

Table: Basic Consumer Rights when Subscription/ Purchasing Investment Products and Insurance products at United Overseas Bank (Thai) Public Company Limited

Consumer Rights	Details
1. Right to be Informed	<p>Product Details:</p> <p>Consumers have rights to be informed of</p> <ul style="list-style-type: none"> • Clear differences between basic banking products and investment and insurance products, • Product description, risks, and returns, in terms of Annual Percentage Rate (APR) or IRR (Internal Rate of Return) and assumptions, • Proper and accurate advertisement materials via appropriate marketing channels. <p>Documents Mandated to Be Provided to Consumers:</p> <p>Fact sheet containing concise product description and risks written in plain layman’s language in the format prescribed by the Office of the Securities and Exchange Commission (SEC) and the Office of the Insurance Commission (OIC).</p>
2. Right to Choose	<p>Consumers’ Rights:</p> <ul style="list-style-type: none"> • To freely make decision to or not to subscribe to or purchase investment and insurance products. • To decline product-bundling which contains a combination of banking and investment products. • To give consent in writing to or decline making information disclosure set out in form of consent letter separate from the product application forms/ sale agreement.
3. Right to be Heard	<ul style="list-style-type: none"> • To lodge complaints at the point of sale, i.e., any of the branches where investment and insurance products are offered, and obtain receipt for record. • Further queries may be raised and product information may be obtained from UOB via UOB call center: telephone no. 0-2285-1555.
4. Right to Redress	<p>Right to be appropriately compensated if it is proven that the Bank fails to comply with the bank’s policy and practice governing product sale with an intention or carelessness resulting in damage to consumers.</p>