

Progress is

change + diversification



Dennis Chia
Chief Financial Officer

STARHUB INVESTOR DAY 2020

Agility For A Digital Future

18 November 2020



FORWARD-LOOKING STATEMENTS



The following presentation may contain forward-looking statements by StarHub Ltd (“StarHub”) relating to financial trends for future periods.

Some of the statements in this presentation which are not historical facts are statements of future expectations with respect to the financial conditions, results of operations and businesses, and related plans and objectives. These forward-looking statements are based on StarHub’s current views, intentions, plans, expectations, assumptions and beliefs about future events and are subject to risks, uncertainties and other factors, many of which are outside StarHub’s control. Important factors that could cause actual results to differ materially from the expectations expressed or implied in the forward-looking statements include known and unknown risks and uncertainties. Because actual results could differ materially from StarHub’s current views, intentions, plans, expectations, assumptions and beliefs about the future, such forward-looking statements are not and should not be construed as a representation, forecast or projection of future performance of StarHub. It should be noted that the actual performance of StarHub may vary significantly from such statements.



D.A.R.E. TRANSFORMATION

Additional Opportunities Identified



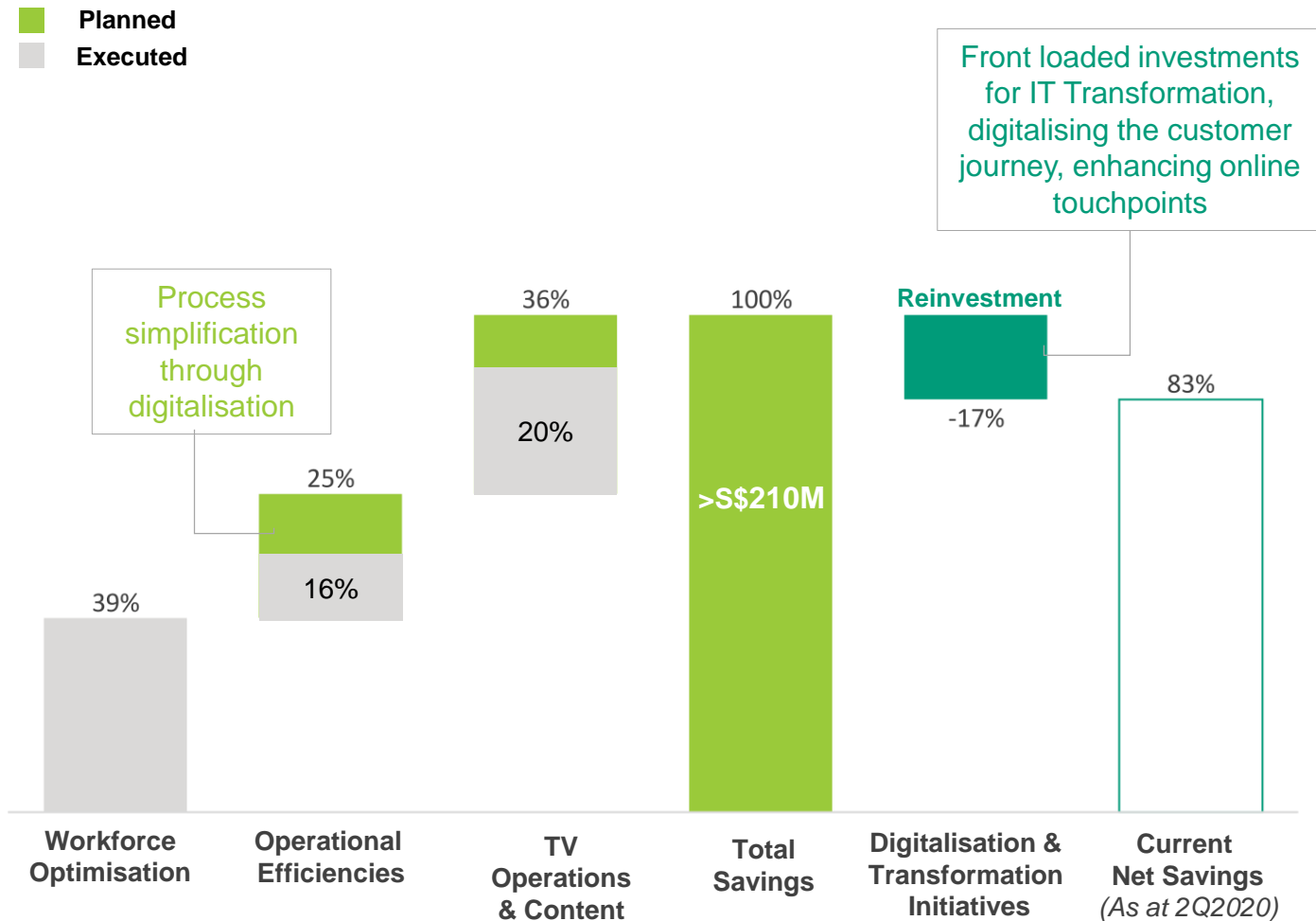
PUSHING BOUNDARIES

75% Of 3-Year Cost Programme Executed
As at 2Q2020

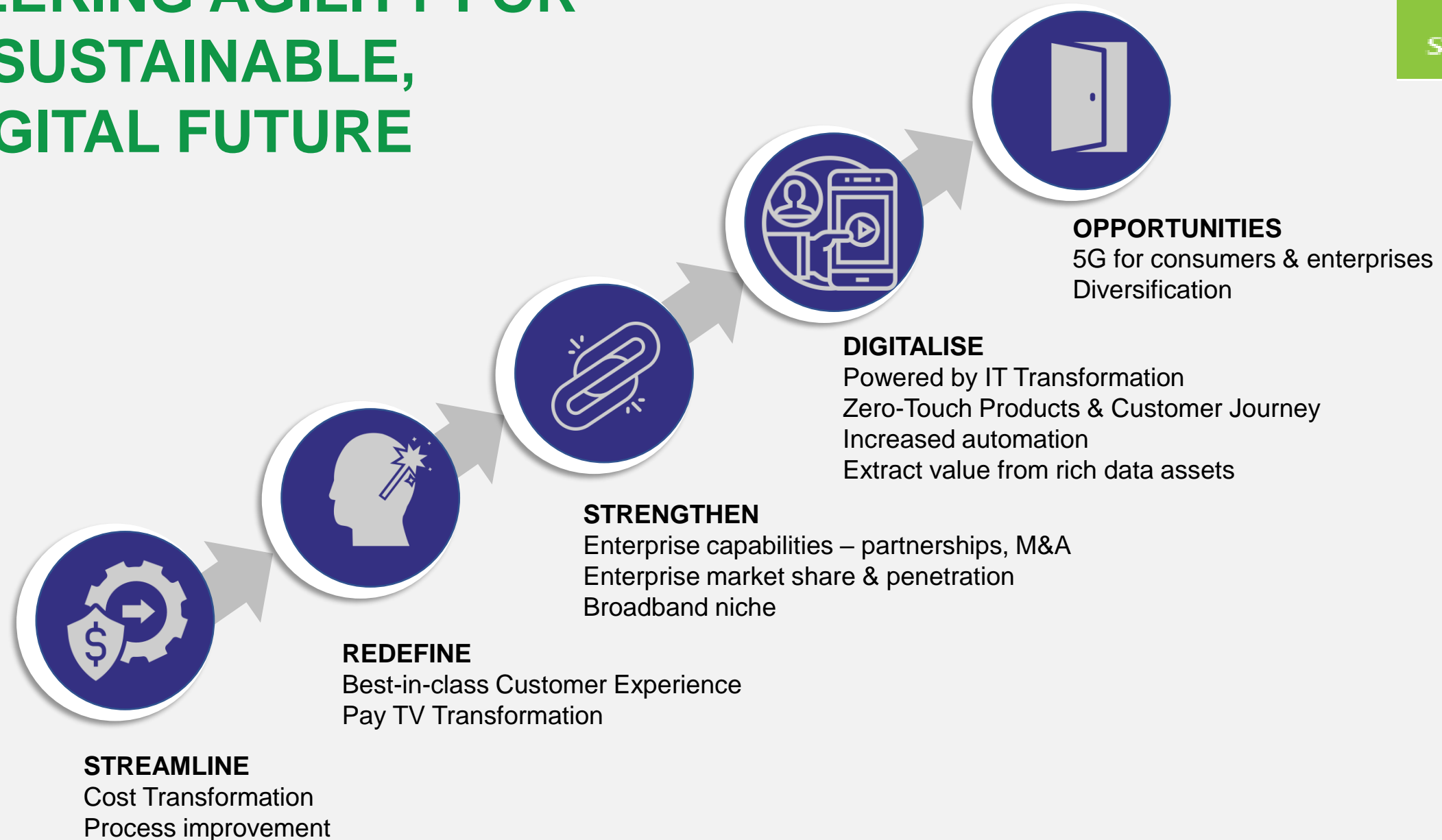
Opportunities For Further Cost Savings Arising From IT Transformation & Digital Initiatives

- Lower commission cost with increased migration to online touchpoints
- Lower operating leases with a more effective retail footprint
- Lower staff costs from simplified and streamlined processes, rightsourcing and embracing digitalisation
- Partnership model for IT Transformation allows for lower repairs & maintenance expenses and licence fees
- Sustainable mid-to-long term IT support cost savings
- Further cost savings to be identified with ongoing process and organisation reviews

FY2019-2021 Potential Savings & Reinvestment

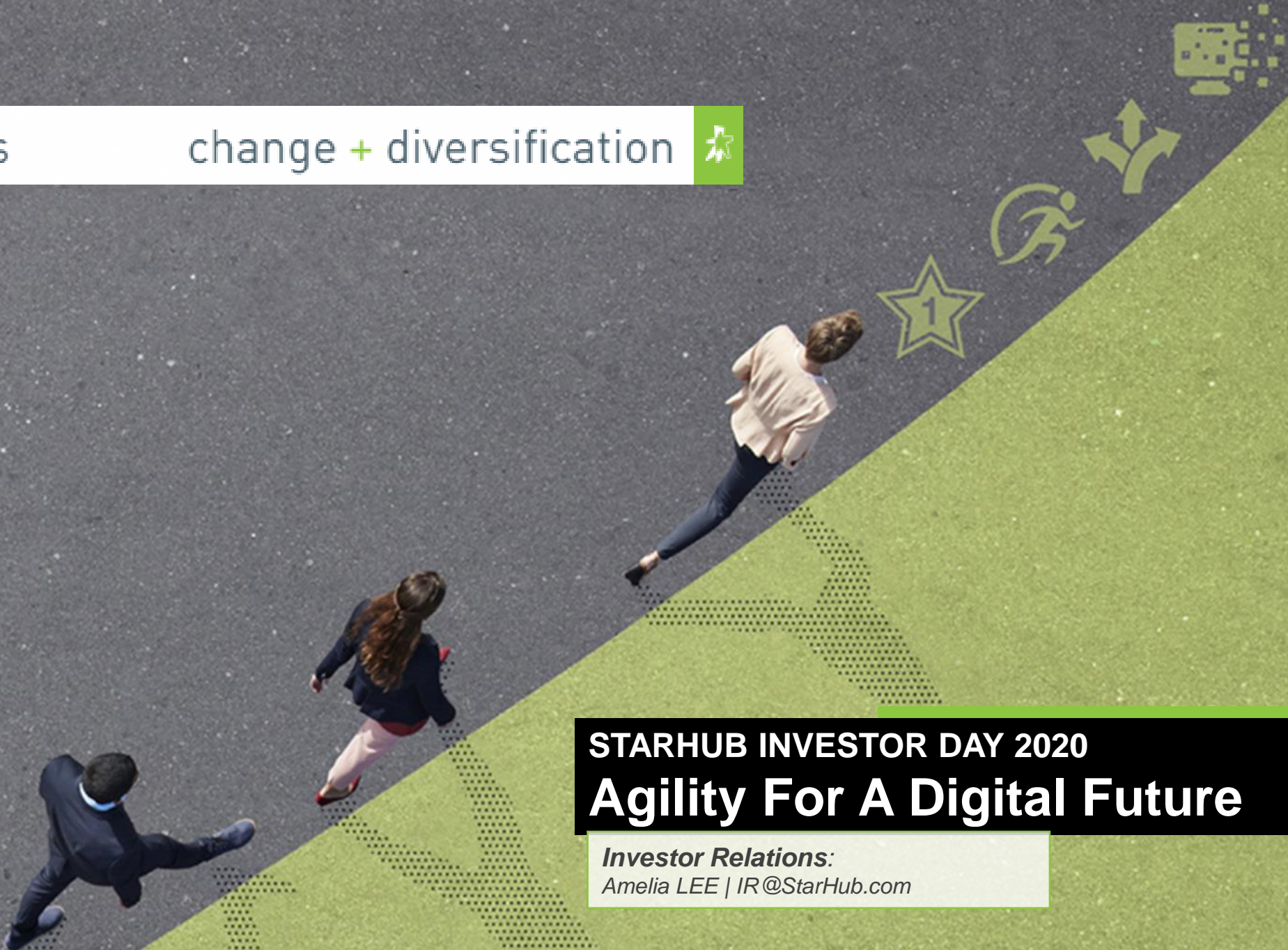


SEEKING AGILITY FOR A SUSTAINABLE, DIGITAL FUTURE



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