

05 MARKETPLACE AND CUSTOMERS

Lead. Enable. Embrace.

SingTel is committed to increasing stakeholder value. We achieve this by leading the market with innovative multimedia and ICT services and care for our customers that help improve their lives and the way they run their businesses. We adhere to the highest standards of corporate governance and embrace responsible business practices.

Our approach

Strong corporate governance, transparency and business excellence are at the core of SingTel. And we continue to receive recognition and accolades for our commitment and performance in these areas.

For example, our sustainability efforts have been recognised internationally through the inclusion of SingTel in the Dow Jones Sustainability Australia Index 2013 and the 2014 World's Most Ethical Companies ranking by Ethisphere Institute. The Dow Jones Sustainability Indices evaluate leading companies from each industry on topics including corporate governance, innovation and risk management.

It is our belief that our technologies as well as products and services can transform and improve economies and the markets we operate in, the way people live and how businesses operate.

SingTel continues to stay ahead in the highly competitive telecommunications market by focusing on customer needs and innovation. We offer our customers the most relevant products and services using the latest technologies. From innovative solutions such as mobile payment to our cutting-edge cloud business services, we strive to improve the quality of life of our customers at work, home and play.

Highlights



Included in the Dow Jones Sustainability Australia Index 2013 and 2014 World's Most Ethical Companies ranking

Fully committed to customer data privacy

Ranked Number 1 in the Q1 2013 Customer Satisfaction Index of Singapore (CSISG) survey

Introduced more self-help services and kiosks to improve customer care and services

Results for FY2014

Key Areas of Focus	FY2014 Targets	FY2014 Performance
Innovate for sustainable business growth	<ul style="list-style-type: none"> At least 2 new e-services introduced for SingTel customers to access via their mobile phone/PC/tablet 	<ul style="list-style-type: none"> Achieved – e.g. mRemit and mCash
Pursue proactive market leadership	<ul style="list-style-type: none"> Continue to monitor market development and participate in public policy advocacy Continue to uphold high standards of corporate governance and business ethics Continue with Year 2 of our formal stakeholder engagement exercise to better understand material sustainability issues for SingTel 	<ul style="list-style-type: none"> Actively participated in public policy advocacy through submissions and representations covering a range of telecommunication and broadcasting issues Continued to be recognised by the industry for our efforts in upholding high standards and received numerous awards during the year Achieved – see page 8 and 9 for details on the exercise
Embrace responsible business practices	<ul style="list-style-type: none"> Maintain overall digital spend at 20% Introduce new services that lower dependence on retail outlets and promote customer self-service Continue to use new media technology in an innovative format to educate users on proper and responsible use of mobile technology Vendor audit procedures and schedule to be completed by September 2013 To formalise compliance with SingTel's Supplier Code of Conduct as part of tender evaluation consideration Conduct random verification of at least 2 of our top 10 vendors before 31 March 2014 	<ul style="list-style-type: none"> 21% of our total advertising expenditure spent on digital media platform Achieved – e.g. self-help videos and kiosks In progress – target to launch in Q2 FY2015 Achieved – audit procedures and schedules were completed Achieved – Code of Conduct has been implemented in tender process for Procurement and Property In progress – target for completion in Q2 FY2015
Build customer loyalty and satisfaction	<ul style="list-style-type: none"> Enhancing current measurement and data analytics to better anticipate customer needs and to drive customer advocacy Continuing the rollout of a company-wide service leadership communications and training programme Entrenching customer-centricity mindset company-wide through programmes and active application of service excellence tools 	<ul style="list-style-type: none"> Achieved – SingTel was ranked Number 1 in the Q1 2013 Customer Satisfaction Index of Singapore (CSISG) survey Achieved – see page 19 Achieved – see page 19

Plans for FY2015

To further drive and create a more sustainable and impactful outcome for our stakeholders, we will focus on leveraging our technologies and capabilities. As the risks from digital media technologies are becoming pervasive, our flagship programme for FY2015 will be on cyber wellness and online safety of children and youth.

We will also focus on sustainable supply chain management as part of our commitment to embrace responsible business practices. This will be done with reference to G4 guidelines and industry best practices.

INNOVATE FOR SUSTAINABLE BUSINESS GROWTH

Our industry is constantly evolving with technology advancements and changing consumer needs. Driving constant innovation is therefore key. At SingTel, innovation for sustainable growth takes on several dimensions. We drive innovation in both our core and new digital businesses. Innovation also takes place in the form of organic innovation, as well as through acquisition and partnerships.

SingTel Group in strategic partnership with Samsung

The SingTel Group and Samsung have formed a strategic partnership for seamless and richer mobile data experience for consumers in Asia Pacific. This collaboration takes advantage of smartphone leader Samsung's innovative offerings and the scale of the SingTel Group of companies with over 500 million mobile customers across our markets.

This partnership will accelerate 3G and 4G adoption and enhance overall customer experience through its multi-channel strategy of retail collaboration, direct carrier billing, regional mobile app development challenge and direct access to selected apps.

Selected stores of Samsung and the SingTel Group of companies will be the 1-stop shop for smartphone and subscription needs of consumers, hence simplifying the customer retail experience.

Direct carrier billing for Samsung Apps allows customers without credit cards to buy apps by charging to their phone bills or deducting from their prepaid account balances.

In line with SingTel's focus on innovation, this partnership will also boost the app development ecosystem in the region. Our mobile app development sponsorship programme will identify innovative start-ups in the region and help them accelerate to their go-to-market phase.

These initiatives are being rolled out progressively across the region – Advanced Info Service (Thailand), Airtel (India), Globe Telecom (Philippines), Telkomsel (Indonesia), Optus (Australia), and SingTel (Singapore).



mCash – Singapore's 1st mobile money solution for smartphones and feature phones

In April 2013, we launched mCash, Singapore's 1st mobile money solution that is a convenient and secure alternative to cash. mCash is a secure stored value facility that allows users to store virtual money, transact and make contactless payments for SingTel services and to merchants. It is available to subscribers of all mobile operators in Singapore.

Network Lock – avoiding bill shock from unexpected roaming charges

We introduced a Network Lock feature as part of our DataRoam Saver plans. This feature protects our customers who need data services when roaming overseas by locking their phones onto our partners' mobile networks, hence avoiding any unintended pay-per-use data charges on non-preferred networks.



Direct Carrier Billing – fast and convenient way to pay for apps

We were the 1st service provider in Singapore to offer Direct Carrier Billing for purchase in Windows Phone Store and the 1st in South East Asia for Google Play Store purchases. Our Customers enjoy 1-stop convenience of having all of their app purchases consolidated into a single easy-to-manage telephone bill.

Accolades within the industry

Our ongoing initiatives in the field of innovation have garnered independent endorsements:

- **Asean ICT Gold Award for Digital Content for myBusiness** – SingTel's myBusiness, the largest 1-stop online portal for Small and Medium Enterprises (SME) in Singapore, received the Asean ICT Gold award at the 13th ASEAN Telecommunications and Information Technology Ministers Meeting in October 2013.
- **IDC Service Provider of the Future Award** – International Data Corporation (IDC) recognised SingTel as 'Service Provider of the Future' at the IDC Telecom Service Provider Innovation Awards 2013 in October. SingTel was described as "by far one of the trail blazers in the consumer, enterprise and new age digital media front".

Innovative digital services

We are constantly working on developing new applications and services to ride on our networks and smartphone technology to enhance the lives of our customers. We also appreciate that technology and digital services can replace physical objects, thus helping our users to reduce their impact on the environment. For example, corporate customers using our managed or Cloud services can enjoy the same service levels without the need to invest in physical servers themselves.

Enabling productivity

SingTel actively promotes products and services that increase resource efficiency and productivity as well as help in the sustainability objectives of enterprise customers. One such initiative is G-Cloud, the 1st private cloud infrastructure to cover all government bodies in Singapore. It opens the way for the standardisation and sharing of computing resources and applications across all government agencies thus leading to greater agility and the lowering of IT costs. It also enables more government e-services to be delivered more quickly and securely on demand.

PURSUE PROACTIVE MARKET LEADERSHIP

SingTel undertakes significant investments every year to improve our systems and network infrastructure so that our customers can enjoy reliable, high quality services to meet their communications and entertainment needs.

During the year, we invested in our 4G mobile network to offer our customers data speeds of up to 150Mbps, which is double that of conventional 4G networks. We also upgraded our 3G data speeds from 21Mbps to 42Mbps.

In FY2014, our capital investment in Singapore was S\$768 million.

EMBRACE RESPONSIBLE BUSINESS PRACTICES

At SingTel, we have identified the following key areas of focus as part of our commitment to sustainability and responsible business practices:



Corporate governance, ethics and fraud prevention

Major control initiatives across the businesses have been implemented, including prevention, detection and reporting of fraud, and applying the Group's zero tolerance policy across all levels in the company.

The adoption of the Fraud Investigation and Whistleblower Protection Policy in SingTel, along with our whistleblower programme, provides robust internal controls for our fraud risk management.

Fraud and control awareness training programmes were conducted throughout the year to broaden the education and awareness of our people on fraud risk and the mitigating measures. The e-Learning module was launched in July 2013 to encourage our people to refresh their knowledge at their own convenience.

Other training programmes and briefings conducted included Fraud and Risk Management (understand the internal audit and processes), Orientation and Fraud Awareness (promote fraud awareness among frontline officers), Governance and Risk (understand industry trends and internal controls) as well as Fraud Awareness and Understanding the Ethics Line (run by our whistleblower hotline service provider). Over 80% of our workforce completed fraud awareness training via e-Learning in FY2014.

SingTel did not have any substantiated incident of corruption during the reporting period. There was, however, a fraud case involving a SingTel retail executive who misappropriated mobile phones worth over S\$100,000 from one of our retail shops. A thorough internal investigation was conducted and in accordance with SingTel's zero tolerance approach to fraud, the service of the staff member was terminated and the case was reported to the Police. This person was subsequently convicted and sentenced to 18 months imprisonment for criminal breach of trust.

More information on SingTel's corporate governance can be found in our Annual Report FY2014.

Risk management

A dedicated Board Risk Committee was established by the Board of Directors to assist in its responsibilities relating to the governance of risk for SingTel and our subsidiaries.

This has provided an increased focus and a more integrated Group-wide perspective in relation to the oversight of material risks. The committee's responsibilities include ensuring that Management maintains a sound system of risk management and internal controls to safeguard shareholders' interests and the Group's assets. It is also tasked with determining the nature and extent of the material risks which the Board is willing to take in achieving the Group's strategic objectives.

Day-to-day SingTel's Risk Management operates within a robust framework. The company undertakes a continuous process of risk identification, monitoring, management and reporting of risks throughout the organisation to provide assurance to the board, its Risk Committee and other interested stakeholders. The current materiality review will also provide additional lenses to our Enterprise Risk Management framework by considering material risks in terms of long-term sustainability as well as material concerns by our external stakeholders.

Detailed information on our risk management process can be found in our Annual Report FY2014.

Safety standards in telecommunications

The telecommunications industry has been paying close attention to the risks associated with electromagnetic energy. A number of health concerns have been raised globally on potential exposure to electromagnetic energy emitted by mobile devices, tower infrastructure and base stations. While there is no substantiated evidence of public health risks from exposure to the levels of electromagnetic energy typically emitted from mobile devices, perceived health risks can be a concern for our customers, regulators and the general public.

Radiation emissions from base stations

Mobile base stations allow mobile phones to be connected for voice calls and data services via the transmission of radio frequency (RF) waves or electro-magnetic field (EMF). EMF and its possible impact on health is often discussed within the telecommunications industry. Since the 1990s, there has been a lot of research on EMF and we keep abreast of the latest developments and publications.

The World Health Organisation (WHO) has been active in promoting research and awareness of possible EMF health impact and states that a large number of scientific studies have been performed over the last 2 decades to assess potential health risks. They currently conclude that no adverse health effects have been established as being caused by mobile phone use to date^[1].

[1] <http://www.who.int/mediacentre/factsheets/fs193/en/>

In Singapore, the Radiation Protection & Nuclear Science Department (RPNSD), an office of the National Environment Agency, is responsible for all matters relating to EMF exposure. According to RPNSD, the levels of mobile phone radiation permitted in Singapore complies with the WHO recommended International Commission on Non-Ionizing Radiation Protection (ICNIRP) standards and that radiation exposure from base stations is far lower than that from mobile phones.

Current advice from RPNSD is that individuals can take precautionary measures to reduce RF exposure to themselves by limiting the length of calls, or using hands-free devices to keep the mobile phones away from the head and body. As a further precaution, the authorities monitor the levels of RF exposure of base stations in Singapore^[2].

The radiation levels from SingTel's mobile base stations are within the ICNIRP acceptable limits and mobile phone handsets sold at our stores must comply with regulatory guidelines set out by RPNSD and IDA.

[2] <http://www.nea.gov.sg>

Telecommunications access

With technology advancements, telecommunications has in tandem broadened its array of services and reach. SingTel offers a variety of products and services, both simple and complex solutions, to cater to consumers with different needs and cost requirements.

Our success in this area is evident from the high uptake of mobile phone and internet use in Singapore^[3]. As at 31 March 2014, Singapore had 8.4 million mobile customers, representing a penetration rate of 156.3% which is among the highest in the world. Residential Wired Broadband Household penetration was 105.6%, while Wireless Broadband Population penetration rates were 184.8%. The fixed-line household penetration rate was 99.3%.

As a Public Telecommunication Licensee, SingTel has to meet a range of obligations. For example, we are required to make a basic telephone service available to any person in Singapore who requests the provision of such a service, and provide emergency call and public payphone services. The telecommunications regulator in Singapore, the Infocomm Development Authority of Singapore (IDA), requires SingTel to meet specific quality standards for certain services that we offer. IDA periodically publishes performance reports on the various operators in Singapore. These cover broadband, mobile and fixed telephone services and can be found at www.ida.gov.sg.

[3] Source: IDA

Enhancing telecommunications access for the seniors

Based on a customer survey, we noted that only half of our customers aged 55 and above have signed up for mobile data plans. We understood that many of them are worried about the costs of data plans and uncertain about how they would be charged for usage.

To address this concern and to encourage seniors to be part of the digital world, we launched our Silver plan in March 2014, the 1st mobile data plan in Singapore specifically tailored to the needs of customers aged 55 and above. We offer a 20% discount on 2 of the most popular 4G data plans among seniors, as well as exclusive discounts off selected handsets.

Johan Buse, SingTel's Vice President of Consumer Marketing, said: "We hope that our new plans will encourage more seniors to adopt the latest mobile technologies and discover the benefits of the digital world."



Data protection for our customers

Customer privacy is very important to us and we have implemented a number of practical measures to ensure that data is only accessed by authorised employees and for authorised uses.

Integrity, one of our 5 core values, is a key component of how we work with our customers every day. Our customers' privacy is paramount and we strive to be a trusted steward of our customers' personal data.

In Singapore, the provisions of the Do Not Call Registry under the Personal Data Protection Act 2012 (PDPA) came into force on 2 January 2014 while the provisions for protection of personal data will come into force on 2 July 2014.

We conduct our business in full compliance with local laws and regulations and have implemented additional measures to protect our customers' personal information.

These include:

- Safeguards to prevent security breaches in our networks and database systems.
- Limits on access to information in our systems and the systems of our business partners and vendors.
- Strict verification processes to prevent unauthorised access to information.

Our approach goes beyond customer data protection and is designed to ensure continued engagement to encourage customers to deepen their trust in us.

- We know that privacy is important to our customers and we strive to be as open and transparent as possible in how we serve them.
- We have always been mindful of engaging our customers in a more targeted and relevant way. We will provide our customers with control and will seek their consent on how we collect, use, and disclose customer data.

We are determined to continue being recognised as a trusted operator by both our customers and partners.

Responsible products and services

Internet and mobile applications have brought significant benefits to society and individuals, whether in terms of access to information, entertainment, learning or just keeping in touch.

However, with this also comes the risks and pitfalls that children and youth are increasingly becoming vulnerable to – cyber bullying, device, social network or gaming addiction, loss of privacy and access to inappropriate content.

While we do not have full control over all parts of the cyber value chain, such as peer-to-peer or social network applications, we can definitely play a key role in educating our customers and in particular, promoting cyber wellness and online safety among vulnerable children and youth in this digital age.

During the year, we worked with a leading Singapore player in cyber wellness programmes, to create the first-of-its-kind mobile app in Singapore. It is designed specifically for parents to gain a deeper insight into the digital space that their children are engaging in – both the benefits and pitfalls – so that they can be in a better position to guide their children to be safer citizens in the cyber world.

As part of our commitment to responsible products and services, SingTel adheres to the policies and practices issued by the regulators in Singapore – IDA and Media Development Authority (MDA) – relating to the access and use of telecommunications products, services and contents.



Responsible marketing and selling

Marketing communications delivery is essential to the customer experience. We aim to ensure the levels of satisfaction and continuous improvements that consumers expect of us.

As consumers are keen on the latest deals and promotions, we have installed interactive screens across our retail stores for them to access the latest information at the touch of their fingertips. This is also our sustainable effort to reduce in-store paper brochures. Customers are kept informed of our many Value-Added Services (VAS) free-of-charge when they sign a new contract with us. We remind them via SMS before the promotion is about to end and give them the option to subscribe or cancel the VAS. All mobile phones we sell come with a minimum 1-year warranty from the manufacturer.

Customers who want to avoid standing in line for the latest mobile phones can buy them on our virtual store singtelshop.com. Users receive live clarification via our Live Chat function with our Customer Care Officers between 9am and 11pm daily. We also have dedicated a hotline just for after-sales support. We empower our SingTel 1st point of contact to take ownership of the case, ensuring that our customers have their queries followed through from inception to resolution.

Responsible procurement

We are committed to minimising any adverse consequences from our procurement of products and services. We recognise that although suppliers are independent entities, their business conduct directly or indirectly affects SingTel.

We therefore select our vendors very carefully and are always looking to enhance our business processes. During FY2014, we engaged over 5,400 suppliers of which 85% of our purchases were from suppliers based in Singapore.

Vendor governance is a key part of developing and maintaining a sustainable supply chain. Key vendors are assigned to vendor governance officers (VGOs) from SingTel. VGOs review vendor performance, covering economic, quality and risk aspects. All our suppliers are to comply with the SingTel Supplier Code of Conduct.

We have formalised our vendors' compliance with the SingTel's Supplier Code of Conduct as part of our tender evaluation consideration. The Code has been implemented in Procurement and Property's tender process since September 2012 and encourages our suppliers to improve their sustainability performance. When 2 or more suppliers' offers are equal in commercial and technical criteria, the supplier with more sustainable efforts will be considered more favourably.

Taking responsible procurement forward

In late FY2014, we conducted a trial for 'Paperless Tender Pack'. Our original process required preparing multiple sets of tender pack document for suppliers. The new process provides suppliers with tender pack document electronically. Total paper usage in a tender exercise is expected to decrease by at least 25% with the new process. Since the tender documents are sent electronically to suppliers, no travel is required to send or collect tender documents, thereby reducing their carbon footprint.

We embrace responsible procurement by establishing SingTel's sustainable procurement policy and standards, and adopting a key vendor engagement framework. We are currently in the process of aligning our Group-wide procurement strategies and policies covering SingTel, NCS and Optus.

Audit and supply chain survey

We developed a supplier CSR management plan for our key vendors. Surveys were sent to them to ascertain whether a CSR policy – covering areas like environment, labour rights, health and safety, and child labour – has been implemented in their company, as well as the level of implementation.

We also developed an audit programme in an effort to engage our suppliers. We want to work with responsible, transparent and ethical business partners. To understand the CSR policy and practices of our key vendors, we have sent the survey to all of our key vendors.

Regulatory compliance

As a leading communications group in Singapore and Asia Pacific, we abide by the local laws and regulations. We also have an obligation to demonstrate ethical behaviour that encourages fair competition in our market that is in line with regulatory expectations.

In FY2014, SingTel paid a total of 5 fines imposed by IDA and MDA totalling S\$295,650. These included:

- A S\$220,000 fine for an island-wide service disruption on our mio TV service on 15 May 2013.
- A S\$50,000 fine for a service difficulty incident which affected 4,000 fixed lines on 23 November 2012.

Bukit Panjang Exchange fire

On 9 October 2013, a fire at the Bukit Panjang Exchange caused service disruptions to 60,000 fixed-line customers. We recognised the impact on businesses and customers, and had apologised for the inconvenience caused.

We promptly established an independent Board Committee of Inquiry to review the incident and make recommendations to further enhance our network resilience. These findings and recommendations were also made public.

It has been our priority to make the improvements necessary to prevent a recurrence and to ensure that our network remains resilient. We have made good progress in the area of fire prevention, network design and stakeholder engagement. These include enhancing our fire suppression and operations support systems, and actively participating in an industry taskforce to develop a Next Generation Broadband Network business continuity plan.

SingTel is committed to offering the highest quality network and services to our customers. And we are working hard to regain the trust from our customers.

** In May 2014, IDA fined SingTel S\$6 million over this incident.*

BUILD CUSTOMER LOYALTY AND SATISFACTION

At SingTel, customers are the purpose and the focus of everything we do. We strive to strengthen our relationship with our customers at every interaction and touchpoint with them. We encourage our people to focus on continuously improving the customer experience to enhance customer satisfaction and loyalty.

Recognition

Our commitment to customer satisfaction has been recognised. SingTel was ranked Number 1 for both the mobile and broadband sub-sectors for the infocomm sectors in the Q1 2013 Customer Satisfaction Index of Singapore (CSIG) survey conducted by the Institute of Service Excellence, Singapore Management University (SMU) and the Singapore Workforce Development Agency (WDA).

Our top ranking was driven by our desire to connect with our customers and provide them with quality products and services that will improve their daily lives.

Strategic customer experience management

To ensure that our customers receive the best experience with us, we are vigilant about monitoring and managing the end-to-end customer experience. This allows us to respond proactively to customer needs, and provide innovative solutions and services. Our Consumer Operations team conducts Customer Experience tracking across key customer touchpoints on a regular basis.

Employees as brand ambassadors

Employees play a crucial role at being brand ambassadors for SingTel, and in ensuring we maintain our customer-centric focus. To achieve this, we have invested in a number of tools to allow issue ownership and collaboration across business units to create a customer-centric mindset. This includes expanding our organisational capabilities through our Lean Six Sigma (LSS) training, where we now have more than 2,600 practitioners, and service leadership training. Today, we have more than 6,000 Service Champions covering SingTel Singapore and NCS.

Customer Experience Category*	FY2012	FY2013	FY2014	Change (%) FY2014 vs FY2013
Compliments	2,973	2,794	2,487	- 11
Complaints	2,742	4,733	2,710	- 43
Compliments vs Complaints Ratio	1.1	0.6	0.9	50

**The complaints and compliments referred to in the table are escalated complaints from customers via our website, social media, media and SingTel management.*



We have an internal pool of talented and passionate subject matter experts who add to the conversations in the social media communities. Our group of internal brand ambassadors use their expertise and passion for the company to represent SingTel on online forums. They create connections and build relationships with customers and the public community, addressing their questions about SingTel

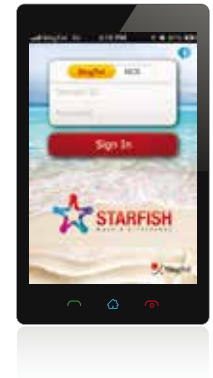
products and services. They build their own social profile in Singapore through giving credible advice and sustained engagement. Training of the pioneer group of 11 SingTel brand ambassadors was successfully completed in March 2014.

Starfish Mobile App



In July 2013, we launched the Starfish Mobile App to enable and empower more staff to be proud SingTel brand ambassadors. This initiative allows our employees to help their friends and families who have queries or issues with our products and services, and as a result make a difference to their experiences with us.

As of March 2014, the app recorded 3,500 downloads and 750 cases were resolved with 75% of the users rating the case resolution at a desired level and above.



Self-help services to improve customer care and enquiry support



The majority of our customers still communicate and interact with SingTel over our customer care hotlines.

Our omni-channel approach in FY2014 to move our customers to self-service was our way to improve customer service as

they can now do so much more without speaking to our customer care officers.

For example, they can use *SEND, My Account and My SingTel app to activate dataroam service and check data usage, bill balance and re-contract date etc. – without the need to call our hotline and wait to speak with our customer care officer. This effort helped to drive down more than 1 million in call volume at our hotlines last year.

As part of our continuous improvement process, we identified the top 5 issues where customers usually call for support:

- Unable to make or receive calls
- Unable to use mobile internet
- Unable to connect to WiFi
- Slow WiFi connection
- Slow or intermittent browsing speed

We therefore developed a series of self-help videos to provide faster and more efficient support for our customers, such as 'Can't use mobile data with iPhone/Android' and 'Can't connect to WiFi with iPhone/Android'.

To date, a total of 30 self-help videos for these top 5 issues with 10 possible scenarios have been completed. 2 versions each for both iOS and Android devices are housed on SingTel's YouTube channel, where the general public can watch, embed and share these videos anytime (<http://www.youtube.com/user/singtel/home>).

Continuing the momentum with self-help, we set up Self-Help Kiosks at 2 of our SingTel Shops. Our customers can get a queue ticket within 3 quick steps, saving an average of 15 minutes for each customer when they visit our outlets.