

Group Consumer

We are here to ensure devices come to life in your hands. We invest in networks, spectrum and new technologies to keep powering your digital lifestyles. We offer new ways to access a rich variety of content and deliver it ever faster. And we are working to furnish your future with even more smart conveniences, just the way you would want it. For those who need a little help to get into the digital game, we have also developed community programmes that extend the benefits of connectivity to everyone.





JOSHUA SIM BOON HONG

Singtel Creative Lead, Associate Director

Joshua Sim is a lead volunteer with Singtel's Savvy Silvers programme which is designed to enrich the lives of our senior citizens with technology. Seniors enrol in the programme to pick up skills such as the taking and sending of photographs with their mobile phones. Joshua finds volunteering rewarding because of his own experience of teaching his parents to plug into the digital world. When his mother finally learned how to play Candy Crush and watch YouTube videos on her iPad, he could feel her joy and sense of accomplishment. Now he wants others in her generation to feel the same sense of empowerment.

Group Consumer Singapore

Our customers' increasingly connected lifestyles have produced a transformation at Singtel. Against this backdrop, we have embraced digital, coming up with new offerings that will enhance our customers' lives at home, at work and on the go.

We are focusing on delivering data-centric plans, innovative digital services and differentiated content underpinned by seamless, secure and high-speed connections to serve our customers in today's digital world and tomorrow's connected future.

IMPROVING CONNECTIVITY FOR CUSTOMERS

We are offering our customers flexibility and greater value when it comes to their data plans. A big highlight was a new data add-on called DataX3 for postpaid customers to enjoy triple their data and a 1-for-1 data add-on offer for customers on SIM Only plans.

As we connect customers at home and on the go, Singtel has achieved many firsts along the way. Last year, our customers were the first in Singapore to enjoy seamless call connectivity and crystal-clear conversations with WiFi Calling. We gave our fibre broadband customers extra value on their plans by extending Singtel WiFi access to them. Along with our mobile customers, they now enjoy free and unlimited data usage at more than 1,000 Singtel WiFi hotspots across Singapore.

We introduced ReadyRoam, Singapore's first multi-destination data roaming service, offering customers a convenient and affordable way to stay connected on their travels. ReadyRoam was an instant hit and we quickly expanded

the service from five to 31 countries across the Asia Pacific, Europe, USA and Canada.

CREATING NEW SERVICES FOR DIGITAL LIFESTYLES

To enrich our customers' connected lifestyles, we have created a range of digital services from entertainment and mobile payments to smart living which can be conveniently accessed from their smart devices.

We introduced Singtel Newsstand, another data-free service following the popularity of Singtel Music. Singtel Newsstand offers digital subscriptions

to leading local and international news publications such as The Straits Times, The Wall Street Journal, The Economist and 12 leading Singapore Press Holdings lifestyle magazines. We also brought the big screen to our customers' mobile devices with the launch of CAST, our OTT video portal app, so they can watch their favourite shows on the go.

Singtel Dash, our all-in-one mobile payments app, is leading the way for mobile payments in Singapore and has crossed 500,000 registered users. It offers in-store and online retail payments, transit payments and top-



DATA^{X3}
TRIPLE THE DATA
FOR EVERYTHING YOU
LOVE, LOVE, LOVE.

Triple your data for just \$9.90/mth when you sign up or re-contract on Combo 2 Mobile Plan or above and get up to 24GB of extra data.

What the media said

"Simply put, there is no such thing as too much data. And Singtel gets it, because they've just launched DataX3 ... which will triple your mobile data allowance." – Janine Lee, Stuff.tv



Gan Siok Hoon, VP, Retail & Channel Sales of Consumer Singapore (left), and Yuen Kuan Moon, Consumer Singapore CEO, launching Singtel Dash, Singapore's first all-in-one mobile payments solution.

What the media said

"Singtel ups the ante in fragmented mobile payment market."
– Jacquelyn Cheok, The Business Times

An advertisement for the Singtel Cast app. It features a woman in a white apron holding a smartphone, with a large red 'C' logo and a Wi-Fi symbol overlaid. The background shows a colorful, abstract cityscape. Text on the ad includes: 'INTRODUCING THE CAST APP', 'A BETTER WAY TO STREAM IS HERE', 'UNLIMITED DOWNLOADS • UNINTERRUPTED VIEWING • STREAM EARLIER • FULL HD', 'JUST THE ENTERTAINMENT YOU LOVE. FROM ONLY \$4.90/MTH.', and 'SEARCH FOR SINGTEL CAST' with App Store and Google Play logos. The Singtel logo is at the bottom right.

ups, and secure, real-time mobile remittance such as the service with Telkomsel which lets customers send money to 4,500 remittance cash-out points across Indonesia.

In the home, we introduced a smart lifestyle solution, Singtel SmartHome, which lets users securely monitor and manage their home wherever they are. Powered by Singtel fibre broadband, Singtel SmartHome can connect with over 200 compatible smart devices, helping busy Singaporeans live more comfortably and safely through technology.

To offer customers even more convenience at home, HungryGoWhere, our food portal, added online delivery and takeaway services to its existing reservations service.

DEMONSTRATING NETWORK SUPERIORITY

We deepened our commitment to provide customers with faster speeds and wider connections with the nationwide deployment of our 450Mbps 4G LTE-Advanced service, Singapore's fastest mobile network. The performance of our mobile and fibre broadband networks have come

Group Consumer Singapore

out tops in the Info-communications Media Development Authority's reports. We achieved Singapore's widest LTE coverage for a record 10 consecutive quarters while our fibre broadband speeds are consistently rated as one of the fastest.

We continue on our Journey to 5G, deploying key pre-5G technology such as Massive MIMO and NB-IoT. We also made 5G innovation a reality with the first 5G showcase in Southeast Asia last year, demonstrating ground-breaking peak throughputs of 27.5Gbps and latency as low as 2 milliseconds. With our successful acquisition of spectrum in April 2017, we will be able to expand and evolve our network to support the growth

of the Internet of Things and 5G initiatives in the future.

BOOSTING CUSTOMER EXPERIENCE

Recognising that many of our customers prefer using online channels to engage us at their convenience, we have stepped up our digitalisation efforts. We introduced new features such as Visual IVR (Interactive Voice Response) and Message Us on My Singtel App to augment our self-help options. We have also integrated our online and offline channels to provide customers with a seamless experience no matter which channel they choose to start interacting with us and continue with. One innovation is Collect@Store which enables customers to purchase their device

on singtelshop.com and then pick the item up at any Singtel Shop on the same day.

We connect customers of all age groups to activities that interest them and give them new experiences. These include exclusive live performances by music stars Jessie J and Nathan Hartono, and events for children such as Dream Big, Princess Academy. To help seniors to develop the skills and confidence to use digital technology, we conduct regular Singtel Silvers workshops and events such as the Silver Photography Extravaganza, which teaches them basic smartphone, social media and photography skills so that they can participate in the digital world.

What the media said

"Singtel's move [to 5G] ties in with the government's 'smart nation' vision aiming for total connectivity for a safer, more efficient society through optimal use of data."

– Mayuko Tani, Nikkei Asian Review



From left: Martin Wiktorin, Country Head of Singapore and Brunei, Ericsson; Tay Soo Meng, Singtel Group Advisor; Khoong Hock Yun, Assistant Chief Executive (Development), IMDA; Yuen Kuan Moon, Singtel Consumer Singapore CEO; and Magnus Ewerbring, CTO, Asia Pacific, Ericsson celebrating the opening of the 'Making 5G Innovation A Reality' showcase.

Group Consumer Australia

Optus is responding to the evolving needs of our customers by growing our business beyond the traditional telecommunications company model into a mobile-led multimedia content provider. In 2016 we embarked on a transformation to deliver on this ambition, offering game-changing experiences for customers via our products and services.



Allen Lew, Optus CEO, launching Optus Sport



Customers have watched
almost

13m

hours of Premier League and
international football content
on Optus Sport

DELIVERING BETTER PRODUCTS AND SERVICES

Optus broke new ground as a telecommunications provider in Australia with the launch of Optus Sport, a 24/7 sports channel with on-demand and live multi-screen capability to broadcast the Premier League. Since the launch, customers have watched almost 13 million hours of Premier League and international football content including live matches, highlights and expert analysis.

We are delivering more than just sport, and we know our customers want the freedom to stream TV,

movies and music, at home or on the go, without worrying about their data allowance.

With this in mind, Optus introduced data-free music and content streaming in selected prepaid and postpaid plans so our customers can enjoy their favourite entertainment from our streaming partners, including Netflix, Stan, ABC iView, Spotify, Pandora, iHeart Radio, and Google Play.

We have seen the best half of branded growth in eight years since the introduction of these product

Group Consumer Australia



The Optus fixed network
was rated

#1 for
19

consecutive months on the
Australian Netflix ISP
Speed Index

offerings, with our mobile customer base reaching 9.72 million users.

Recognising the diverse needs of our customers, we also have products and plans to suit a wide range of lifestyles, including improved Mobile Broadband plans offering great value and generous data inclusions, and the Home Wireless Broadband solution providing connectivity via the Optus 4G network.

In addition, we are continuing to find extra value for our customers through innovation, with the release of Optus Xtra by our in-house innovation team at Yes Labs. Optus Xtra is an Android-

based app which allows prepaid customers to earn extra data or credit by viewing tailored ads on their smartphone.

INVESTING IN OUR NETWORK

A quality network underpins everything we offer. Our commitment to continually improve our network has received independent recognition from leading industry benchmarks. The 2016 P3 CommsDay Mobile Benchmark rated the Optus network No. 1 for voice, and the Optus fixed network was rated No. 1 for 19 consecutive months on the Australian Netflix ISP Speed Index (September 2015 to March 2017).

Our 4G Plus Network expanded further into regional Australia using the newly acquired 1800MHz spectrum band. The network now reaches 96.1% of the Australian population.

We secured A\$26.4 million in funding as part of the Federal Government's Mobile Black Spots Programme and will contribute a further A\$36.4 million to provide connectivity to thousands of people across regional and rural Australia.

Our networks also support incredible growth for mobile virtual network operator clients, making us the leading mobile network wholesale service provider in the Australian market.

TRANSFORMING CUSTOMER SERVICE

Just as the way our customers are using their devices has changed, so too have their support needs. We have made it easier for them to engage with us by enhancing our online customer service platforms such as Live Chat, My Optus App and My Account to see and pay bills, add





services to their accounts, and access support functionality including live chat assistance.

The volume of interactions through these channels has grown, indicating the increasing preference for digital engagement. This means Optus call centres are freed up to respond to customers with more complex enquiries. There has been a 10% reduction in the volume of calls to support centres in FY 2017 as a result of the focus on digital customer support.

With a growing customer base, the Optus customer service teams operate around the clock. In the last 12 months, 79% of 134 million customer interactions occurred in digital channels – a 2% growth over the previous year.

Recognising that the needs of Australia's more than two million small business owners are different to the traditional business customer,

we have also refocused on delivering tailored small and medium business solutions via specialist in-store and call centre support resources.

EXCITING OUR CUSTOMERS

Optus is engaging with our customers through the things that interest and excite them. Through partnerships with major sporting organisations such as the Australian Olympic Committee, Australian Paralympic Committee and Swimming Australia prior to the Rio 2016 Olympic and Paralympic Games, we established our credentials as a supporter of Australian sport and are developing strong links with the sport-loving Australian community.

During the Games, the award-winning #FanUpAUS campaign helped deliver 45,398 messages of support to Australian athletes via social media. Our Australian Olympic Committee partnership allowed exclusive access behind the scenes to create unique

social media content featuring Australian Olympic swimmer Ian Thorpe inside the athletes village providing a unique look at the event as it happened.

These campaigns proved popular with Australians, and delivered impressive results including more than 44 million uses of the #FanUpAUS hashtag and 16.4 million content views via the Optus social media channels.



The CEO Conversation

"Competition is not new to us. To stay at the top of our game, we keep our customers at the centre of our strategy."

YUEN KUAN-MOON
CEO, CONSUMER SINGAPORE

Innovating around customer experience

In the dynamic world of telecommunications, the only constant is change. How do Singtel and Optus navigate the challenging terrain and keep customers happy? Consumer Singapore CEO Yuen Kuan Moon and Optus CEO Allen Lew share their insights.

How has digital disruption impacted your market in recent years?

Moon: There's been a dramatic shift in our customers' lifestyle needs and the way they engage us. They're connected all the time, wherever they are. We're seeing an accelerated shift from voice as they consume more data than ever before. So we've been actively digitalising our business and innovating, not just in the products and services we offer but also in the way we sell and serve to reflect today's digital lifestyles. There are many exciting opportunities for us to create value and reinvent our relationship with customers. We want them to see us as enablers. We want them to feel empowered through the technology and services that we provide.

Allen: The impact that digital companies have had in Australia is to increase the plethora of personal applications for consumers and small and medium businesses on their mobile devices. This implies that Optus has to deliver the best mobile network quality in terms of speed and reliability. In addition, the customer has to be at the front and centre of everything we do and we have to deliver on our pledge to provide them with an exceptionally good customer experience in our stores, on the phone, online and in our app. Engaging us through an app is becoming increasingly important in the era of the mobile internet and it's an area of increasing focus for us especially with the commissioning of our new customer care and billing system.

We've seen both Optus and Singtel make significant investments in content in the last two years. Tell us about your content strategy.

Moon: The reality is that globally, content has gone online, and is consumed on the go. We're no longer just looking at linear delivery now since our customers have a big appetite for online entertainment. The way they experience content is now multiscreen. We've set out to establish partnerships with traditional and non-traditional content providers to offer a wider range of entertainment options to our customers across TV and mobile devices. There's also CAST, our video portal app, which gives customers the flexibility to choose individual content packs. Besides video, we look to enrich our customers' experience with other content such as music and news that they want.



"Our goal is to build a digital organisation that provides converged fixed, mobile and video services by using deep insights into customer behaviour and business fundamentals to create a sustainable competitive advantage."

ALLEN LEW
CEO, OPTUS

Allen: Premium video content is important to us because it has the power to create distinctiveness for us in a competitive market. It has been a catalyst for the improved performance of the consumer broadband business and has been instrumental in elevating our brand position. I believe the combination of good content and an advanced network with technology that is designed and built for the unique needs of video are essential pillars to ensure Optus has sustained profitable revenue growth.

Competition is heating up in both your markets. How do Singtel and Optus view competition?

Moon: Competition is not new to us. To stay at the top of our game, we keep our customers at the centre of our strategy. We adapt to their lifestyle needs and preferences and focus on offering them a differentiated experience. Innovation is key to set ourselves apart so we're continuing to invest in our fixed and mobile networks, and in technology such as artificial intelligence and predictive analytics to get a better handle on what our customers want. We're also optimising our platform and processes to find innovative and more efficient ways of getting things done and passing on savings to our customers.

Allen: We welcome competition because it provides choice for customers and gives us the impetus to continually innovate and improve our products and services and the way we do things. Optus has a formidable set of assets, such as our unrivalled spectrum holdings, the quality of our people and the expertise in the Singtel Group. We will

use these, together with our focus on delivering a great customer engagement, a high quality mobile network and transforming our cost structure, to ensure we stay ahead in this intensely price-competitive market.

What can consumers look forward to from Singtel and Optus in the near future?

Moon: We're focusing on data centricity – what else our customers can use data for, and how we can deliver the best mobile data experience. With our strategic investment in spectrum at the recent spectrum auction, we'll be able to extend our network leadership and support the growth of IOT and 5G initiatives in the future.

Allen: Our goal is to build a digital organisation that provides converged fixed, mobile and video services by using deep insights into customer behaviour and business fundamentals to create a sustainable competitive advantage. Customers can expect continued investment by us in our network so we can innovatively deliver greater capacity and faster speeds. In addition, we will raise our standards so we can enable our customers' digital lives with the most personalised services, the most innovative integrated products and the best customer experience. In short, our goal is to deliver surprise and excitement beyond their expectations for our customers and profitable growth for our investors.

Group Consumer Regional Associates

There is a data revolution going on in the emerging markets, fuelled by the availability of affordable smartphone devices. Our regional associates are riding the wave by innovating to deliver new experiences, creating new lines of business beyond traditional mobile services, and investing in spectrum and future-ready networks. As a Group, we are fostering closer collaboration with our associates to gain a stronger competitive edge in the region's rapidly evolving telco landscape.

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SERVING INCREASINGLY DIGITAL LIFESTYLES

Across our associates' markets, the biggest growth has been in data, as consumers embrace connected, digital lifestyles. The number of data subscribers surged past 220 million – a 12% increase from the previous year. For many of our customers, the mobile phone is a primary way for them to access the internet, and digital services are driving social and financial inclusion in ways that were never possible before.

Mobile payments have proved popular in these emerging markets, where a large part of the population does not have credit cards or bank accounts. In order to capitalise on this trend, our associates now offer a range of banking and financial services to support their customers' needs. In India, Airtel became the first entity to receive a payments bank licence from the Reserve Bank of India. In January 2017, it launched Airtel Payments Bank to offer banking services across the country, with 250,000 Airtel retail outlets doubling as banking points and a network of over 1 million merchants accepting digital payments.

In the Philippines, Globe's wholly owned subsidiary, Mynt, has partnered Ant Financial Services Group, one of the world's leading digital financial services providers, to accelerate

financial inclusion and upgrade payments services in the Philippines. This includes the use of GCash, a micropayment service, to top up pre-paid balances, pay bills, send money, make donations, shop online and purchase goods without the use of cash. By leveraging the power of mobile and digital technology, Mynt has been able to pioneer initiatives that provide Filipinos with safe, secure and convenient financial services that were previously not available to them.

As mobile entertainment consumption continues to enjoy exponential growth, our associates are offering exclusive content to differentiate themselves. In the Philippines, Globe created Globe Studios and Globe Live, which are revolutionising the entertainment landscape in the Philippines with the production of original shows from top film directors

and world-class live entertainment events. In another first for Globe, it partnered Netflix to offer customers access to a wide range of TV shows and movies via their mobile or broadband service. In Thailand, AIS signed exclusive deals with HBO and NBA to offer content to customers over the AIS Play mobile app, and AIS Playbox service for the latter. AIS also acquired the rights to 21 Fox channels on AIS Play and Playbox to further strengthen their suite of content offerings. In Indonesia, Telkomsel launched VideoMAX, a service which gives customers access to thousands of premium movies and TV series on demand from HOOQ and Viu, directly on their smartphones and tablets.

With more customers spending longer hours on their smartphones each day, our associates are also finding

innovative ways to engage their customers by positioning their mobile apps as lifestyle tools. In India, Airtel re-launched its My Airtel App to offer customers 2GB of free cloud storage to store their data, and a dialler to manage their calls. Globe's Switch and Telkomsel's LOOPkita apps come with data management features to improve the data experience for first-time users by allowing them to control their usage. Each app also serves as a convenient channel for customers to recharge their prepaid balance, upgrade their subscription plans and discover new content or data services.

Globe has launched Gie, a virtual assistant available over Viber and Facebook Messenger, to enable one-on-one conversations with customers. Since its launch, employee productivity has increased threefold, along with a 50% reduction in calls to Globe's call centres.

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Group Consumer Regional Associates



AIS LIVE360

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www.ais.co.th/live360

What the media said

"Singtel's Intouch, Bharti Telecom deals promise long-term benefits" – Amit Choudhury, The Business Times

INVESTING IN SPECTRUM AND FUTURE-READY NETWORKS

To meet the growing demand for faster and more reliable data services, our associates are boosting their 3G and 4G network quality and capacity. Airtel India, AIS and Globe have acquired more spectrum to improve network coverage and user experience. In Thailand, AIS has expanded its coverage to 98% since the launch of 4G in 2016 and introduced VoLTE for crystal clear voice service. Airtel now has 4G coverage in all 22 circles in India, giving it the widest mobile broadband footprint in the country. In the

Philippines, Globe has been expanding its 4G coverage and capacities, including the roll-out of 500 LTE700 sites while in Indonesia, Telkomsel has 22 million LTE subscribers as of March 2017.

ENHANCING GROUP COLLABORATION

Collaboration is key to our engagements with our associates, and in 2016, we deepened our relationships with Airtel and AIS through an acquisition of shares in Bharti Telecom and Intouch Holdings. We work together closely through the Centres of Excellence

framework, which provides a platform to exchange ideas on innovations, product strategies and operational best practices. Some of the initiatives include our Regional CEO Forum, Product Innovation Fair, joint negotiation for devices and SIM cards, as well as our first regional video competition, "The 5-Min Video Challenge".

Content is a significant part of our Group's strategy to connect with our customers. "The 5-Min Video Challenge" represents our efforts to drive content creation and innovation across our markets by nurturing and

giving talented film makers a platform for their creative vision, while giving our mobile subscriber base new original content. The inaugural competition attracted a rich variety of original content with close to 600 video submissions, and the shortlisted entries drew over 1 million views. We hope to work with the newly

discovered talent and their ideas on future projects for the Group's mobile and video platforms, such as Globe Studios and AIS Play.

Our collaborative efforts in the region also extend to sharing a payment gateway for the Group – the Singtel Open Platform. The Singtel Open

Platform is a common payment gateway for Singtel, Optus and our regional associates. This one-stop shop significantly reduces the integration effort and time for our business partners. Customers can also conveniently pay for services through direct carrier billing and mobile wallets.

What the media said

“Why five minutes? Because that reflects the current online video trend where short-form content dominates the mobile market. Users demand content that can be consumed on the go. The competition was designed to represent this change.”
– Chanon Wongsatayanont, The Nation



Simon Israel, Singtel Chairman (far left), Ririek Adriansyah, Telkomsel CEO (second from left), and Chua Sock Koong, Singtel Group CEO (right), presenting prizes to the grand winner of "The 5-Min Video Challenge", team Rotasi from Indonesia.