# Embedding Sustainability

## OUR BUSINESS

M1 is Singapore's most vibrant and dynamic communications company, providing mobile and fixed services to over two million customers. We offer a wide range of mobile and fixed communication services to our consumers, and deliver an extensive suite of corporate services, including symmetrical connectivity solutions of up to 10Gbps, managed services, cloud solutions, cyber security solutions, Internet of Things and data centre services.

As of 31 December 2019, M1 and its five subsidiaries employed 1,492 people and generated an annual operating revenue of S$1.1 billion.

For more information, visit **www.m1.com.sg**

## OUR VISION

To be the leader in communications, distinguished by innovativeness and dedication to our customers, people and shareholders.

## OUR MISSION

Linking anyone and anything; anytime, anywhere.

As a subsidiary of Keppel Corporation, we collaborate closely with our Group and our second major shareholder Singapore Press Holdings Limited to achieve operational synergies that strengthen our position as an established communications provider.

Through accountability and sustainable business practices, we also strive to fulfil the expectations of our key stakeholders and create long-term value for all. To achieve these goals, we focus on four areas that are fundamental to the success of our operations:

- **Our Business:** We embed strong corporate governance, embracing fairness, integrity and transparency in every aspect of our operations. Through sound investment in new technologies, we aim to add value to the economy.

- **Our People:** We value our people and their well-being and believe that providing a safe, inclusive, and rewarding workplace motivates our employees to achieve their full potential and deliver an excellent customer experience.

- **Our Environment:** We strive to minimise our environmental footprint and improve our operational efficiency by limiting our use of natural resources and non-renewable energy.

- **Our Community:** We demonstrate our commitment to responsible corporate citizenship, and endeavour to achieve a lasting and positive impact on Singapore society, through our sustained support of arts, sports and youth programmes.

## CONTENTS

We welcome feedback on this report and on any aspect of our sustainability performance or possible areas of improvement at **csrandsustainability@m1.com.sg**.

# About This Report

**Delivering value to our stakeholders while safeguarding our environment for future generations.**

Creating value for our stakeholders, and fulfilling our commitment to society by incorporating sustainable practices into every aspect of our operations, is what drives M1. In this ninth M1 sustainability report we present our progress during 2019, highlighting the targets and achievements that have marked our journey towards economic, environmental and social sustainability.

## REPORTING SCOPE AND BOUNDARIES
*GRI 102-10, 102-12, 102-45, 102-48, 102-49, 102-50, 102-54, 102-56*

This sustainability report covers the operations under M1's direct control for the period 1 January to 31 December 2019. It reflects the sustainability approach and performance of M1 Limited and its five subsidiaries: M1 Net Ltd; M1 Shop Pte Ltd; M1 TeliNet Pte Ltd; Kliq Pte Ltd, and AsiaPac Distribution Pte Ltd. It excludes performance data from M1's associate company Trakomatic Pte Ltd.

This report has been prepared in accordance with the GRI Standards: Core option. The GRI (Global Reporting Initiative) Standards represent the most widely used global and independent sustainability reporting framework.

Due to a change in ownership[1], M1 exited the Singapore Stock Exchange (SGX) listing during the reporting period. As a result, we have removed the reference to the SGX sustainability reporting guidelines, although the report content has not significantly changed since the previous report and remains aligned with those guidelines.

As AsiaPac Distribution Pte Ltd (AsiaPac) became a wholly owned subsidiary of M1 at the end of 2018, its social and environmental performance data during the reporting period has been included in the disclosures of this report. As of end of 2019, AsiaPac represented only 6.7% of our workforce and 0.66% of our carbon footprint.

Improvements to this report include more comprehensive disclosure on our sustainability performance with additional indicators and new data on safety performance as well as on solar energy produced by the photovoltaic (PV) systems installed at two of our offshore stations, and on the quantity of carbon emissions emitted through our direct use of refrigerant gases. 2018 data on energy and emissions were adjusted to reflect these two additions as well as minor corrections in the source data.

We have made a clearer separation between the energy and carbon data relating to activities under our full control (scope 1 and scope 2) and the data from activities in our supply chain (scope 3). This is because the topic boundary of scope 3 data is incomplete and expected to significantly evolve as we continue to assess our value chain and measure its indirect emissions.

As of financial year 2019, M1's economic and sustainability key performance indicators have been compiled and merged into the Group disclosures of Keppel Corporation's Sustainability Report (see **www.kepcorp.com/en/sustainability/sustainability-reports/**).

The content of this report has not been externally assured by any independent party, but such assurance will be considered for future reporting exercises.

# Chief Executive Officer's Statement
*GRI 102-14*

**Becoming a member of the Keppel Group in April 2019 marked an exciting new phase in M1's strategic development. Our close collaboration with Keppel Group entities and Singapore Press Holdings will unleash synergies for all parties and initiate a transformational journey that will drive the changes necessary to make M1 ever more competitive and innovative, and create greater value for our customers. As global connectivity grows and evolves, M1 plans to be at the forefront of 5G technology, enabling society as a whole to become smarter, more connected and sustainable.**

### 2019 Highlights

**> S$2b** *invested in network technologies and infrastructure in the last 22 years*

**47:53** *overall women to men ratio*

**29,894** *tonnes of carbon emitted during the year*

**>100** *tonnes of carbon emissions avoided by using solar energy*

**38%** *of the water we consumed in 2019 was reclaimed water*

**4.3** *tonnes of recyclable e-waste collected*

**> S$1.5** *million contributed to over 20 community projects and events*

It is with great pleasure that I introduce M1's 2019 Sustainability Report. This has been a transformational year for M1, and our acquisition by Keppel Corporation and Singapore Press Holdings in April 2019 has marked the acceleration of our evolution from a telco into a provider of connectivity solutions.

Throughout 2019, we have consolidated our partnership with government agencies, industry players, partners and educational institutes to narrow the digital divide and bring to the market new, innovative and smart applications that leverage 5G technology. Among these many exciting new partnerships has been the collaboration with Keppel Offshore & Marine on what is expected to be one of Singapore's first autonomous vessels.

In aligning to Keppel Group's sustainability-related policies, we are mindful of the need to address the concerns of our stakeholders, including our employees, customers and community. To this end, we continue to prioritise staff training, review and revise our management approaches, and invest in new technologies. Key highlights of 2019 include the completion of our new cyber security framework, and M1 becoming the first telecommunications provider in Singapore to receive the Data Protection Trustmark Certification.

Conscious of the importance of minimising environmental impact, we make every effort to limit our use of natural resources. In this respect, the overhaul of our mobile network equipment has continued throughout 2019. Despite more than a 50% increase in the number of M1 base stations since 2015, our energy consumption has only increased by 12% over the same period. We have also improved our proportion of NEWater (high-grade treated wastewater) over potable water from 12% in 2015 to 38% in 2019.

Environmentally, M1's biggest challenge is to reduce its carbon emissions within the context of business growth and limited renewable energy options. Currently, most of our energy is generated by non-renewable sources, but in line with the Group's goals to reduce carbon emissions, M1 will continue to advance its sustainability practices and explore new opportunities to minimise its environmental footprint.

This 2019 Sustainability Report summarises the actions we are taking to contribute to a sustainable society that will support and safeguard future generations, as well as creating long-term value for all M1 stakeholders. Through a strong work ethic, rigorous risk management, and the efficient allocation and deployment of financial, built, human and social capital, sustainability is seamlessly integrated into M1's operations.

The impact of COVID-19 on every aspect of our lives has been unprecedented. Within the corporate community, the pandemic has brought into new focus the importance of risk management, continuity planning and business sustainability, as well as ensuring the safety and health of all our employees and stakeholders. M1 recognises that building a resilient business, ready to respond to unanticipated developments is key.

Undoubtedly, there are challenges ahead, but we are confident that these will be overcome and that we will meet our primary goal: to deliver new opportunities for people, businesses, cities and industries to become more connected, smarter, and sustainable.

Thank you for your interest in this report. We welcome any feedback you may have on its content or on our sustainability approach.

**Manjot Singh Mann**
CEO

---

[1] M1 was delisted from SGX on 24 April 2019. This came after the completion of the acquisition by Konnectivity, a Keppel Corporation-led joint venture with Singapore Press Holdings, which owns about 94.55% stake in M1.

# M1's Sustainability Approach

*GRI 102-18, 102-42*

M1's sustainability team reports directly to the Company's CEO and, supported by key department heads, has responsibility for co-ordinating and communicating the Company's sustainability policies, practices and performance. Sustainability initiatives and practices are communicated across all levels of our organisation. M1 senior management is periodically updated by the sustainability team on key sustainability outcomes and performance. Proposed changes to our sustainability framework are also presented to M1 senior management.

The establishment of stakeholder engagement channels, identification of material topics and risk mitigation measures are discussed and prioritised based on expectations and best practices within the current local and global sustainability contexts, but also on the risks and opportunities relevant to M1's business operations.

## Our alignment to the Sustainable Development Goals

Many of M1's programmes and initiatives are aligned with targeted priorities of the 17 Sustainable Development Goals (SDGs) adopted by UN Member States in 2015 to help governments and businesses achieve a more sustainable world.

We have identified eight SDGs whose targets are most closely aligned to our own efforts to positively address today's social and environmental challenges. These SDGs are included in our key material topics table on pages 6 to 10.

## ENGAGING WITH OUR STAKEHOLDERS

*GRI 102-40, 102-42, 102-43, 102-44, 102-46*

Regular engagement with our eight stakeholder groups is key to our sustainability programme. The following table sets out the channels via which we communicate with our stakeholders, and identifies the expectations of each group.

| Stakeholders | Consumers and corporate customers | Corporate group | Business partners and suppliers | Employees | Regulators | Media | Trade associations | Non-governmental organisations and community partners |
|---|---|---|---|---|---|---|---|---|
| **Main engagement channels** | • 24-hour contact centre<br>• M1 Shop outlets<br>• Mobile and fixed sales team<br>• Corporate sales team<br>• Technical support team<br>• M1 website, Facebook, Instagram, Twitter, Chatbot and Live Chat<br>• Customer satisfaction survey, Net Promoter Score (since July 2019)<br>• My M1 App | • Direct access to M1 senior management and M1 sustainability team through regular meeting with sustainability managers | • Meetings<br>• Emails<br>• Teleconferences | • Employee feedback<br>• Annual employee appraisals<br>• Open-door policy<br>• CEO messages, monthly newsletter<br>• Grievance-handling channels through line management and/or human resource department<br>• Union representation | • Regular formal and informal discussions<br>• Teleconferences<br>• Active participation, including written submissions, in relevant industry consultation sessions | • Access to our corporate communications through:<br>  − Emails, meetings and teleconferences<br>  − Organised visits and industry events | • Membership of and engagement with relevant trade associations[2] | • Discussions with community groups<br>• Participation in relevant conferences<br>• Reporting on our sustainability strategy and performance |
| **Stakeholders' expectations** | • Reliable, safe, high-quality network access<br>• Relevant and affordable products and services<br>• Effective customer service<br>• Data protection | • Sustainable business growth<br>• Long-term shareholder value<br>• Good corporate governance<br>• Transparency in business strategy and operations<br>• Group-level alignment of sustainability policies and approach | • Transparent and fair procurement and other business practices<br>• Compliance with terms and conditions of business contracts | • Safe working environment<br>• Fair remuneration and benefits<br>• Non-discriminatory practices<br>• Career growth<br>• Relevant employee training | • Compliance with regulations and service requirements<br>• Deliver continued socio-economic benefits to society<br>• Work with industry to maintain consistent technological standards | • Timely and transparent disclosure of corporate information<br>• Prompt response to queries<br>• Access to senior management | • Make available industry approved products and services | • Minimise any social, public health or environmental impact<br>• Support deserving community efforts and underprivileged groups |

[2] Contact Centre Association of Singapore, Singapore Business Federation, Singapore Internet Exchange, and Singapore National Employer Federation.

# M1's Sustainability Approach cont.

## KEY MATERIAL TOPICS
*GRI 102-46, 102-47*

M1's key material topics have been determined through our stakeholder engagement channels and management discussions. Based on how important a topic is to our stakeholders and our organisation, and how we can improve our business practices and reduce our impacts, we have implemented management approaches to assess our progress over time.

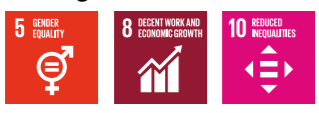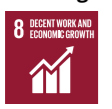The following tables show M1's 14 key material topics across our four focus areas (Business, People, Environment and Community) and which stakeholder groups are impacted by them. The tables also present our management approaches, 2019 goals and performance, and 2020 targets for each topic.

### OUR BUSINESS

**Governance, ethics and integrity**

**Impacted stakeholders:**
All

Maintaining a high standard of corporate governance in the economic, social and environmental aspects of our business is key to protecting the interests of all our stakeholder groups. This includes seeking feedback from and communicating transparently with all parties.

**SDG Alignment:**

**M1's Management Approach**
- We subscribe to a 'zero tolerance' policy on fraud, corruption and other forms of unethical behaviour or conduct.
- We communicate our business policies to staff and ensure that management, staff and suppliers abide by strict guidelines, codes of conduct and regulatory compliance.
- We are certified to ISO 22301 – Business Continuity Management.
- We conduct risk and awareness training for staff.
- We respond to media queries in a timely manner and provide relevant and prompt updates on company developments.
- We work closely with media to advance the Company's interests.
- We follow Keppel Group's anti-corruption policy.
- We continually review and improve sustainability performance and reporting.

**2019 Goal**
- Maintain our current record of zero cases of regulatory non-compliance

**2019 Performance**
- One regulatory non-compliance during the year

**2020 Target**
- Achieve zero cases of regulatory non-compliance

**Responsible procurement**

**Impacted stakeholders:**
Business partners and suppliers

Adopting a responsible procurement policy helps M1 to promote among its suppliers the same stringent sustainability principles and corporate values that it adheres to itself.

**SDG Alignment:**

**M1's Management Approach**
- We maintain a Supplier Code of Conduct to ensure best procurement practices.
- The Code is reviewed annually and aligned with Keppel Group's Supplier Code of Conduct.
- We ensure transparency throughout the tendering process.
- Through our whistle-blower policy (M1 Speak-Up policy), we create avenues for reporting incidences of abuse and corruption.

**2019 Goal**
- No goal set for 2019

**2019 Performance**
- Started integrating the Group's procurement practices

**2020 Target**
- Align all M1 invitations to quote and to tender with the Group's Supplier Code of Conduct

### OUR BUSINESS

**Data privacy**

**Impacted stakeholders:**
Consumers and corporate customers

Given our role as a provider of mobile and fixed communications services, and being fully aware of the sensitivities that customers rightly have concerning data privacy, protecting that privacy is M1's prime material topic.

**SDG Alignment:**

**M1's Management Approach**
- We subscribe to the principles and requirements of the Personal Data Protection Act 2012 (PDPA) to ensure the privacy of customers' personal data.
- Our data protection practices are supported by a certified cyber security framework.
- All our frontline staff complete e-learning training on information security and data protection.

**2019 Goal**
- Maintain our current record of zero cases of regulatory non-compliance

**2019 Performance**
- No cases of regulatory non-compliance during the year, although we identified six minor incidents of data loss, two of which were reported by M1 to the Personal Data Protection Commission as an additional precaution

**2020 Target**
- Maintain our current record of zero cases of regulatory non-compliance
- Maintain the Data Protection Trustmark certification

**Transparency in customer communications**

**Impacted stakeholders:**
Consumers and corporate customers, regulators

Being fully transparent in all forms of customer communication, builds trust and strengthens our engagement with our customers and other stakeholder groups.

**M1's Management Approach**
- We have a training roadmap for our frontline staff which enables them to provide customers with comprehensive and transparent information with which to make informed decisions regarding our products and services. The process covers both content knowledge and soft skills, and includes:
  − New staff academy training
  − Skills enhancement training
  − Refreshers on important topics
  − e-Learning platform

**2019 Goal**
- Maintain key customer communication training modules for 100% of frontline staff, including on-the-job training

**2019 Performance**
- All frontline staff received key customer communication training, including compulsory on-the-job training

**2020 Target**
- Maintain key customer communication training modules for 100% of frontline staff, including on-the-job training

**Customer satisfaction**

**Impacted stakeholders:**
Consumers and corporate customers

Customer satisfaction impacts all stakeholder groups either directly or indirectly. Satisfied customers are more likely to be loyal customers who become ambassadors for the brand and build economic growth, which, in turn, leads to a better stakeholder experience for employees and suppliers.

**M1's Management Approach**
- We continually invest in and review our products and services to ensure they are relevant, competitive, and meet customer needs.
- We conduct regular and appropriate staff training to enhance the customer experience.

**2019 Goal**
- Maintain at least 85% customer satisfaction rating[3]

**2019 Performance**
- Achieved 89.5% customer satisfaction rating

**2020 Target**
- To be the second leading telco in Singapore under the Net Promoter Score

[3] The customer satisfaction survey was migrated in 2018 to a Cloud-based solution across our customer touch points (Customer Contact Centre and Retail Shops).

# M1's Sustainability Approach cont.

## OUR BUSINESS

### Public safety

**Impacted stakeholders:**
Consumers and corporate customers, regulators

Having a strong public safety record, particularly in the sensitive area of radio frequency (RF) radiation levels, builds confidence and support for M1 among our customer base and industry regulators.

**M1's Management Approach**
- We comply with the Info-communications Media Development Authority's (IMDA) strict controls over the installation and transmitter power limits of our base station equipment.
- We are open and transparent in the area of public health and safety, and work closely with the National Environment Agency and IMDA to ensure the levels of exposure of RF radiation from our networks are well within guideline limits.
- We have mechanisms in place to respond promptly to any public safety incidents.

**2019 Goal**
- Maintain record of no public safety incident

**2019 Performance**
- Conducted third-party independent radiation measurements at nine sites, with no corrective action required
- No public safety incident

**2020 Target**
- Maintain record of no public safety incident

## OUR PEOPLE

### Attracting and retaining talent

**Impacted stakeholders:**
Employees

Our people form an important stakeholder segment and are a critical component to our long-term success.

**SDG Alignment:**

**M1's Management Approach**
- We offer competitive remuneration packages commensurate with qualifications, experience and job responsibilities.
- We value diversity within our workforce and apply non-discrimination practices and code of conduct.
- We provide fair and inclusive employment practice, gender-equal career advancement and development opportunities.
- We promote employees based on performance and merit.

**2019 Goal**
- Achieve annual attrition rate equal or lower than industry norms

**2019 Performance**
- Employee attrition rate of 16% in 2019, lower than industry norms of 18%

**2020 Target**
- Achieve annual attrition rate equal or lower than industry norms

### Training and education

**Impacted stakeholders:**
Employees

Investment in the training and education of our people gives M1 an edge in our ever-changing and highly competitive industry. By supporting their personal development, we are enabling our people to reach their full potential.

**SDG Alignment:**

**M1's Management Approach**
- We provide continuous training programmes to build on our employees' knowledge and skills.

**2019 Goal**
- Achieve an average of 32 hours of training per employee per year

**2019 Performance**
- An average of 27.9 hours of training achieved per employee

**2020 Target**
- At least 60% of all staff undergoing digital training programmes

## OUR PEOPLE

### Workplace safety and health

**Impacted stakeholders:**
Employees, business partners and suppliers

Ensuring the safety and health of all personnel carrying out their professional responsibilities on our sites is of paramount importance to M1.

**SDG Alignment:**

**M1's Management Approach**
- We maintain a safe working environment for all employees.
- We are certified to bizSAFE Level 3.
- We conduct annual e-Learning workshop to keep employees up to date with M1's workplace safety and health procedures and regulations.

**2019 Goal**
- Maintain zero fatality rate

**2019 Performance**
- No fatality

**2020 Target**
- Maintain zero fatality rate
- Achieve bizSAFE Level 4 certification

## OUR ENVIRONMENT

### Energy usage

**Impacted stakeholders:**
All

In line with the Singapore Government's 2015 pledge that the country will become more efficient in its economic activity by the year 2030, a reduction in the use of non-renewable energy sources is a priority for M1.

**SDG Alignment:**

**M1's Management Approach**
- We continually measure and review our environmental footprint to identify feasible initiatives to make the most efficient and sustainable use of limited resources.
- We increase our use of resource-efficient technologies and practices in our equipment and operations.
- We implement initiatives to reduce use of non-renewable energy.

**2019 Goal**
- Minimise increase in total power consumption, despite expansion of mobile networks and ICT systems

**2019 Performance**
- Total power consumption of our operations increased by 5.7%, which is below our growth in operational activity, including 6% increase in new base stations deployed and 7.6% increase in customer base

**2020 Target**
- Minimise increase in energy usage, despite expansion of our communication networks and service offers

### Carbon footprint

**Impacted stakeholders:**
All

It is essential to prevent our current impact on the climate from compromising future generations. The Singapore Government's 2030 targets toward the global fight against climate change also highlight the need for companies to reduce their carbon footprint and look towards renewable energy sources.

**SDG Alignment:**

**M1's Management Approach**
- We have implemented new approaches, such as the use of solar panels, to reduce our consumption of non-renewable energy.
- We adopt new measures to reduce indirect carbon emissions (electronic equipment recycling and reduction in paper consumption).

**2019 Goal**
- Raise eBill penetration to 30% of customer base

**2019 Performance**
- eBill penetration reached 54% of customer base
- e-waste recycling bins now installed at 13 sites

**2020 Target**
- Strengthen our alignment with Keppel Group's policies and targets on emissions reduction
- Raise eBill penetration to 65% of customer base

# M1's Sustainability Approach cont.

## OUR ENVIRONMENT

### Water usage

**Impacted stakeholders:**
All

The supply of fresh water in Singapore is limited. Maximising opportunity to replace fresh water with reclaimed water is an important step towards environmental sustainability.

**SDG Alignment:**

**M1's Management Approach**
- We continually seek out opportunities to reduce our consumption of potable water and increase consumption of reclaimed NEWater.

**2019 Goal**
- Increase NEWater/potable water ratio to 50/50

**2019 Performance**
- NEWater/potable water consumption ratio: 38/62

**2020 Target**
- Maintain NEWater/potable water ratio at 40/60

## OUR COMMUNITY

### Supporting the community

**Impacted stakeholders:**
Non-governmental organisations and community partners, employees

We believe that for a company to be successful in the long term, it should help create value for the community within which it operates. Participation in CSR programmes is a significant motivation factor for our employees.

**SDG Alignment:**

**M1's Management Approach**
- Through our strong CSR programmes, we provide financial assistance and support to adopted community causes and conservation efforts.
- We provide scholarships and educational programmes for youth through our community partners.
- We focus our efforts on start-up arts and sports programmes, where our contributions can make a meaningful impact.
- We ensure products and services are available to address the needs of underserved communities.
- We involve our employees through M1 SunCare Club volunteers.

**2019 Goal**
- Make a combined community investment of more than S$1.5 million in arts and sports programmes and charitable causes in arts, sports and charity

**2019 Performance**
- Invested more than S$1.5 million in arts and sports programmes and charitable causes

**2020 Target**
- Increase the level of community volunteering among M1 staff

### Digital inclusion

**Impacted stakeholders:**
Non-governmental organisations and community partners, regulators

As connectivity becomes an ever greater part of our lives, it is important to ensure that digital services are made accessible to all members of our society.

**SDG Alignment:**

**M1's Management Approach**
- We participate in industry events and dialogue sessions.
- We harmonise our policies and networks with globally accepted technologies and standards.
- We invest to expand communication networks and implement innovative connectivity and communication technologies.
- We partner with government agencies to enable low-income households to benefit from digital/connectivity services.

**2019 Goal**
- Continue to partner government agencies to enable low-income households to benefit from digital/connectivity services

**2019 Performance**
- M1 partnered with IMDA on the NEU PC Plus Programme, Home Access Programme and Digital TV Assistance Scheme

**2020 Target**
- Continue to partner government agencies to enable low-income households to benefit from digital/connectivity services

# Our Business

**M1 adds value to the economy and is building an ever-more-sustainable business by providing innovative communications solutions to over two million customers.**

**Supported SDGs:**

M1's ongoing investment in new networks and technologies, and its continuous development of innovative products and business solutions, ensure that we maintain our position as Singapore's most vibrant and dynamic communications company. Since our launch in 1997, we have invested more than S$2 billion in expanding and upgrading our mobile and fixed network infrastructure.

The extensive suite of services we deliver to our corporate customers give them a competitive edge in today's digital environment, while our collaboration with the Info-communications Media Development Authority (IMDA), helps to reduce the digital divide in our society.

## DRIVING THE ECONOMY THROUGH INNOVATION

One of M1's key areas of focus is to grow its business customer base through the development of platforms and initiatives that support large and small enterprises in this age of digital transformation.

To further this aim, we have joined the IMDA's Start Digital programme, which was launched in January 2019 to help Singapore's SMEs start and grow their businesses with competitively priced digital solutions. We are also rolling out initiatives to provide more end-to-end

solutions for our business customers through our new subsidiary AsiaPac, and exploiting synergies with Keppel Group that strengthen our market position.

Similarly, we have been rigorously testing and fine-tuning our 5G technology through real-world applications in partnership with institutions including Nanyang Technological University, Singapore University of Technology and Design, PSA Corporation Ltd, and even the Haidilao Hot Pot restaurant chain — our first retail collaboration. With these exciting initiatives, M1 is on track to pioneer the development of 5G in Singapore.

### Narrowing the digital divide

In 2019, M1 continued its partnership with the IMDA to narrow the digital divide in Singapore society. Under the NEU PC Plus Programme, M1 provides students and persons with disabilities from low-income households with 4G or fixed fibre broadband connection for three years, plus the opportunity to own a brand-new computer at an affordable price. In 2019, 1,410 households benefitted from this programme, making a total of 9,956 households since its inception in 2009.

Since 2014, M1 has also provided over 16,000 low-income households with subsidised fibre broadband connectivity through IMDA's Home Access Programme.

M1 was also the sole vendor in IMDA's Digital TV Assistance Scheme, which helps Housing Development Board households to make the switch from analogue to Digital TV through the distribution of free digital set-top boxes and indoor antennas, as well as free installation. By the close of 2019, over 339,000 households had benefitted from this scheme.

## CUSTOMER SATISFACTION

Delivering excellent customer service is one of M1's core operating tenets. We continually invest in customer service training and review our business processes to ensure consistent and high-quality service across all customer touch points. During their orientation, all new employees undergo an attachment programme on service excellence at our customer contact centre and retail outlets.

We value customer feedback in helping us to improve our service, and gather such information through a multitude of channels including our contact centre, retail outlets, letters to the media, mystery shopping surveys, and from social media networks such as Facebook. All customer feedback is centralised in a cloud-based platform to streamline the information collection process and provide more insightful and detailed findings on the concerns of our customers.

In 2019, we achieved an 89.5% customer satisfaction rating, exceeding our target of 85% for the year. In July, we replaced our customer satisfaction survey with the Net Promoter Score (NPS) to measure our customer experience and, in 2020, we aim to be listed as the NPS's second leading telco in Singapore.

### Transparency in customer communications

M1 clearly labels all products and services in advertisements, marketing collateral and on its website, and provides all relevant details in customer contracts. Prior to processing customer transactions, our employees carefully explain key information such as price, excess charges, value-added services offered on a promotional or trial basis, and early termination charges. However, M1 does not monitor the labelling of product manufacturers, as it is their responsibility to be in compliance with local regulations.

## PRODUCT SAFETY

Customer well-being and public health and safety is of prime importance to us and we aim to achieve a good balance between providing excellent coverage and complying with regulatory standards.

# **Our Business** cont.

To this end, we constantly review emission updates and implement strategies to ensure that our equipment and sites meet current regulations.

## Public protection
*GRI 416-1*

M1 recognises, and has responded to the public's concern about potential radio frequency (RF) radiation from telecommunications equipment, including mobile devices and base stations. All our base stations operate within the standards developed by the International Commission on Non-Ionizing Radiation Protection (ICNIRP). In addition, IMDA exercises strict control over the installation and transmitter power limits of M1's base station equipment, and conducts site visits to ensure compliance with the ICNIRP's standards.

In 2019, M1 engaged the National Environment Agency (NEA) to conduct third-party independent radiation measurements at nine of our sites. These voluntary tests were initiated following approaches from residents or building owners who live or work near M1 base stations and raised concerns about RF radiation. In every instance, we were well within the limit, and no corrections were required.

During the year, M1 continued its discussions with IMDA about regulatory emission limits related to newer cellular technologies. In this respect, we arranged for NEA and IMDA to measure radiation levels at our live 5G Trial sites. These tests have since been completed and are pending official advice from IMDA on 5G transmitter power limits.

With an open and transparent approach to public health and safety, we wil continue to work closely with the NEA and IMDA and review the latest guidelines from ICNIRP[4]. We will maintain the monitoring of radiation levels at our stations and follow any further technological developments, to ensure that levels of exposure to RF radiation from our networks are well within the guideline limits.

## Content responsibility

M1 protects vulnerable customer segments from undesirable content, and has worked with other mobile operators to create the Voluntary Code of Self-Regulation of Mobile Content[5] in Singapore to protect minors from accessing prohibited content via mobile phones.

We have made a variety of tools available at both network and device levels, such as the M1 Cyber Guardian, which allows parents to maintain a healthy internet lifestyle for their family by remotely monitoring their children's online activity.

## Data protection
*GRI 418-1*

M1 places enormous importance on data privacy and protection. As a provider of mobile and fixed communications services, we are very aware of sensitivities concerning personal data. M1 does not collect, use or disclose customers' personal data other than as permitted under applicable laws. Based on the Personal Data Protection Act 2012 (the Act), we created a Data Protection policy[6] to outline more specifically the terms and provisions related to data collection, use, disclosure and retention of personal data by M1. The policy was revised in 2019 to refine its objectives and include the timeframe to process requests for correction, access and withdrawal of consent.

All M1 employees are trained regarding their obligations under the Act and our Data Protection policy, with e-learning refreshers made available annually to ensure employees are kept up-to-date with such matters. Additionally, two senior executives of the Company have been appointed as Data Protection Officers (DPO) to oversee compliance with the Act. Any customer or employee can contact a DPO to enquire about their personal data.

During 2019, M1 recorded six incidents of data loss, which included personal data being accidentally given to the wrong party, and the loss of a courier bag containing eight forms. The incidents were addressed promptly by our team and, as an additional precaution, one case of data loss and the displaced courier bag were reported to the Personal Data Protection Commission (PDPC).

---

### **M1 cyber security framework**
*GRI 102-12*

As the frequency and impact of cyber security incidents continue to increase globally, M1 is committed to maintaining customer confidence and trust by protecting personal information and minimising service disruption that may arise from a cyber security threat. M1 adopts a holistic strategy to ensure cyber security risk is well contained.

As part of this strategy, M1 has implemented: a cyber security governance structure; cyber security policy; risk management framework; vendor management framework; defence approach; incident response, and cyber security awareness programme. All these initiatives are based on standards and best practices, such as ISO 270001, ISO 31000, NIST SP 800-37 and IMDA's Code of Practice for Telecommunication Cybersecurity.

In August 2019, M1 became the first and only telecommunications provider in Singapore to receive the Data Protection Trustmark (DPTM) Certification[7], administered by the IMDA. This certification demonstrates M1's commitment to protecting customer privacy and assures customers of the sound and accountable data protection practices that M1 has put in place. The DPTM certification was granted to our three corporate entities: M1 Limited, M1 Net Ltd and M1 Shop Pte Ltd.

---

There were no other cases of identified leaks, thefts, or losses of customer data during the year.

No substantiated complaint was received concerning breaches of customer privacy, although we received three queries from PDPC, essentially related to how M1 uses personal data and whether we provide any customer information to third parties for the purpose of telemarketing. As a result of one of these queries we changed our eBill delivery by removing the password-protected electronic invoice that was attached as a means to further enhance the protection of our customers' personal data.

## RESPONSIBLE BUSINESS
*GRI 102-12*

We are committed to conducting our business in a responsible and ethical manner, in compliance with all applicable business, social and environment-related laws and regulations, including those relating to accounting, tax fraud, corruption, bribery, competition and labour issues. Key laws and regulations governing our core telecommunications business and quality of service (QoS) delivery standards include the Telecommunications Act and Telecoms Competition Code (2012) and other global guidelines.

---

### **Strengthening our standards**
*GRI 102-16*

Since our change in ownership in April 2019, M1 is aligning with policies, norms and principles set out by our main shareholder, Keppel Corporation. This includes guidelines on health, safety and environment (HSE) and all policies under the umbrella of the Group's enhanced Code of Conduct[8]. The alignment will complement M1's current management approaches to lead a more sustainable business.

---

## Anti-corruption
*GRI 205-2*

M1 subscribes to a 'zero tolerance' policy on fraud, corruption and other forms of unethical behaviour or conduct, and has processes to manage risk, prevent corruption and ensure accountability and integrity. Awareness-training programmes are conducted to initiate and update employees on our anti-corruption policies and all new employees are required to acknowledge our code of conduct.

Under the M1 Speak-Up (whistle-blower) policy – which is available to all our stakeholders – employees, customers and suppliers are encouraged to report any suspicious or irregular behaviour they may encounter in the course of their work and interaction with M1 and its partners, with the assurance that allegations will be investigated and their identities protected.

## Procurement approach

Our suppliers play a key role in our value chain and we regularly engage with them to identify any new issues and ensure that the quality of our product and services is maintained and aligned with our business values and principles.

All our suppliers are required to comply with M1's Supplier Code of Conduct, which sets out the standards of business behaviour that our suppliers are expected to meet or exceed. The M1 Supplier Code of Conduct covers topics such as ethics, human rights, non-discrimination, fair compensation, collective association, health and safety, and protection of the environment. Suppliers are required to comply with all applicable laws, regulations and conventions. The Code also outlines our Speak-Up (whistle-blower) procedures for suppliers to report any M1 director, officer, employee or representative who breaches ethical standards. In November 2019, M1 began its alignment with Keppel's

Supplier Code of Conduct, which encompasses more comprehensive definitions and rules.

For more details about our corporate governance processes and activities, including our Speak-Up policy and Supplier Code of Conduct, please visit **m1.com.sg/about-us/our-company/corporate-governance**.

---

### **Our supply chain**
*GRI 102-9, 204-1*

In 2019, M1 engaged 450 suppliers through purchase orders to support its supply of telecom equipment and services, terminals and devices, ICT solutions, software and computer hardware products, as well as cable installation. 92% of these suppliers were Singapore-based (with registered office in the country) and represented 97% of our total procurement spending for the year.

---

### **Regulatory compliance**
*GRI 205-3, 206-1, 307-1, 416-2, 417-2, 417-3, 419-1*

In 2019, M1 did not receive any significant fines[9] from authorities for non-compliance with any laws and regulations, including in the environmental, social and economic area, and had no incident of corruption or anti-competitive behaviour. Neither were there any cases of non-compliance with regulations concerning the health and safety impacts of products and services, product and service information and labelling, or marketing communications.

---

4   https://www.icnirp.org/cms/upload/publications/ICNIRPrfgdl2020.pdf
5   www.m1.com.sg/about-us/regulatory-information
6   www.m1.com.sg/dataprotection
7   www.imda.gov.sg/programme-listing/data-protection-trustmark-certification

8   Donations and Sponsorships Policy, Solicitations and Extortions Policy, Gifts and Hospitality Policy, Anti-bribery Policy, Insider Trading Policy, Whistle-Blower Policy, Cyber Security Policy (Safeguarding Information and End User Computing).
9   M1 was fined S$200 by NEA for a mosquito-breeding habitat found inside a manhole.

# Our People

> **A high-performing, engaged workforce is key to the sustainability of our business. M1 strives to provide an inclusive, safe and nurturing environment that will attract and inspire the best people.**

**Supported SDGs:**

5 GENDER EQUALITY | 8 DECENT WORK AND ECONOMIC GROWTH

10 REDUCED INEQUALITIES

*GRI 102-12*

As Singapore's most vibrant and dynamic communications company, our focus is on network quality, customer service, value and innovation. This demands that we attract exceptional people at all levels of our organisation and that we provide them with an environment that encourages them to develop, grow and stay with us.

As signatories of the Employers' Pledge of Fair Employment Practices set up by the Tripartite Alliance for Fair & Progressive Employment Practices (TAFEP), M1 espouses responsible, merit-based employment practices that reflect the value we place on all our personnel.

## EMPLOYEE PROFILE
*GRI 102-7, 401-1*

As at end 2019, M1 employed 1,492 people[10], predominantly in technology, marketing, customer service and retail functions. Most of our workforce is employed on a permanent full-time basis, with only 1.2% working on a part-time or temporary contract basis.

## Type of employment
*GRI 102-8*

| 2019 | Male | % | Female | % | Total | % |
|---|---|---|---|---|---|---|
| Full-time (permanent) | 785 | 52.6% | 689 | 46.2% | 1,474 | 98.8% |
| Part-time (permanent) | 0 | 0.0% | 1 | 0.1% | 1 | 0.1% |
| Full-time (temporary) | 12 | 0.8% | 5 | 0.3% | 17 | 1.1% |
| Total | 797 | 53.4% | 695 | 46.6% | 1,492 | 100.0% |

During the year, we hired 163 employees, while 239 left the Company. This corresponds to a global turnover rate of 16% for the year, which is lower than industry norms of 18%. The turnover rate was 17% for our female employees and 15.2% for male employees. Turnover for below 30 age group was 35.1%, while the groups 30–50 and above 50 had a rate of 13.7% and 4.8% respectively.

## EQUALITY AND DIVERSITY
*GRI 404-3, 406-1*

We believe in equal opportunity, respect, diversity and inclusivity in our workforce and strive to provide a safe, nurturing workplace where all our people can achieve their full potential. M1 employees are recruited and selected based on merit, regardless of age, race, gender, ethnicity, religion, family status or disability. We have implemented progressive human resource management systems with equal career advancement and development opportunities. Career development and performance reviews are conducted biannually for employees.

The overall gender ratio of our workforce has been stable and well-balanced for several years, although females still tend to be less represented in the management categories. 71.3% of our workforce is between 30 and 50 age and 77.1% is of Chinese ethnicity with a higher proportion within the mid and senior management categories.

In 2019, M1 did not have any internal incidents of discrimination or receive any complaint regarding discriminatory practices.

## Diversity
*GRI 405-1*

| 2019 | Senior Management | Mid-Management | Executive | Non-Executive | Total |
|---|---|---|---|---|---|
| **Gender** | | | | | |
| Female | 1.1% | 7.4% | 15.2% | 22.9% | 46.6% |
| Male | 3.6% | 12.9% | 18.7% | 18.2% | 53.4% |
| Total | 4.7% | 20.2% | 33.9% | 41.2% | 100.0% |
| **Age groups** | | | | | |
| <30 | 0.0% | 0.1% | 5.4% | 10.5% | 16.0% |
| 30–50 | 2.5% | 15.3% | 25.8% | 27.7% | 71.3% |
| >50 | 2.2% | 4.9% | 2.7% | 2.9% | 12.7% |
| Total | 4.7% | 20.2% | 33.9% | 41.2% | 100.0% |
| **Ethnic groups** | | | | | |
| Chinese | 4.2% | 18.4% | 26.8% | 27.7% | 77.1% |
| Indian | 0.2% | 0.5% | 1.9% | 2.5% | 5.1% |
| Malay | 0.0% | 0.5% | 1.1% | 3.5% | 5.1% |
| Others | 0.3% | 0.9% | 4.0% | 7.4% | 12.7% |
| Total | 4.7% | 20.2% | 33.9% | 41.2% | 100.0% |

## TRAINING
*GRI 404-1, 404-2*

Not only does investment in training and development give M1 a competitive edge by ensuring that our workforce excels in today's dynamic communications industry, it also drives the innovation and motivation required to attract and retain the best people. This, in turn, boosts our performance and results and builds stakeholder trust and confidence in our business.

We provide on-going training programmes to broaden and deepen our employees' professional expertise and support their personal development. Training includes regular in-house programmes in the areas of effective negotiations, managing conflict and interpersonal communications, as well as external courses and conferences relevant to each employee's role. For example, industry experts are invited to share insights on topics and trends related to our business and technological changes, including cyber security, cloud computing, data analytics and robotics process automation. We also encourage longer-term learning options such as post-graduate studies and certification courses, through subsidies and other measures, including examination leave.

In 2019, M1 employees participated in an average of 27.9 hours of training, compared to 41.5 hours in 2018. Our target of an annual 32 hours of training per employee was not achieved due to a shift in emphasis towards targeted technology-related training programmes, as part of a digital up-skilling initiative. We have adapted our training target for year 2020 to equip and upskill our staff with at least 60% of all staff undergoing digital training programmes.

## Training hours
*GRI 404-1*

| 2019 | Average hours per year |
|---|---|
| **Employee categories** | |
| Senior Management | 31.82 |
| Mid-Management | 25.34 |
| Executive | 24.71 |
| Non-Executive | 30.86 |
| **Gender** | |
| Women | 28.11 |
| Men | 27.59 |
| Overall | 27.91 |

## COMPENSATION AND BENEFITS
*GRI 201-3, 403-6*

We offer employees competitive remuneration packages commensurate with their experience, performance and job responsibilities. In addition, eligible employees receive an annual variable bonus based on company performance.

M1 is also committed to our employees' physical and mental health. We provide full-time employees with outpatient and inpatient medical coverage, regular health screenings and group insurance coverage. Our flexible benefits and medical programmes allow employees to personalise benefits according to their needs and the needs of their dependants. These wide-ranging benefits include, but are not limited to: dental treatment, personal insurance, childcare, and flu vaccinations. We offer our employees a wide variety of social, educational and sporting programmes and events, including a fully equipped gymnasium, and health and wellness talks.

M1 contributes to Singapore's Central Provident Fund (CPF), which is a comprehensive social security savings plan for working Singaporeans. CPF contributions are allocated for retirement, housing, investment, insurance, education and medical expenses. In 2019, the contribution of employers was set at 17% of an employee's monthly wage, with the employee contributing 20%. Contributions are lower for employees above 55 years of age and only applicable to monthly wages between S$750 and S$6,000.

## Supporting families
*GRI 401-3*

M1 supports pro-family initiatives, and our employees enjoy benefits such as maternity leave, paternity leave and shared parental leave schemes, as well as extended medical coverage for their dependants. Our offices feature dedicated on-site nursing facilities and a childcare centre.

All M1 employees are entitled to parental leave and, of the 38 employees taking their entitlement to parental leave in 2019, 22 were female and 16 were male. All employees returned to work after their parental leave ended. This represents a return to work rate of 100% for both genders. Among the men and women who returned to work from parental leave in 2018, 20 women and 13 men were still employed 12 months after their return. This represents a retention rate of 91% for women and 81% for men.

## WORKPLACE SAFETY AND HEALTH
*GRI 403-1, 403-2, 403-3, 403-4, 403-5, 403-8, 403-9*

Workplace safety has always been of major importance for M1, and we are committed to providing and maintaining a safe environment within our premises for our workforce and key stakeholders, including our customers. To realise this goal, M1 has implemented a Workplace Safety and Health (WSH) framework, which has been certified bizSAFE[11] Level 3 since 2016.

---

[10] Our workforce figures do not include 12 temporary staff and 39 interns who were engaged for short periods through the year. External personnel from security, cleaning and gardening services who worked in our premises are also excluded from our counts.

[11] bizSAFE is a programme by Singapore's Workplace Safety and Health Council to help companies implement and improve safety and health standards at the workplace. For more details, see www.wshc.sg.

# Our People cont.

# Our Environment

## Supporting our group-wide safety framework

As part of our integration into Keppel Corporation's health, safety and environment framework, the M1 Board Safety Committee was formed in October 2019 to drive Health, Safety and Environment (HSE) initiatives in line with the Group's requirements. One such initiative took place on 26 August 2019, when M1, together with representatives from all Keppel business units and sites, organised a 'Global Safety Time Out' event to raise awareness of safety in the workplace. M1 will also be communicating and propagating Keppel's 'Safety Principles & Zero Fatality Strategy' and, to enhance safety standards, aims to achieve bizSAFE Level 4 in 2020.

M1's WSH framework is reviewed internally every year, and audited by an approved WSH auditor every three years. This framework includes incident reporting guidelines and safety procedures covering all M1 offices, retail outlets and base station sites. In January 2019, we implemented measures from SGSecure, a national movement to prevent and deal with a terrorist attack.

All employees, contractors and visitors are covered by the WSH framework and are required to comply with stipulated safety procedures. Applicable contractors are required to be bizSAFE Level 3 certified to train their workers on basic safety requirements, and to duly perform and communicate relevant risk assessments before work

commences. For rooftop activities, workers must also have completed the Work at Height (WAH) certification.

Our WSH risk management team, which defines M1's risk control measures, conducts regular reviews run by staff from various departments who have been trained in bizSAFE. At operational levels, the team members play a key role in the identification of hazards, the definition of measures to eliminate or minimise WSH risks, and the provision of these measures to the relevant workers. Consultation and participation of workers is sought when assessing WSH risks and developing and implementing the relevant measures.

M1 ensures that all WSH preventive and response measures are adequately communicated and made available to all workers. We also ensure that individual personal health-related information is kept confidential. All new hires participate in WSH training during induction, and workshops are conducted regularly to familiarise and keep employees up to date with our WSH procedures and local regulations. In accordance with M1 Workplace, Safety, Health & Security Policy, workers are allowed to remove themselves from work situations that they believe could cause injury or ill health.

A team of M1 employees are certified first aiders, trained in emergency techniques and the use of the first

aid kits and automated external defibrillators (AEDs), which are available in our offices and M1 Shops.

Under Singapore regulations for WSH and work injury compensation, work accidents, dangerous occurrences and occupational diseases must be reported to the Ministry of Manpower (MOM). During 2019, three work-related injuries[12] sustained by M1 employees were reported to MOM. These injuries, which consisted of slips, trips or falls resulting in minor fractures, were discussed during our safety risks assessment review. No reportable work-related injuries or fatalities were sustained by external personnel working at our premises.

### LABOUR RIGHTS
*GRI 102-41*

M1 adheres to all regulations governing employment in Singapore, such as the Employment Act that prohibits the employment of anyone under the age of 16.

We have a collective agreement with the Singapore Industrial & Services Employees Union, covering matters such as working hours, overtime pay, notice periods, and support the union's efforts to further worker welfare and labour-management harmony. At the end of 2019, 41% of our employees were covered by the collective agreement.

### Safety performance — M1 employees
*GRI 403-9*

|  | FY2019 |
| --- | --- |
| Number and rate of fatalities as a result of work-related injury | 0 |
| Number and rate of high-consequence work-related injuries | 0 |
| Number of recordable work-related injuries | 3 |
| Rate of recordable work-related injuries[13] | 0.88 |
| Hours worked | 3,413,696 |

> To ensure the long-term sustainability of our environment, M1 strives to minimise its carbon footprint while maintaining maximum operational efficiency.

### Supported SDGs:

*GRI 102-11*

M1 recognises that environmental sustainability is about ensuring that our actions today do not compromise the quality of life for future generations. To this end, we have implemented measures to limit our consumption of fuel, electricity and water, to reduce waste production and to increase the proportion of renewable resources utilised in our operations. During 2019, we started aligning these measures with Keppel Group's relevant policies and targets. We also regularly review our processes, equipment and building features to ensure energy efficiency and assess new technologies or management approaches to promote environmental sustainability.

### ENERGY CONSUMPTION
*GRI 302-1*

In 2019, a total of 258,265 GJ of energy was consumed within our organisation. This consisted of 98.5% or 254,483 GJ (70,689,769 kWh)[14] of electricity consumed by M1 buildings, offices, data centre, mobile networks, fibre networks and retail outlets. The remaining 1.5% or

3,782 GJ of energy comprised fuel for our vehicle fleet, plus fuel and solar energy for our offshore base stations.

### Electricity
*GRI 302-3*

Our networks of base stations, which enable us to deliver mobile voice and data services to our customers, represents our greatest source of electricity consumption, accounting for 51.7% of our total electricity purchased in 2019. This is followed by our buildings, offices and data centre, which consumed 44.8% of our total purchased electricity. 3.1% was consumed by our fibre networks to provide broadband services, and 0.4% by our retail outlets.

Since our base year (2015)[15], the total electricity consumption of our mobile networks has only increased by 12%, despite a more than 50% increase in the number of base stations during the same period, and the inclusion of additional servers and devices to monitor connectivity. The limited rise in energy use has been due mainly to the gradual overhaul of our equipment, which has reduced the monthly average energy intensity of our base stations by 40%, from 5.73 GJ (1,593 kWh) per station in 2015 to 3.43 GJ (952 kWh) per station in 2019. During the current reporting period, our fibre networks consumed 30% more than in 2015 due to a growing customer base and more subscriptions to a higher bandwidth plan.

### Fuel
*GRI 302-1, 302-3, 302-4*

In 2019, 1,233 GJ of fuel energy was produced by our diesel generators to run M1's three offshore base stations (located at Pulau Satumu, Pulau Tekong and St. John's Island), which are not connected to the power grid. Since our base year, the average monthly fuel intensity of our offshore stations decreased by 38%, from 1,435 litres of diesel or 55 GJ per station in 2015

to 895 litres of diesel or 34 GJ per station in 2019. The reduction is attributed to the replacement of more efficient generators in recent years, with the latest overhaul of an engine being done in March 2019.

Our fleet of vehicles, which mainly support our field engineers (responsible for equipment delivery, installation, testing and maintenance), consumed 30,666 litres of diesel and 14,168 litres of petrol during 2019, totalling 1,664 GJ of non-renewable energy. This represents an increase of 21.5% compared to 2018 (1,370 GJ), due to the inclusion of the AsiaPac Distribution vehicle fleet in our 2019 calculation.

### Renewable energy

The solar PV power systems[16] installed at two of our offshore base stations and on the roof of our Regional Operations Centre (ROC) generated a total of 886 GJ of renewable energy during 2019. Compared to 2018 (736 GJ), this represents an increase of 20.3%, which was due to longer operating time of the ROC's PV system and longer sunshine duration during 2019. Currently, less than 0.5% of our energy needs (Scope 1 and 2) is met by renewables.

### CARBON FOOTPRINT
*GRI 305-1, 305-2, 305-5*

The carbon emissions produced by our activities during 2019 amounted to a total of 29,894 tonnes of $CO_2$ equivalent (t-$CO_2$e)[17]. This consisted of 1% (290 t-$CO_2$e) of direct emissions (Scope 1)[18] from use of fuel and refrigerant gases, and 99% (29,605 t-$CO_2$e) of indirect emissions (Scope 2) from electricity consumption.

During the year, the generation of solar energy helped reduce by approximately 103 tonnes the carbon emissions that would have resulted from the consumption of diesel and grid electricity had we not installed the solar PV power systems.

---

## M1 Carbon Emissions (Scope 1 and 2) – 2019



Retail outlets: 127 t-$CO_2$e (0.4%)
Fibre networks: 903 t-$CO_2$e (3.0%)
Fuel: 205 t-$CO_2$e (0.7%)
Refrigerant gases: 84 t-$CO_2$e (0.3%)

**Total: 29,894 t-$CO_2$e**

Mobile networks: 15,302 t-$CO_2$e (51.2%)

Buildings, data centre and offices: 13,273 t-$CO_2$e (44.4%)

- ● Buildings, data centre and offices
- ● Mobile networks
- ● Fibre networks
- ● Retail outlets
- ● Fuel
- ● Refrigerant gases
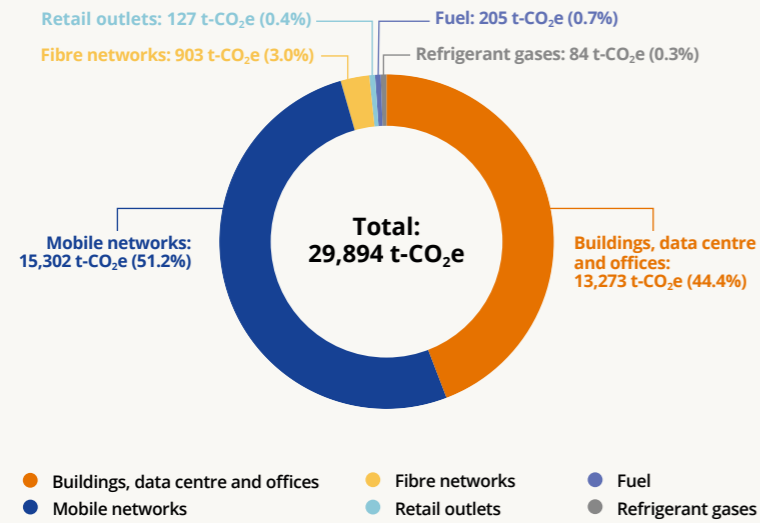
## Mobile Networks Intensity (Monthly Average)
### Offshore Base Stations



- ▬ t-$CO_2$e per station
- ● Litres (diesel) per station

## Mobile Networks Intensity (Monthly Average)
### Base Stations



- ▬ t-$CO_2$e per station
- ● kWh (electricity) per station
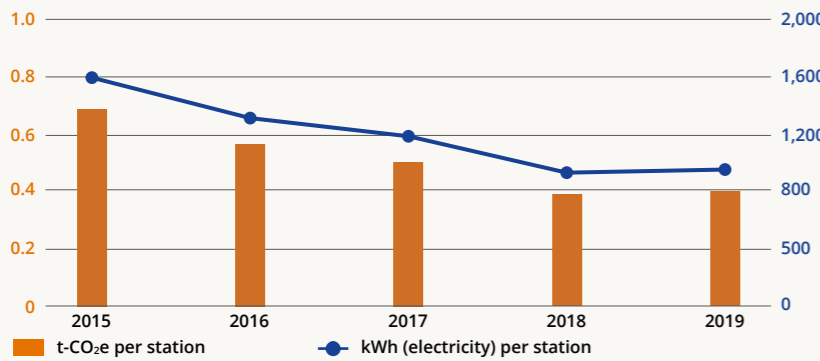
### Other indirect emissions
*GRI 305-3*

Our reporting of Scope 3 emissions is currently limited to our third-party shuttle services that carry our personnel between our offices and the main transportation hubs. The shuttle trips consume an estimated 1,599 GJ of fuel energy (41,765 litres of diesel) per year, which correspond to 112 t-$CO_2$e of emissions.

We are conscious that these emissions represent only a fraction of all other indirect emissions that occur upstream and downstream of M1's value chain. We will continue to evaluate and consider the inclusion of additional activities in our Scope 3 reporting, provided we are able to obtain comprehensive, accurate and reliable data from suppliers and other relevant sources. For example, indirect emissions from business travel by our staff are considered for inclusion in M1's next sustainability report.
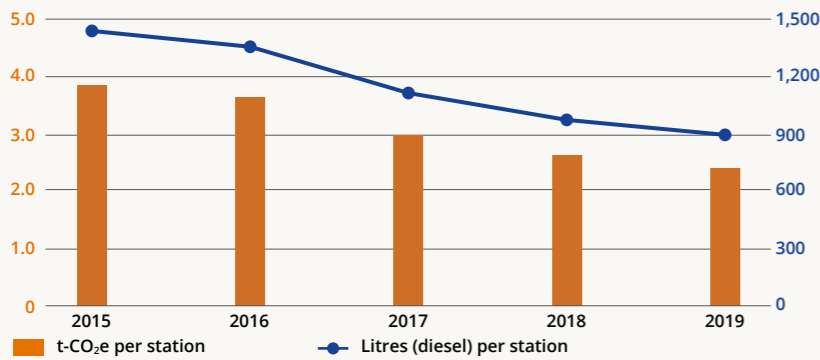
### WATER CONSUMPTION
*GRI 303-1, 303-3, 303-4, 303-5, 306-1*

Although we believe our activities do not have a significant impact on Singapore's water resources, we continue our efforts to reduce our consumption of potable water in line with the government's goal to become water self-sufficient.

During 2019, our total water consumption[19] was 65,510 m³, a 4% increase compared to 2018 (62,980 m³) and an increase of 6.7% compared to 2015 (61,375 m³).

M1 essentially uses potable water from Singapore's national water agency PUB for daily activities at our offices and we do not discharge any used water directly into the environment. All water used by M1 is disposed through the city's sewerage system and collected by PUB for treatment at water reclamation plants. There, it is purified and returned to nature or reused as NEWater for Singapore industry.

Through the years, we have progressively switched our sites, including our data centre, from the potable water network to the NEWater network for equipment

cooling purposes. The switch at our corporate headquarters completed in October 2019, significantly increased M1's use of NEWater within our total water consumption from 29% in 2018 to 38% in 2019. This equates to 25,016 m³ of NEWater and 40,494 m³ of potable water. For comparison, the percentage was only 12% in 2015 (6,601 m³ of NEWater over 54,774 m³ of potable water).

In alignment with the Group's water consumption reduction target, M1 will continue to look at possible improvement of equipment and processes to reduce its overall total water consumption.

### WASTE MANAGEMENT
*GRI 102-12, 306-2*

Our general waste, which comprises non-hazardous material and food waste from our offices and canteen, is disposed of in provided bins and collected daily by a general waste collector. The waste is processed by the collector and sent for incineration. Currently, our disposed waste is only measured at our head office, MiWorld Building and ROC. In 2019, M1 disposed an estimated 176.4 tonnes of general waste[20] at these three buildings.

Under the National Environment Agency's electronic waste (e-waste) recycling initiative, which ensures that hazardous materials contained in the waste is disposed of properly, we have placed dedicated e-waste bins at 13 sites, comprising our offices and M1 Shop outlets, to enable staff and customers to conveniently and responsibly dispose of their e-waste. In 2019, 4.3 tonnes of recyclable e-waste were collected from our collection sites, a significant increase compared to 2017 (3.2 tonnes), when we started the programme.

### Our environmental initiatives

#### Sustainable office

The M1 Sustainable Office Programme (M1SOP) was rolled-out company-wide in May 2019 to introduce sustainability practices to staff and encourage them to care for the environment. The programme includes removing single-use plastics from our canteen and providing all staff with a starter-kit comprising a lunch box, mug, and stainless-steel cutlery set. M1SOP is introduced to new staff during their orientation, and provides employees with online material about green activities.

#### Reducing paper consumption

Environmentally friendly Forest Stewardship Council (FSC) certified paper is sourced for all our printing needs, and we have implemented procedures and guidelines to reduce paper consumption at our offices, such as the configuration of printers to default two-sided printing. Printed brochures promoting M1 products and services are no longer produced for M1 Shops.

During 2019, more than 95% of customer transactions were done electronically. By the end of the reporting period, 54% of our customers had enrolled on our eBilling programme, which was well above our 2019 target of 30% eBill penetration. This compares to 25% penetration in 2018 and 8% in 2015.

#### Public awareness programmes

M1 was one of the launch partners of the campaign 'Say Yes to Waste Less', started nationwide by Singapore's National Environment Agency in June 2019 to drive awareness, action and advocacy among the public at points of consumption, such as M1 retail outlets.

#### Greener facilities

M1's 4,214 m², five-storey annex building, sited next to our MiWorld building in Jurong achieved the Building and Construction Authority's Green Mark Gold certification in 2014. The building is fitted with environmentally friendly features, such as LED lights and rainwater harvesting tanks, and uses reclaimed NEWater and condensate water for cooling purposes.

To minimise the carbon footprint at M1 Shops, stores are fitted with LED lighting where possible.

In 2019, we completed the overhaul of three chillers at our head office, which will be monitored during 2020 to assess energy efficiency gains. We will continue to carry out timely renewal of ageing equipment to improve energy efficiency.

---

[19] Total water consumption does not include water consumed at AsiaPac Distribution offices, which cannot be measured currently. We do not measure and report consumption of harvested and condensate water, as their impact on our sustainability performance is estimated to be negligible.

[20] Based on the number and volume of our bins, the number of collections trips and the average weight of waste volume.

# **Our Environment** cont.

# **Our Community**

## ENVIRONMENTAL KEY INDICATORS

*GRI 302-1, 302-2, 302-3, 303-5, 305-1, 305-2, 305-3, 306-2*

| Environmental performance | 2019[21] | 2018 | 2017 |
|---|---|---|---|
| **ENERGY[22]** | | | |
| **Energy consumption within M1 (d + i)** | **258,265 GJ** | **244,202 GJ** | **242,506 GJ** |
| **Direct energy consumption (d)** | **3,782 GJ** | **3,446 GJ** | **2,905 GJ** |
| Non-renewable | | | |
| Fuel (offshore base stations) | 1,233 GJ | 1,339 GJ | 1,533 GJ |
| Fuel (vehicle fleet) | 1,664 GJ | 1,370 GJ | 1,372 GJ |
| Renewable | | | |
| Solar (offshore base stations and ROC) | 886 GJ | 736 GJ | – |
| **Indirect energy consumption (i)** | **254,483 GJ** | **240,756 GJ** | **239,601 GJ** |
| Non-renewable (electricity) | | | |
| M1 buildings, data centre and rented offices[23] | **114,095 GJ** | **111,518 GJ** | **110,941 GJ** |
| Mobile networks | 131,536 GJ | 120,589 GJ | 120,521 GJ |
| Fibre networks | 7,760 GJ | 7,496 GJ | 6,880 GJ |
| Retail outlets[24] | 1,092 GJ | 1,153 GJ | 1,258 GJ |
| **Other indirect energy consumption[25]** | **1,599 GJ** | **1,556 GJ** | **1,556 GJ** |
| Non-renewable | | | |
| Fuel (shuttle bus)[26] | 1,599 GJ | 1,556 GJ | 1,556 GJ |
| **GHG EMISSIONS** | | | |
| **Total emissions within M1 (Scope 1 and 2)** | **29,894 t-CO$_2$e** | **28,224 t-CO$_2$e** | **28,448 t-CO$_2$e** |
| **Scope 1: Direct emissions** | **290 t-CO$_2$e** | **189 t-CO$_2$e** | **202 t-CO$_2$e** |
| Emissions from non-renewable (fuel) | 205 t-CO$_2$e | 189 t-CO$_2$e | 202 t-CO$_2$e |
| Emissions from refrigerant gases[27] | 84 t-CO$_2$e | – | – |
| **Scope 2: Indirect emissions** | **29,605 t-CO$_2$e** | **28,035 t-CO$_2$e** | **28,246 t-CO$_2$e** |
| Emissions from non-renewable (electricity) | 29,605 t-CO$_2$e | 28,035 t-CO$_2$e | 28,246 t-CO$_2$e |
| **Scope 3: Other indirect emissions[25]** | **112 t-CO$_2$e** | **109 t-CO$_2$e** | **109 t-CO$_2$e** |
| Other emissions from non-renewable (fuel) | 112 t-CO$_2$e | 109 t-CO$_2$e | 109 t-CO$_2$e |
| **INTENSITY** | | | |
| Monthly emission per base station | 0.40 t-CO$_2$e | 0.39 t-CO$_2$e | 0.50 t-CO$_2$e |
| Monthly emission per offshore base station | 2.40 t-CO$_2$e | 2.61 t-CO$_2$e | 2.97 t-CO$_2$e |
| **WATER** | | | |
| **Total water consumption** | **65,510 m³** | **62,980 m³** | **63,196 m³** |
| NEWater | 25,016 m³ | 18,194 m³ | 14,563 m³ |
| Potable water | 40,494 m³ | 44,786 m³ | 48,633 m³ |
| Ratio NEWater:Potable water | 38%:62% | 29%:71% | 23%:77% |
| **WASTE** | | | |
| Incinerated general waste | 176 tonnes | 234 tonnes | – |

[21] AsiaPac performance is included in the 2019 figures for electricity consumed at rented offices and fleet fuel.
[22] Energy and emissions calculations use DEFRA Greenhouse gas reporting conversion factors 2019, which are based on the Intergovernmental Panel on Climate Change (IPCC). Grid emission factors are sourced from Singapore Energy Market Authority (EMA) and adjusted yearly.
[23] Includes purchased electricity consumed by our five subsidiaries. 2018 and 2017 figures do not include electricity from AsiaPac.
[24] In 2019, a new M1 Shop was opened, while two shops were decommissioned. This resulted in an estimated reduction in energy consumption of around (50 GJ) compared to 2018. At the end of 2019, we had a total of 10 retail outlets.
[25] Disclosure on other indirect energy and emissions (Scope 3) is limited to activities that we are currently able to measure or estimate accurately.
[26] Fuel figures from shuttle and trunk buses are estimated based on distance, number of trips and bus capacity.
[27] Emissions from leakage of R410A and R22 gases from air-conditioning at M1 buildings and data centre are estimated based on 10% of total capacity and global warming potential (GWP) factors from DEFRA/IPCC. Gases data is not available for 2018 and 2017.

---

**M1 strives to improve lives and enrich local communities by engaging with a wide cross-section of Singapore society. To achieve this, our focus has been to offer on-going support a range of arts and sports programmes as well as charitable causes.**

**Supported SDGs:**

**4 QUALITY EDUCATION**

*GRI 201-1*

M1 gives back to the Singapore community through a long-standing support of the arts, sponsorship of sports events and regular fundraising for underprivileged children and the youths-at-risk.

In 2019, M1 contributed over S$1.5 million to more than 20 community projects and events. Community initiatives carried out during the year included hosting 650 young people from M1 adopted charities to a pre-show performance of KURIOS – Cabinet of Curiosities by Cirque du Soleil;

M1 CONTACT Contemporary Dance Festival; M1-Frontier Danceland PULSE scholarship programme; M1 Schools Challenge League (netball); M1 Charity Golf; M1 Students Support Fund, and the M1 SunCare Club.

For the 20th consecutive year, M1 was accorded a Patron of the Arts Award in 2019 by the National Arts Council.

Moving forward, M1 aims to significantly increase employee volunteer hours to our established projects, as well as other new initiatives with our community partners or at Group level.

### KURIOS by Cirque du Soleil – A special night out for 650 M1 beneficiaries

Young beneficiaries from M1's adopted charities Beyond Social Services; Brahm Centre; Children-at-Risk Empowerment Association, and students-beneficiary of the M1 Students Support Fund, were invited to a preview of the Cirque du Soleil's 'KURIOS – Cabinet of Curiosities' at the Big Top at Bayfront Avenue on 4 July 2019, prior to the official opening of the show. This dazzling spectacle transported our young guests into a magical world featuring hidden realms, otherworldly characters and astonishing acrobatics, reinforcing M1's mission to enrich lives and make a difference.

See **www.m1.com.sg/about-us/our-company/community-relations** for more details on our community initiatives.

# GRI Content Index

*GRI 102-55*

| General Standard Disclosures | | | |
|---|---|---|---|
| **GRI Standards** | **Disclosure** | | **Data, page reference** |
| | *Organisational Profile* | | |
| GRI 102: General Disclosures 2016 | 102-1 | Name of the organisation | M1 Limited |
| | 102-2 | Activities, brands, products, and services | 1 |
| | 102-3 | Location of organisation's headquarters | 10 International Business Park, Singapore 609928 |
| | 102-4 | Location of operations | Singapore |
| | 102-5 | Ownership and legal form | 1 |
| | 102-6 | Markets served | 1 |
| | 102-7 | Scale of the organisation | 1, 14 |
| | 102-8 | Information on employees and other workers | 14 |
| | 102-9 | Supply chain | 13 |
| | 102-10 | Significant changes to the organisation and its supply chain | 2 |
| | 102-11 | Precautionary principle or approach | 17 |
| | 102-12 | External initiatives | 2, 12, 13, 14, 19 |
| | 102-13 | Membership of associations | Four memberships[28] |
| | *Strategy* | | |
| | 102-14 | Statement from senior decision-maker | 3 |
| | *Ethics and Integrity* | | |
| | 102-16 | Values, principles, standards, and norms of behaviour | 13 |
| | *Governance* | | |
| | 102-18 | Governance structure | 4 |
| | *Stakeholder Engagement* | | |
| | 102-40 | List of stakeholder groups | 4-5 |
| | 102-41 | Collective bargaining agreements | 16 |
| | 102-42 | Identifying and selecting stakeholders | 4 |
| | 102-43 | Approach to stakeholder engagement | 4-5 |
| | 102-44 | Key topics and concerns raised | 4-5 |
| | *Reporting Practice* | | |
| | 102-45 | Entities included in the consolidated financial statements | 2 |
| | 102-46 | Defining report content and topic boundaries | 4, 6 |
| | 102-47 | List of material topics | 6-10 |
| | 102-48 | Restatements of information | 2 |
| | 102-49 | Changes in reporting | 2 |
| | 102-50 | Reporting period | January to December 2019 |
| | 102-51 | Date of most recent report | Published on 24 May 2019 |
| | 102-52 | Reporting cycle | Annual |
| | 102-53 | Contact point for questions regarding the report | 1 |
| | 102-54 | Claims of reporting in accordance with the GRI Standards | 2 |
| | 102-55 | GRI content index | 22-25 |
| | 102-56 | External assurance | 2 |

| Specific Standard Disclosures | | | |
|---|---|---|---|
| **GRI Standards** | **Disclosure** | | **Data, page reference or reason for omission** |
| **ECONOMIC** | | | |
| *Economic Performance* | | | |
| GRI 103: Management Approach[29] 2016 | 103-1, 103-2, 103-3 | | 15, 21 |
| GRI 201: Economic Performance 2016 | 201-1 | Direct economic value generated and distributed | 21 (Keppel Corporation AR2019) |
| | 201-3 | Defined benefit plan obligations and other retirement plans | 15 |
| *Indirect Economic Impacts* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 11 |
| GRI 203: Indirect Economic Impacts 2016 | 203-1 | Infrastructure investments and services supported | 11 |
| | 203-2 | Significant indirect economic impacts | 11 |
| *Procurement Practices* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 204: Procurement Practices 2016 | 204-1 | Proportion of spending on local suppliers | 13 |
| *Anti-Corruption* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 205: Anti-Corruption 2016 | 205-2 | Communication and training about anti-corruption policies and procedures | 13 |
| | 205-3 | Confirmed incidents of corruption and actions taken | 13 |
| *Anti-competitive Behaviour* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 206: Anti-competitive Behaviour 2016 | 206-1 | Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices | 13 |
| **ENVIRONMENTAL** | | | |
| *Energy* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 17, 19 |
| GRI 302: Energy 2016 | 302-1 | Energy consumption within the organisation | 17, 20 |
| | 302-2 | Energy consumption outside the organisation | 20 |
| | 302-3 | Energy intensity | 17, 20 |
| | 302-4 | Reduction of energy consumption | 17 |
| *Water and Effluents* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 17-19 |
| GRI 303: Water and Effluents 2018 | 303-1 | Interactions with water as a shared resource | 18-19 |
| | 303-2 | Management of water discharge-related impacts | Not relevant to M1 |
| | 303-3 | Water withdrawal | 18 |
| | 303-4 | Water discharge | 18 |
| | 303-5 | Water consumption | 18-20 |
| *Emissions* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 17-19 |
| GRI 305: Emissions 2016 | 305-1 | Direct (Scope 1) GHG emissions | 17, 20 |
| | 305-2 | Energy indirect (Scope 2) GHG emissions | 17, 20 |
| | 305-3 | Other indirect (Scope 3) GHG emissions | 18, 20 |
| | 305-5 | Reduction of GHG emissions | 17 |

[28] • Mr Patrick Michael Scodeller, Chief Operating Officer, is Chairman of the Singapore Internet Exchange
• Mr Denis Seek, Chief Technical Officer, is a member of the IMDA's Telecommunications Standards Advisory Committee
• Mr Willis Sim, Chief Corporate Sales and Solutions Officer, is a member of the Singapore Chinese Chamber of Commerce & Industry
• Mr Stamford Low, Director, Customer Experience & Retail, is the Honorary Treasurer of the Contact Centre Association of Singapore

[29] Management approach applies to each topic and includes 103-1 (Explanation of the material topic and its boundary), 103-2 (The management approach and its components) and 103-3 (Evaluation of the management approach).

# **GRI Content Index** cont

| Specific Standard Disclosures | | | |
|---|---|---|---|
| **GRI Standards** | **Disclosure** | | **Data, page reference or reason for omission** |
| **ENVIRONMENTAL** | | | |
| *Effluents and Waste* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 17-19 |
| GRI 306: Effluents and Waste 2016 | 306-1 | Water discharge by quality and destination | 18 |
| | 306-2 | Total weight of waste by type and disposal method | 19-20 |
| *Environmental Compliance* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13, 17 |
| GRI 307: Environmental Compliance 2016 | 307-1 | Non-compliance with environmental laws and regulations | 13 (one case in 2019) |
| *Supplier Environmental Assessment* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 308: Supplier Environmental Assessment 2016 | 308-1 | New suppliers that were screened using environmental criteria | No screening done |
| **SOCIAL** | | | |
| *Employment* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 14-15 |
| GRI 401: Employment 2016 | 401-1 | New employee hires and employee turnover | 14 |
| | 401-3 | Parental leave | 15 |
| *Occupational Health and Safety* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 15-16 |
| GRI 403: Occupational Health and Safety 2018 | 403-1 | Occupational health and safety management system | 15-16 |
| | 403-2 | Hazard identification, risk assessment, and incident investigation | 16 |
| | 403-3 | Occupational health services | 16 |
| | 403-4 | Worker participation, consultation, and communication on occupational health and safety | 16 |
| | 403-5 | Worker training on occupational health and safety | 16 |
| | 403-6 | Promotion of worker health | 15 |
| | 403-7 | Prevention and mitigation of occupational health and safety impacts directly linked by business relationships | Not relevant to M1 |
| | 403-8 | Workers covered by an occupational health and safety management system | 16 |
| | 403-9 | Work-related injuries | 16 |
| *Training and Education* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 14-15 |
| GRI 404: Training and Education 2016 | 404-1 | Average hours of training per year per employee | 15 |
| | 404-2 | Programmes for upgrading employee skills and transition assistance programmes | 15 |
| | 404-3 | Percentage of employees receiving regular performance and career development reviews | 14 |

| Specific Standard Disclosures | | | |
|---|---|---|---|
| **GRI Standards** | **Disclosure** | | **Data, page reference or reason for omission** |
| **SOCIAL** | | | |
| *Diversity and Equal Opportunity* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 14 |
| GRI 405: Diversity and Equal Opportunity 2016 | 405-1 | Diversity of governance bodies and employees | 14 |
| *Non-Discrimination* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 14 |
| GRI 406: Non-Discrimination 2016 | 406-1 | Incidents of discrimination and corrective actions taken | 14 |
| *Supplier Social Assessment* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 414: Supplier Social Assessment 2016 | 414-1 | New suppliers that were screened using social criteria | No screening done |
| *Customer Health and Safety* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 12-13 |
| GRI 416: Customer Health and Safety 2016 | 416-1 | Assessment of the health and safety impacts of product and service categories | 12 |
| | 416-2 | Incidents of non-compliance concerning the health and safety impacts of products and services | 13 (no incidents in 2019) |
| *Marketing and Labelling* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 11, 13 |
| GRI 417: Marketing and Labelling 2016 | 417-1 | Requirements for product and service information and labelling | 11 |
| | 417-2 | Incidents of non-compliance concerning product and service information and labelling | 13 (no incidents in 2019) |
| | 417-3 | Incidents of non-compliance concerning marketing communications | 13 (no incidents in 2019) |
| *Customer Privacy* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 12 |
| GRI 418: Customer Privacy 2016 | 418-1 | Substantiated complaints concerning breaches of customer privacy and losses of customer data | 12 |
| *Socioeconomic Compliance* | | | |
| GRI 103: Management Approach 2016 | 103-1, 103-2, 103-3 | | 13 |
| GRI 419: Socioeconomic Compliance 2016 | 419-1 | Non-compliance with laws and regulations in the social and economic area | 13 |
| **NON-GRI INDICATORS** | | | |
| Customer satisfaction score | Overall score rating from our customer satisfaction survey | | 11 (85%) |
| eBill penetration | Portion of our customers base who have migrated to receiving eBills | | 19 (54%) |