MOVING SEA TOGETHER

THANKS
FOR AN AWESOME
5 YEARS



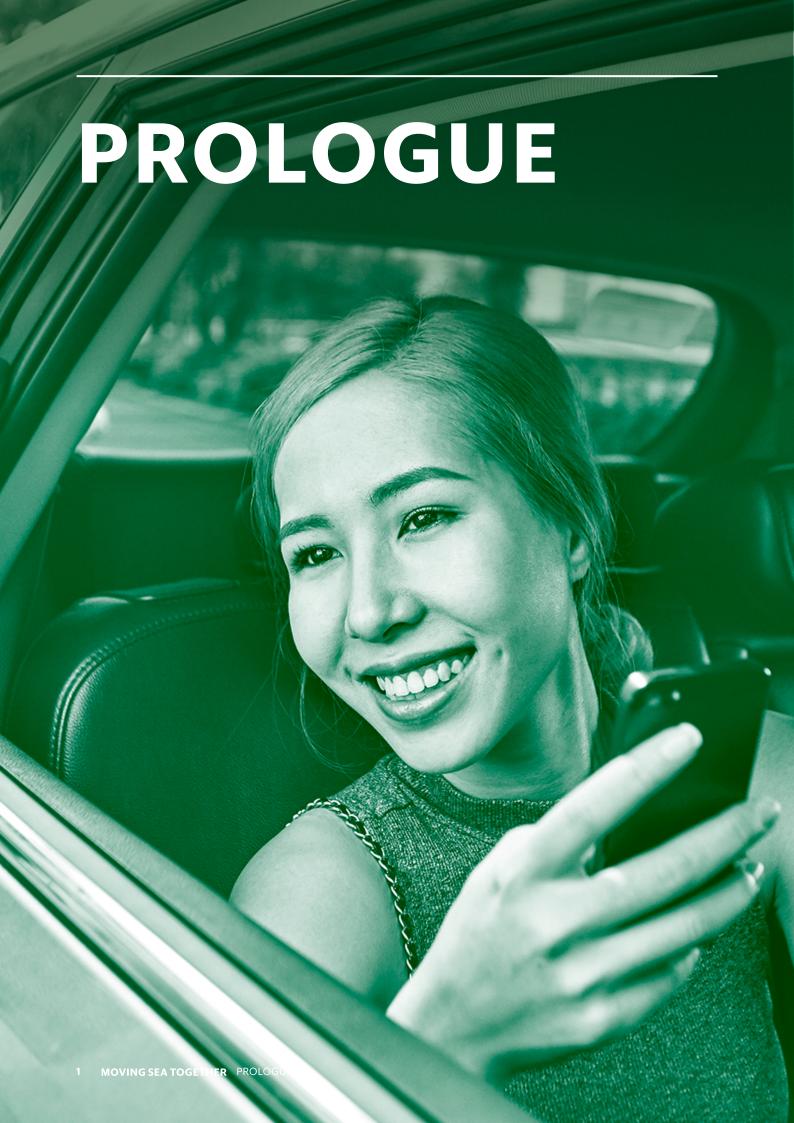
Grab's 5th Anniversary Special Report





CONTENT

Prologue	1.0	When little changes make a world of difference	01
	1.1	We move SEA forward, but what drives us forward?	
	1.2	What to expect from this report	
Changing The Way Nations Move	2.0	Passengers 2.0.1 Beating congestion to give you more time 2.0.2 Relevant variety of rides 2.0.3 Always innovating in safety 2.0.4 Grab for Work	05
	2.1	Drivers 2.1.1 Stretching the earning potential 2.1.2 Developing new skills 2.1.3 Instilling a sense of meaning and purpose	14
Redefining The World Of Payments	3.0	Preparing cash-wielding Southeast Asians for the digital economy	23
	3.1	Financial inclusion	
A Greater Impact On Society	4.0	A more connected transport network	 27
	4.1	Cleaner, more efficient cities	
	4.2	Solving congestion with big data	
	4.3	Delivering happiness to underprivileged kids	
Ending Statement	5.0	Making the digital economy work for everyone	33



When Little Changes Make A World Of Difference

Grab came to life for a simple reason— a mother's worry for her child's safety.

Tan Hooi Ling, Grab co-founder, used to work many late nights in Kuala Lumpur, and would be too tired to drive home. She would call a taxi, which sounded alarm bells in her mother's mind. Up till a few years ago, headlines highlighting crimes related to taxi drivers often surfaced. As a result, whenever Hooi Ling had to take a taxi home at night, her mother would stay up too, waiting in front of the TV, and buzzing her to check on her whereabouts.

The worry was very real, and it was something that co-founder Anthony Tan could empathise with. When his female relatives and friends informed him they were about to hop into a taxi, Anthony would feel worried. Stories about taxi-related assaults

and accidents due to unsafe driving and malfunctioning vehicles did not help. Anthony wanted to fix this, and together with Hooi Ling began working on a better way to hail taxis, one that would allow them and their loved ones to sleep soundly at night.

It was their personal experiences that would go into devising many of the safety features on the Grab app. Today, we count nearly 2.5 million Grab rides taken daily across 7 countries and 55 cities. Any of these passengers can feel at ease to travel and are able to quickly update their loved ones on their whereabouts.

Since its inception in 2012, Grab has gone from unknown local startup to leading ride-hailing platform in the region, but our desire to use technology to better lives in Southeast Asia still burns strong.

Today, we're no longer just about keeping passengers safe, but finding ways to give them more time and freedom of choice at the right affordability.

We're no longer just improving earning opportunities for our driver-partners, but developing programs that allow them and their loved ones to learn and grow.

We're no longer just about reducing carbon footprint with our services, but helping build more livable cities by contributing crucial traffic data that could help 620 million lives in Southeast Asia.

In fact, we're no longer just solving critical transportation issues, but reimagining payment methods that would give a more equal footing to the unbanked and the less connected.

As we celebrate our 5th year anniversary, this special report is our way of reflecting on our efforts to better the region through a combination of technology, passion, and empathy.

We Move SEA Forward, But What Drives Us Forward?

Southeast Asia is our home. While we are proud that our home is labelled one of the fastest growing regions in the world, it's still rough around the edges. We want to play a part in bringing positive change, which is why Grab is committed to a longer-term set of values that will act as a compass no matter how the landscape evolves. Here are the three guiding principles that keep the heart of Grab beating:



Safety First

Grab believes with the right investment and focus, our platform will allow everyone in the region to travel and make transactions with comfort and peace of mind, no matter the circumstances.



Accessibility For All

Regardless of income level, gender, or special needs, people deserve a fair chance to access better opportunities beyond their current circumstances. Whether it's through transportation or payment methods, Grab is driven to help people realise their potential.



Community Matters

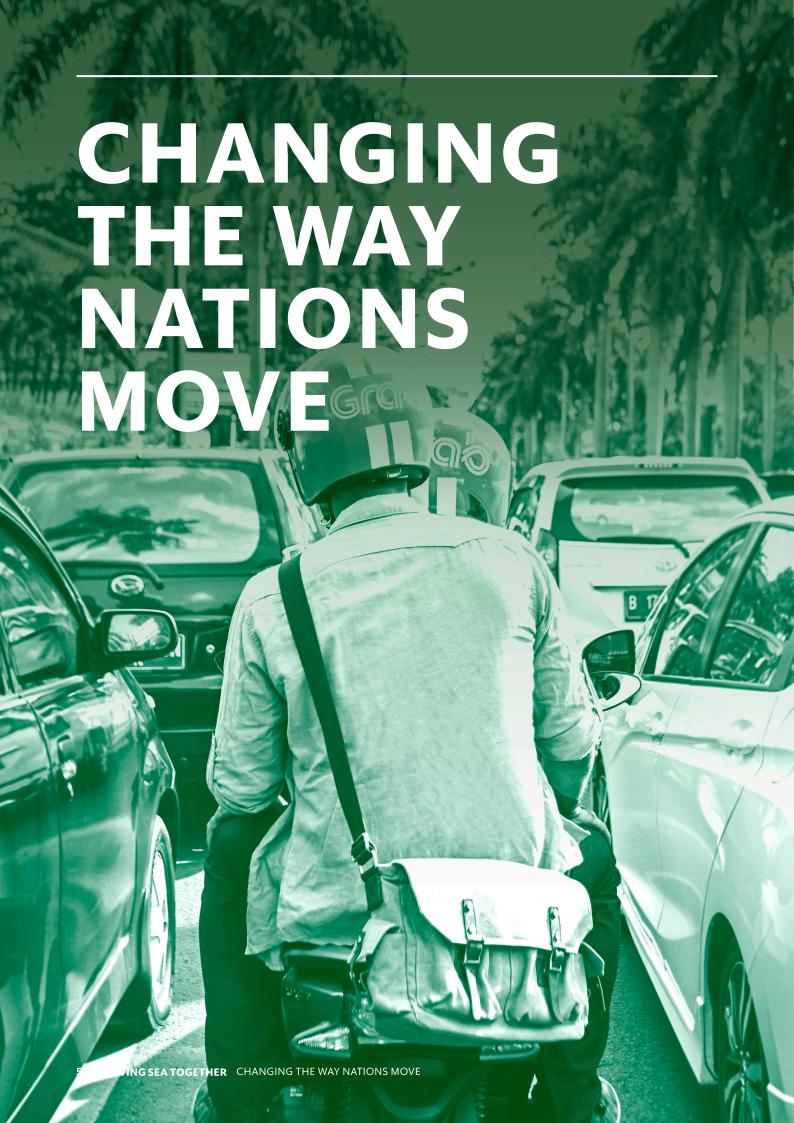
The founders started Grab to improve the state of the taxi-hailing business for both passengers and drivers in one country. As our portfolio continuously expands, both geography- and service-wise, Grab still puts community welfare as its priority. In fact, it's not just about driver-partners and passengers, but also societies and governments at large.

What You'll Find **In This Report**

In this 5th anniversary special report, we have chosen to outline the impact we have made within the region as a socially-responsible tech company. The report is divided into three main categories:



We hope the report will help the reader get a clearer picture on how the Southeast Asian landscape has shifted in the last five years and our role in shaping it.



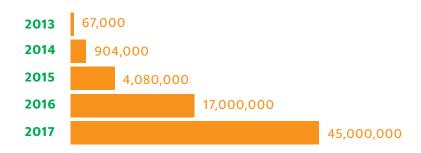
Part 1: Our Passengers

When Grab was first launched in 2012, we received 11,000 bookings. That was about 1000% more than what we had expected and prepared for. We only had a few hundred drivers available, barely enough to cope with the demand. Needless to say, our beta trial was a disaster. But we took something away from that learning experience: an affirmation that what we were offering was something people really needed.

To date, we have nearly 2.5 million rides in a single day, and over 45 million app downloads. That's an average of 360% growth per year.

Grab app downloads on Google Play and App Store:





Average percentage of growth since 2012:





Number of daily rides on average, which has doubled from 6 months ago.



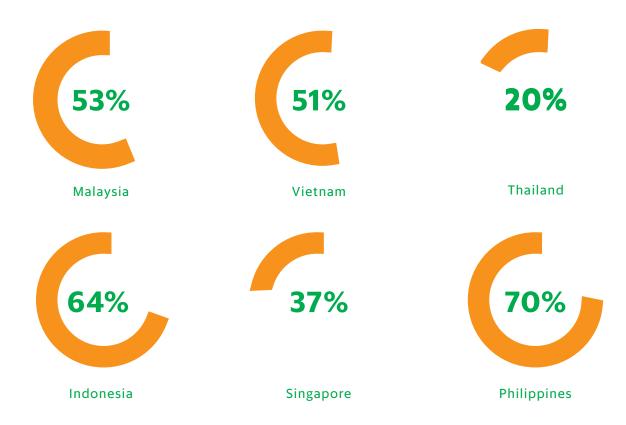
Nearly 5 million daily rides

We are proud that more and more Southeast Asians are able to find a safe, viable, and convenient travelling option with us. Beyond reassuring every Grab passenger with our trackable rides and pre-screened vehicles, we have helped them beat congestion, reducing travel time by up to 70%, and even extended our services to aid companies in increasing their efficiency with Grab for Work.

Beating Congestion With Every Ride

Congestion is accepted as a fact of life in Southeast Asia's metropolises. But it need not be so. Grab helps to alleviate this by providing commuting solutions that are more convenient, at fairer, more affordable prices. Across the region, we have helped reduced travelling times, with the greatest time-savings coming from the Philippines (70% reduction in travel times) and Indonesia (64%). Both are countries with thriving—yet highly congested—capital cities. Someday, Grab will hopefully turn Southeast Asian congestion into history.

Reduced travel time using Grab, compared to public transport



No More Stress Commuting to Work

Nguyen Thi Ngoc Quyen works at a communications firm in Ho Chi Minh City (HCMC). Nine years ago, she moved to HCMC because there were limited job opportunities in her hometown. In the city, opportunities are rife, but the congestion is a nightmare for a career woman like Quyen, whose job requires her to be out and about 60% of the time.

Taxis can be expensive, offering unreliable and often poor service quality. "I once had a meeting in the suburbs and couldn't find a driver. We ended up an hour late at our client's office," she said. Quyen has also had experiences with poor service, such as drivers who refused to pick her up if the commute distance was too short. These little frictions contributed to her daily stress.

Using her motorbike to get around wasn't always an option either. Parking is hard to find in the city centre, and it's unprofessional to appear at events sweaty with a bad hairdo after wearing a helmet

Quyen remembers the buzz when Grab launched in Vietnam. "It changed the way we moved in the city."

Since then, she has been relying on Grab to get around. She likes the friendly demeanour of the drivers and the comforts of a car on a budget. Thanks to the convenience provided by Grab, she has no plans to purchase a car anytime soon.

The biggest benefit though is how it removes the daily stress of commuting. "When I don't have to worry about frivolous transport problems, I can be more efficient and use the commute time to focus on the things that matter," Quyen said. "It's helpful when I'm trying to build my career, and it definitely makes life better."



Relevant Variety Of Rides

For a market as geographically diverse as Southeast Asia, there should be no 'one size fits all' solution. Commuting patterns, landscapes, and urban geographies differ. Our intimate understanding of the markets we operate in pushes us to offer multi-modal transport options, from two-wheelers with GrabBike to 40-seater buses with GrabCoach.

We introduced motorbikes in places like Vietnam and Indonesia, as it is a ubiquitous mode of local transport, and makes it easier for commuters to move around considering the critically high traffic. In Singapore, we found that locals were vehicle-agnostic and time-starved—they don't mind if it's a car or taxi, as long as they get a ride quick. This led us to pool our taxi and car supply in 2017 for our revolutionary JustGrab booking service. A first in Singapore's transport history, we now operate the biggest on-demand fleet of vehicles, giving consumers transparent, more cost-efficient fixed fares for both cars and taxis, and more importantly, reduced waiting times.

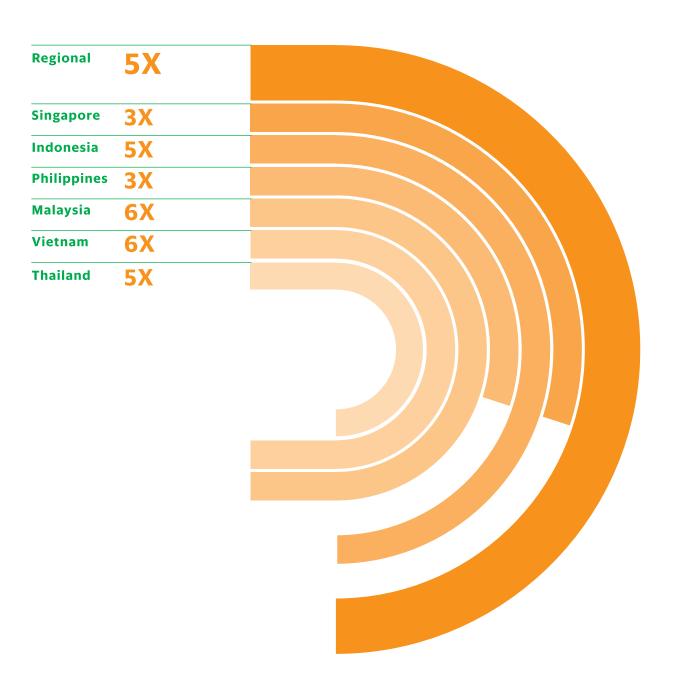
We've also launched the region's first on-demand group transportation services in Singapore: GrabCoach and GrabShuttle. We're testing shuttle buses as a more affordable service for commuters to get from home to work, and vice versa. This can save commuters the time and trouble of having to change multiple public buses or trains to get to work. In collaboration with the Government Technology Agency of Singapore (GovTech), we are using big data to identify popular shuttle bus routes before offering a specific route. It's a great example of transport optimisation: the service starts only when there are enough users who want to use it.





Always Innovating In Safety

Grab traffic accident rates are lower than national averages by:



While we continue to offer more variety of services, we do it in tandem with setting higher safety benchmarks.

Southeast Asia accounts for 8% of the world's population, but a quarter of road traffic deaths globally. That's unacceptable to us.

Safety is more than conducting background checks on drivers, and encouraging passengers to buckle up (all of which we rigorously enforce). It's about constantly innovating and raising the bar for safety in the ride-hailing space.

In 2012, we were the first ride-hailing app that allowed passengers to share their real-time ride locations with loved ones.

We've since achieved other firsts.

Achieving many Firsts when it comes to safety



Recognition

First ride-hailing platform to be awarded the ISO 9001:2015 for a world-class quality management system.



Assurance

First to ensure that every Grab ride in Southeast Asia is covered by free personal accident insurance.



Innovation

First in transport from the region to develop a pioneering in-app messaging service with **GrabChat**.

How GrabChat improves safety:

Designed to minimise driver distractions, it enables quick communications between drivers and passengers by providing commonly used templated messages that can be sent with just one tap.

"Hello, I'll be there in 5 minutes."

What's next for us? Expanding the use of telematics and making use of in-phone accelerometers to monitor drivers' speeds, driving patterns, and reducing unsafe habits like sudden braking or changes between lanes. Our trials with GrabBike drivers show that giving drivers prompt feedback on driving behaviours can reduce speeding incidences by 35%.

We'll keep persevering towards the day we reduce gaps in safety to zero.

Empowering SEA's Local Businesses

Grab more than just enables individuals to get around. We're also empowering local businesses to save more and run more efficiently.

Small and medium enterprises (SMEs) are the lifeblood of Southeast Asia's economy, accounting for 50-95% of employment in ASEAN member countries.

Often lean in size and light on resources, SMEs can expend enormous resources just managing their business expenses—including transport costs. Some continue to use inefficient manual methods to track and reimburse local transport, such as issuing cab cards or insisting on submitted physical receipts.

To support local businesses, Grab launched Grab for Work in June 2016, our corporate transport management solution. Using Grab's technology platform, SMEs gain a more efficient tool to organise and streamline transport spend. Digital receipts with trip details are sent straight to employees' inboxes, reducing the need for time-consuming paperwork. The Grab for Work web portal gives employers full visibility over who went where and when, and can further optimise their transport policy with digitised ride data.

Now on Grab for work



companies

In one year, more than 5,000 companies are now using Grab for Work across all our markets and report:

- A 60% increase in time productivity
- A 20-30% reduction in travel costs
- A 40% reduction in travel claim administrative errors

"We save time, and it relieves the administrative burden. Every month, we can see everybody's rides with just a couple of clicks instead of collating different receipts," said Jeffrey Liu, co-founder of GuavaPass, a growing health and fitness group based in Singapore.

By helping businesses save time and money, Grab keeps people focused on work that really matters.

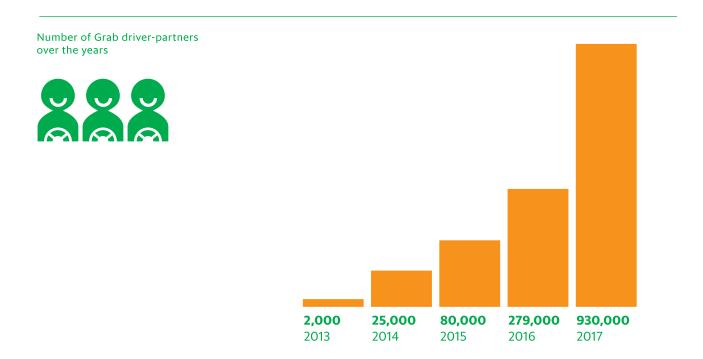
active users have used Grab services in more than one city.



Part 2: Our driver-partners

Grab started out with 40 taxi drivers in Kuala Lumpur, Malaysia. Fast forward to today, we count more than 930,000 driver-partners in our network, spread across 7 countries.

It's humbling to know the magnitude of trust and confidence they've placed on us.



Average Year-On-Year Growth in Drivers By Country

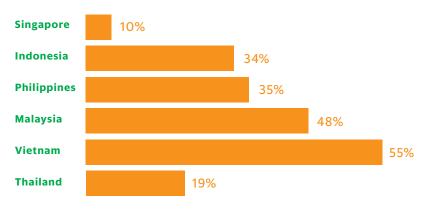
The numbers have gone up, but what hasn't changed is the core belief that driverpartners are instrumental to our success. Happy drivers mean happy passengers. We care about the welfare of our driver-partners, whose livelihoods depend on our platform. Here's how we make lives better for them.

Stretching Their Earning Potential

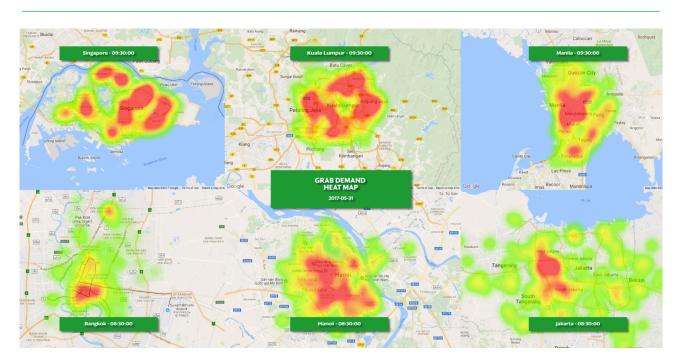
A large and growing customer base (45 million downloads to date) means more jobs and better earnings for our drivers. Across the region, our Grab driver-partners earn 32% more on a per hour basis compared to the wages of an average worker across all six of our key markets.

How much higher driverpartners' incomes are, compared to average wages*





* Based on a per hour basis



Using technology to optimise the supply of driver-partners in our cities: Grab's driver app displays demand heatmaps, which indicates areas with high passenger demand. These enhancements bring 12.9% more jobs for driver-partners.



Improving Digital Literacy

When Grab first launched, we had to teach taxi driver-partners how to use a smartphone before we even got them started on the app. We held fortnightly sessions with them in person, as many of them had not been exposed to messaging platforms like WhatsApp, not to mention navigation apps like Waze and Google Maps.

As of now, 70% of Southeast Asians still lack basic internet access, and ICT connectivity is patchy in rural areas. For many of our driver-partners, the Grab app is their first experience with the internet. By training them to use our app and the smartphone, we're indirectly helping them develop basic digital literacy—and the confidence to explore other digital applications, including e-banking, and Skype, which some drivers are now using to connect to their children who are abroad.

Building A Community, **Caring For Families**

Our driver-partners are motivated to work to provide for their families. As much as providing job opportunities and fair wages matter, Grab also believes in going above and beyond to better the quality of life for our driver-partners and their loved ones.

Since 2015, over 1,000 of our driver-partners' children have enrolled in our GrabSchool initiative in 7 cities. At GrabSchool, children are taught skills beyond the boundaries of an academic syllabus, including entrepreneurship, creativity, innovation, and future planning.

Another initiative, the Grab Academy for Wives, was built to boost the skills and confidence of our driver-partners' wives. The Academy has immersed over 100 of these supportive ladies in livelihood skills training workshops. Piloted in the Philippines, we are looking into expanding it to other countries.



GrabSchool workshop in Kuala Lumpur, Malaysia

Joining us as a driver-partner also means joining our community of driver-partners. Across countries, we host regular meet-ups for driver-partners to connect with each other, and for us to listen to their feedback. Exemplary drivers are rewarded with perks that include scholarships for their children and subsidised motorbikes. Many are recognised at driver-partner award ceremonies.



Our vehicle financing schemes enable driver-partners to achieve their aspirations of owning a car through affordable instalments. We provide free personal accident insurance to our driver-partners so they have peace of mind as they take to the roads. After all, every family takes care of its own.

Number of children have benefited from our GrabSchool Initiative



1000 children and growing

Grab Welfare Initiatives For Driver-Partners



Vehicle financing schemes to help drivers afford their own cars or bikes



Financial planning initiatives such as providing free insurance



Skills development programs such as language classes and first aid courses



Scholarships for driver-partners' children



Building driver-partner communities through regular meet-ups with Grab staff

Instilling A Sense Of Meaning And Purpose

At Grab, we see our driver-partners as more than just transport providers. They are our frontline agents of growth and change. We want to instill in them a sense of pride in their work, and let them channel their skills for good.



GrabTaxi drivers in Nonthaburi, Thailand donate to charity.



GrabBike driver-partners share a close bond and take care of each other.

'Lady Boss'

Nor Farahin Binti Tumiran, 28, is a determined woman. Despite being separated from her husband last year, she knew she had to take charge of her life and pave her own destiny. With her two young kids aged 5 and 10 in tow, she packed her bags and moved from Johor back to her hometown, Kuantan, for a fresh start.

As a single mother raising two young children, Farahin estimates that she needs at least RM2,000 (US\$463) a month to raise her kids. To make ends meet, she has two jobs: a clerk by day, and a server at a fast food eatery in the evenings, earning barely over what she needs, while her parents care for her children.

Driven, industrious, and with great hope for her children, Farahin recently took on a third job as a part-time Grab driver when the ride-hailing service expanded to Kuantan earlier in 2017.

"I like the flexible working arrangements I have driving for Grab. The extra money is good of course but I mainly like the opportunity to expand my horizons chatting with and learning more from new people," said Farahin.

As a working single mum, Farahin is breaking cultural norms in Kuantan. She relishes how driving for Grab empowers her as a 'lady boss'. "I do not think women should be viewed as weak just because they don't have a man to support them," she added, noting that passengers are often surprised to see a woman driver in Kuantan.

However she adds that her presence brings comfort to female passengers. "I once picked up a college student at night, and she was so grateful to see on her app that I am a female driver! She felt at ease."

What motivates and fulfils her most? Setting a positive example for women.

"I picked up a fellow single mum recently who asked me questions about my experience as a Grab driver. It was wonderful for her to speak with someone like myself, and I felt I made a difference by showing her how I regained my confidence and have the self-belief to be a driver in what many view to be a male dominated job. I recommended driving to her, and I am proud that she is now a driver with Grab too."



Placing Lifesavers On The Road

In partnership with the IFRC (International Federation of Red Cross and Red Crescent Societies), the Grab H.E.R.O (Heartland Emergency Response Operation) program trains Grab driver-partners in life-saving skills like CPR, AED, and First Aid. With over 930,000 drivers criss-crossing Southeast Asian cities every day, our vision is to make every Grab driver-partner a first-responder in medical emergencies. Every second counts when someone is in need.

Reinforcing Safe Bike-Riding Skills

Grab collaborates with professional driving schools to upskill and train our GrabBike driver-partners in defensive riding techniques.

Number of GrabBike driver-partners trained in Defensive Riding techniques.



over

We've seen a 10% month-on-month reduction in GrabBike accidents since the introduction of the courses.



Number of Grab driver-partners on the roads every day, equipped with emergency lifesaving skills, are on the roads every day and ready to serve as first responders in medical emergencies.



REDEFINING THE WORLD OF PAYMENTS

How Grab is making headway towards a cashless society



Preparing Cash-Wielding Southeast Asians For The Digital Economy

When we started Grab, we built a cash-enabled transport platform because consumers in Southeast Asia trust and prefer to use cash. In the five years since we've launched, Southeast Asia's digital economy has flourished, revolutionising commerce in the region, giving consumers access to more choice, lower prices, one-touch convenience, and better distribution. In fact, it is projected that the digital payments industry in Southeast Asia alone will grow to a US\$500 billion market by 2025.

Nevertheless, a large portion of Southeast Asia's 620 million people remain unbanked and continue to use cash, which could be a costly and unsafe way to pay, not to mention contributing to the wide income disparity in the region. To bridge the gap between the Southeast Asians' distaste of credit cards and the growing digital payments phenomenon, in 2016, Grab introduced GrabPay Credits, a cashless stored value option under GrabPay, housed within the Grab app. With GrabPay Credits, people across the region will have access to a safe, affordable, and convenient mobile payments service. We also introduced GrabRewards, Southeast Asia's first ride-hailing passenger loyalty programme, to give users more value with every ride.

How does this translate to the local markets? Affluent Singaporeans can use their credit cards and convert their rides into GrabRewards points. Filipinos and Indonesians can top up their GrabPay Credits account by topping up at local convenience stores, banks and ATMs—a system they've been accustomed to thanks to mobile phone plans. We've even made it easier for tourists to navigate Southeast Asia by allowing Chinese travellers to pay for their Grab rides using Alipay. Likewise, Android users can simply pay with their device, using Android Pay.

Financial Inclusion

Number of unbanked driver-partners Grab has brought into the banking system across Southeast Asia

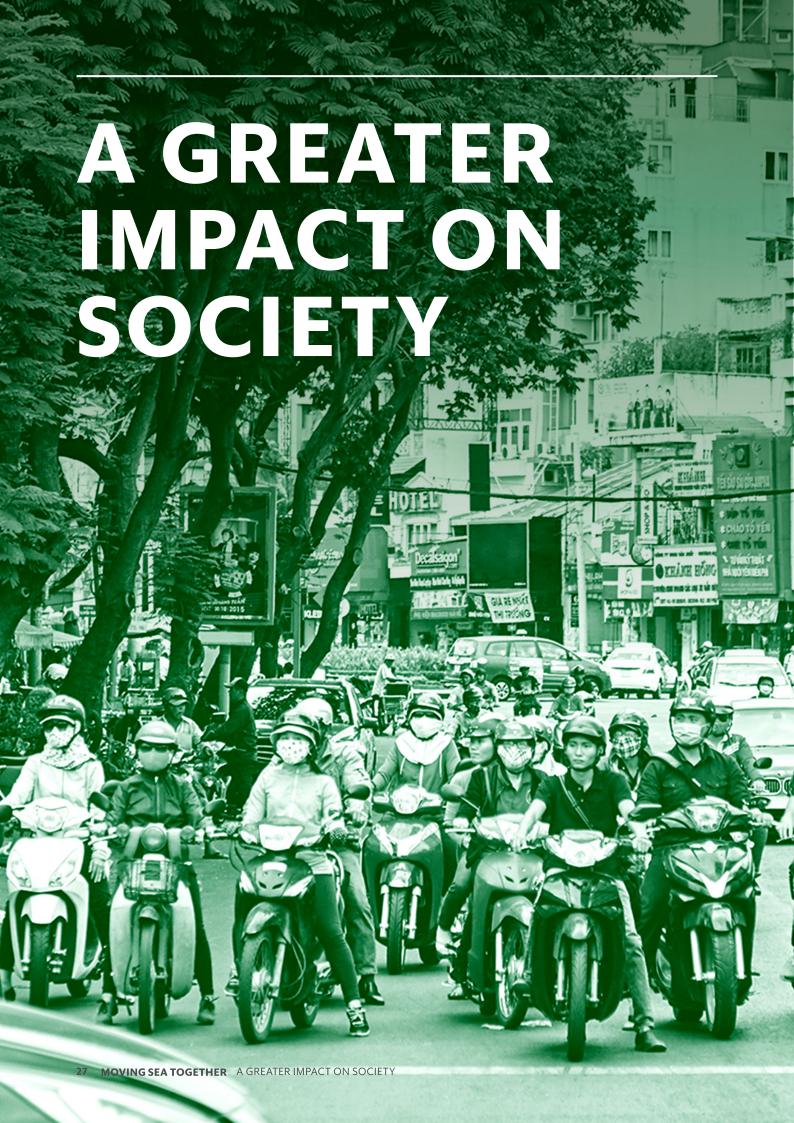


640,000

Beyond income opportunities, we help to bring financial inclusion to a largely underserved region. According to the World Bank, 50% of adults in ASEAN do not have an account at a financial institution, 71% receive their salaries in cash, and only 9% have a credit card. This limits many from the banking system, and they lack the ability to build credit histories and to access financial products like education loans and insurance.

Grab is helping to 'bank' tens of thousands of driver-partners every month. Driverpartners who register with us must present a bank or money account; those without, we assist with creating one. We estimate that we have brought as many as 640,000 driver-partners into the banking system by introducing them to basic financial services, including savings accounts and insurance.





A More Connected Transport Network

Even the most comprehensive public transport network will have its gaps. Using data with intelligence, we can improve public transportation. We are working with partners to develop a more efficient public transport network, with multiple services that complement each other. Today, we already have multiple transport services that fill specific needs, including pick-ups and drop-offs at central hubs. We are working with taxi operators to get more vehicles onto the Grab platform. We are continuously looking into underserved areas and routes—e.g. inter-city or longdistance—and ways to serve them.

In future, there is the possibility of working with public transit to deliver more seamless first- and last-mile travelling. For example, we can improve last-mile connectivity by using openly available GPS data from mass transit to track when trains will reach a specific destination. Our algorithm may then determine the number of drivers essential to serve different last-mile areas, and move them there. Together with our new GrabNow service, passengers can now shave even more time off their commute, creating a seamless journey experience.

Cleaner, More **Efficient Cities**

For many in Southeast Asia's burgeoning middle class, owning a car is a mark of success and comfort. Yet, a car these days doesn't necessarily guarantee convenience, and more cars on the road contributes to congestion, not to mention more carbon emissions.

Crowded roads are estimated to cost Asian economies 2-5% of lost productivity to their GDPs every year. There is enormous potential from encouraging more vehicle sharing and carpooling.

This is why Grab is pushing for existing vehicles to be shared and maximised for each ride. Our two flagship carpooling services—GrabShare and GrabHitch—have removed approximately 16,000 cars from the road. With carpooling and technology upgrades to our booking allocation system, we have also cut carbon emissions by almost 3.2 million kilograms.

Cars removed from the roads*



*In cities with GrabShare and GrabHitch

Carbon emissions saved



We save almost 3.2 million kilograms in carbon emissions every year. This is equivalent to the amount of CO2 emitted by desk lights for 9,268 children to study in a year—and that's assuming they study all day and night!

Since its launch in Dec 2016, GrabShare has covered



8 million rides 72 million km

(or 187 trips to the moon!)

Solving Congestion With Big Data

Each day, Grab's fleet of more than 930,000 driver-partners cover Southeast Asia's roads. Our driver app produces real-time GPS data, allowing us to collect a massive amount of valuable information in the last five years. The data is so rich that when the GPS points are put together, they produce a moving map of the city.

Imagine if that information was converted into traffic statistics such as travel speeds and used by governments to improve traffic movement in cities. City councils could then relay public announcements on the best transit routes and time to travel, saving drivers and passengers time and money. Armed with data, city planners could make better informed decisions on where to invest more road infrastructure.

In 2016, Grab became the first ride-hailing company to partner with the World Bank to develop OpenTraffic, a non-profit global data platform that works with vehicle fleet operators, app developers, and governments to translate anonymous positions of vehicles and smartphones into real-time and historical traffic statistics.

Now available to the Philippines and Malaysian governments, OpenTraffic's data is used in a variety of ways.

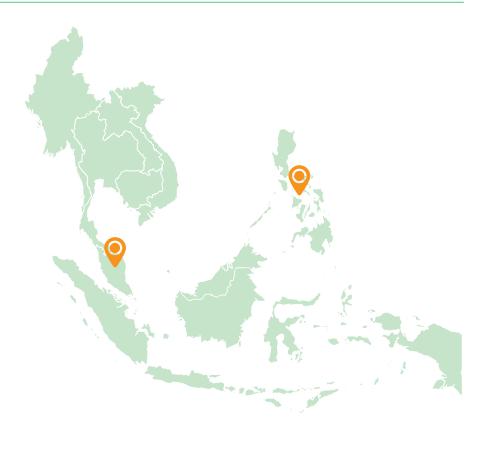
In a pilot program in Cebu, city officials use OpenTraffic's data to optimise traffic signals, saving them an investment in new sensors while improving travel time for residents.

OpenTraffic also helps local authorities analyse the best time to travel on a road segment, and to determine congestion patterns using baseline data. This reduces the need to rely on manual time surveys. Over time, such information could help ease the traffic jams that cost the country an estimated 2.4 billion pesos a day.

It's no wonder that Grab won the PublicAffairsAsia's 2016 Gold Standard Award for Public Private Partnership, which is considered the top honour in the public affairs industry. The award recognises Grab's strong collaboration with Southeast Asian governments and the World Bank Group for the OpenTraffic partnership.

OpenTraffic now available in the Philippines and Malaysia





Delivering Happiness to Underprivileged Kids

In 2013, Grab banded together the compassion of our passengers and the labour of our driver-partners and came up with a non-profit project, #DeliveringHappyness. Passengers were encouraged to donate pre-loved books and stationery, and the driver-partners would pick up the items before delivering them to rural libraries that serve underprivileged children in the local communities, with Grab covering the fares. #DeliveringHappyness was so well-received, we collected 8,000 items, which was 4 times more than our target, enough to fill 20 rural libraries. Encouraged by the success, we extended the project in 2016 from just Malaysia to Indonesia, Vietnam, Thailand, Singapore, and the Philippines.

In 2016, the #DeliveringHappyness project

DELIVERED

books, toys, and stationery

underprivileged kids

REACHED







"Development is about transforming the lives of people, not just transforming economies."

Joseph Stiglitz, Nobel prize recipient and celebrated economist

At Grab, we are driven to help build a stronger and more efficient Southeast Asia, but we also have a desire to build a Southeast Asia in which the less privileged and less fortunate will also access to opportunities to make a decent living. In all honesty, when we first started introducing our cashless payment service, it was to make paying for transport safer and more seamless. As more and more passengers began to familiarise themselves with this concept, we saw a potential to do more for people of this region. Online transactions should be for everyone, not just the urban, the educated, and the rich. It makes no sense for a farmer in rural Indonesia to purchase a wok, a basic need, that costs 50% more than the same wok purchased online by an affluent housewife in Jakarta.

We want to be a part of the solution. We want to enable e-commerce in Southeast Asia, and we want all Southeast Asians to be able to enjoy the full benefits of this digital revolution. How do we do this?

A Wallet For Southeast Asians

As well as building a trustworthy transport platform, we're intent on building Southeast Asia's most inclusive, accessible, and safest mobile wallet that's also rewarding. A wallet that enables Southeast Asians to pay for everyday things in a way that is accessible to them, that isn't exclusive to credit card holders, and on a platform that is as trustworthy as it is ubiquitous. A uniquely Southeast Asian wallet that meets the needs of the 620 million whom we call our brothers and sisters.

A major step in that direction is our acquisition of Kudo, a like-minded startup that empowers millions of Indonesians to access all kinds of e-commerce and financial services through their network of 400,000 on-ground agents.

These agents act as a bridge between the more rural Indonesians who may not be internet-savvy with the online world, giving them more avenues to reach what the digital world has to offer. It's all about equal opportunity, and it's a cause close to the hearts of both Kudo and Grab.

Disrupting Transport, Payments, and Commerce

At Grab, we believe that Southeast Asia's biggest problems are also its largest opportunities. Safe and accessible transport, digital financial inclusion, and enablement of commerce are three of the most crucial ways to develop Southeast Asia. And the Grab platform sits at the intersection of these three pillars of growth, giving us the opportunity of a lifetime to make a real difference to Southeast Asia's future.



รับส่วนลด

Get 50 THB discount off



COURT YARD

SuperRich

tob

sto

www.rodhae.com

DRIVING SOUTHEAST ASIA FORWARD.



SOURCES

- 1. Grab internal sources
- 2. Bank of Thailand
- 3. Department of Statistics, Singapore4. Department of Statistics Malaysia
- 5. International Labour Organization
- 6. Japan External Trade Organization
 7. KPMG, Retail Payments in Indonesia, January 2017
- 8. McKinsey, Asia-Pacific Payments Map, 2010
 9. McKinsey, Digital Banking in Asia: What do consumers really want?, Mar 2015
- 10. OpenTraffic
- 11. Philippine Statistics Authority
- 12. The Organisation for Economic Co-operation and Development (OECD)
- 13. The World Bank Group 14. World Health Organisation



www.grab.com



For more information, visit us at **www.grab.com**

