

SUSTAINABLE VALUE CREATION

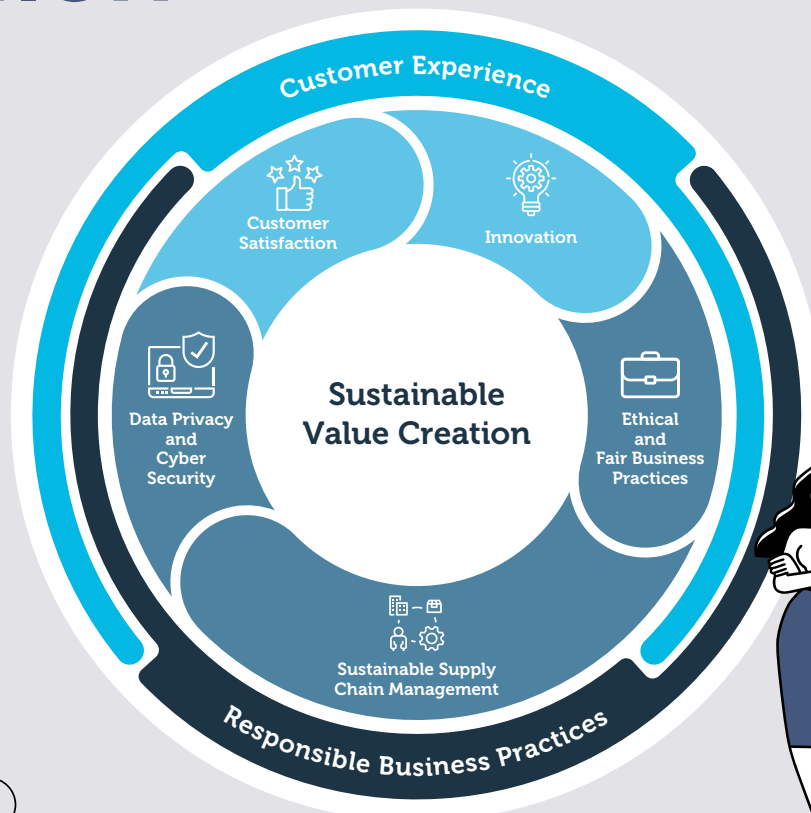


Figure 1

Singtel Group Sustainable Value Creation Framework

The Singtel Group is committed to being a responsible and innovative leader in the markets where we operate. We empower our employees, customers, community and stakeholders of all generations through responsible business practices across our operations and supply chains to drive positive business, environmental and societal impact (see Figure 1).

We want to help address the pressing needs of the environment and society as infocomm technology (ICT) continues to influence the way people connect, work and play. We also recognise stakeholder expectations of us to be a responsible and sustainable company. We look to our purpose to guide us in this and have mapped our value-driven behaviours against our sustainability framework.

RESPONSIBLE BUSINESS PRACTICES

We serve more than 14 million consumer and enterprise customers to meet their daily communication and connectivity needs. Stakeholder trust and confidence is important to us, and we aim to mitigate the unintended negative impact of our products and services for our stakeholders.

Data privacy and cyber security

The Singtel Group upholds the highest standards of customer data privacy and cyber security, as protecting our customer data is paramount. Singtel's Data Protection Policy and Optus' Privacy Policy provide transparency on how we collect, use, share and protect our customers' personal data.



Maximising value creation with Singtel Group core values

	Values	Sustainable Value Creation
C	Cultivate a Growth Mindset	We continuously look at how we can improve our business operations and service offerings while upholding responsible business practices to deliver value and positive impact.
O	Operate with Integrity	We embed responsible, ethical and fair business practices, such as adopting zero tolerance towards fraud, corruption and unethical behaviours, as well as upholding human rights and the highest standards of data privacy and cyber security.
M	Make Customers First	We are committed to delivering unparalleled customer experience with our innovative service offerings, reliable networks and quality customer care.
M	Maximise Teamwork	We collaborate with key stakeholders like industry players to deliver value and positive impact.
I	Innovate with a Challenger Spirit	We continuously innovate and push boundaries to meet changing customer needs while taking advantage of new technology capabilities like 5G.
T	Take Ownership	We recognise our stakeholders' expectations of us to drive greater business, environmental and societal impact and we take full ownership and accountability of our business decisions and actions.

We strictly adhere to data protection laws, such as the Personal Data Protection Act (PDPA) in Singapore and the Privacy Act and Telecommunications Act in Australia. We have safeguards in place to protect the personal data stored with us, and constantly monitor and review risks to ensure security is adequate and effective in today's rapidly evolving cyber risk landscape. We regularly conduct vulnerability assessments and security tests on our corporate information systems and network infrastructure to identify, reduce and rectify security weaknesses (see Figure 2).

We continue to educate our people and improve processes to reduce the recurrence of data breaches. Employees must complete an annual mandatory online privacy training which covers their responsibility to safeguard data. Phishing email simulation exercises are conducted regularly to improve their knowledge on phishing email identification. We periodically publish security tips to raise employees' awareness and vigilance level. Targeted training is also conducted for our customer service teams and offshore contact centres.

Figure 2: Managing customer data privacy and protection

a. Managing data governance

Our Group Chief Information Officer is also our Data Protection Officer and provides strategic oversight, implementation and direction across the Singtel Group to ensure compliance with data protection laws. He reports directly to the Board Risk Committee on risks associated with personal data and solutions to mitigate these risks.



b. Staff education and training

All employees are required to undergo annual mandatory online training and tested on their subject knowledge. We conduct data privacy and security refresher training and share data handling tips regularly through various outreach channels to strengthen our people's cyber security awareness and the importance of data privacy and protection in their daily work.

We carry out phishing email simulation exercises and training throughout the year to improve employees' knowledge on identifying phishing emails. We also regularly update the content of our phishing programme to reflect emerging and evolving phishing tactics and scams.



c. Business risk assessments

We conduct data protection compliance assessments regularly to help identify and mitigate our data protection risks. We also run regular compliance checks on our business processes to ensure they adhere to the relevant data privacy and protection laws. As part of our internal controls system and governance process, all application systems are subjected to regular testing and security reviews before they go into production and their launch.

Our Internal Audit department also conducts regular audits on the IT systems and telecommunications infrastructure underpinning the Singtel Group. These audits focus on providing independent assurance on the control environment, considering cyber security, data privacy and operational risks. Management is responsible for acknowledging the identified areas of improvement and establishing mitigation plans. Internal Audit also provides control advisory reviews to support management in the assessment of controls design for new programmes and initiatives.

In addition, we have a Third-Party Service Provider Security Risk Governance Programme that assesses our third-party vendors' cyber security practices. These reviews ensure that their cyber security practices adhere to Singtel's cyber security requirements and regulations. To protect data, we limit staff access to information residing on our systems and vendor systems. There are also strict verification processes in place to prevent unauthorised information access.



d. Customer empowerment

Cyber crimes are on the rise globally. To protect our customers, we send regular scam alerts to remind customers to stay vigilant and protect themselves against scams.

We conduct our marketing activities in accordance with the Do Not Call provisions of the PDPA and the Spam Control Act in Singapore. Customers who wish to opt out of receiving promotional messages or marketing calls can contact our customer hotline at 1688 or manage their preferences via our customer portal, Singtel My Account. In Australia, we meet our obligations under the Privacy Act and Privacy Provisions of the Telecommunications Act, the Spam Act and Do Not Call Register. We continuously enhance our processes and internal controls to protect customer data.



In FY2022, we recorded seven privacy incidents in Singapore, of which one was referred by the Personal Data Protection Commission (PDPC). These incidents were mainly due to human and process errors, as well as not following standard operating procedures. Employees involved have been coached and process lapses rectified.

We send regular reminders to our customer care officers on proper and careful management of customer data to prevent recurrence of such incidents. During the year, PDPC did not impose fines

or non-monetary sanctions against Singtel. In May 2022, PDPC found that Singtel was not in breach of the PDPA in relation to a third-party file sharing system data incident in 2021 which we reported in SR2021.

In Australia, there were 130 customer data complaints that have been categorised as privacy incidents. Of this, four cases were referred by the Telecommunications Industry Ombudsman (TIO) and one case from the Office of the Australian Information Commissioner (OAIC). We met the threshold to notify the OAIC on one occasion and reported a Notifiable Data Breach during the year.



Ethical and fair business practices

Ethical and fair business practices are critical to building trust and loyalty with our customers. We hold ourselves to the highest standards of business conduct and this is supported by our two core values — Operate with Integrity and Make Customers First — which we expect employees to embrace and demonstrate in their work to ensure that we operate responsibly, ethically and with integrity in everything we do. We also incorporate these values into our processes and decision making.

Upholding human rights

We are committed to upholding and protecting the human rights of all individuals through a culture of trust, respect and inclusion in our company, supply chains and the markets where we operate, regardless of backgrounds, beliefs and abilities. During the year, we officially published our [Singtel Group Human Rights Statement](#). As a signatory to the UN Global Compact since 2007, we conduct business in line with its Ten Principles and the UN Guiding Principles on Business and Human Rights.

We are also guided by international human rights principles set out in the International Bill of Human Rights and the International Labour Organization's (ILO) Declaration on Fundamental Principles and Rights at Work. This applies to how we operate and shape positive sustainable change for our business, employees, customers, communities and the environment.

Singtel Group is committed to providing our people with a work environment that is conducive, physically and psychologically safe and free from discrimination, harassment and retaliation. We take workplace grievances seriously and our Grievance Reporting Policy applies to the entire Group of companies.

We also remain committed to addressing modern slavery across our supply chains. In Australia, we published our second [Modern Slavery Statement](#) and supported the Telco Together Foundation in publishing an Industry Statement on human rights and modern slavery.

In partnership with Supply Nation, we now have access to more than 3,000 Indigenous suppliers, allowing us to explore opportunities to support Indigenous businesses across Australia. Internally, we continue to build staff awareness through modern slavery training modules, highlighting the role Optus plays in reducing modern slavery risks in our supply chains.

In view of the new Singtel Group Human Rights Statement, we revised our [Supplier Code of Conduct](#) (SCC) to improve the clarity of our corporate governance policies and requirements of suppliers in the areas of

human rights, business ethics and data privacy. We plan to roll out early next year an SCC e-learning module for suppliers to understand our requirements and expectations of them as we endeavour to collaborate with transparent, ethical as well as environmentally and socially responsible suppliers. These statements provide an overview of our approach to human rights, the standards we set for ourselves, and the people who work for us and on our behalf. We will review them annually to continuously improve our approach to human rights and modern slavery.

Fair marketing communications

We are committed to fair marketing practices and being clear and transparent in the way we communicate with customers, which can build trust and loyalty. To achieve this, we have incorporated a marketing code into the Singtel Code of Conduct. The marketing code sets out the requirements that Singtel organisations and representatives must follow to ensure that all marketing activities comply with various laws and guidelines such as the Singapore Code of Advertising Practice and PDPA.

There were no cases of non-compliance with regulations and voluntary codes concerning marketing communications during the year. However, the Advertising Standards Authority of Singapore (ASAS) raised four cases from customers who felt that our advertised promotions were not clear or could be misleading. We explained our position to ASAS, and were reminded to be mindful of presenting key Terms and Conditions (T&Cs) to customers in an upfront and accessible manner.

We took our customer feedback onboard and will ensure that details of future campaigns, including T&Cs, are placed clearly on our website and app. The same information will be disseminated to our customer care officers who can clarify with customers who enquire.

Anti-bribery and corruption

The Singtel Group does not tolerate fraud, corruption and unethical behaviour in any form. We manage our exposure to corruption risks through good corporate governance and applying robust internal controls. Our management of fraud risk is supported by various policies and programmes applied across the Group. Our employees, contractors and business partners are expected to comply with these policies. For example, our [Anti-Bribery and Corruption Policy](#), together with the various Code of Conduct in place at all Group entities, mandates that Singtel Board members, management, employees and third parties who represent us, such as suppliers, contractors and business partners, observe our approach to bribery and corruption.

Table 1: Breakdown of nature of substantiated cases in FY2022

Types/Nature of cases	Singtel	Optus	Singtel Group
1. Breach of policy including IT security policy	6	13	19
2. Corruption	1	0	1
3. Employee fraud	2	15	17
4. Employee misconduct, undeclared conflict of interest and inappropriate behaviour	4	25	29
5. Identity theft	0	23	23

Our Whistleblower Programme, comprising an independent whistleblower hotline operated by external service providers in Singapore and Australia and supported by relevant Group policies such as the Singtel Group Investigation Policy and [Singtel Group Whistleblower Policy](#), strengthens our internal control environment. Please refer to our Corporate Governance [website](#) for more information.

Every year, employees undergo mandatory online refresher courses on Code of Conduct, Fraud Awareness and Anti-Bribery and Corruption Policy, and are required to declare any conflict of interest. We review these courses periodically to ensure content relevance. Regular communications and case studies are also sent for staff awareness, reminder and compliance.

If an allegation of corrupt conduct is received, a specialist team will conduct an independent investigation. Should an incident involving corrupt or fraudulent conduct by an employee be substantiated, we will take appropriate disciplinary action, including termination of employment, and report the matter to the relevant law enforcement authority as necessary.

All vendors must comply with our Supplier Code of Conduct. If we establish that a vendor is involved in corrupt or fraudulent activity, we will terminate the contract and bar the vendor from future procurement activity.

During the year, we received 85 reports via our whistleblower channels regarding various allegations, including employee misconduct. We also received 119 allegations of fraud-related and similar matters via other channels, such as compliance checks and investigations by law enforcement agencies (see Table 1 and 2).

In total, 66 cases were substantiated, while another 72 were not. 59 cases remained under investigation as at 31 March 2022. In addition, we closed 33 matters received

in the prior year that were still under investigation as at 31 March 2021, of which 22 cases were substantiated. There were no investigations into matters that took place outside Singapore and Australia.

Responsible tax management


We recognise that tax contributions are important to public finances and the social programmes they fund, and the Singtel Group is committed to complying with applicable tax laws of the jurisdictions where we operate.

The Board is responsible for risk governance and assisted by the Audit Committee in the oversight of tax matters. As part of sound tax governance, we have in place a Tax Risk Management Framework which is aligned to our Group's risk management philosophy and approach. This framework formalises our tax risk management practices and guides our management and tolerance of tax risks. It sets a coordinated approach in our identification, management and mitigation of tax risks and promotes responsible tax management. The Group Chief Financial Officer, under the appointment by the Audit Committee and supported by Vice President of Group Tax, supervises the framework practices and effectiveness. For more information, please refer to our [Responsible Tax Management Statement](#).


Optus is categorised as a Key Taxpayer for income tax by the Australian Tax Office and is subject to its annual Pre-lodgement Compliance Review. Optus is a signatory of the Board of Taxation's voluntary Tax Transparency Code and has been publishing Tax Transparency Reports since 2018. The latest [Optus Tax Transparency Report 2021](#) outlines the policy, strategy and governance for our Australian operations.

It also highlights our contribution to corporate income tax, effective tax rate and reconciliations of accounting profit to income tax expense and tax payable in Australia. In December 2021, the Group's wholly-owned subsidiary

Table 2: Number of cases received in FY2022



	Singtel		Optus		Singtel Group	
	Whistleblower channels	Other channels	Whistleblower channels	Other channels	Whistleblower channels	Other channels
Received	23	14	62	105	85	119
Substantiated	4	6	20	37	24	43
Not substantiated	18	5	28	24	46	29
Under investigation	1	3	14	44	15	47



	Singtel		Optus		Singtel Group	
	Whistleblower channels	Other channels	Whistleblower channels	Other channels	Whistleblower channels	Other channels
Number of cases under investigation as at 31 March 2021	5	1	11	16	16	17
Substantiated	2	1	7	12	9	13
Not substantiated	3	0	4	4	7	4

Actions taken for corruption cases during the year:	Singtel*	Optus	Singtel Group
Number of cases where employees were dismissed or disciplined	1	0	1
Number of cases where contracts with business partners were terminated or not renewed due	1	0	1

*Same corruption case resulting in employee dismissal and vendor termination

Singapore Telecom Australia Investments Pty Ltd (STAI) received an unfavourable judgement from the Federal Court of Australia with respect to its action against the Commissioner of Taxation. The court case relates to the amended assessments from the Australian Taxation Office (ATO) received in 2016 and 2017 for STAI's acquisition financing of Optus in 2001.

The amended assessments amounted to A\$393 million, of which STAI has paid A\$134 million. It is estimated that STAI's holding company, Singtel Australia Investment Ltd, would be entitled to a corresponding interest withholding tax refund of approximately A\$89 million. STAI lodged a court appeal on 19 April 2022.

RESPONSIBLE SUPPLY CHAIN MANAGEMENT

Sustainable supply chain management

The Singtel Group has an extensive supply chain ranging from mobile and network equipment, and infrastructure suppliers to content providers, security and managing agents.

During the year, the Singtel Group engaged 5,628 suppliers to procure products and services across our businesses. With a wide footprint spanning multiple countries and the complex nature of our supply chain, we recognise the importance of sourcing responsibly

to minimise negative impact to the environment while contributing positively to the markets we operate in. We continue to execute our sustainable supply chain strategy while adapting to an evolving business environment amid the ongoing impact of COVID-19 and the Ukraine conflict on our supply chain.

We enhanced our sustainability risk assessment framework that was developed in FY2020, based on the strategic importance of suppliers and key factors such as spend, tenure and country and category risks. The enhanced framework now has added focus on greenhouse gas emissions and renewable energy as well as data privacy. We considered the results from our supplier sustainability and life cycle assessments in FY2021. We will be implementing targeted intervention programmes based on the assessment outcome and internal risk mitigation considerations. Our objective is to support our suppliers in integrating sustainable practices into their business processes. Next year, we plan to implement a platform to automate the way we engage suppliers and build on that to include our supplier assessment, intervention and education programme, as well as improve transparency of supplier risks. We also plan to expand our assessment scope by incorporating elements of third-party validation and external risk assessment platforms.

On the climate front, we completed a baseline assessment of our Scope 3 carbon footprint, which is the aggregated indirect GHG emissions from our entire value chain and classified into 15 categories like 'Purchased goods and services' and 'Transportation and distribution' based on the Greenhouse Gas Protocol. This exercise helped us to understand the primary drivers of GHG emissions in our business operations and value chain, and prioritise carbon reduction areas.

In the area of responsible sourcing, we continue to integrate sustainability considerations in our sourcing requirements especially for critical spend areas with significant environmental impact. For example, in building and designing our new data centres, we have

incorporated comprehensive end-to-end sustainability criteria in our infrastructure and technology, as well as operations and maintenance, which are benchmarked against global standards. We have also begun pilot reviews for establishing a framework in the new year to incorporate shadow carbon pricing in our sourcing evaluation and decision-making. All new suppliers are assessed against ESG criteria through our sustainability questionnaire as part of their onboarding tender process. This is applied to tenders above \$200,000 across the Singtel Group. 100% of such new suppliers were assessed against the criteria during the year.

Workplace safety and health

Workplace safety and health (WSH) is our top priority and we strive to inculcate good safety habits and practices among our suppliers and contractors to ensure that all work activities are carried out safely. We engage only qualified contractors who meet our stringent safety requirements during the tender process and ensure that they maintain high WSH standards for all their activities (see Table 3).

We also maintained our ISO 45001 certification, an international ISO standard that provides the framework for organisations to improve workers' health and safety, reduce risks and create safer working conditions.

Fostering partnerships and collaboration

We collaborate with internal and external stakeholders on WSH risks and opportunities. To address fall from height risks of our contractors appointed to install 5G equipment on rooftops, we collaborated with Ericsson to test a new remote monitoring system during the year. A compact camera system was deployed at one of the work sites, with footage streamed live and recorded. This system, which can support multiple locations and users, will be deployed to more sites. Benefits of this technology solution include improvements to remote site surveillance and productivity since our WSH teams do not need to be physically present when contractors are carrying out work.

Table 3: FY2022 WSH indicators of third-party contractors¹

Contractor safety and health	Singtel		Optus		Singtel Group	
	2022	2021	2022	2021	2022	2021
Workplace injury incidence rate (per 1,000 employees)	7.83	13.7	11.80	5.3	9.70	Not available
Workplace injury frequency rate (per million hours worked)	2.71	4.4	18.99	5.9	5.31	
Workplace injury severity rate (per million hours worked)	15.34	61.1	14.24	11.7	15.16	
High consequence injury rate	0	Not available	0	Not available	0	
Fatalities	0	0	0	0	0	

¹ Cleaners and security guards

Singtel Safe Contractor Accreditation (SCA) Scheme

We introduced SCA scheme in 2016, a set of Singtel WSH standards for contractors who perform high-risk technical or physical work to mitigate safety risks. During the year, 81 accredited contractors successfully maintained the validity of their accreditation. Those who failed were barred from future contracts with Singtel.



FY	2017	2018	2019	2020	2021	2022
Number of contractors accredited	48	62	68	98	77	81

We received continued certification of the Australian Standard for Safety Management AS4801 for our operations in Australia to meet a high standard of safety management system. We have established a Workplace Health and Safety Critical Incident Hotline to report critical incidents immediately. During the year, five incidents were reported.

CUSTOMER EXPERIENCE

Making customers first remains our top priority. We are committed to delivering unparalleled customer experience with our innovative service offerings, reliable networks and quality customer care.

Customer satisfaction

Building on our market leadership in customer experience, we innovate constantly to improve the quality of our products and services and apply new technology to enhance customer care. We were leading the market with our Net Promoter Score in Singapore as of March 2022.

We are committed to enhancing the reach, reliability and quality of our networks in Singapore and Australia. Our 5G network now covers over two-thirds of Singapore, with over 1,000 sites both indoors and outdoors. Our mobile network speed has also been named the fastest in the country by **Ookla**, which provides data-backed insights and analysis on mobile and fixed broadband networks.

With our customer insights drawn from constant research and customer feedback, we innovate continuously to engage customers and enhance our retail experience, operations and customer service while improving productivity.

There was no fine, non-monetary sanction or legal action regarding anti-competitive behaviour or violation



WSH team and contractors installed new remote monitoring system on a rooftop which houses our 5G equipment

of anti-trust legislation, against Singtel during the year. We did not receive any fines from either the Australian Competition and Consumer Commission (ACCC) or the Australian Communications and Media Authority (ACMA). However, ACMA issued three non-monetary sanctions: a formal warning to conduct identify verification prior to porting mobile services; a direction to comply with billing accuracy obligations under the Telecommunications Consumer Protection Code; and a remedial direction to undertake line capability testing on NBN lines.

DRIVING INNOVATION

Innovating for a digital era

The Singtel Group harnesses the latest technology to provide unparalleled service and experiences that meet the changing needs of consumers and enterprises in today's digital economy.

Together with strategic partners, we expanded our financial services portfolio and introduced a robo-advisory investment option with sustainable investing solutions. We also launched new Unified Communications services for enterprises to help them better connect with employees and customers as remote working continues during the pandemic.

Through Singtel Innov8, our corporate venture capital fund, we are making strategic investments in companies with technologies and solutions that have the potential to enhance our capabilities to deliver impactful solutions to customers. With our experience and strong industry network, Singtel Innov8 helps companies at every stage of their growth, from early product development to eventual commercialisation in the various markets. Find out more about our portfolio [here](#).



Singapore's first underwater 5G livestream of S.E.A Aquarium at UNBOXED, Singtel's 5G-powered self-service kiosk

New services that meet customer needs

a. Home Priority

We launched Home Priority, Singapore's first customised fibre broadband service for larger homes. Customers enjoy an end-to-end solution that provides high-speed, lag-free connectivity with simple installation and quick support.

b. Customer security

To further secure customer interaction and enhance convenience, we added SingPass login as a secure method for customers to access their Singtel OnePass account and manage their services with us.

c. 5G experience

We set up 5G experience zones at selected Singtel shops, UNBOXED and UNBOXED Lite, our unmanned retail stores, that offer customers a glimpse of our 5G enhanced services and experiences aimed at driving 5G adoption. We also rolled out complimentary 5G features like augmented reality (AR) Instagram filters in partnership with WWF and a TikTok AR paint filter.

d. Integrated service

We further integrated our services to improve user accessibility and ease of use. For example, Dash Remit is now available on Singtel hi!App, allowing our prepaid customers to manage their accounts and remit funds overseas easily. Remittance is an essential financial service for the migrant workers community, and over half a million of them are our active hi!App users.



Building our 5G leadership and driving industry adoption

5G will have a profound impact on our lives, as it forms the backbone of the digital economy as well as smart cities and nations. As a key pillar of our strategic reset, the Singtel Group aims to leverage the potential of 5G to transform business models and deliver enhanced products and services on an unprecedented scale, creating positive impact for our communities.

In May 2021, we launched our 5G standalone network, offering customers early access to the most advanced 5G connectivity with twice the responsiveness, faster uploads, strengthened authentication and encryption capability. In collaboration with Ericsson, we became the first in Southeast Asia to achieve download speeds of 5.4 Gbps.

We collaborated with National Gallery Singapore to deliver cultural and art experiences leveraging our 5G standalone network. Artists now have a wider platform to share their work, thus helping to develop the arts and culture scene in Singapore.

To spur adoption and further innovation in 5G technologies, we collaborate with public and private sector partners to develop and trial solutions. Together with Government Technology Agency and Sentosa Development Corporation, we launched 5G@Sentosa.

This programme leverages our 5G network and Multi-access Edge Compute (MEC) to convert the island into

a testbed for promising public sector use cases. These include deploying fully autonomous robots for tracking of construction progress and drones for site inspection, which have the potential to enhance worker safety.

We also introduced GENIE, the first portable 5G platform in the world to enable enterprises to experience 5G capabilities and test use cases on their own premises, without the need for any equipment installation. We will continue to expand our 5G ecosystem and help enterprise customers to innovate low-latency 5G solutions on our MEC infrastructure, and drive industry adoption.

Singtel Paragon

In February this year, Singtel launched Paragon, a revolutionary platform developed in-house that enables our corporate customers to tap into our 5G network to activate network slices on demand, deploy mission critical applications on Singtel MEC, as well as access a robust ecosystem of partner applications, offering them unparalleled control and choices.



Singtel Paragon brings together IoT devices



We understand the challenges and complexities that enterprises face in managing the various networks, edge cloud applications and services with the required cyber security, resiliency and demanding service assurances required, cost-effectively. Paragon was conceived, developed and delivered to help enterprises meet these needs through a single platform.

Bill Chang, CEO, Group Enterprise

The platform empowers enterprises to securely deploy applications in a hybrid fashion across the edge at Singtel MEC and a public cloud of their choice. It significantly reduces the complexity and time needed to adopt 5G MEC and low latency applications and services – lowering the barriers to entry for enterprises, enabling faster deployment of use cases while removing considerable operational and cost overheads.

Optus Living Network

In May 2021, we introduced the **Optus Living Network**, a network that adapts to our customers' changing needs by offering them flexibility and control with on-demand network features that can be accessed and switched on anytime via the My Optus app.

- **Donate Your Data:** Allows customers to donate their mobile data to our social impact programme
- **Optus Call Translate:** Translates phone conversations between two different language speakers in real time (currently on beta trial)
- **Optus Pause:** Enables customers to take a digital breather by pausing their Optus mobile and home WiFi connections, for example, during family mealtimes
- **Optus WiFi Secure:** Actively monitors WiFi connections and protects against online threats by protecting the devices connected to customers' compatible modems
- **Optus Call Notes:** Captures calls in writing
- **Optus Eco:** Shows customers simple ways to reduce their environmental footprint and impact

Singtel and UOB Asset Management:



Singtel, in partnership with UOB Asset Management (UOBAM), launched UOB Asset Management Robo-Invest, Singapore's first robo-advisor on a mobile wallet. The robo-advisor aims to optimise and generate stable long-term portfolio returns through a hybrid investment strategy, empowering consumers with convenient access to affordable wealth management solutions using technology. It also offers a Global Impact portfolio exclusively designed to provide customers with investment opportunities in companies that integrate ESG considerations into their strategies and operations.

Unified Communications (UC) Direct Connect for Microsoft Teams:

Singtel was the first operator based in Singapore to offer UC Direct Connect service for Microsoft Teams. This collaboration helps businesses on their digitisation journey, providing an all-in-one solution and platform that supports hybrid work arrangements. The service allows them to continue to operate and stay connected with employees, customers and partners no matter where they are.