

In Discussion with StarHub's Management



Customers demand high service standards; we demand higher standards on ourselves. With Hubbing, we bring value; with superior customer service, we bring satisfaction.

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Senior Management

Seated from left: Diana Lee, Tan Tong Hai, Dennis Chia and Kevin Lim
 Standing from left: Chan Hoi San, Tim Goodchild, Mock Pak Lum, Jeannie Ong, Howie Lau, Veronica Lai and John Tan

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Tan Tong Hai
CEO



Q Can we have a brief recap of the key events for StarHub in 2016?

A We have embarked on a journey towards a customer-centric model in servicing both our consumer and enterprise customers with segment-specific propositions and product innovations. With this focus on customer-centricity, we aim to deliver the best customer experience and believe this will be a key sustainable differentiator that will set us apart from the competition.

We continued on our digital transformation drive to increasingly engage and service our customers via digital channels and self-help applications. Resources have been invested to integrate all customer-facing channels to enable a holistic omni-channel engagement and empower our agents with technology tools to enhance customer interactions.

To improve our digital engagement with customers, we made enhancements to our social community management, My StarHub app and StarHub Online Store. We are also driving increased sales through digital channels and automation of backend support processes to achieve cost optimisation.

Customer insights are a key differentiator in driving operational efficiency, enhancing customer engagement and developing segment propositions. We are further strengthening our SmartHub analytics capabilities to position ourselves as a leading Digital Insights provider for the government and commercial verticals.

In the consumer space, we continued to drive 'Personalised Hubbing' to develop one-to-one relationships with customers through deeper insights, personalised engagement and micro-segmentation in our service offerings. For enterprises, we focused on enabling them to innovate and improve efficiency through adoption of smart solutions and also help them serve and target their customers better.

The StarHub Cyber Security Centre of Excellence (COE) was formally launched in May 2016. It is a platform for us to innovate and create telco-centric cyber security services that are integrated with our core infrastructure. This further enhances our position as the Trusted Provider with security as paramount in all services we provide.

In the year, we continued to build strategic partnerships with like-minded companies such as China Mobile and Singapore Press Holdings (SPH), and renewed our existing arrangement with Vodafone. These partnerships will enable us to build on one another's strengths with the aim of exploring new revenue streams and innovative business models.

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Mobility

Mobility continues to be the largest contributor of revenue to our business. We registered growth of our total mobile subscriber base to 2.3 million in the year. Higher subscription revenue from a larger customer base was dampened by the global trend of declining voice, IDD and roaming usages.

We remain focused on introducing innovative and better value packages to our customers. We launched *DataTravel*, which offers customers the best possible mobile data experience on their travels as it is operator-neutral and comes at an affordable flat fee.

We also stayed rooted in our Hubbing strategy by launching *SurfHub*, a mobile and fixed broadband service bundle that connects our millennial customers in and out of home and allow them to enjoy data-intensive services and entertainment on the go.

Entertainment & SmartLife

On the pay TV front, we have seen a major shift in the viewing habits of our customers. We are facing growing challenges from increasing availability of OTT video streaming options and alternative pirated content sources.

We partnered Netflix to support their content on our Fibre TV set-top boxes and continued to strengthen our line-up of locally produced content and self-packaged channels to distinguish ourselves from the competition. We are also using data analytics to understand customers' viewing preferences to optimise our content lineup across multiple platforms to deliver a superior TV viewing experience.

For our broadband business, we continued to see good take-up of our fibre offerings, with an increase in our total fibre broadband customer base to 363,000. We also recorded 8.2% growth in our Broadband service revenue, driven by a higher mix of customers on fibre and higher speed plans.

Enterprise Fixed

We saw steady growth in our Enterprise Fixed revenue to \$400 million as we build leadership in selected verticals and further enhance our enterprise solution portfolio in areas such as cloud, cyber security, data analytics and enterprise mobility.

We have also made investments to expand our own fibre network to extend our reach to enterprise customers. With Singapore's Smart Nation initiatives and growing interests in Internet of Things (IoT) in the enterprise space, we are well-positioned to support these new services with our SmartHub analytics capabilities and smart connected solutions.

Inorganic Growth

In June, we completed the purchase of a stake in mm2 Asia Ltd. This will unlock opportunities to expand our pay TV offerings through original content creation and set us apart in the content space.

mm2 Asia can also potentially extend the reach of our localised content through their marketing and distribution efforts beyond Singapore shores. In addition, we may tap on their cineplex business to showcase our content.

We recognise that organic growth is limited on this island nation, so we are looking globally for adjacent businesses to complement our core business and help us grow. Dennis, our CFO, who brings extensive M&A experience with him, is tasked with this job.

Dennis Chia
CFO



Q How does the Board decide on the dividend payout amounts for FY2017?

A The Board takes a forward three-year view of our earnings, free cash flow, growth prospects, investment needs and an optimal balance sheet. The appropriate level of dividend payment is determined by the combination of these factors. Their preference is to make sustainable payments.

For FY2017, the Board has recommended to pay four cents per quarter per ordinary share.

Q Why have you guided a lower EBITDA margin for FY2017?

A We are guiding a lower EBITDA margin because of a few factors. We expect the Nationwide Broadband Network (NBN) adoption grant to fall off in 2017. We also see an exchange rate impact of the US dollar, primarily on US dollar expenses, and lastly, we continue to invest in customer excellence. We believe we need to continue to deliver the best service to our customers.

Q The acquisition of a stake in mm2 Asia – is it a new strategic direction?

A We acquired an 8.8% stake in Catalist-listed regional production house mm2 Asia Ltd for \$18.04 million in June 2016. We already have a fruitful track record of working together since 2011. We believe this deal will help improve our pay TV offerings with more local content.

With programmes that they produced from travelogues to children infotainment to hit movies like *Ah Boys To Men*, we expect to dive deeper into local production and use it to differentiate ourselves from the competition.

We recognise that organic growth is limited and that we need to be more agile in capturing new business opportunities. We are actively exploring possible deals that are relevant and helpful to our existing businesses. For instance, start-ups specialising in cyber security or data analytics. The world of IT and telecommunications is meshed tightly and we believe our existing customers will benefit greatly if we have significant, adjacent capabilities in this field to offer.

Kevin Lim
CCO



Q We have seen revenue growth for your Enterprise Fixed business over the years. What are you doing to help accelerate the growth?

A Serving the enterprise customer involves a number of key pillars: investments in infrastructure, building trust of customers and a focus on the customer's business. While StarHub had an infrastructure, it was purpose-built for the consumer customer. The business customer requires a much higher quality of connectivity, reliability and redundancy.

In the past six over years, we have been digging trenches and rolling out our own fibre network to serve as a backbone and also as a separate access network to commercial buildings. This has also allowed us to provide many companies with true redundancy as we offer both operator and path diversity. The NBN will continue to be used to serve residential customers and small & medium businesses (SMBs) who may not require enterprise grade connectivity and availability.

Trust in the enterprise space is critical as businesses rely on our services to conduct business and serve their customers. When we fail, they fail. To win their trust, we have invested in quality programmes that cover technical, delivery and support assurance standards. We remain committed to delivering a high level of account support, service delivery and network resiliency.

Understanding what our enterprise customers need to run their businesses efficiently, the business challenges and desired outcomes, will help shape our products and solutions, and provide us with an appreciation of the outcome desired and the criticality of the services.

On this front, we have invested in data analytics starting with our telco data and have leveraged this to help customers gain insights into their customers and operating environment, to make better decisions and serve their own customers better.

Growth has not been without challenges as core products become commoditised and products that once commanded healthy margins are now contributing less. The need to grow in new areas is talked about by all businesses.

The most important components in the strategy is about adding value and building a sound foundation for long term viability. We aim to help our customers to generate business by focusing on the creation of an intelligent eco-system for them.

Q What are some key enterprise offerings you have for the market?

A Our enterprise customers operate in an environment with greater IT complexities and we need to respond by providing them with more capabilities. Over the past year, we have made big moves in cyber security. We all wish the Internet is a simpler place but cyber threats are real and we believe that security is of utmost importance.

Cyber security is getting growing recognition from the server room to the boardroom, as something that undermines the very core of business organisations. This will complement the suite of security services we already offer.

We are also of the view that businesses need to be 'smart' to be effective and this is aided as Singapore pushes towards a Smart Nation. IoT is all about collecting more data that gives you more insights into operations, behaviour, etc. The connected elements generate a trove of traffic pattern data, which can be analysed and applied in areas like urban commute and logistics.

Again working with partners, we are exploring solutions that optimise resource allocation such as rubbish-compacting smart bins along Orchard Road. Our 4G mobile networks provide wireless connectivity for the smart bins, whereby real-time information is transmitted from the bins to the waste management monitoring system for greater operation efficiency.

With the government lending its full support, there will be plenty of opportunities for enterprises, start-ups and various other application developers to come together and build attractive IoT business cases, underpinned by a level of inter-connectedness never seen before.

As an integrated info-communications provider, we will have a seat at the table. Our key advantage lies in our experience delivering an integrated suite of services, as well as our appetite to work harder and deliver more value and provide better service.

In Discussion with StarHub's Management

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Jeannie Ong
CSPO



Q What were some of the key highlights under your portfolio during the year?

A We started 2016 with a loud cheer, as our efforts towards going green gained better recognition. In the 2016 Corporate Knight's Global 100 ranking of the world's most sustainable companies with market value of at least US\$2 billion, we were ranked eighth. This marked a big jump from the 66th position we first achieved in the same ranking in 2013.

Our eighth place in 2016 makes us the most sustainable company in Singapore, ahead of three other Singaporean companies with both longer history and market value than us. Our score of 71.8% also made us the world's most sustainable telecommunications company.

In March, we signed an Memorandum of Understanding (MOU) with local media giant SPH. We each have our own unique reach and content. However, we see much more benefits for our respective customers and partners if we come together. Under terms of the MOU, we will be working jointly on content creation, distribution, marketing, data analytics and advertising sales.

The same month also saw us signed an MOU with China Mobile International Limited to collaborate under the Hand-in-Hand program led by China Mobile. Five broad areas to strengthen complementary capabilities for data business services and to co-develop new business opportunities in relation to innovation and IoT are covered under this MOU.

We are also a regular name in our local sports scene. For example, we won the deal from Football Association of Singapore as official broadcaster for local franchise, the Great Eastern Yeo's S.League. We also inked a four-year deal with the HSBC World Rugby Singapore Sevens as an official broadcaster.

Our partnership with Hong Kong broadcaster TVB simply gets better with age. In 2016, for the seventh year running, we have co-organised the StarHub TVB Awards 2016. The glitzy ceremony held at Marina Bay Sands, is not just an awards ceremony celebrating the best of Hong Kong acting and production talent, it is also a chance for their fans here to get close to their idols.


Our eighth place in 2016 makes us the most sustainable company in Singapore.


Mock Pak Lum
CTO



Q In January 2017, you announced an MOU with M1 to share mobile network infrastructure. Can you tell us more about this?

A Sharing infrastructure with M1 is not new to us. For some time now, we already share certain non-core mobile infrastructure with M1 in a number of locations, including tunnels, MRT stations, and in-building areas.

With the MOU, both companies will start studying potential further collaboration in sharing Radio Access Networks (RAN) and backhaul infrastructure. We will still manage our own core network and brand, and we will continue to compete with M1 in the mobile market.

This sharing is to improve our mobile coverage for customers, manage our costs, and compete effectively in the longer-term. This sharing could help us bring the Singapore info-communications industry to the next level, competing not on pure infrastructure ownership, but at a higher level of customer service and innovative value creation.

There is still considerable work to be done before a definitive agreement with M1 may be reached.

Q How is StarHub gearing up its network infrastructures for what is coming ahead?

A We continue to work closely with our trusted technology partners, to find out what new solutions we can implement to deliver the optimal network coverage. Mobile network access speeds are accelerating in tandem with better technology.

In February, we attained OpenSignal's 'fastest LTE networks in the world' title for the second consecutive quarter. This is an independent study by OpenSignal using crowd sourcing technology. In April, with Huawei, we did a live showcase of the world's fastest indoor coverage of 1Gbps. This was achieved using just one of Huawei's award-winning small cell base stations, not much bigger than a ream of A4-size paper.

In July, with Nokia, we achieved an upload speed of 150Mbps – three times the previous peak over a typical 4G network in use. This was done using Nokia's technology that bonds together different spectrum across different bands that are not contiguous. It was deployed for the year-end festive season at the popular Marina Bay and Orchard Road areas, and will be gradually expanded across the island in 2017.

We continue to enhance our fixed network infrastructure to be the true alternative fibre provider. One contributing factor



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for us to be recognised as the fastest LTE network in the world was because of our own fibre backhaul. In 2016, we completed our roll out to all government agencies using the NGN as primary and our fibre as secondary circuits. We aim to have our own nationwide fibre network by 2020.

In June, the STT MediaHub building was completed and ready to be moved in. The building will house our TV head-end, production facilities and innovation labs. The migration from the existing facility will be completed by mid-2017 and we will have state-of-the-art facilities to support our TV business and innovation activities.

Two years ago, we started studying the virtualisation of network functions. We have migrated many of our network infrastructure onto virtualised platform. One reason we were able to recover quickly from the Distributed Denial-Of-Service attacks in October was because we were able to provision additional Domain Name System capacity using virtualised environments.

We will continue to virtualise our network infrastructure which will have a positive impact on our CAPEX, OPEX and improve our nimbleness to respond to customers' requirements.

It is inevitable that service providers' networks will come under more and more cyber attacks. The question is how quickly we can respond and recover, and how we can protect our customers' data. We have learnt from these attacks and will work with our vendors and our customers to build a more resilient network.

In May, we launched our Cyber Security COE providing telco-centric cyber security monitoring services to our enterprise and government customers. This is a foundation for more cyber security offerings in the future. We strive to operate a secured network where our consumer and enterprise customers can explore digital services and transform their business with peace of mind that their data is secured and their networks are free from malware.

Howie Lau
CMO



Q 'Hubbing at your service' is the theme for this year's annual report, how do you plan to execute it?

A We serve different types of customers but they have a common need: to communicate and to connect whenever, wherever. We view delivering a good customer service experience as the foundation of everything we offer our customers.

In this light, we leverage on our collective experience and strong data analytics to understand what our customers would require and expect of us. This allows us to have timely and relevant recommendations for our customers so that we can be more pre-emptive and responsive.

"Hubbing at your service" represents our desire to constantly innovate our strong hubbing offerings as well as to provide quality customer service experience at every interaction and touch point.

As we emphasise more on customer experience, we are refining the way we use our NPS, an international measure for customer satisfaction. It will shift from one that is merely a 'transactional' NPS to one that is an 'episodal' NPS. Simply put, we will work towards recognising and anticipating customers' needs in order to serve customers better.

StarHub's brand is already well recognised in Singapore but we can do even better. We plan to build a stronger, more positive brand experience for our customers. Perhaps our satisfied customers would in turn share their delight with their friends. We look forward to welcoming more customers on this journey together.



We are one of the well-recognised brands in Singapore but we can do even better.



In Discussion with StarHub's Management continued

Q More and more customers are engaging StarHub via social media platforms. Can you tell us about the challenges here?

A Singaporeans use social media platforms to engage with brands and we have leveraged this to understand and support our customers better. The level of activity in this space has more than tripled over the past year. We are all thriving in this new way of communication that is open, direct, and real-time.

To better engage our customers via social media, we have expanded our dedicated team. We have also streamlined the processes and made them more efficient, so that we can be nimbler in responding effectively.

We have also leveraged more on social media to reach out to customers in our marketing campaigns. As with all marketing, it is a combination of art and science. It brings together the creative art of suitable messages, and the quantifiable science of using data and technology effectively.

We have tapped on the expertise of various leading technology partners to help us build a social media and digital analytics hub within StarHub – we call this new hub 'Curiosity'.

Curiosity allows us to collate and understand the customer engagements, conversations and sentiments across digital/ social media platforms. These serve as valuable inputs for our product design, marketing campaign development and customer service improvements. We are also adapting best practices from top-tier global brands on social media engagements.

With our investments committed in building up our social monitoring and analytical capabilities, we plan to extend offering these competencies to our enterprise customers too. Most organisations understand the importance of social media engagements, but they might not have the scale or data to build their own infrastructure. We would offer this social monitoring and analytical service as part of our overall service offering to our enterprise customers.



We have built a social media and digital analytics hub within StarHub called 'Curiosity'.



Q The pay TV business is under some pressure. What is being done to improve the business?

A The pay TV business remains a key pillar for us as we believe that most customers still value the quality content that we have been providing as part of our Hubbing proposition. Besides seamless connectivity, we believe that having great media content is a staple in the Singaporean diet as well.

As the leading pay TV provider in Singapore, we will continue to improve our content and modes of views as our customer consumption behaviour changes. We have constantly enhanced our content offerings as well as to offer alternative modes of watching content like *StarHub Go* where customers can watch their favourite contents on their mobile devices. StarHub post-paid customers would further benefit as data usage from *StarHub Go* viewing would not be chargeable.

To differentiate our TV offerings, we have gone beyond the typical US brands and we have been adding even more Asian content as Chinese and Korean content are just as popular. We have also been increasing our local content output. Working with Infocomm Media Development Authority (IMDA), we have commissioned and produced a variety of programmes ranging from travelogues to children infotainment to sports documentaries. We are looking to commission about 110 hours of original productions.

Over the past year, we have introduced a new TV package, dubbed the 'Connoisseur Pack', and added new brand name channels with unquestionable appeal, such as BBC First and DreamWorks. We have teamed up with Netflix to help show their library over our pay TV platform.

Besides expanding the variety of content, we are also expanding into new ways of distributing content. We brought in a new pay-per-view channel, the CATCHPLAY Single Rental Service, which comes with its sister channel CATCHPLAY Unlimited.

Diana Lee

Senior Vice President, Customer Service Experience



Q How does StarHub approach 'customer experience'?

A At the strategic level, we have identified high levels of customer service as a key competitive advantage. Our journey to improve the frontline service experience is well underway. We are making sure we have a holistic perspective of people, processes and tools to enable our frontliners to serve consistently, intentionally and pre-emptively for our different segments of customers.

Since 2013, we have been using the NPS closed loop framework to help gauge how we are doing. In the near future, instead of measuring single transactions, we will be extending the measurement using different episodes across a customer's journey.

By having a bigger picture of the customer's journey, we can better identify the pain points and take pre-emptive measures. Instead of only managing downsides, we can ride the upside as well. With data and insights across our customer segments, we can delight our customers where and when they least expect.

The exercise began from within. We spent time providing the necessary training, equipping, through automation and simplification of tasks to ensure end-to-end seamless fulfillment capabilities so that everyone, from our retail to our contact centre staff and our Hub Troopers, will know and are able to engage with our customers meaningfully.

In late 2013, we merged the retail and customer service stores as one. This helps streamline customer interactions at our retail stores which also underwent a visual revamp to ease customer traffic and flows. We trained our retail staff to handle both sales and service interactions without handing off to another party.

At the contact centre, we introduced guided workflows via an e-Butler tool to facilitate our staff's interactions with customers. This tool also fetched relevant information from various sources to enable our staff to resolve customers' concerns promptly during the call interaction.

Additionally, we sharpened the image and professionalism of our field Hub Troopers when they visit customers' home for installations or service calls.

Post visits, work orders are closed in real-time so that staff at other touch points, had visibility. We also installed an elite team of in-store Hub Troopers, to offer advice and solutions for customers wishing to buy services on the fibre platform.

With our omni-channel focus, we are constantly refining the 'how' and 'when' of interacting with customers. Sometimes, all they need is to complete simple transactions which can be done over a mobile application – *My StarHub*.

The app has seen constant improvements over the years and its latest enhancement in late 2016 aims to make everything effortless for our customers. They can pay bills, check data, book e-appointments, redeem rewards and activate roaming with just a few taps.

At times, they might be surfing our website at their leisure. We have made it possible for customers to sign up for our services through our Online Store or to manage their accounts easily via a feature-rich *My Account Manager*.

Customers can purchase services online for fulfillment at our retail store through our click and collect option and this was piloted successfully in late 2016. Or, they may simply make an e-appointment to visit our retail store for a more personalised and friendly interaction with our retail staff.

Now, even with such improvements made, we are looking even harder where we can serve our customers better. Instead of having them describe their technical issues with their set-top boxes over the phone, in the near future, they can take pictures and send them over, so that there is less guesswork and better, faster understanding of how the problems can be solved.

We are also tapping into artificial intelligence by introducing 'chat bots'. Essentially interactive software, these chat bots can be used for a certain level of engagement with customers when they visit our website.



In the near future, instead of measuring single transactions, we will be extending the measurement using different episodes across a customer's journey.



Senior Management's Profile

Tan Tong Hai

CEO

(Tong Hai's profile can be found on page 24 of this report.)

Dennis Chia

Chief Financial Officer (CFO)

Dennis oversees StarHub's financial health, develops key business strategies together with the core leadership team, ensures that business decisions are financially sound, and executes strategies through financial management.

Dennis was the Senior VP and CFO of STATS ChipPAC (Worldwide). Prior to that, he was with Lear Corporation as its VP of Finance, Asia Pacific Operations, where he oversaw 400 regional finance staff in 30 manufacturing and administrative locations across Asia. Previously, he was the CFO of Behringer Corporation and Frontline Technologies Corporation, leading their successful listings on the Singapore Exchange.

Dennis, a Chartered Accountant, has a Bachelor's (Honours) degree in Accountancy from the National University of Singapore and also holds a Master's degree in Business Administration from University of Hull, United Kingdom.

Kevin Lim

Chief Commercial Officer (CCO)

Kevin is responsible for the commercial strategy and development of the company, aligning customer needs and customer interface with product and service offerings to meet the company's commercial objectives. His role is closely linked to the company's strategic management function, in drafting, implementing and evaluating cross-functional decisions that will enable the company to achieve its long-term objectives.

The Commercial Group includes Enterprise Business, which services the needs of businesses; the International Business team which is responsible for international product management, carrier sales, inter-carrier agreements and international network strategy and execution.

Kevin's experience spans over 30 years in various industries and across the globe. Prior to joining StarHub, he was from Intel where he worked with telecom operators, vendors and regulators on the ecosystem for the proliferation of broadband through wireless access technology. Prior to his Intel role, he was Managing Director of Pacific Internet Singapore and Malaysia. At a global level, he was worldwide division General Manager of Lernout & Hauspie.

Kevin received a Bachelor of Science Degree in Business Administration from Pepperdine University in California and a Masters Degree in International Management from the American Graduate School of International Management (Thunderbird).

Jeannie Ong

Chief Strategic Partnership Officer (CSPO)

Jeannie leads StarHub's efforts in establishing and maintaining strong strategic relationships with government agencies, content owners, key strategic partners and other complementary companies. She is also responsible for building StarHub's corporate reputation in the areas of Corporate Communications, Investor Relations (IR) and Corporate Sustainability.

Prior to her current role, Jeannie was the CMO. She joined StarHub in 2001 as its Head of Corporate Communications & Investor Relations, and helped bring the company public in 2004. Jeannie and her teams have won multiple awards, including Brand of the Year at the prestigious Hall of Fame Awards (2015 and 2014); The Green Award at the Asia Communications Awards (2015 and 2014), in recognition of StarHub's significant efforts in environmental policies and programmes.

In IR, Jeannie was recognised as the Best IR Officer in Singapore by IR Magazine Awards – South East Asia thrice consecutively in 2014, 2013 and 2012. She and her team made it to the IR Global Top 50 list in 2014. They also clinched the Best IR award (Gold) at the Singapore Corporate Awards thrice (2016, 2013 and 2010).

Jeannie has over 20 years of experience in corporate, financial, marketing and community communications across different industries. She first commenced her career with the Civil Aviation Authority of Singapore. She also held senior IR and regional corporate and marketing communications positions at IPACS and Singapore Computer Systems.

Jeannie holds an honours degree from the University of London, where she majored in Economics and Marketing.

Howie Lau

Chief Marketing Officer (CMO)

Howie is responsible for charting StarHub's brand and marketing strategies across all marketing functions and ensuring overall marketing synergy and brand consistency. Customer value management also falls under his purview. In addition, he oversees the Pay TV and Broadband businesses as well as StarHub's Content and Local Production teams.

Howie was the VP, Corporate Development of Lenovo's Worldwide Finance Organisation, where he oversaw Lenovo's end-to-end Post Merger Management and related Merger & Acquisition matters. Previously, he as Lenovo's VP of Marketing and Communications for Emerging Markets Group, and was responsible for the strategy and execution of marketing and communications in the ASEAN, China, Eastern Europe, Hong Kong, India, Korea, Latin America, Middle East, Russia and Taiwan markets.

Howie is currently the President of Singapore Computer Society's Executive Council, and is also on the management board for NUS Institute of System Science as well as the advisory committee for Nanyang Polytechnic School of IT and Anderson Junior College.

Howie holds a Bachelor of Business Administration from the National University of Singapore, majoring in Promotional Management and Consumer Behaviour.

Senior Management's Profile

continued

Mock Pak Lum

Chief Technology Officer (CTO)

Pak Lum oversees the Network Engineering, SmartHub and i³ divisions at StarHub. He is responsible for establishing the company's technical vision and leading all aspects of technology development. He also looks into the strategy for technology platforms and external partnerships, as well as initiatives for innovations.

Pak Lum started his career in Hewlett Packard. He later joined Pico Art International. With the advent of multimedia technology, he set up a joint venture company with Pico – GT Communications, to offer computer animation and interactive kiosks services. After that, Pak Lum moved on to head 1-Net Singapore. One of his key achievements was the winning of a \$92 million contract to host the Singapore Government Data Centre. He was also appointed the CEO of the technology arm of MediaCorp in 2002. In 2010, he left the company to set up an IT software company before joining StarHub.

Pak Lum holds a Bachelor of Electrical/Electronic Engineering from the National University of Singapore and a Master in Business Administration from the University of California, Los Angeles.

John Tan

Chief Information Officer (CIO)

John is responsible for charting the strategic directions and providing leadership in the development and deployment of information systems. He leads the Information Services division and oversees operations in planning and management, system architecture design and governance, development and implementation, support and maintenance of IT infrastructure, applications and services, to deliver efficient business support for StarHub. In addition, he oversees the Business Excellence department and Customer Service Experience division.

John has over 25 years in the IT industry and education sector. He was recognised for his excellent contributions and was awarded The Public Administration Medal (Silver) in 2007 National Day Awards. In 2012, John became a Fellow Member of the Singapore Computer Society, an esteemed title bestowed in recognition of his contributions to IT and the Society.

John holds a Master Degree in Business Administration from the National University of Singapore, a Master Degree in Computing Science and a Bachelor Degree of Engineering (Hons) from the University of Newcastle Upon Tyne.

Diana Lee

SVP, Customer Service Experience

Diana heads the Customer Service Experience team at StarHub and is responsible for customer sales and service activities at all touch points. Under her leadership, StarHub's customer service practices and standards have won wide recognition at the Annual Call Centre Awards by the Call Centre Council of Singapore.

Diana was instrumental in integrating the two customer service teams and systems into one following the merger of StarHub and SCV in 2002. Today, the single virtual call centre provides enhanced customer experience and convenience through a single hotline number and common technology. To ensure a high level of service to customers, she also initiated several key projects in the area of process efficiencies, staff motivation and customer experience in StarHub.

Prior to her role in heading the Customer Service team, Diana was the Senior Manager of Human Resource in SCV. Diana has a Graduate Diploma in Financial Management from Singapore Institute of Management and is a Customer Operations Performance Centre (COPC) Certified Six Sigma High Performance Management Techniques Specialist.

Veronica Lai

General Counsel & Company Secretary

Veronica advises the StarHub Group on all legal aspects of operations, strategy and compliance. She supports the Board of Directors on corporate secretariat matters. During her career with StarHub, she oversaw the legal aspects of the merger of StarHub and SCV, StarHub's successful IPO and the establishment of StarHub's \$1 billion MTN Programme.

Under her leadership, the StarHub Legal team was recognised with various awards, including the Best Deal for Singapore for the StarHub IPO by Asia Legal Business (ALB). Veronica received the 2007 AsiaLaw Singapore In-house Counsel Award and was named by ALB as one of the Top 25 in-house counsels in Asia in 2010. In 2013, the StarHub team won the International Law Office's prestigious Global Counsel Award 2013 and Asia Pacific Counsel Award 2013, for regulatory support.

For her corporate secretariat portfolio, Veronica was recognised with the Asian Company Secretary 2013 Award for Singapore by Corporate Governance Asia. In 2014, the Legal team won the International Legal Alliance Gold Award for the Best Asian & South Pacific Legal Department. Veronica is listed on The Legal 500's GC Powerlist for Asia Pacific and for SE Asia.

Veronica graduated with an honours degree from the National University of Singapore. Prior to joining StarHub, she spent six years in practice with Rajah and Tann LLP.

Chan Hoi San

SVP, Human Resource

Hoi San is responsible for the overall direction of all HR services in the company. She is also responsible for formulating, developing and ensuring the consistent implementation of the company's strategic HR policies and procedures.

Hoi San has been credited for building a strong groundwork in StarHub's HR division prior to the company's official launch in April 2000. Supported by a dedicated and vibrant team, she had reviewed and put in place the necessary manpower, compensation and benefits, as well as internal communication strategies, policies and procedures to support the company's rapid expansion. She also played an integral part in the merger of StarHub and SCV by aligning and integrating the various business functions and resources, HR policies and procedures.

Hoi San holds a Master of HR Management from Rutgers University, USA and a Bachelor of Arts degree from Scripps College, The Claremont Group for Colleges in the USA. She has a graduate diploma in Personnel Management and is also an Accredited Myers-Briggs Type Indicator Assessor as well as a Certified Evaluator of the Thomas (DISC) Personal Profile System.

Tim Goodchild

SVP, Government & Strategic Affairs

Tim and his team are responsible for managing StarHub's relationship with the regulators, and for providing regulatory support to StarHub's lines of business.

Tim joined StarHub in 2004, and has more than 25 years of experience in telecommunications regulatory issues. His working career has included time with Telecom New Zealand, the Telecommunications Authority of Singapore, Millicom International Cellular; and Equant Singapore. His career has given him exposure to regulatory regimes throughout the Asia-Pacific region.

Tim holds an honours degree in Economics from Victoria University.