

UOB Engage: Going Beyond Banking

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16 September 2016

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Business Banking: Supporting Small Businesses



We serve small businesses with innovative solutions to meet their requirements



We adopt a needs-based approach, with a comprehensive engagement model, delivered efficiently across all our touch-points



Our Customer Value Proposition:
Straightforward, honest banking

Over 50% of SMEs Look to Banks to Help Them Succeed in Their Businesses



26% of SMEs want customised services -
“know & help us”



31% of SMEs are looking for close engagement, seeking proactive ideas and non-financial assistance



4-5x SME customers more likely to choose a bank with a good digital banking platform



“
Banks need to change the nature of the conversation they have with their SME customers –
it's not just about being a financial provider any more.”

SME Banking 2020

accenture

Pillars of Our Value Proposition

Value propositions to UOB's customers




Nature of customer conversations



- Understanding our customers' needs – not just banking but beyond banking as well
- Placing the interests of our customers first – unique service and experience for our customers
- Standing by our customers in good and bad times – brand that our customers can trust

Changing the Conversations: 6 Key Asks from Small Business Owners

BANKING

-  Simplify my banking
-  Manage my finances
-  Manage my relationship

Our Customer

Transforming the Engagement Journey

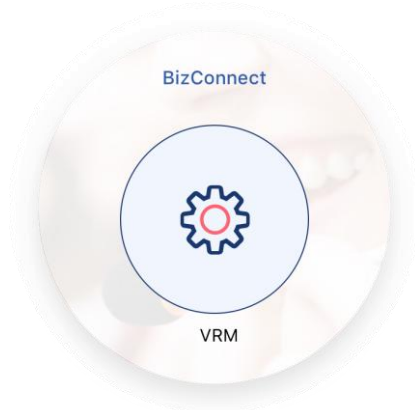
Connecting with our customers in a digital world

Ecosystem Partnership



- Understanding customers' needs
- Efficient acquisition via partnerships

Customer Onboarding

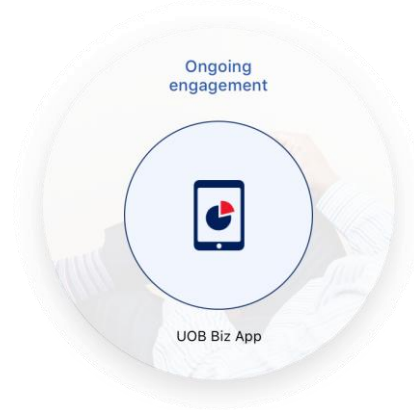


- Digitisation of sales process
- Virtual relationship



- Advanced analytics
- Instant credit assessment




Ongoing Engagement



- Single access to SMEs by integrating *Beyond Banking* needs
- Banking-on-the-go




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BANKING

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Our Customer

BEYOND BANKING

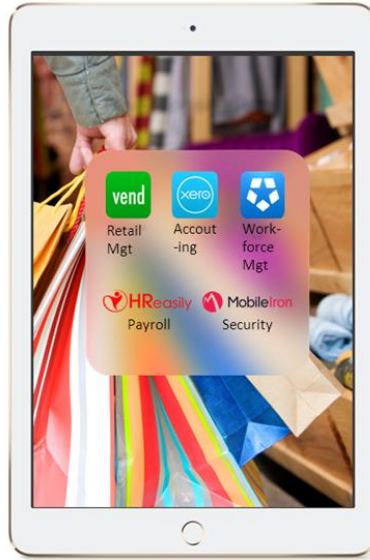
-  Manage my business
-  Expand my network
-  Help me market

Ecosystem Partnerships: BizSmart

Creating value with Beyond Banking propositions

First-in-Asia: Integrated business solutions

- Real-time accounting reconciliation (Xero)
- Retail management – Point-of-Sales (Vend)
- Workforce (Deputy)
- Automated payroll management (HReasily)
- Mobility / data security (MobileIron)



An end-to-end solution to help retailers run their business better:

- 1 Manage anytime, anywhere
- 2 Improve customer loyalty
- 3 Hassle-free one-stop solution
- 4 Lower setup and running costs
- 5 Direct data feed from UOB account



APPLE
Mobility Partner
Program



XERO
Accounting
Management



VEND
Retail
Management



DEPUTY
Workforce
Management



HReasily
Payroll
Management



MobileIron
Security & Data
Protection



NEWSTEAD
Solution consultant
& integrator

Integrated Ecosystem and Connectivity Will Allow Us to Address Customers' Asks

INTEGRATED ECOSYSTEM



EXPANSION AND FUTURE VIEW

Thank You

