
Group Consumer

Connecting consumers to a digital future

As consumers' lives become more digital, we'll bring them the convenience they need, connecting them to everything they love just as they'd want it. With our unparalleled network experience and digital services, access to mobile financial services and rich entertainment content, smart living will be even faster and easier. We're investing in new technologies and innovations to open up a world of digital possibilities, enriching their experiences, and connecting them to a digital future.



Group Consumer Singapore

As Singapore's fastest and widest network provider, delivering a great customer experience is our number one priority. We are committed to going beyond coverage and connectivity to deepen our relationship with customers. Besides the latest devices and a wide range of plans, we also offer a host of innovative digital and lifestyle products and services that enhance their lives.

Engaging content



Singtel TV subscribers watched a total of

179,000

hours of television a month.

Source: SG-TAM

A digital customer experience

More customers are engaging with us through our digital channels with

1.1m

managing services through My Singtel app and

26%

of sales transactions carried out online.



CATERING TO CUSTOMERS' DIGITAL LIFESTYLE NEEDS

To enrich our customers' digital lifestyles, we developed exciting new products and services to meet their diverse needs. Our all-digital mobile plan, GOMO caters to millennials and digital natives who need huge data allowances and fuss-free terms which allow them to sign up for and manage their plans online. We now offer an Amazon Prime membership that comes with 2-hour delivery times for groceries and entertainment content perks. We also refreshed our XO plans with an expanded line-up, bundled with 24 months of premium HBO GO content on us, so customers can watch hugely

popular shows such as Game of Thrones.

EXTENDING NETWORK LEADERSHIP

On the network front, we continue to deliver on our commitment to provide superior connectivity and coverage. For a record 17 consecutive quarters, we topped IMDA's 4G quality of service chart with a 99.9% outdoor coverage score.

We are paving the way to 5G by launching Singapore's first 5G pilot network and first live 5G facility in collaboration with Ericsson and Singapore Polytechnic. Called 5G Garage, the facility allows companies to ideate and test 5G use cases. We also created network history

with the first Singapore-Australia 5G augmented reality video call, made to our Optus colleagues in Sydney, Australia.

DOUBLING DOWN ON CONTENT AT HOME AND ON-THE-GO

Quality content is an important part of our customer engagement strategy. We continue to enhance our Singtel TV and Singtel CAST offerings to connect customers to premium content at great value and on their preferred platforms. During the year, Singtel TV launched e-Le, our second in-house Asian entertainment channel, extended our Premier League rights and added Discovery lifestyle channels, as well as the full-suite of HBO channels. We now offer Premier

League matches to everyone in Singapore, with the contract-free Sports Plus pack on Singtel CAST.

POWERING UP OUR HOME SERVICES

Singapore's Open Electricity Market initiative marked a new chapter for us. We launched Singtel Power to offer electricity plans to our customers for the first time, partnering Geneco to deliver savings to residential households. With the addition of Singtel Power, we are excited to be a convenient one-stop shop for our customers' power and communications needs.

We know many of our customers are gamers who count on us for reliable and secure broadband connectivity. In 2018, we added an ultrafast broadband service with a dedicated 1Gbps bandwidth specially designed for gaming.

TRANSFORMING THE CUSTOMER SERVICE EXPERIENCE

We are choosing to engage our customers in new ways, strengthening our digitalisation efforts across key touchpoints – at our Singtel shops, online shop, hotline, web chat and My Singtel app. In addition to making purchases online, customers are

increasingly turning to our self-help platforms such as our 24/7 self-serve kiosks and My Singtel app for on-demand assistance. More than 65% have opted to complete transactions on these channels. We will continue harnessing technologies such as AI, to provide customers with top-notch service innovations that add value and convenience to their lives.



Singtel Consumer Singapore CEO Yuen Kuan Moon with Jonathan Spink, CEO, HBO Asia mark our collaboration in the presence of iconic Game of Thrones characters, the 'Night King' and his 'White Walkers'.

Group Consumer Australia

Optus is going further to connect customers with exceptional service, network and value. These three areas underpin our vision to become a world class digital service provider and stay ahead of the game.

Leading the way in 5G

Launched Australia's

1st
commercial 5G service.



On our way to deliver

1,200
5G sites by
2020

Mobile network leadership

We have invested



A\$5.9b

since 2015 to improve our networks.



Our 4G network reaches

97.3%
of the population.

LEADING IN 5G TECHNOLOGY

In January 2019, Singtel, Optus and Ericsson successfully made a 5G video call between Singapore and Australia which used augmented reality - a worldwide first. This proved our 5G agility and was a key step in our commitment to lead 5G delivery in Australia. We also revealed the first details of our game-changing Optus 5G Home Broadband service in the Australian Capital Territory and in the process, became the first carrier in Australia to offer customers a 5G fixed wireless access service.

With our comprehensive spectrum assets and robust plan to deliver 1,200

5G sites by March 2020, more Optus customers will soon be enjoying the 5G experience.

Fixed wireless access is the first usable application for 5G. As 5G infrastructure rolls out, mobile, IoT and applications yet to be invented will leverage our next-generation network and provide Optus customers with even more amazing experiences.

PROVIDING PREMIUM NETWORK COVERAGE

Optus continues to deliver premium network coverage and connectivity that customers need, where they need it, at a competitive price.

Since 2015, Optus has invested A\$5.9 billion to improve our network reach, capacity and quality. Our 4G service now covers 97.3% of the Australian population and we will continue to improve our network in the areas where Australians live, work and play.

In regional Australia, we reinforced our commitment to a strong nationwide network with our executive team striking out on visits across the nation, including Hobart and Launceston in Tasmania and Adelaide and the Barossa Valley in Southern Australia. The executive team spoke with customers, local businesses and community groups,

and unveiled investment in the areas visited. The independent and respected P3 Connect Mobile Benchmark for 2018 ranked Optus as number one across voice and data for smaller towns and roads – a recognition of the strength of our network.

Along with this strong, growing nationwide network, Optus offers Australians choice, value, and competitive pricing.

DELIGHTING CUSTOMERS WITH CONTENT

We also know many of our customers value content, and our content offerings are delighting customers. As the home of elite European football, Optus Sport provides customers with

live and on-demand content, along with expert analysis and highlights.

Optus has doubled down on football content, extending its Premier League rights and adding UEFA Champions League, UEFA Europa League and UEFA Nations League to Optus Sport.

Along with this, National Geographic’s enhanced, new-look app, in partnership with Optus, provides users with a personalised content experience that offers live streaming channels, an immense photo library, digital articles, National Geographic magazine archives and more than 3,000 captivating short-form videos and documentaries, including new content produced with Optus exclusively for the app.

CREATING THE OPTUS OF THE FUTURE

With our business transformation now in full swing, we are embracing new technology and looking to efficiencies through digitalisation, advanced analytics and AI as we evolve into a more innovative and agile organisation.

We are making sure our customers see the benefits too. We know more and more customers wish to make changes and solve issues digitally, so we continue to provide more digital options for them to do so, including in-app features for My Optus app such as activation, and improved messaging and engagement.



Group Consumer

The CEO Conversation

Connecting customers to a digital future

Increasingly connected digital lifestyles have dramatically changed what customers expect of telcos. Consumer Singapore CEO Yuen Kuan Moon and Optus CEO Allen Lew share how Singtel and Optus are evolving to better serve the digital consumer and stay competitive.

As the Singapore and Australia markets get more crowded, how are Singtel and Optus staying ahead of the competition?

Moon: We are upping the ante to create more value for our customers. From connectivity to content, we are creating a range of services and products that give our different customer segments what they need at best value rates. One example is our XO mobile plans bundled with up to 24 months of HBO GO which gives customers the services they need with the content they want.

As technology evolves, the Singtel customer experience is being transformed radically. We have ramped up digitalisation, making it faster and easier for customers to engage with us. 26% of our customers now make purchases online and about 65% engage with us through digital self-help channels.

Allen: Optus continues to differentiate through our premium national network, exceptional value offers and game-changing customer

experiences. Sustained mobile network investment emphasises our network leadership claims particularly with the introduction of Optus 5G Home Broadband – the first service of its kind in Australia. Our exclusive content is a key differentiator. Our customers can't get enough of Optus Sport and our expanded global content offering with National Geographic.

Our focus areas of exceptional value, exceptional network and exceptional customer service are also resonating with our customers.

What is the focus of your strategy?

Moon: We are focused on accelerating the next phase of our transformation, to go beyond our core carriage foundations to deliver the best customer experience possible, whether it's online or in-person. Our customers tell us they want more content, convenience and digital engagement, with none of the fuss. This presents a great opportunity to deepen our relationship with them. Customers

can expect us to go bigger on digital and lifestyle services and be the one-stop shop for all their communications and lifestyle needs.

Allen: The telecommunications industry has undergone significant disruption and the landscape we face today is very different from before. Our world is increasingly reliant on mobile devices and network access. Mobile devices are often the first thing we look at in the morning and the last thing before we go to bed – and in between, they allow us to communicate, share and stream with our family, friends and co-workers. With increased dependency on our services, customers' expectations are higher than ever and we're going further to deliver against them across all parts of our business.

What services are important to the digital consumer and how are you differentiating yourselves in these areas?

Moon: Exclusive and differentiated content is what sets us apart and customers are thrilled with our



We are focused on accelerating the next phase of our transformation, to go beyond our core carriage foundations to deliver the best customer experience possible.

Yuen Kuan Moon
CEO, Consumer Singapore

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Allen Lew
CEO, Optus

Singtel TV and Singtel CAST offerings of Premier League football, Discovery lifestyle channels and ethnic content on in-house channels Jia Le and e-Le. On average, each household watches more than 100 hours of content a month across multiple platforms so content is a key priority and we will continue to invest in boosting our line-up. In addition, customers can expect more personalisation, such as real-time recommendations on products and services relevant to their needs, and smarter, on-demand, digital customer service.

Allen: Globally, there's a significant shift in viewing behaviour and video consumption. Optus has long recognised that content is king in a digital world and we are investing to bring premium content to our customers where they are, whenever

they want it. For example, with sports being such a huge pastime in Australia, I'm proud that Optus is broadcasting all 52 matches of the 2019 FIFA Women's World Cup which commences in June and cements our reputation as the premium broadcaster of elite football in Australia.

As we enter a 5G era, what can customers expect from you in this area?

Moon: We are seeing 5G deployed as fixed wireless access solutions in large countries to enable high-speed internet. In Singapore, it's a different story. With residential fixed broadband penetration rates at almost 94%, consumers already enjoy one of the world's fastest connections. We are actively

exploring potential 5G use cases, building an ecosystem and preparing our core infrastructure for when spectrum is allocated and standards are finalised.

Allen: 5G is here, and it's a game changer. It presents significant consumer and enterprise opportunities, and as a provider of 5G services, I see a major role for Optus in the digitalisation of the economy and the economic benefits that will result from it.

We have launched our 5G Home Broadband plans and set a robust rollout plan to deliver 1,200 5G sites by March 2020. Soon, Optus customers across Australia will be enjoying the 5G experience.

Group Consumer Regional Associates

As consumers in the emerging markets grow increasingly reliant on their phones for access to essential services, our regional associates have seen the demand for data and digital services increase dramatically. This has spurred the Singtel Group to build a regional ecosystem of digital services to serve the some 690 million mobile customers across our regional footprint.

Asia's first cross-border mobile payment alliance

VIA connects more than

6m
mobile wallet users to over

1.7m
merchants in Singapore and Thailand

and will soon add some

14m
mobile wallet users and

200,000
merchants in the region.



Game on

Our inaugural PVP Esports Championship attracted over

18,000
gamers from around the region with the live finals watched by

13m
viewers online.



DIGITALISING TO ENHANCE CUSTOMER EXPERIENCES

The growth in demand for digital services across the region has seen our associates respond quickly with innovative digital products and services. They are investing resources to digitalise processes, developing channels such as online self-care services and fielding virtual assistants to help them better engage customers and handle the higher volumes of interactions from a growing customer base. Digitalisation has also allowed them to deliver more targeted and personalised content such as music, video and

gaming directly through their own mobile apps, such as My Airtel, AIS Play and Telkomsel's MAXstream.

To meet the growing demand for data, our associates collectively invested S\$8.9 billion in their networks over the past year to deliver faster, seamless connections and prepare for the next generation of connectivity.

They also continue to push services and solutions for small homes and businesses that complement their mobile offerings, with AIS making inroads with AIS Fibre in Thailand,

and Globe expanding their fixed wireless home base in the Philippines.

IMPROVING MOBILE FINANCIAL OFFERINGS

As a Group, we are improving our mobile financial offerings to bring greater convenience to customers and drive financial inclusion. We are enhancing our mobile wallets, expanding our merchant networks and introducing more services that will help our customers, in particular the unbanked or under-banked, plug into the digital economy. In Indonesia, Telkomsel's Tcash is now LinkAja, a single mobile payments platform to

facilitate cashless transactions, from utilities and transport payment to e-shopping, all without the need for a bank account. In the Philippines, Globe has embarked on data-driven lending, assigning a “trust score” to customers based on their GCash usage to determine credit worthiness.

In Singapore, Dash partnered with Apple and VISA, extending its acceptance network internationally through ApplePay and VISA Contactless points, and added Myanmar to its existing remittance corridors.

BUILDING A MOBILE FINANCIAL SERVICES ECOSYSTEM ACROSS THE REGION

The Group is leveraging its telco assets and scale to build a mobile financial ecosystem that will unlock

growth potential in the region. To realise that vision, we debuted VIA, Asia’s first cross-border mobile payment alliance. VIA gives travellers the convenience of using their local wallets that are part of the alliance at participating merchants in the region at competitive exchange rates, and widens the reach of small merchants to millions of consumers. Initially launched between Singapore and Thailand with AIS and Kasikornbank, VIA will soon be available in more countries such as Malaysia through Axiata Digital’s Boost wallet and Japan through Netstars.

ENGAGING CONSUMERS THROUGH GAMING AND DIGITAL CONTENT

To connect with a millennial audience, the Group is moving towards becoming a leader in offering high quality gaming content. Our inaugural

PVP Esports Championship was a huge success with the live finals played before a sold-out audience and broadcast on major streaming platforms such as Twitch, Facebook and Douyu.

We are extending our gaming focus by exploring opportunities with like-minded partners to drive the development of a vibrant gaming community in the region. We signed an MOU with South Korean gaming giant SK Telecom to grow regional gaming leagues, develop content and explore game distribution, with the aim of delivering a more holistic gaming experience for our millennial customers.



Singtel and AIS executives with Guest of Honour Thailand’s Minister of Digital Economy and Society, Dr Pichet Durongkaveroj (centre), at the launch of VIA in Bangkok.

Group Consumer Regional Associates

The CEO Conversation

Building an ecosystem of digital services for the region

Consumers are adopting a more digital lifestyle as the region pushes toward a connected digital economy. How is Singtel leveraging the strengths of the Group to stay ahead? International Group CEO Arthur Lang shares his thoughts on our regional strategy.

Some of Singtel's associates are facing fierce competition in their markets. What is the Group's strategy in this challenging environment?

Arthur: It remained a challenging year for Airtel, but the market in India is starting to stabilise and return to a healthier and more sustainable structure. With customers consuming an average of 11Gb of data each month, I remain optimistic about India's future in a data-driven economy. Elsewhere in the region, we are starting to see reduced headwinds.

It has always been our strategy to lead in network superiority and we are strengthening this leadership through continued investment which has seen AIS

deliver fibre broadband in Thailand and Globe ready to launch 5G fixed wireless home broadband services in the Philippines later this year. We're also focused on product and services innovation to deliver a better customer experience for our 690 million mobile customers. For instance, in Indonesia, a vibrant hub for start-ups, Telkomsel established an investment fund to help promising companies accelerate growth. This is with a view of tapping into their ideas to enhance our content and digital services offerings that will help us monetise data growth.

The associates remain some of the strongest operators in their markets, and with high mobile penetration and mobile-first lifestyles in the region, I am excited about the tremendous growth potential of Asia's emerging markets as we build a regional ecosystem of digital services.

Why have you decided to expand into mobile financial services with Dash and VIA?

Arthur: The domestic wallet business is fragmented and hard to differentiate, with demand for mobile financial services – not just payments – on the rise. Against this backdrop, we see the potential for our mobile wallet Dash to be the foundation on which to develop a larger ecosystem of financial services. As we expand its merchant network and add more services, Dash is evolving into an app for all our customers' everyday financial and lifestyle needs whether in-store or online. Our associates are also executing similar strategies with their own mobile wallets.

We created VIA, Asia's first cross-border mobile payment alliance, to differentiate our wallets from many



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Arthur Lang
CEO, International Group

localised wallet systems and to address the fragmented payments scene in the region. We see both Dash and VIA as twin engines of growth in mobile financial services.

How are you building on VIA to create a larger financial services ecosystem?

Arthur: VIA is the key to connecting the region and beyond with an

interoperable platform that allows any wallet to easily tap into a larger consumer and merchant network across Asia. This means partners can access a huge addressable market with us as we build up the alliance, just as our customers will enjoy greater connectivity and shopping options across the region.

This also opens up smaller hyper-local merchants to a much larger

pool of customers. The reach of the network has tremendous potential to benefit everyone. With such a platform, we can branch out to offer a greater range of financial services. We look forward to engaging the rest of our associates and inviting more partners to VIA as we enter into the second stage of this journey.

You've also made similar bold moves in esports. How do your esports initiatives synergise with your other digital businesses?

Arthur: Our esports initiatives are part of the Group's larger efforts to grow our digital content business and engage millennial and Gen Z audiences. Our services such as content, high-speed broadband and payments, along with the billing relationships we have with customers, put us in a unique position to offer digital services, making gaming more accessible while improving the experience.

The aim is for PVP, our gaming brand, to be a major ecosystem partner in the regional gaming and esports scene. Through our PVP Esports leagues and collaboration with like-minded partners, we hope to bring gaming into the mainstream and connect with gamers and youths. We are excited to be sponsoring Singapore's first esports SEA Games teams in 2019 and look forward to bigger things to come. We see tremendous opportunity in the network effect of the gaming community and believe in the long-term prospects of this market.