





Group Consumer

As digital becomes a way of life for most of us, we are investing in the solutions that will help you get the most out of today's technology. This means delivering a range of exciting digital services from entertainment and mobile payments to smart living on any device, any time you desire.

To plug you into the digital world, we are building ever faster connections, and curating even more content options for you. And with more ways to engage with us digitally, it has never been easier for you to access our services.

Group Consumer Singapore

In today's mobile-led world, connecting people goes beyond providing data services. At Consumer Singapore, we are not just powering our customers' lives with the island's most reliable data connections, we are offering them the widest mobile data options at the most innovative pricing plans, plus a host of premium content so they can stay connected and be entertained like never before.

INNOVATING MORE MOBILE DATA OPTIONS

As customers increasingly use their mobile devices to communicate, shop and consume entertainment, we have come up with innovative solutions to satisfy increased demand for affordable data across prepaid and postpaid plans. This is why we have extended our range of mobile data options to include an unlimited data add-on. DATA X INFINITY, when paired with our upgraded Combo plans, offers a

truly unlimited mobile experience with unlimited data, talktime and SMS/MMS. We are also giving customers the flexibility and convenience of customising their data experience both at home and away, enhancing our ReadyRoam plans to include 56 countries.

DIFFERENTIATING THROUGH NETWORK LEADERSHIP

Our superior network is key to the differentiated experience we offer. To ensure our customers continue

to enjoy exceptional connectivity, we boosted our mobile network speeds up to 500Mbps to deliver Singapore's fastest nationwide peak speeds. In addition, we remain unrivalled in topping the Info-communications Media Development Authority's 4G quality of service standards for 13 straight quarters since 2014.

We continued to leverage our spectrum assets and harness advanced technologies to lead the industry. This included the delivery of a world-first with the introduction of our quad-band FDD/TDD gigabit network which offers ultra-fast 1Gbps speeds at select high-traffic locations, providing customers an enhanced mobile data experience.

DELIVERING PREMIUM DIGITAL CONTENT, PRODUCTS AND SERVICES

From content to products and services, we offered up the very best to our customers with increasingly digital lifestyles.

Singtel TV, Singtel TV GO and CAST customers had access to all 64 matches of 2018 FIFA World Cup Russia™ in their homes and on the go, in full high definition. A stellar range of new content on Singtel TV and CAST was also introduced, headlined by the ultra-popular reality show, Sing China!.

Additionally, customers had first dibs on the year's most coveted devices with exclusive launches of gaming smartphone, Razer Phone and Google's flagship, Google Pixel



2 XL. Our network was also optimised to support Apple Watch Series 3 (GPS+Cellular) with our NumberShare service, providing unprecedented on-the-go connectivity to our customers.

In the home, our customers' fibre broadband experience was enriched with enhanced corner-to-corner WiFi coverage and smart home connectivity with Samsung Connect Home.

On the mobile wallet front, Singtel Dash extended its payment universe with the launch of the Dash Visa Virtual Account, enabling mobile payments at over 50,000 merchant points across the island and on e-commerce sites. We also stepped up to be the first to adopt SG QR, enhancing Singtel Dash's features to deliver a ubiquitous mobile payments wallet for everyone and support the government's goal of transforming Singapore into a cashless society.

ENHANCING CUSTOMER SERVICE THROUGH DIGITALISATION

Superior customer service remains a key brand differentiator as we strive to make it easier and more convenient for customers to access our services, digitally or otherwise. For example, our customers can now get in touch with us at any time with a new



'Message Me' feature on My Singtel app. Powered by our new and improved chat bot, Shirley 2.0, this chat service enables customers to send queries or request callbacks with a few taps on their smartphones.

For customers' added convenience, we have also accelerated the integration of our online and offline platforms with the launch of the new Singtel Comcentre flagship store. The experiential store features for instance, an intelligent WiFi queueing system, integrated online and in-store shopping carts and instant purchases via automated checkouts. We have also brought the backroom call centre into our retail space, giving customers the option of interacting with call

centre personnel via video bots which enable conversations about any service query or issue such as billing and activation.

Our customers have been highly receptive to our digital engagement efforts. Today, almost one million of them actively use My Singtel app and more than 20% prefer to make their purchases online.



The CEO Conversation

Keeping pace with our customers' digital lifestyles

To address the rapidly evolving needs of our customers in the digital economy, Consumer Singapore has been re-inventing the way we do business. Consumer Singapore CEO Yuen Kuan Moon shares his digitalisation strategy fuelled by technology, capabilities and talent.



How is Consumer Singapore progressing on its digital transformation journey?

Moon: Our focus on customer service, along with our robust network and rich content, has been our principal differentiator and continues to set us apart from the competition. So when we started shifting gears, we focused the initial phase of our digital transformation on re-defining and enhancing our customer engagement. We've been making strategic investments in digital innovation to create

a seamless customer service experience across both our online and offline channels.

We've set new benchmarks in customer service with the introduction of new online shopping features such as "Collect@Store" and creation of digital self-help options such as My Singtel app that allow customers to engage us at their convenience.

Most recently, we also took a bold step in our omni-channel journey with the launch of our new

Singtel Comcentre flagship store, one of the most intelligent retail experiences in Asia. It integrates our online and in-store shopping carts to provide customers with a consistent and personalised buying experience, provides a smart WiFi-based queue system, automated checkouts and video bots which can move around the store to assist customers.

Customers have responded positively, with almost 60% of our customers using our self-help platforms and more than 20%

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YUEN KUAN MOON
CEO, CONSUMER SINGAPORE

preferring to make their purchases online. Given these encouraging results, we are doubling down on our digitalisation efforts.

Looks like you're going full on digital. What's the next phase of your agenda?

Moon: Our next strategic focus is overhauling our internal operations by transforming our processes digitally, optimising costs and driving operational efficiencies. To achieve this, we will need to further change the mindsets of our people. There is an urgent need to radically change the way we run our business, pushing past our comfort zone and unsubscribing to the adage: “If it's not broken, don't fix it.” This is the only way we can remain relevant in a fast-changing industry and deliver the experience that our customers have come to expect today.

To power ahead into the new economy, this transformation needs to be fuelled by the right people with the right capabilities. We will create an environment and provide resources to build an organisation that embraces the culture of continuous learning, from senior management to operational employees. We need to reskill our existing workforce to be equipped with new capabilities so that we can continue to lead and shape the evolving telco industry.

We will also endeavour to make Singtel an exciting digital company

with the right people working in it. Only then, can we attract and retain the best talent available.

How are you leveraging technology for this digital transformation?

Moon: Technology will definitely play an essential role and provide the right tools in this digital transformation – we are embracing robotic process automation (RPA), AI and advanced data analytics.

We have started leveraging technologies such as RPA, a tool that can handle high volumes of repeatable, time-consuming and mundane tasks much faster than humans and around the clock.

We are also using emerging technologies to keep pace with our customers who are increasingly using multiple touch points to engage us and access our services.

For example, we have introduced a ‘Message Me’ option on mobile phones that allows customers to reach us 24/7. We are putting AI behind our online chat bot, Shirley, to make it more intuitive and be the first line of response. We are using analytics to know our customer better so we can deliver personalised products and services that they truly value.

Advanced analytics also plays a key role in helping us plan the best way to deploy new mobile base stations, optimise network efficiency and make best use

of capital expenditure, as well as predict capacity requirements.

What kind of Consumer Singapore will we see in the future?

Moon: With our strategic investments in spectrum and advanced network technologies, customers can count on Singtel to continue delivering on service quality, reliability and innovation.

Beyond leveraging our assets and forging strategic partnerships to connect our customers with new and exciting digital lifestyle products and services, we are also committed to supporting the growth of IoT and 5G initiatives in the future.

Internally, we are focused on transforming Consumer Singapore into a more agile entity so we can move faster, stronger and better.

We will also continue building a digitally savvy workforce empowered to create value for the organisation, our customers and the community.

I am truly excited to lead a digital Singapore consumer business in a dynamic and ever-evolving marketplace.

Group Consumer Australia

Optus continues to transition to a mobile-led, multimedia organisation that is transforming the way we connect our customers and deliver must-have entertainment and content experiences across a premium, national mobile network.

TRANSFORMING THE WAY OUR CUSTOMERS CONNECT

Digitalisation has become central to how we live our lives, so Optus is developing the digital offerings which allow customers to transform the way they connect – with us and with each other.

We have evolved the My Optus app which supports customers to digitally manage everything from billing and data usage, to bill payments and live chat. Our customers can get closer to our exclusive Premier League sports action through the Optus Sport app, while our recently introduced Optus Stadium app delivers the ultimate in game day experiences for our customers when at Perth's landmark Optus Stadium.

Optus launched a world-exclusive app in partnership with National Geographic, that delivers 129 years

of amazing storytelling directly to our customers.

In Sydney, Optus unveiled our flagship store underpinned by a 4.5G technology experience demonstrating how smart technology can simplify everyday tasks. Visitors can touch, feel and try the latest technology, including new smart home devices, smartphones and wearables.

For customers needing extra support to run their busy lives, we launched Optus Assistant, an AI initiative that provides customers with voice-activated in-call support through Google Assistant and other platforms.

CREATING A STRONG, AUSTRALIA-WIDE NETWORK

In July 2017, Optus announced a A\$1 billion investment to improve and expand mobile coverage in rural and regional Australia by the end of June 2018. The largest regional

capital expenditure programme in our 25-year history, our investment commitment affirms our focus on delivering comparable mobile network experience and coverage for customers, whether they live and work in the cities, regions or rural Australia.

We are thrilled that our mobile network was ranked Best in Test in the 2017 P3 connect Mobile Benchmark Australian test. P3 is the international leader in mobile network testing.

With more and more connected devices in the home, office and community, Optus is building a network of the future that supports digital engagement, faster speeds and improved latency.

Our 3500MHz spectrum ensures we are 5G-ready – and ahead of the competition.

We're covering more Australians than ever

Gippsland East, experience Optus 4G Plus today

OPTUS

Network satisfaction Guarantee

Usain Bolt, Olympic Champion



We have achieved milestones for our delivery of 5G technology including a world-first live network test that combined Massive MIMO and 3CC Carrier Aggregation, and a well-received outdoor trial for 5G New Radio.

These successes have made us confident in our ability to deliver 5G in Australia, with our intention to begin the roll out of 5G in Australia's key metropolitan areas by early 2019.

DELIVERING GAME-CHANGING CONTENT

Australia is a sport-loving nation, so it is no surprise that sport played a key theme for Optus in 2018. As the technology partner for the Gold Coast 2018 Commonwealth Games, we built the high-speed telecommunications

infrastructure for more than 30 locations, including 17 Games venues across Gold Coast, Brisbane, Townsville and Cairns.

Our customers enjoyed compelling content exclusive to Optus, such as Premier League and Cricket. They also enjoyed data-free streaming of the Australian Open tennis and the 2018 Winter Olympic Games.

Our National Geographic app which brings engaging video, images and stories to mobile devices and tablets has been popular with customers.

SUPPORTING THE BACKBONE OF THE AUSTRALIAN ECONOMY

Small businesses are important to Optus, and the Australian

economy, hence the SMB segment remains a focus for Optus.

We have nearly doubled our SMB footprint nationally through new Optus Business Centres, and introduced over 120 business specialists in our retail stores, supported by a dedicated SMB call centre team, premium on-boarding and business service support.

Our commitment is supported by new products including Yes Business, an online platform which allows SMBs and industry experts to exchange tips, advice and solutions on a wide range of business topics; and Optus Loop, a cloud-based system that provides a hybrid mobile and fixed line telephony service which challenges the traditional PABX.



The CEO Conversation

Changing tomorrow's telecommunications experience today

Telecommunications continues to evolve at breakneck speed as technology, content and innovation drive consumer engagement and experience. Optus CEO Allen Lew discusses the advantages and opportunities for Optus in the near future.



This year we have started to see big steps towards 5G. What can we expect in the near future?

Allen: The first phase of 5G deployment is coming much sooner than many people think. It will combine 5G network capabilities with fixed wireless services to completely disrupt the market and redefine the role a wireless service can deliver.

Shortly after global 5G standardisation was officially

drafted in December 2017, Optus was able to achieve 2Gbps data throughput using a prototype home product almost ready for market. By early 2019, we will begin rollout of this first phase of 5G and continue to lead the development of 5G in Australia. All this is thanks to an excellent team of people driving innovation, strong momentum in the market, and a unique set of technologies and spectrum that makes Optus ready for 5G deployment.

The second phase of 5G, which will focus on mobility and mass machine connectivity delivered over 5G in a range of consumer devices is further off, but it's something we're preparing for.

With a positive year of momentum, what factors have led to a strong performance, and how do you maintain that momentum?

Allen: Our consistent goal has been to build Optus into a digital organisation that delivers

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ALLEN LEW
CEO, OPTUS

converged fixed, mobile and video services. Underpinning this has been our drive to transform the Optus network and deliver greater competition, choice and value to Australians. This year we executed on this strategy.

Last year, I said that good content and an advanced network with technology that is designed and built for the unique needs of video were essential pillars for our success.

That success was realised when our network was named ‘Best in Test’ in the P3 connect 2017 Australian benchmark following continued network investment, expansion and densification. This has meant our investment in ground-breaking partnerships, to excite customers with game-changing content and experiences has been able to reach more customers, more frequently.

With all this momentum behind us, we’re shifting focus to take the lead in the Australian market – a goal that the whole business is working towards. It’s starting with phase one of 5G but it certainly won’t stop there.

Innovation remains a cornerstone for success in the digital age. What Optus innovations have been outstanding successes?

Allen: As a challenger brand operating within a sophisticated

market like Australia, innovation is inherently instilled in our operations.

Arguably the most important example of this is how we interact with our customers. Innovation in this area, through automation, research and development and big data analytics enables Optus to make unparalleled improvements to customer interactions. These interactions have been underpinned by our strong compliance culture, trust and protection of our customers privacy and data.

Innovation allows us to integrate robotic process automation into processing customer orders for greater accuracy and faster delivery. It allows us to connect with data and trends to produce and tailor impactful customer communications, and even content offerings – from billboard advertising through to handset promotions, or our partnership with the Premier League.

What is most exciting about this is that many of the technologies we’re working with are still new and developing. As technologies continue to advance, we will be able to further integrate them into our operations, providing customers with a better experience.

You have continued to focus on transforming Optus to be a mobile-led, multimedia entertainment business.

With content so important, what can customers expect to see next from Optus?

Allen: Pairing the positive reputation of Optus’ network with our promise of delivering game-changing entertainment has seen us significantly expand on our content offering, including our role in delivering this to audiences, both on a local and global scale.

This year, we partnered with the Gold Coast 2018 Commonwealth Games to deliver the technology backbone for the event. In addition to significant network technology upgrades, we designed and implemented the Games network, enabling connectivity for broadcasting, telephony, internet and cloud services across all Games venues and providing an opportunity to showcase our capabilities on a global platform.

We’ve also secured the exclusive rights in Australia to broadcast all 64 matches from the 2018 FIFA World Cup™ live, expanding on our existing content offerings with the Premier League. Nonetheless, our overarching goal remains unchanged since we entered the Australian market 25 years ago, to excite customers by disrupting the status quo, deliver customer service that focuses on ‘yes’, and offer greater competition, choice and value to Australians.

Group Consumer Regional Associates

The proliferation of smartphones has seen data consumption surge across the markets of our regional associates in the past year. AIS and Airtel in particular, recorded jumps in data demand per user of 90% and 395% respectively. Little surprise, they have moved to enhance their digital products and services while making further investments in spectrum and networks to deliver better customer experiences. As a Group, we are pursuing a strategy to leverage our collective expertise and market base of more than 650 million mobile customers to forge new areas of growth in the digital economy.

ENHANCING SERVICES FOR CUSTOMERS AT HOME AND ON THE GO

With appetites for mobile entertainment growing, our associates have expanded their suite of digital content through partnerships with local and global content providers. In India, Airtel partnered Hotstar, the country's largest streaming platform, and Amazon Prime Video to enhance content offerings on the Airtel TV app. In Thailand, AIS added new content to offer over 100 channels on its AIS Play app, providing customers with more entertainment choices. In the

Philippines, Globe expanded its range of Asian programmes with Viu, while Telkomsel in Indonesia introduced Catchplay, Nickelodeon and SuperSoccer. All our associates also offer HOOQ's Hollywood and original local content.

In the home, our associates are driving the subscription of broadband solutions. Globe launched prepaid home broadband plans to reach more households in the Philippines. AIS Fibre expanded its coverage to reach 50 cities and 6 million households.

TRANSFORMING CUSTOMER SERVICE

As more customer interactions move online, our associates continued to make improvements to their respective flagship apps. Both Airtel and AIS unveiled enhanced versions of their apps which enable customers to receive notifications, perform DIY services, access privileges, as well as products and services previously available only in-store. Telkomsel introduced GraPARI Virtual, a self-care customer solution which combines artificial intelligence and analytics to deliver a faster and more precise



Singtel and AIS executives and ASEAN heads of state at the preview of Singtel Group's cross-border mobile payments service during the 32nd ASEAN Summit in Singapore.

customer experience on its digital channels.

DELIVERING FASTER SPEEDS

Our associates are investing in their networks and technology, particularly for mobile broadband coverage and capacity to meet the surge in data demand and deliver a fast, seamless entertainment experience. The performance of their mobile networks has been consistently ranked among the fastest in their respective countries by independent speed tests. In Thailand, AIS launched the NEXT G mobile network which is capable of internet speeds of up to 1Gbps while in the Philippines, Globe deployed MIMO technology to expand and enhance its LTE network.

FORGING CLOSER GROUP COLLABORATION

A collaborative approach is critical to thriving in the fast-changing digital world without borders as our customers, especially the millennials, spend most of their time online, either consuming media or shopping. We are working closely, together with Optus, and our regional associates, leveraging our combined scale and capabilities to cooperate with strategic partners on a range of digital services that can be rolled out across the Group.

This past year has seen agreements with Mobike, Razer and ONE Championship to collaborate in areas such as e-payments, e-gaming and content which are some of our key consumer priorities.

In a first for the region, we announced an initiative to connect the Group's telco wallets across markets to offer seamless cross-border payments at physical merchants. This will empower



Singtel, ONE Championship, Globe and Telkomsel executives with Angela Lee, mixed martial arts champion, at the MOU signing event between Singtel and ONE Championship.

our customers to securely and conveniently pay with their mobile wallets when they travel in Asia Pacific while helping small merchants expand their reach to millions more in the process. ASEAN heads of state had a chance to experience how this payment service would work at the 32nd ASEAN Summit held in Singapore, ahead of the first phase commercial launch between Singtel and AIS. Other mobile payment apps and our Bridge

Alliance of telco partners can potentially plug into the platform and gain ready access to our merchant and customer bases throughout the region.

This complements the Singtel Open Platform, a group-wide payment gateway, which already enables our customers to make purchases online using direct carrier billing or their respective telco mobile wallets.



The CEO Conversation

Hunting as a pack

The infocommunications industry is fast-moving and ever-changing. How is Singtel harnessing its regional reach to build an advantage? International Group CEO Arthur Lang shares his insights.



It has been a year since you became the CEO of the International Group. How have you found it, given that you come from a different background?

Arthur: There has never been a dull moment! The International Group works with our regional associates in Asia and Africa, high growth markets with large millennial populations whose digital lifestyles are driving explosive data traffic growth. It's a region that is truly mobile-first in that the first 'cinema' experience of the younger set may well be via mobile streaming. And while many may not have

credit cards or bank accounts, they definitely have a mobile subscription and increasingly, a mobile wallet.

FY 2018 was a challenging year for Airtel which faced intense competition in India sparked by an aggressive new operator. While we expect pricing pressures in India to continue in the near term, we expect the resultant consolidation and more rational pricing to lead to a healthier, more stable market structure. We take a long-term view of our strategic investments in Airtel and our other associates. All of them are strong leaders in their respective markets and they've successfully

differentiated themselves through continuous investments in networks and spectrum and innovation to deliver a better customer experience. This certainly puts each of our associates in a strong position to navigate competition and ride the digital wave even as capex intensity grows as we shift from 3G to 4G to 5G.

Coming from a non-telco background, I believe I can bring a fresh perspective and new ideas to the role. With my finance background, I can balance commercial entrepreneurship with financial rigour.

“Our focus is to leverage this scale to build an ecosystem of digital services for our customers through strategic partnerships. Such partnerships can create a huge network effect. We want to engage with customers, increase customer touchpoints and mindshare.”

ARTHUR LANG
CEO, INTERNATIONAL GROUP

The telco industry has seen disruptive changes in the last few years. How is Singtel continuing to lead the associates?

Arthur: I don't see our role as “leading” our associates. We are partners and bring together the strength of the pack as we go out and hunt for opportunities.

Today, our competition is not just traditional telcos, but digital players like OTTs too. So we have to up our game and play in that league as well. Our mindset has moved beyond local for many years now, especially since borders have eroded as the world's gone digital.

We've evolved from a telco to a communications technology company with the shift from voice to data. We continue to identify new ways to use our assets to develop new revenue streams, especially in the digital space where scale is critical to any company's success. We certainly have that scale with our customer base of more than 650 million across 21 countries.

Our focus is to leverage this scale to build an ecosystem of digital services for our customers through strategic partnerships. Such partnerships can create a huge

network effect. We want to engage with customers, increase customer touchpoints and mindshare. I'm keen to increase not just monthly active users but also daily active users.

What are some of the opportunities you see for the Group?

Arthur: Digital services are a big part of our customers' lives which is why we've identified opportunities in cross-border payments and content. All our associates, ourselves included, already offer mobile wallet services so we're simply leveraging the strength of the pack through an interoperable platform to enable our customers to pay with their mobile wallets when they travel in Asia. It's secure and convenient. We also want to connect with the millennials by engaging them with video and new forms of content such as esports, mixed martial arts and much more. Our recent collaborations with Razer and ONE Championship will help us to do just that.

Tell us more about this cross-border payments initiative.

Arthur: There's been a proliferation of mobile wallet services in Asia but these wallets don't connect with

one another across borders. We saw an opportunity to address this gap by connecting all the mobile wallet services of the Group.

We're linking Singapore and Thailand first in the third quarter of 2018. Then we'll progressively connect the rest of our markets and potentially other telco and non-telco mobile payment apps including those of our Bridge Alliance partners and even non-telco partners.

With intra-Asia travel on the rise, this will truly empower travellers of each country to transact safely and easily with their mobile wallets and help small local merchants widen their reach to millions more in the process. We believe this will unlock the growth potential of mobile payments in the region and support ASEAN's vision of a more connected community.

You mentioned esports as another area of focus. How does Singtel view esports?

Arthur: I'm a casual and occasional gamer but I've recently started watching esports. At first, I wondered why so many young people would watch someone else play a video game. But it isn't too different from watching traditional sports like football or basketball with many intense moments of action that has drawn a similarly huge following worldwide.

That's why such new forms of sports are a very natural next step for us. This is not just in terms of content, but also to grow a vibrant esports ecosystem and community in Southeast Asia which will help us excite and engage millennials even more. We're gearing up for this in the next few months, so stay tuned!