

UOB launches UOB My Digital Space education programme for disadvantaged children across the region

*Programme to be rolled out across six markets as part of UOB's global
#UnitedforYou COVID-19 Relief Programme*



Nur Muliana Binte Mamat, a Primary 2 student from Fuhua Primary School who has received a UOB digital learning kit to aid in her home-based learning

Singapore, 30 April 2020 – United Overseas Bank (UOB) today launched UOB My Digital Space, a multi-year education programme to bridge the digital gap for children from disadvantaged backgrounds across the region and to connect them to a world of digital learning opportunities. In the first year, UOB My Digital Space will be rolled out across six markets starting with Singapore. The UOB My Digital Space is part of

the Bank's broader global #UnitedForYou COVID-19 Relief Programme¹ which brings together the strengths of the UOB network and like-minded partners to help customers, colleagues and communities through to better times.

With the COVID-19 pandemic challenging and changing traditional ways of learning, UOB My Digital Space offers support to help disadvantaged children across the region with the essentials for their digital learning journey now and into the future. Through UOB My Digital Space in Singapore, UOB will provide students with digital learning kits comprising a new laptop and online learning resources that include enrichment content to take them beyond the school curricula for their longer term development.

On the launch of the regional programme, Mr Wee Ee Cheong, Deputy Chairman and Chief Executive Officer, UOB, said, "At UOB, our duty of care to our communities includes helping the members of our society who may be struggling through these difficult to better times. Through UOB My Digital Space, we are bridging the digital gap for children from needy families and ensuring that they are not left out of the world of opportunities education can bring. COVID-19 has brought with it disruption to school-based learning across Asia and this is being most keenly felt by children from disadvantaged backgrounds. This initiative is part of our #UnitedForYou COVID-19 Relief Programme to help our communities and customers through the COVID-19 pandemic and to emerge stronger together."

Bridging the digital gap for disadvantaged children in Singapore

In Singapore, UOB has partnered Singapore Press Holdings (SPH) and Singtel to distribute close to 250 digital learning kits to disadvantaged students. The Bank is providing a new laptop in every digital learning kit, a Wi-Fi dongle with monthly data usage from Singtel, and a complimentary online subscription to *The Straits Times*, as well as the student's choice of vernacular newspaper such as *Lianhe Zaobao*, *Berita Harian*, or *Tamil Murasu*.

The Bank has also helped ensure that the digital learning experience is a safe and convenient one for students and their parents by configuring each laptop before distribution. For instance, UOB has installed filters on every laptop to protect children from accessing inappropriate online content and installed desktop

¹ Please refer to accompanying fact sheet for more information on UOB's relief assistance initiatives for communities globally.

shortcuts to make it easier to access useful home-based learning platforms such as the Singapore Student Learning Space and Google Classroom.

Through the Ministry of Culture, Community and Youth's Volunteer Centres² and the Bank's community partners across Singapore, UOB has been identifying students including those with special needs, who most need the digital resources for remote learning. The digital learning kits will be provided to the students for one year with the option to extend the duration based on their needs. Volunteers from UOB are also on standby to provide technical support to beneficiaries who face difficulties during their digital learning journey.

Nur Muliana Binte Mamat is a Primary 2 student from Fuhua Primary School who has received a UOB digital learning kit to aid in her home-based learning. Muliana's 49-year-old mother Mdm Sufia said, "The new laptop and resources from UOB and its partners have made it possible for my daughter to focus on her studies through digital learning from home. Being the sole breadwinner for my family, I have to care for my four children as well as my husband who is in poor health. I'm grateful to be receiving support during this difficult time to help my daughter stay connected and keep up with her learning."

As part of UOB My Digital Space, the Bank is also setting up a UOB Online Learning Resource Centre where students across the region can explore a series of educational topics including art, sustainability, financial literacy, cybersecurity and cultural discovery through interactive content. Given the diverse cultures and languages in Asia, UOB is working with educational partners across the region to co-create content in multiple languages and to localise it for each market where the programme will be rolled out.

UOB's global #UnitedForYou COVID-19 Relief Programme focuses on ways to help alleviate the financial burden or distress many are facing during this difficult period through various initiatives. These include relief assistance schemes to help with customers that are impacted by the COVID-19 outbreak as well as initiatives to see the Bank's people and communities through to better times.

- Ends -

² The Volunteer Centres are made up of community groups partnered by the Ministry of Culture, Community and Youth (MCCY) to meet the needs of residents in their respective towns better.

Quote Sheet

Mr Andrew Buay, Vice President, Group Sustainability, Singtel

“As COVID-19 keeps thousands of students home, supporting continued education is important with the switch to full home-based learning by Singapore schools. Access to an internet connection is crucial for remote learning but for some families and their children, it might be an added expense that is hard to cope with. We are pleased to be able to contribute our resources and extend further help to the community, especially to those who need connectivity more than ever.”

Mr Eric Ng, Deputy Head of the Circulation Division at SPH

"We are very happy to be a part of UOB My Digital Space, and to give back to the community. SPH believes that students from all walks of life should have access to trustworthy news and information. We hope that by gaining access to our stories and publications, the beneficiaries will be empowered as they continue to strive academically, especially during this time of crisis."

Media Factsheet

UOB #UnitedForYou COVID-19 Relief Programme

UOB's global #UnitedForYou COVID-19 Relief Programme brings together the strength of the UOB network and our like-minded partners to help alleviate the financial burden or distress many are facing during this difficult period. #UnitedForYou offers various support options essential to helping communities, customers and colleagues see through to better times³.

FOR COMMUNITIES (GLOBAL AND ASIA REGION)

For Whom	Relief Assistance
Global	Raising funds to support the most vulnerable We have set up the UOB Heartbeat COVID-19 Relief Fund, a global fundraising effort across 16 markets to rally our colleagues to support the most vulnerable in each of their communities. The funds raised will go towards providing more than 1 million pieces of personal protective equipment ⁴ for frontline healthcare workers and essential food supplies for disadvantaged groups globally.
Asia	Supporting the digital learning journey for disadvantaged students We launched UOB My Digital Space, a multi-year education programme to bridge the digital gap for children from disadvantaged backgrounds across the region and to provide them with the essentials for their digital learning journey now and into the future. In the first year, UOB My Digital Space will be rolled out across six markets starting with Singapore.

³ As at 30 April 2020

⁴ Figure includes contributions that have been made to communities across our markets in Asia as of 30 April 2020

FOR COMMUNITIES (MARKETS IN ASIA)

For Whom	Relief Assistance
China	<p>Surgical face masks for frontline workers and the vulnerable</p> <p>We teamed up with charity partners Youcheng China Social Entrepreneurship Foundation and YesKids to distribute 102,000 surgical face masks to frontline workers in the public service sectors, as well as the elderly in provinces and cities across China including Hubei Province during its lockdown period.</p>
Hong Kong	<p>Essential care packs for disadvantaged children</p> <p>We distributed care packs comprising canned food, non-perishable items and health supplements to 100 children from the Kwun Tong Happy Teens Club, a non-profit organisation that supports children living in low-income families.</p> <p>Surgical face masks for disadvantaged families</p> <p>We distributed 10,000 surgical face masks to disadvantaged families and individuals through five non-profit organisations.</p>
Indonesia	<p>Protective equipment for healthcare workers</p> <p>We donated 100,000 surgical face masks, 5,000 N95 masks and 1,000 hazmat protection suits to frontline healthcare workers across 10 hospitals that care for COVID-19 patients and/or lack adequate protective equipment.</p>
Malaysia	<p>Medical equipment and essential supplies for healthcare workers</p> <p>We contributed RM500,000 through The Association of Banks in Malaysia (ABM) to MERCY Malaysia's COVID-19 Pandemic Fund to provide healthcare workers with adequate critical medical equipment needed to care for patients such as ventilators, powered air-purifying respirators and testing kits, as well as essential supplies including 5,000 surgical face masks, 1,500 food packs and 200 bottles of hand sanitiser.</p>

Singapore	<p>Essential care packs for disadvantaged families</p> <p>We donated 1,000 essential care packs comprising five surgical face masks, a bottle each of anti-bacterial handwash and hand sanitiser, and two bottles of Vitamin C pastilles to disadvantaged households in the Central Singapore District.</p> <p>Rides for healthcare workers with GrabCare</p> <p>We donated S\$20,000 towards GrabCare, a dedicated ride hailing service by Grab for healthcare professionals. Our donation was also matched dollar-for-dollar by Grab at S\$20,000 (collective total of S\$40,000).</p>
Thailand	<p>Protective equipment for healthcare workers</p> <p>We donated 1,000 protective coveralls to the Rajavithi Hospital, one of Thailand's main Government hospitals caring for COVID-19 patients. We are also assembling 10,000 face shields to be distributed to healthcare workers across various hospitals in Bangkok.</p>
Vietnam	<p>Donation to the State Bank of Vietnam</p> <p>We donated VND250 million to the State Bank of Vietnam to aid the government's efforts in helping those impacted by COVID-19 and the drought in the Southern provinces.</p>

FOR CUSTOMERS IN SINGAPORE

For Whom	Relief Assistance
Individuals	<p>Cheque deposits for Solidarity Payment</p> <p>We are supporting the Government's efforts by helping Singaporeans who will receive their Solidarity Payment via cheque to access their cash payout quickly and conveniently. This group of Singaporeans can deposit the cheque at their respective bank's Cheque Deposit Box, choose to visit one of the 16 Community Centres where there will be Bank staff and volunteers from Singapore Pools on-site to help with the encashment of Solidarity Payment cheques, or visit one of UOB's 32 branches offering encashment services for Solidarity Payment cheques.</p>

	<p>Defer repayment of property loans</p> <p>Under the Special Financial Relief Programme (SFRP), we enable eligible individuals to defer both principal and interest payments for their UOB property loan up to 31 December 2020 and will extend their loan tenure according to the duration of the deferment period.</p> <p>Lower interest rate on personal unsecured credit</p> <p>Under SFRP, we enable individuals to convert their outstanding unsecured loan balances from their UOB credit card or UOB Cashplus account to a new Personal loan with loan tenure of up to five years, at a reduced effective interest rate of eight per cent from 6 April to 31 December 2020.</p>
<p>Companies</p>	<p>Relief measures for SMEs</p> <p>To alleviate cash flow challenges faced by Small- and Medium-sized Enterprises (SMEs), we provide a range of relief measures including the option to defer payment of principal on secured SME term loans as well as flexible premium instalment plans for General Insurance Policies.</p> <p>Financing assistance for SMEs</p> <p>With the MAS SGD Facility for ESG Loans by the Monetary Authority of Singapore (MAS) and Enterprise Singapore (ESG), we are helping SMEs access much-needed funds at lower interest rates during this crucial point in time such as through the Enhanced SME Working Capital Loan and the Temporary Bridging Loan Programme. We also provide additional credit support for trade facilities under the Loan Insurance Scheme / Enterprise Financing Scheme, with increased subsidy by the Government.</p> <p>Pre-approved loans for small businesses</p> <p>To help ease the short-term liquidity woes of small businesses and to enable them to gain access to much-needed funds quickly, we are proactively providing pre-approved, collateral-free loans of up to S\$200,000.</p>

	<p>Training programme to help business leaders of SMEs</p> <p>We partnered Google to launch a new curriculum for the SME Leadership Academy training programme which is customised to help business leaders of SMEs from the retail, tourism and food and beverage sectors to respond to the unprecedented challenges from the COVID-19 pandemic. The SME Leadership Academy will expand its capacity to help 4,000 SMEs by end 2021.</p>
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FOR COLLEAGUES IN SINGAPORE

For Whom	Relief Assistance
<p>Colleagues</p>	<p>Shortened work days and a more flexible schedules</p> <p>We have reduced the daily working hours of our people wherever possible so that they can attend to their family commitments. For colleagues whose job requirements and roles require them to continue to come into the office, we have staggered work hours and split shifts so that they can avoid the crowds on public transport during peak hours.</p> <p>Surgical face masks for colleagues</p> <p>We have distributed a box of 50 surgical face masks to each colleague for their personal use and are providing almost 20,000 surgical face masks a week to our people who are working in the office and at the branches through the nation’s “circuit breaker” period.</p> <p>Additional day of leave</p> <p>We have given every colleague an extra day of leave to help them manage their personal responsibilities during this period.</p> <p>Building mental resilience</p> <p>To help our people maintain strong mental health, we have put together an online training programme aimed at improving their well-being and building resilience. We are also helping them better cope with feelings of uncertainty during this period</p>

	<p>through digital learning resources that focus on areas including managing stress and achieving work life balance.</p> <p>Defraying expenses for colleagues</p> <p>During the “circuit breaker” period, we are providing a transport reimbursement of up to \$30 per day to help defray expenses incurred for colleagues working in our branches and office premises who do not receive a monthly transport allowance.</p>
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About United Overseas Bank

United Overseas Bank Limited (UOB) is a leading bank in Asia with a global network of more than 500 offices in 19 countries and territories in Asia Pacific, Europe and North America. Since its incorporation in 1935, UOB has grown organically and through a series of strategic acquisitions. 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. In Asia, UOB operates through its head office in Singapore and banking subsidiaries in China, Indonesia, Malaysia, Thailand and Vietnam, as well as branches and representative offices across the region.

Over more than eight decades, generations of UOB employees have carried through the entrepreneurial spirit, the focus on long-term value creation and an unwavering commitment to do what is right for our customers and our colleagues.

We believe in being a responsible financial services provider and we are committed to making a difference in the lives of our stakeholders and in the communities in which we operate. Just as we are dedicated to helping our customers manage their finances wisely and to grow their businesses, UOB is steadfast in our support of social development, particularly in the areas of art, children and education.

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