

UOB Corporate Day 2019: Our Omni-Channel Approach to Engaging Our Customers

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Group Channels and Digitalisation

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Omni-Channel for Our Customers



Accessible
and Convenient

Network location matches
where customers bank, play
and live



Differentiated
Experiences

**Customer-centric
branch formats**

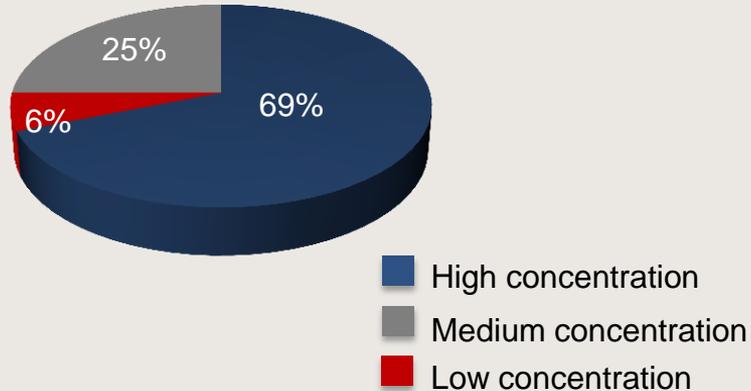


Customer
Engagement

Best of breed service
delivered by **multi-
skilled advisory staff**

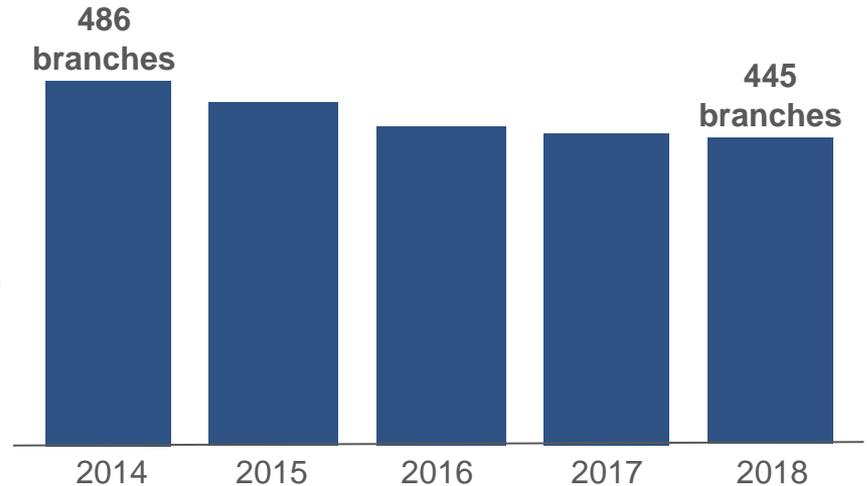
Enhancing UOB's Branch Network

Maximising Network Potential



94% of UOB branches are located in high and medium target customer concentration areas

Reshaping Network Presence



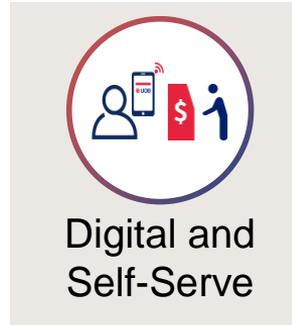
Increased accessibility and convenience by locating where our customers work, live, play and do business

Customers are Embracing Digital

2016

2018

Total transactions increased from



91%

263m transactions



94%

383m transactions

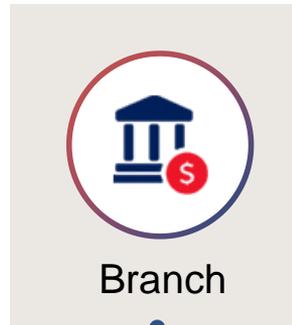
288m

in 2016



407m

in 2018



9%

26m transactions

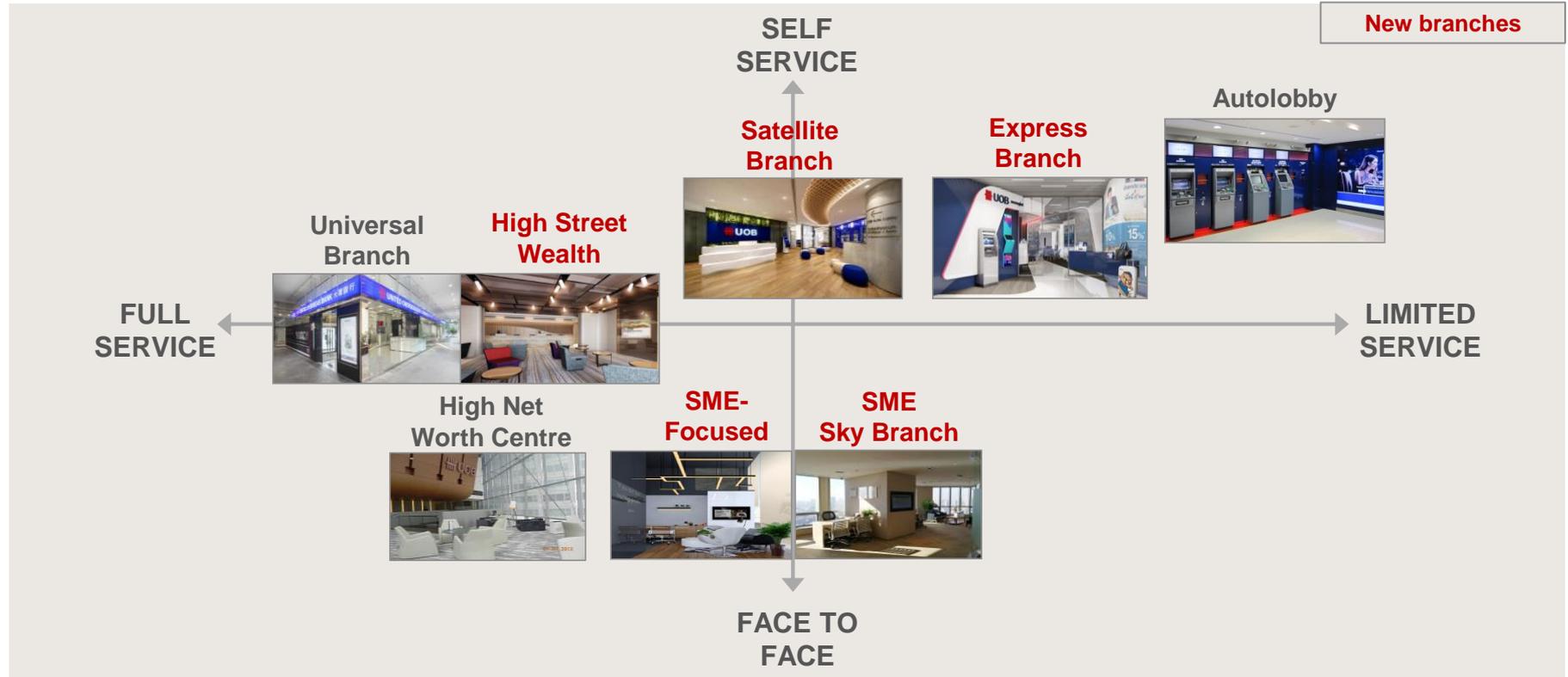


6%

23m transactions

Remains an important touchpoint

New Branch Models Focus on Customer Experience and Community Engagement



New Orchard High Street Wealth Branch Model for Emerging Affluent Customers



476,000 emerging affluent consumers



Premier shopping belt where people shop, play and dine



Affluent young individuals frequent Orchard

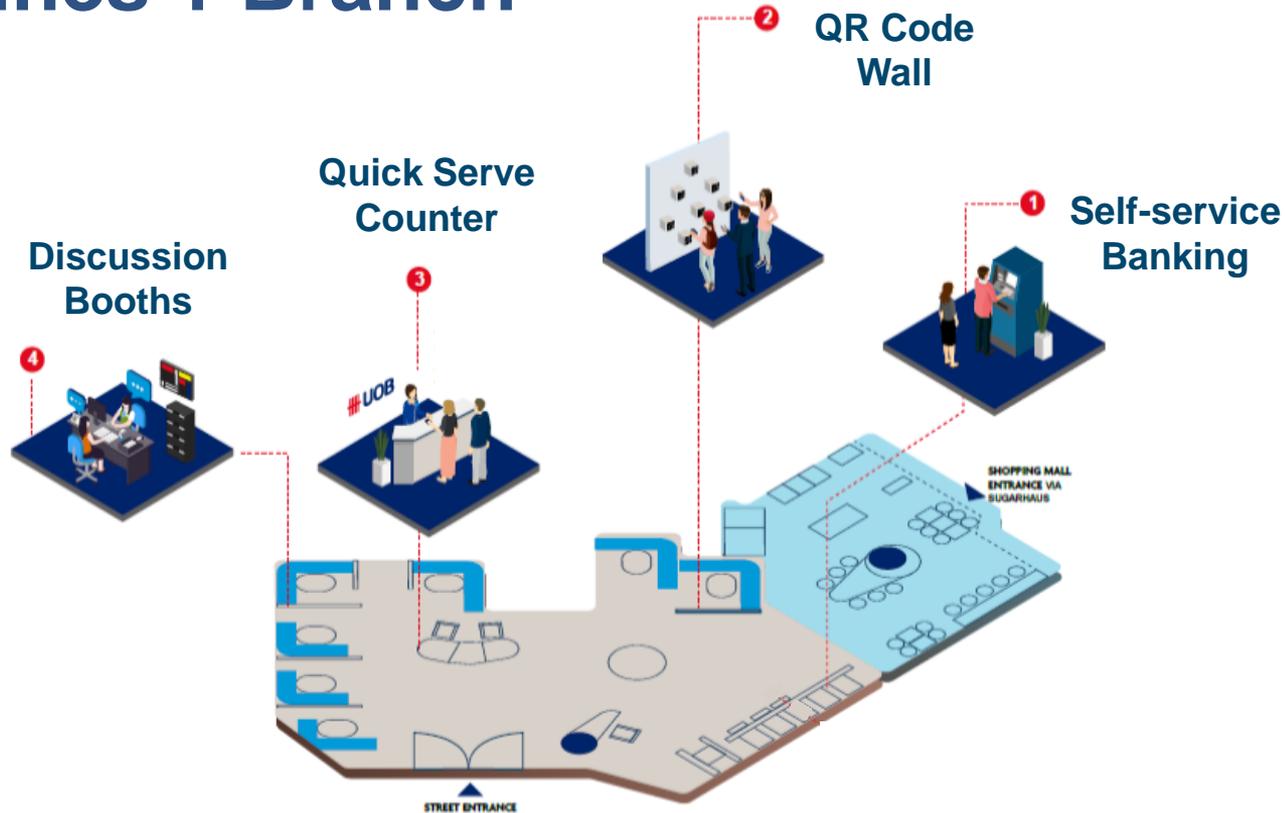


High visitorship to Orchard branch
(100k customers in 1H18)



Emerging affluent prefer to speak to adviser before making financial decisions

Applying Design Thinking to New Tampines 1 Branch



Tampines 1 Branch Designed for Young Family and Digital Generation



Positive Results FY2018:

10% more Accounts Opened

20% higher Branch Revenue

20% lower Operating Expenses

Express Branch Format Makes It Easy for Thai Customers to Apply For a Loan



ATM/CDM¹

Digital Kiosk (TMRW)

Multimedia LED Screen

National Credit Bureau
Instant Checking

Loan Specialist
Advisor



First Pilot Loan Branch at Mall Thapra (50m²): 8 Nov 2018

- Fast Track Application: 1 Hour Approval
- Instant National Credit Bureau checks
- Loan Specialist Advisor



1. Cash deposit machine

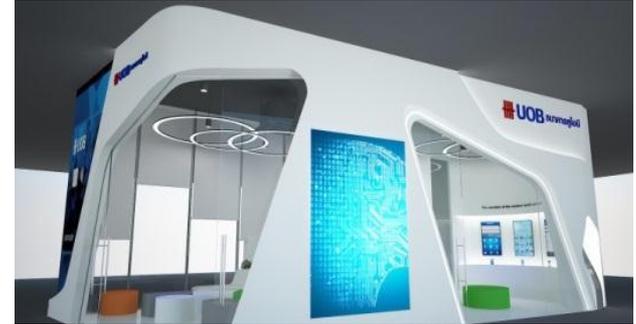
New Branch Concepts Centred around Thai Consumer and Business Customers



Central Eastville family-oriented branch concept features children's play areas



Icon Siam Privilege Banking Centre with luxury modern Thai art concept



Business Centre at True Digital Park for SMEs/Startups and SME Advisory Corner at Chiangrai

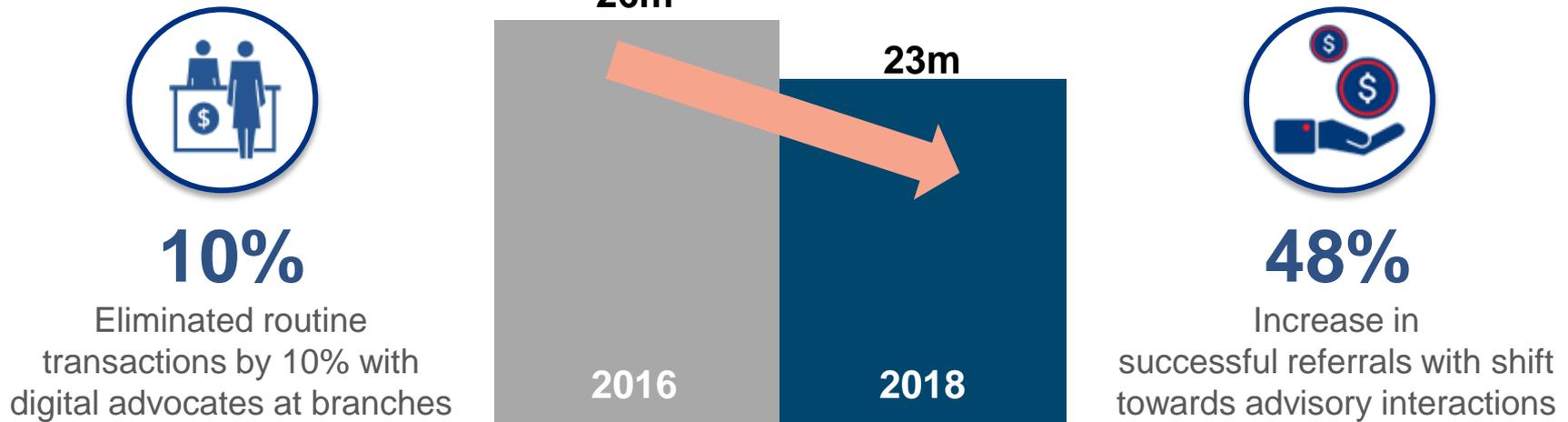


RETAIL BANKER 2018
INTERNATIONAL
Asia Trailblazer Awards

Highly Commended for Excellence in Customer Centricity

Customers Visiting Branches Increasingly UOB for Advisory Services Across Entire Network

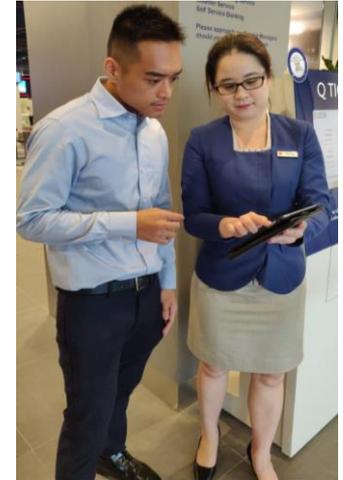
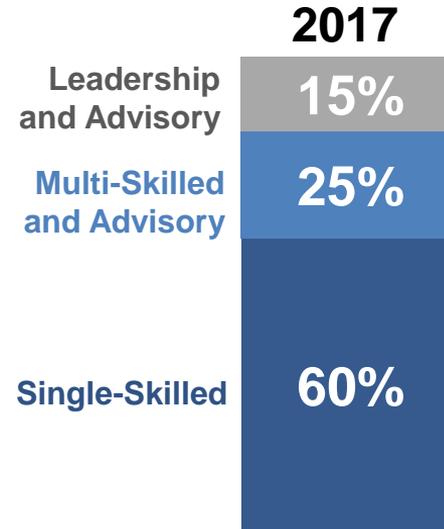
Total UOB Branch Transactions



Singapore home market – transaction decline most pronounced
Regional markets – transaction decline more gradual

Training Staff to be Multi-skilled, Future-ready

Reskilling Programme
Digital and FinTech literacy
Leadership and advisory
Future-ready skills



Customer Omni-channel Experience to Support Business Growth and Aspirations



Support business growth and aspirations

Omni-channel Experience



Continual review of branch network



Smaller and lower cost branch formats



Innovative and relevant products



Multi-skilled staff focus on advisory and customer engagement



Helping customers to go digital

Thank You



RIGHT BY YOU

