p> <p>If you are a CPF or SRS investor, you may appoint the Chairman of the Meeting as your proxy, and should approach your CPF Agent Bank or SRS operator to submit your voting instructions by 5:00pm on 8 April 2025.</p> <p>If you hold UOB shares through relevant intermediaries (other than CPF and SRS investors), please contact the relevant intermediary through which you hold the shares as soon as possible to make the necessary arrangements to submit your voting instructions.</p>
C2	How do I vote in person at the AGM?
	Upon registration at the AGM venue, you will be provided with a handheld device for electronic voting.

¹ CPF and SRS investors will not be able to appoint third-party proxy(ies) (i.e., persons other than the Chairman of the Meeting) to attend, speak and/or vote at the AGM on their behalf.

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C3	How do I submit my proxy form?
	<p>Your proxy form must be submitted in the following manner:</p> <p>(a) By email to uobagm2025@boardroomlimited.com; or</p> <p>(b) By post to the Company's Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at 1 Harbourfront Avenue, Keppel Bay Tower, #14-07, Singapore 098632,</p> <p>in each case, to reach the email address or physical location of our Share Registrar stated above by 3:00pm on 18 April 2025.</p> <p>Please complete and sign the proxy form mailed to you or downloaded from the Company's website or the SGX website before submission. Please ensure that your proxy form is properly completed as we reserve the right to 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.</p> <p>We strongly encourage all shareholders to submit their completed proxy forms electronically via email to ensure that they reach us by 3:00pm on 18 April 2025.</p> <p>If you are a CPF or SRS investor, you may appoint the Chairman of the Meeting as your proxy, and should approach your CPF Agent Bank or SRS operator to submit your voting instructions by 5:00pm on 8 April 2025.</p>
C4	Where can I find the proxy form?
	<p>A printed copy of the proxy form has been mailed to you. You can also download the proxy form at www.UOBgroup.com/investor-relations/agm-and-egm and on the SGX website at www.sgx.com/securities/company-announcements.</p>
C5	Is there a deadline to submit proxy forms?
	<p>Yes, the proxy forms must reach us by 3:00pm on 18 April 2025. Please refer to C3 on the submission of proxy form.</p> <p>If you are a CPF or SRS investor, you may appoint the Chairman of the Meeting as your proxy, and should approach your CPF Agent Bank or SRS operator to submit your voting instructions by 5:00pm on 8 April 2025.</p>
C6	I have submitted a proxy form but now wish to attend, speak and vote at the AGM myself. What should I do?
	<p>You can change your mind and decide to attend, speak and vote at the Meeting after you have submitted your proxy form. If you attend the Meeting in person, your proxy form will be deemed revoked and we may refuse to admit your appointed proxy(ies) to the Meeting.</p>

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C7	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?
	In this case, you must contact your depository agent through which you hold UOB shares as soon as possible to make the necessary arrangements for your participation at the AGM.
(D) GENERAL	
D1	If there are any changes to the status of AGM, how would I know?
	Please refer to the Company's website at www.UOBgroup.com/investor-relations/agm-and-egm or the SGX website at www.sgx.com/securities/company-announcements for the latest updates.
D2	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 have been mailed to shareholders. In line with our commitment to sustainability, we have made available the electronic copy of the other AGM-related documents on the Company's website at www.UOBgroup.com/investor-relations/agm-and-egm and on the SGX website www.sgx.com/securities/company-announcements .
D3	Can I request for a printed copy of the FY2024 Annual Report?
	<p>We strongly encourage shareholders to refer to the electronic copy of the Annual Report 2024 at www.UOBgroup.com/investor-relations/financial/group-annual-reports.html.</p> <p>You can also access the UOB Annual Report 2024 via the QR code below:</p> <div style="text-align: center;">  </div> <p>If you are unable to access the electronic copy of the Annual Report 2024, you may send your request for a hard copy of the Annual Report 2024 to our Share Registrar, Boardroom Corporate & Advisory Services Pte. Ltd., at (65) 6536 5355 or uobagm2025@boardroomlimited.com, with the following details:</p> <ul style="list-style-type: none"> • your full name; • your mailing address; • contact number; and • the manner in which your UOB shares are held (e.g., via CDP, CPF, SRS and/or scrip). <p>By submitting your email request, you agree and acknowledge that we and our service providers may collect, use and disclose your personal data, as contained in the submitted request or which was otherwise collected from you (or your authorised representative(s)), for the purpose of processing and effecting your request.</p>