

Group Consumer

Technological disruption has totally changed the way all of us communicate and consume media. As we have moved from a voice-centric to a data-centric world, we have adapted our suite of services to cater to the changing lifestyles of our customers. Through network, technology and spectrum investments, as well as exclusive and differentiated content, we strive to deliver the best quality customer experience by offering faster speeds, greater coverage, and innovative products and services.



Mobile



Data



Broadband



Pay-TV



Fibre





Group Consumer Singapore

Singtel is reframing our consumer business around data as it has become a big part of Singaporeans' lives. Spending a bulk of their time online and on-the-go means Singaporeans now expect seamless connectivity and superior coverage. This is why we have created plans and services around data, and are enriching our content through over-the-top (OTT) partnerships. We are also accelerating the pace of our network upgrades and bolstering our infrastructure for the coming of the Internet of Things (IoT) as we step up our journey to 5G.

Our goal is to deliver differentiated, quality content and connect our customers to the things and people that matter most to them on any device and at any time through our high-speed fixed and mobile networks.

CONNECTING CUSTOMERS TO INNOVATIVE NEW SERVICES

Our new focus on data-centric plans and services first started with the launch of our SIM Only plans in 2015. These contract-free plans proved instantly popular as it gave our customers greater flexibility in managing their communications needs, offering in fact, an unprecedented level of usage freedom at very affordable prices.

In 2016, much to the further delight of our customers, we launched another innovative data product, a data add-on called DataX2. This data option allows customers to double their data for an affordable flat fee, giving them better value when they sign up and recontract with us.

We also introduced Singtel Music, another breakthrough service and the first in Singapore to provide data-free music from popular providers Spotify, KKBOX, MeRadio and AMPed. It was an instant hit among music fans.

With our focus on delivering top quality content to our customers tailored to their entertainment consumption habits – be it on TV, online or on-the-go, we are working closely with traditional and non-traditional content providers to offer a wider range of entertainment options.

We partnered streaming service providers Netflix and Viu to bring millions of hours of top quality

English language and premium Korean movies and TV shows to our customers on multiple platforms.

Continuing our push to provide differentiated content to our Singtel TV customers, we also added key channels such as Discovery, Warner TV and ethnic channels for our multinational audience. We sealed our status as the "home of football" by scoring a hat trick, and winning broadcast rights for the biggest football events of 2016 – Barclays Premier League, UEFA EURO and Copa America.

In broadband, we led in technology innovation when we launched our 10Gbps fibre broadband plan for residential customers. The ultra-high



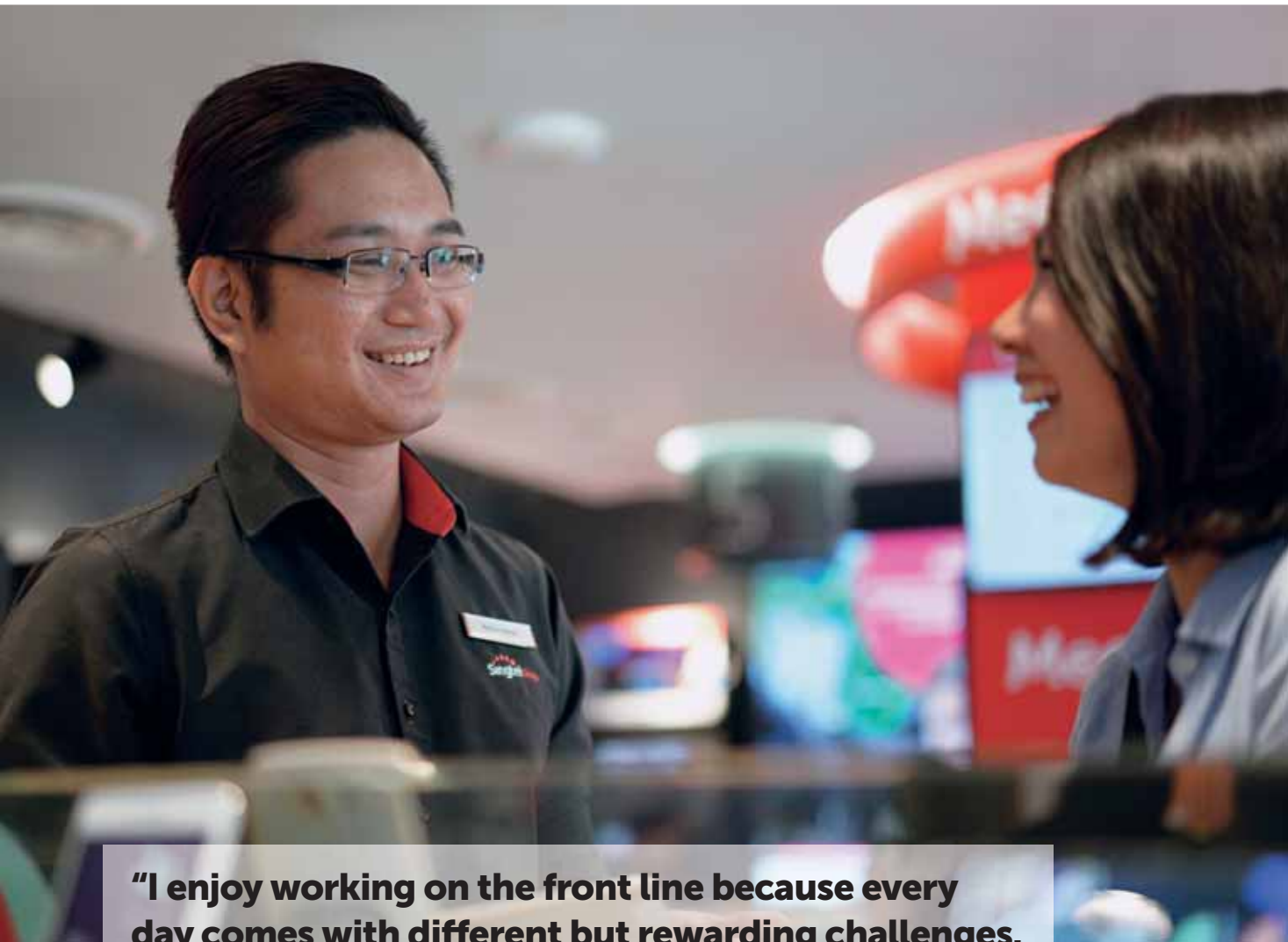
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“I enjoy working on the front line because every day comes with different but rewarding challenges. It’s satisfying when customers are pleased with our latest mobile offerings.”

– Kelvin Khoo,
Retail Executive, Singtel

speeds of 10Gbps supports bandwidth-intensive activities and will also ready our network to meet the needs of the rapidly developing IoT ecosystem.

We were also the first in Singapore to up the ante in the mobile payments space, offering an all-in-one mobile payments solution with the new version of our popular app Singtel Dash. Singtel Dash now provides fast and secure transit payments for public transport and top-ups, in-store and online retail payments, as well as local and overseas money transfers to Singaporeans, regardless of their telco relationship or device.



Group Consumer Singapore



“Work is never boring. I get the first glimpse of the best TV shows in town while ensuring customers enjoy uninterrupted transmissions!”

– Abdul Hamid Bin Yusoff,
Broadcast Operations Manager,
Singtel TV

INVESTING IN A FUTURE-READY NETWORK

We recognise that a good network requires broad spectrum holdings, efficient and fast radio technology, leading indoor and outdoor coverage and fast low latency transmission. Our efforts to step up on network planning, deployment, maintenance and innovation have yielded results. According to the Infocomm

Development Authority’s reports, Singtel offers Singapore’s fastest and widest 4G experience, and has topped the nation’s widest 4G outdoor coverage chart for six consecutive quarters (Q4 2014 to Q1 2016).

In 2015, we also reinforced our market leadership as the first operator in Southeast Asia to provide a tri-band LTE network using

900Mhz, 1800Mhz and 2600Mhz spectrum. With our tri-band network and nationwide deployment of 900Mhz, we are able to deliver an even deeper 4G indoor coverage with wider and more consistent network performance as well as offer superior speeds of up to 337Mbps.

Another first in Singapore, our carrier grade WiFi, Singtel Premium WiFi,

Delivering the Best Integrated Network Experience



First telco in Southeast Asia to launch tri-band 4G network with superior speeds of up to 337Mbps



800 Singtel Premium WiFi hotspots nationwide



Investing in the future of 5G networks



First telco in Singapore to launch 10Gbps residential fibre broadband service

complements our superior coverage in 800 hotspots nationwide, including major MRT stations and popular F&B outlets such as McDonald's.

We are also rolling out small cell and Hetnet technology to make our network smarter and more efficient.

We aspire to be a frontrunner in the deployment of 5G globally and are well on our journey to making it a reality. Our joint trials with Ericsson of pre-5G technologies such as License Assisted Access and Narrow Band-IoT

technologies, will pave the way for us to implement next generation network innovations that are central to our Smart Nation ambitions.

MAKING MEANINGFUL CONNECTIONS WITH CUSTOMERS

We continue to make meaningful connections with our customers online, over the phone and in-store, to enrich their service experience. Enhanced digital engagement via My Singtel app, live webchat and social media channels has been well-received

by customers. Additionally, to deliver a better in-person retail experience, we also improved customer processes and revamped several of our Singtel Retail Shops.

In a bid to thank customers with existing mobile and fibre entertainment plans, we introduced the much talked about Singtel Circle. This first-of-its-kind benefits programme in Singapore offers customers free unlimited local mobile data on Sundays and a Hollywood movie on Singtel TV every weekend.

“Every customer call is important to me. I enjoy talking to all my customers and feel a great sense of achievement when I'm able to help.”

– Priyalata Pillay,
Customer Care Executive & Team Leader, Singtel



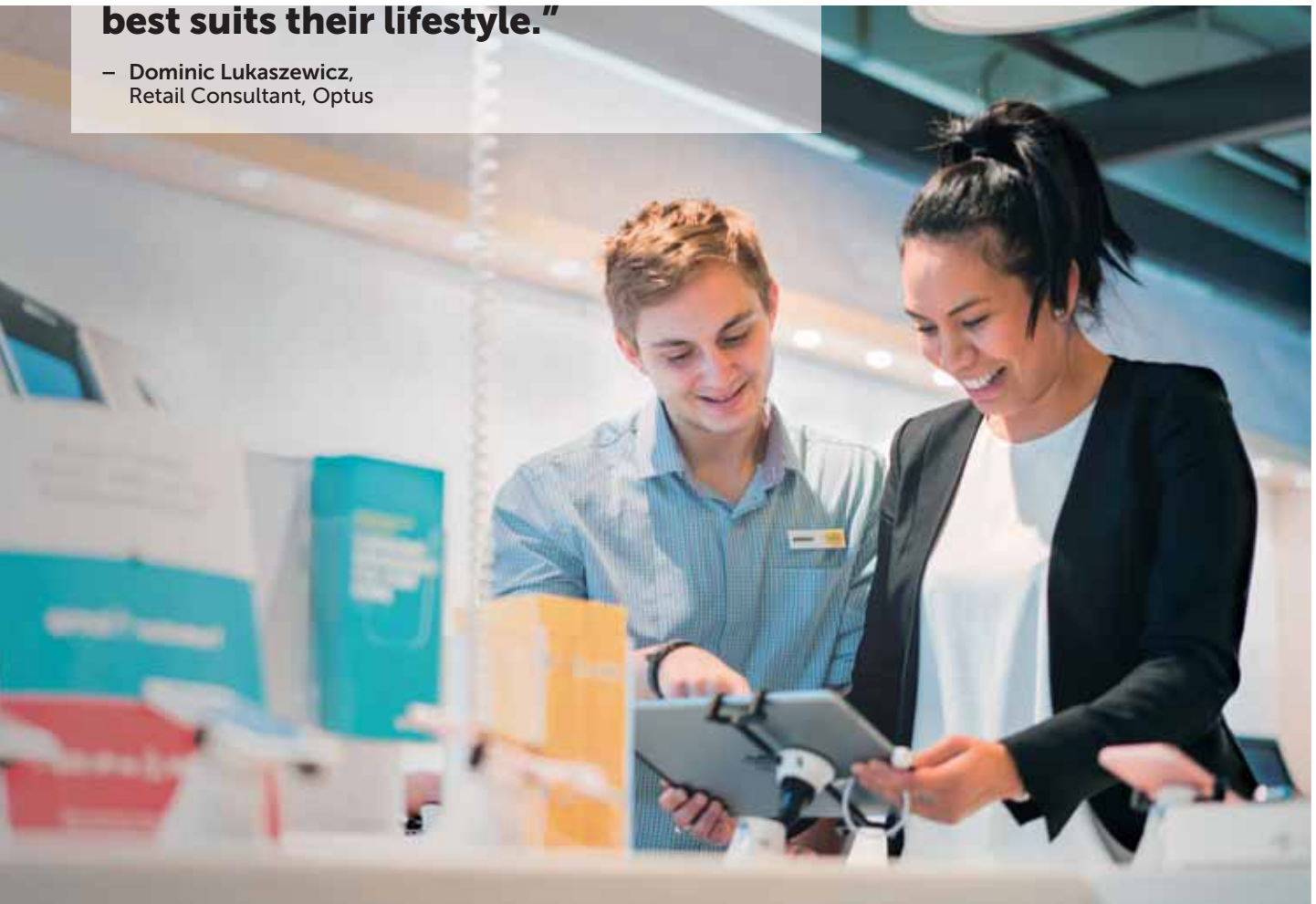
Group Consumer Australia

Optus is pursuing a three-year strategy to reposition our business in a competitive and rapidly changing market. As Australians move to access unprecedented amounts of data through their mobile devices, we are significantly enhancing our suite of digital products and content partnerships, and moving beyond our traditional provision of voice services.

Our ambition is simple: to allow our customers to access the content that they want on devices that suit their lifestyles, underpinned by a fast and reliable network. We are committed to structuring our offerings so that people can enjoy a seamless experience no matter how they choose to connect.

“Working in Optus Retail has taught me how to ‘read’ customers so I can recommend a product or service that best suits their lifestyle.”

– Dominic Lukaszewicz,
Retail Consultant, Optus



INVESTMENT IN CONTENT

The transformation of Optus into a mobile-led multimedia company coincides with the growing consumer appetite for online entertainment. About two-thirds of Australian adults currently use the internet to access video content. According to Cisco's Visual Networking Index, video on demand is forecast to account for 82% of Australian IP traffic and more than 77% of mobile data traffic by 2019.

Anticipating this continued growth, we are investing in partnerships, including with Cricket Australia and the Australian Olympic Committee. In November 2015, we won the exclusive Australian rights to the next three seasons of the English Premier League football competition. This marquee acquisition represents a milestone

in the changing nature of content delivery to Australian consumers.

PUTTING CUSTOMERS FIRST

This year, we introduced a range of plans to help customers maximise their data. We extended data rollover to prepaid mobile and prepaid mobile broadband plans. We also introduced Family Sharing, which allows customers to share and combine their entire household's mobile data allowance on one bill. In August, we extended data sharing through Data Pool, which allows customers to combine the data from both their mobile and mobile broadband devices.

We were the first Australian telco to offer a mobile payment facility, Cash by Optus. Launched on Android in late 2014, the technology has

been extended to iPhone using a Payment Sticker and also includes an NFC-enabled wristband which links directly to the Cash by Optus app.

In the home, we are driving the take-up of great value broadband plans. These bundle together unlimited data, telephony and compelling entertainment offers such as Yes TV by Fetch or subscription offers to video-on-demand services, Netflix and Stan.

For customers who may not want, or who are unable to receive a fixed broadband service, we have introduced Home Wireless Broadband. This is an out-of-the-box modem that uses mobile technology to deliver connectivity straight to a customer's home, and is particularly useful for renters.



Allen Lew, Optus CEO (left), and John Coates, Australian Olympic Committee President (right), celebrating the signing of Optus' 10-year sponsorship, and appointment as the official telecommunications partner of the Australian Olympic team.

Group Consumer Australia

TRANSFORMING CUSTOMER SERVICE

Optus recognises that our customers' preferred methods of engagement are changing. Many customers prefer to interact through the immediacy of online channels using their mobile devices, rather than phoning a call centre or visiting a store.

Buoyed by the success of our self-service portals, My Optus App and My Account, we continue to adapt our customer service model. We have started a multi-year transformation to simplify our back-end technology and offer customers assistance through digital channels. This ensures issues can be resolved efficiently, reducing handoffs between

front-line staff. Our social media response team handles up to 1,800 customer queries a day, while Yes Crowd, our peer-to-peer platform in which members share and resolve customer issues, supervised by Optus staff, received 2.7 million visits during the year.

We are also improving service for our small business customers by completing the rollout of 126 business specialist stores. A complementary service we now offer is Premium Business Support. This is a dedicated advisory centre to handle all our customers' mobile and broadband queries.

A GREAT NETWORK

Our products, services and content all rely on an outstanding network.

Recognising the popularity of over-the-top video streaming services, we are focused on future-proofing our networks.

Our extensive network investment of A\$1.6 billion in FY 2016, which is significantly above our annual average of A\$1.3 billion, has allowed us to deliver 4G mobile coverage to 94% of Australians, and optimise our fixed networks for video streaming services.

Our ongoing network investment programme is yielding results, with the performance of our mobile and fixed networks recognised through independent testing. The P3 CommsDay Mobile Benchmark Australia ranked Optus' mobile network as the best along major

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“My team and I are always looking at how advances in technology and trends in other markets can be adopted locally to improve the experience of our customers.”

– Chris Smith,
Head of Digital Sales and Service, Optus

roads and highways, while the Australian Netflix ISP Speed Index has ranked Optus’ fixed networks as the best for prime-time streaming for six consecutive months. Stan, a major Australian streaming provider,

rated Optus as providing the fastest streaming service for its viewers for five consecutive months.

Acquiring new regional licences in the 1800MHz spectrum band

positions us to expand 4G even further. We are the first Australian carrier to introduce WiFi Talk, enabling customers to call and text over public WiFi where mobile coverage is limited or non-existent.



Group Consumer Regional Mobile Associates

The data revolution is only just beginning in the emerging markets with the increasing availability of affordable smartphone devices. As many customers are accessing the internet via their mobile phones and devices for the first time, there is significant growth potential for mobile data services and tremendous opportunities for our regional mobile associates. They are investing heavily in mobile infrastructure, moving from 3G to 4G, and introducing innovative digital services.

We are sharing insights and lessons from our own transformation efforts, and working closely with them to drive digital empowerment and mobile data growth. As a Group with a ready market base of more than half a billion mobile customers across Asia Pacific and Africa, we are committed to leveraging our scale and collective expertise to derive greater synergies and serve our customers better.

GROWTH IN MOBILE DATA AND DIGITAL SERVICES

The growth in mobile data services is a major opportunity for emerging market telcos seeking to diversify beyond traditional revenue streams from voice and text. The number of data users across our associates' markets was 198 million as at 31 March 2016, a 21% increase from a year earlier, while data volumes increased by 78% over the same period. Year-on-year revenue growth from mobile data ranged from 21% to 65%.

Innovative pricing is helping to drive customer adoption of mobile data. In India, Airtel Night was introduced last year, where rebates were offered to customers who use mobile data

between 12am and 6am. This resulted in a 33% increase in data usage at night. In the Philippines, the Globe myLifestyle Plan was launched. It is a customisable postpaid plan which gives customers the flexibility to select from various promotional packs that best suit their lifestyles and mobile data needs.

Expanding the suite of attractive digital content through over-the-top (OTT) services is another way in which our associates are increasing their revenue. In Thailand, AIS Playbox was launched to provide high quality digital entertainment with its extensive range of TV channels, movies, cartoons and karaoke songs for home broadband customers. AIS has extended this to a mobile platform, AIS Play. Meanwhile,

HOOQ, a premium OTT video service by Singtel, has been launched in many of our associates' markets, such as India, Indonesia, Thailand and the Philippines. This has stoked data usage, since the latest movies and TV shows come at an affordable fee.

Mobile payments are also proving popular in the emerging markets, where a large part of the population do not have credit cards or bank accounts. In Africa, Airtel Timiza was introduced to allow its customers access to short-term loans through their mobile phones. Telkomsel also offered the TCash Tap sticker – an electronic money service that offers customers a safe, easy and fast way to make payments with selected merchants.

“Regular face time with our regional mobile associates is essential when it comes to rolling out products and devices successfully. We always differentiate our solutions across the region.”

– Wendy Tan,
Associate Director for Products and Devices, Singtel International



Group Consumer Regional Mobile Associates

POWERING UP THE NETWORKS

Our associates are significantly expanding their 3G and 4G network capabilities to meet the rising demand for mobile data. Collectively, about S\$8 billion was spent on capital expenditure in FY 2016, following a combined investment of more than S\$13 billion over the previous two years. AIS, Airtel India and Globe also acquired additional 4G spectrum during the year.

With India's government and youthful population committed to transformation via the Digital India

initiative, mobile data adoption is set to grow in both cities and rural areas. Airtel is investing INR 600 billion over the next three years to improve voice and data services for customers as part of its Project Leap transformation. Airtel was the first to launch 4G in India and currently offers 4G in 14 telecom circles. In addition, recent spectrum acquisitions will allow Airtel to offer 4G services across the whole of India.

Significant network expansions are also underway across the rest of our footprint. In January 2016, AIS launched 4G services across 42

provinces in Thailand, with the aim of achieving 50% population coverage by year end. In Indonesia, Telkomsel currently offers 4G in about 40 cities, in addition to its 3G coverage, while in the Philippines, Globe is expanding its 4G coverage and capacity.

Airtel Africa is also investing in network infrastructure to support its growing mobile data customer base. It is currently expanding its 3G network to become the market leader in the various markets where it operates. It has also introduced 4G in Seychelles, Rwanda and Gabon.

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PROMOTING CLOSER GROUP COLLABORATION

Collaboration among Singtel’s associates reached new highs in 2015 as we sought ways to leverage the Group’s scale.

Our Centres of Excellence framework provides a platform to share business insights, product strategies and operational best practices across the Group. Group-wide initiatives such as our annual CEO Forum, Product Innovation Fair and Mobile App Challenge are also designed to encourage

cross-pollination of new ideas and tap into local tech ecosystems. Group negotiations for entry-level handsets as well as SIMs lower our operating costs and help to promote the adoption of mobile data.

Our collaborative efforts also enable our content and service partners to tap on the Group’s collective billing capability, both in direct carrier billing as well as mobile wallets. The Singtel Open Platform is a common payment gateway for Singtel, Optus and our regional mobile associates. This one-stop shop significantly

reduces the integration effort and time for our business partners. In FY 2016, we signed agreements with online shopping company Lazada, gaming company Asiasoft and transport booking app Grab, which allow customers to make payments using our associates’ direct carrier billing and mobile wallet capabilities. Such arrangements will empower millions of customers without access to credit cards and bank accounts to participate in online commerce with the security and convenience of cashless payments.

