Fullerton Health

SUSTAINABILITY REPORT 2023

FULLERTON
HEALTH

Fullerton Health

SUSTAINABILITY REPORT 2023

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ABOUT US [GRI 2-1, 2-6]

Who We Are

Fullerton Healthcare Corporation Limited ("Fullerton Health Group", "FH", or the "Company") is a Singapore headquartered leading vertically integrated healthcare platform with a track record of more than a decade in providing patients and clients with innovative healthcare solutions. Established in 2010, the Company owns and operates an extensive network of healthcare facilities across nine markets in Singapore, Philippines, Indonesia, Vietnam, Cambodia, Malaysia, China, Hong Kong SAR and Papua New Guinea, and partners with established and reputable healthcare providers in the region.

What We Do

We offer healthcare services for patients that cover the whole journey of care. This includes managed care and network management services, primary care and diagnostics, speciality and ancillary care. We also provide services to corporate and insurer clients, offering them assurance of clinical quality, access to a broad network of healthcare services, administrative efficiency and cost savings. Through our key subsidiaries, we also provide other healthcare offerings such as pharmacy and ambulance services. For more details on all our offerings and our subsidiaries, please refer to our ***website.***

13 Million Health Transactions Annually

Nine Markets Across Asia Pacific

550+ Owned Facilities

~12,000 Network Providers

1100+ In-house Healthcare Professionals

17 Subsidiaries to Support Care Delivery

Why We Exist

Our mission is to provide affordable and accessible care across Asia to enhance healthcare in the Asian region. We are committed to sharing knowledge, exchanging best practices, and continuously improving the delivery of care across our network through strategic collaborations. With a deep sense of responsibility, we strive to empower individuals and communities with the resources they need to lead healthier lives. We are committed to fostering innovation, embracing technology, and staying ahead of emerging healthcare trends.

Affordable and Accessible Care for All in Asia

Integrity
We do the right thing and we 'walk the talk'

Compassion
We care deeply for our patients and place them at the center of everything we do

Innovation
We dare to create and to embrace change.

Teamwork
We value and nurture our people to achieve excellence together

Partnership
We build long-term relationships with our partners and healthcare community

MESSAGE FROM OUR COMPANY [GRI 2-22]

Dear Stakeholders,

On behalf of Fullerton Health Group, the Board of Directors ("The Board") is pleased to present our second sustainability report. This report covers Fullerton Health's sustainability efforts and progress across our Economic, Environment, Social and Governance ("EESG") pillars for the year 2023, demonstrating our commitment to embedding sustainability across all aspects of our business operations. As you read through our progress for 2023, do anticipate more updates in 2024 as we continue our commitment to decarbonisation and integrate climate resilience in our operations.

As a Group with a growing regional presence, we recognise the importance of climate change to the world. In recognition of the urgent need to confront its escalating impacts, 2023 has emerged as a pivotal milestone for Fullerton Health in our sustainability journey. This year, we began integrating decarbonisation strategies into our environmental management practices and monitoring our environmental performance, including our carbon footprint for our key operations, in Singapore and Philippines. We are also working towards conducting a climate risk assessment to understand and mitigate the impact of climate-related risks we are exposed to. This is a testament to the work we are doing to prioritize sustainability in our operations and business resilience planning.

Apart from the impact of climate change, the healthcare sector is also experiencing other disruptions. These uncertainties are propelled by advancements in technology, rising costs and the evolving needs of patients. For example, the challenges presented by the COVID-19 pandemic have underscored the urgency for healthcare providers to embrace digital and innovative approaches to enhance patient care quality and medical processes. To keep abreast with this dynamic and evolving landscape, we conducted a materiality refresher exercise this year to get a fresh perspective on the topics that impact our business and stakeholders. The assessment affirmed the continued relevance of our existing sustainability topics and highlighted the need to include two new topics – "Anti-Corruption" and "Economic Performance" as part of our material topics. With this renewed focus, we intend to monitor and manage the impacts of these material topics in the coming years.

The wellbeing of our patients and employees has always been, and remains, a critical area of importance for Fullerton Health Group. We look to provide a range of training and upskilling programs for our employees to excel professionally. Additionally, benefit packages and health and safety initiatives are also in place to ensure their wellbeing. In terms of promoting patient and community wellbeing, we continue to ensure our services remain affordable and easily accessible in the regions we operate. We will continue to bolster support for healthcare systems and raise awareness about health and lifestyle improvements by collaborating with our peers and governmental bodies. We present details on our impact in the following chapters "Caring for Our People and Communities" and "Upholding Good Business Conduct".

We aim to grow sustainably and responsibly, reducing the environmental impact of our business and make positive contribution to the communities we operate in. We will continue to work towards providing clear and transparent disclosures to our stakeholders, as well as expanding our reporting scope to encompass all our business operations, highlighting our sustainability endeavours across the entire Group.

We look forward to your continuous support as we strive towards a sustainable future beyond generations to come.

Sincerely,
Fullerton Health Corporation Limited

2023 REPORT HIGHLIGHTS

Inclusion of Fullerton Health Philippines operations in scope of sustainability reporting for FY2023

Renewed focus
on preventive health with our **First Health Hub Clinic in Hougang Green** and **Flagship Health Screening Centre in Novena**

419,481
new lives onboarded our Health Management Organisation (HMO), Healthcare Management, and Clinic Services plans in the Philippines

Zero fines
for **infringements** of regulations for handling waste

Inaugural Reporting
of emissions and waste performance

Zero incidents of non-compliance
with regulations concerning the health and safety of patients and frontline employees

30% of female representation
in senior management

Zero Fatalities
as a result of work-related injuries and ill-health for non-frontline employees

100% of fully owned clinics
pass local healthcare authorities (i.e., Ministry of Health ("MOH"), Department of Health ("DOH")) **license certification/renewal**

No major data security breaches
relating to the Personal Data Protection Act in Singapore

100% of new suppliers screened
using Supplier Code of Conduct

AWARDS AND RECOGNITION

Two Golds and One Silver

At Singapore Healthcare Service Awards ("SHQSA"), which honours outstanding healthcare professionals who have delivered quality care and exceptional service, a testament to our staff who consistently deliver excellent service.

SingHealth DukeNUS ACADEMIC MEDICAL CENTRE

MaritimeSG Care Awards

Covid-19 Resilience Award

In recognition of our active engagement in supporting various Covid-19 projects with the Maritime Industry. These include establishing and operating the Floatels @ Tanjong Pagar Terminal and setting up a seafarers' vaccination ("SEAVAX") centre, playing a key role in protecting the health and safety of port workers during the pandemic and allowing port operations to continue smoothly.

Certification of Appreciation (Gold)

For supporting SG Cares Giving Week – a key initiative of the National SG Cares movement held annually from 1 to 7 December that celebrates the spirit of giving and seeks to make giving a part of our way of life. Fullerton Health Singapore supported this initiative through organising our Grant-A-Wish and Migrant Worker Donation Drive events in 2023.

ABOUT THIS REPORT [GRI 2-2, 2-3]

Reporting Scope

Fullerton Health Group is pleased to publish our second sustainability report, which documents our sustainability strategy and performance. Unless otherwise stated, the scope of this report covers the operations of Fullerton Health Group, and its key subsidiaries in Singapore and Philippines. For ease of reference, the entities referred to as Fullerton Health Singapore and Fullerton Health Philippines in this report are as follows:

Fullerton Health Singapore	▸ Radlink ▸ Urban Rehab ▸ Medisol Solutions ▸ Fullerton Health Clinics
Fullerton Health Philippines	▸ Asalus Corporation ▸ Avega Managed Care, Inc. ▸ Aventus Medical Care, Inc. *The three entities above can be collectively and interchangeably referred to as the "Intellicare Group" or "Fullerton Health Philippines".*

The period covered by this report is from 1 January 2023 to 31 December 2023, which aligns with the company's financial statement period. This report is published on 19 September 2024.

Reporting Standards

This report has been prepared with reference to the latest Global Reporting Initiative (the "GRI") Standards on governance, economic, environmental, and social performance. The GRI standards have been chosen as they are widely used and recognised globally, while providing companies with a useful framework to assess their impacts on the economy, environment, and society. The report also highlights Fullerton Health's contributions to the United Nations Sustainable Development Goals ("UNSDGs").

The Company will continue to communicate its sustainability performance and progress annually. In future reporting, other reporting standards will be adopted to tailor disclosure content for different stakeholders. Acknowledging that external assurance can increase public confidence and improve the credibility of our sustainability report, the Company will also consider undertaking internal/ independent external assurance in the future.

Feedback

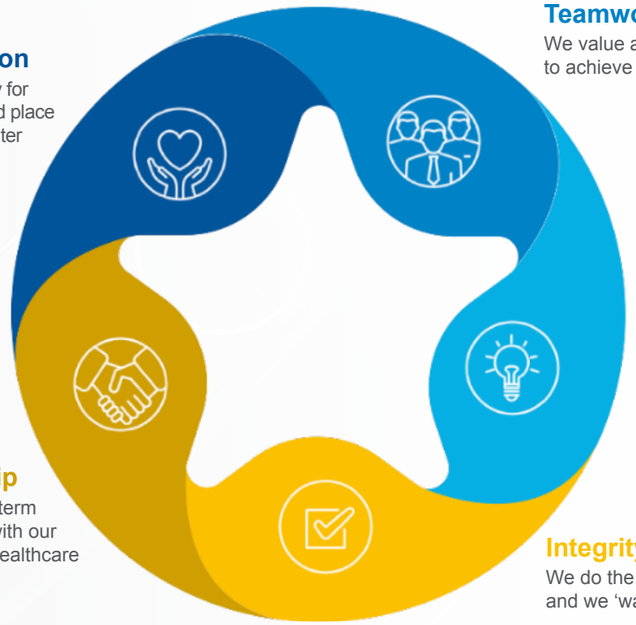
For more information, please reach us at 6 Raffles Boulevard, #03-308 Marina Square, Singapore 039594 or contact us at +65 6333 3636 / assistme@fullertonhealth.com.

OUR SUSTAINABILITY STRATEGY AND APPROACH

Sustainability Approach

Fullerton Health Group continues to make important strides towards integrating sustainability goals within our operations and ecosystem. Guided by our organisation's values and Sustainability Leadership Committee, we are determined to consistently enhance our practices and commitment towards sustainability practices. This section highlights our strategy and leadership framework in identifying and managing sustainability material topics that are aligned with our values – Compassion, Teamwork, Innovation, Partnership, and Integrity.

OUR SUSTAINABILITY STRATEGY				
Our Vision	Harnessing our purpose and shared values of integrity, innocation, teamwork, compassion and partnership, we aim to provide affordable and accessible care for all in Asia			
Our Commitment	In partnership with our stakeholders, we drive sustainability performance in a collaborative manner within Fullerton Health's ecosystem			
Sustainability Pillars	Achieving Sustainable Economic Development	Managing our Environment Footprint	Caring for Our People and Communities	Upholding Good Business Conduct
Shared Values	**Innovation**	**Integrity**	**Partnership** **Teamwork** **Compassion**	**Integrity**



Compassion
We care deeply for our patients and place them at the center of everything we do

Teamwork
We value and nurture our people to achieve excellence together

Innovation
We dare to create and to embrace change

Partnership
We build long-term relationships with our partners and healthcare community

Integrity
We do the right thing and we 'walk the talk'

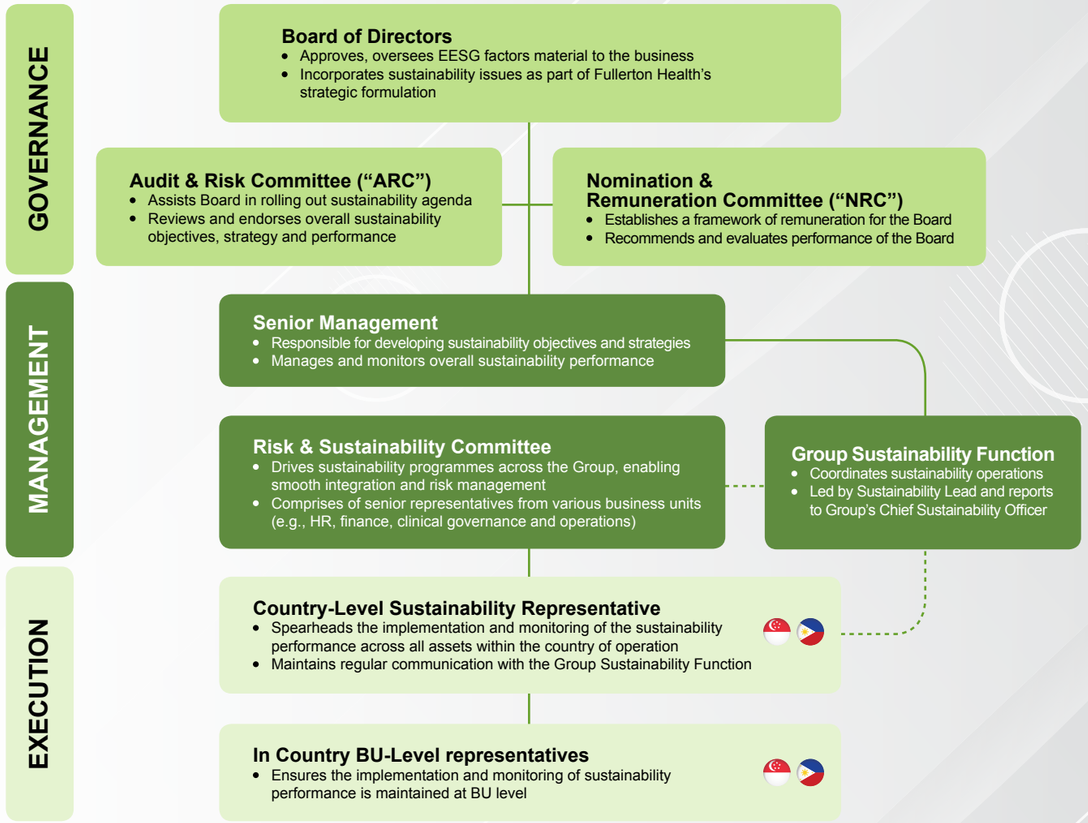
At Fullerton Health Group, we are dedicated to improving healthcare across Asia. Our mission is to make quality healthcare both affordable and accessible to everyone in the region. Driven by this mission, we foster strategic collaboration and drive innovation to enhance our capacity in delivering exceptional services.

Our values pivot around five key levers – Compassion, Teamwork, Innovation, Partnership, and Integrity. These levers form the cornerstone of our sustainability strategy and guide us in identifying and managing key material EESG topics most relevant to us across the four sustainability pillars – Achieving Sustainable Economic Development, Managing our Environmental Footprint, Caring for our People and Communities, and Upholding Good Business Conduct.

Sustainability Governance [GRI 2-9, 2-10, 2-11, 2-12, 2-13, 2-14, 2-17, 2-18, 2-20]

Our governance structure plays a crucial role in embedding our sustainability strategy throughout the Company, from the Board down to every employee, guaranteeing its integration and resonance at all levels.

Fullerton Health Group has established a robust governance structure to ensure that sustainability is managed and integrated across the organisation at every level. Each tier of our governance structure is entrusted with specific responsibilities to govern, manage, and execute sustainability-related matters effectively.



The Board holds the highest responsibility for developing Fullerton Health Group's overall sustainability strategy and providing oversight over our risk management processes, sustainability and corporate governance. The Board is also in charge of the management and monitoring of material sustainability matters, ensuring they are integrated into our business and strategic planning.

Alongside the Board, the Audit & Risk Committee ("ARC") and Nomination & Remuneration Committee ("NRC") assume leadership positions where they approve and assess strategies, objectives, and performance related to sustainability. We ensure our leaders are kept abreast of industry and regulatory advancements, and offer EESG and sustainability related training, wherever appropriate.

The Board is supported by various management teams, including Senior Management, the Risk & Sustainability Committee, and Group Sustainability Function. The Risk & Sustainability Committee facilitates in overseeing the execution of sustainability programs across the group. On the other hand, the Group Sustainability Function takes on a pivotal role in supervising and ensuring the effective implementation of sustainability operations throughout the organisation.

Our management teams receive support by individuals who are tasked with implementing sustainability-related measures and plan. These individuals are representatives from their respective country and business unit level, acting as key personnel in liaising between the Group sustainability function and their own countries or business units. They are instrumental in driving sustainability initiatives on ground and within their operations, helping to manage sustainability performance and achievement of sustainability targets, to ensure we manage our EESG material topics effectively across the group.

Materiality [GRI 3-1, 3-2]

In FY2022, Fullerton Health Group conducted our inaugural materiality assessment where nine material topics were identified. However, in light of the evolving healthcare and sustainability landscapes, the introduction of HealthierSG and the release of the International Sustainability Standards Board ("ISSB") Standards, a materiality refresher exercise was conducted this reporting year. The refresher exercise enabled us to re-assess the relevance of existing topics and identify new EESG topics that are pertinent to our business operations.

In this exercise, we considered our stakeholders' inputs as key factors in determining the revised list of material topics, and we deeply appreciate their valuable contributions towards the organisation's growth and success.

Our materiality approach follows three key steps: "Identification", "Assessment and Ranking" and "Prioritisation and Validation", as described below:

Our Materiality Approach

Identification

Preliminary sustainability matters are identified based on desktop research (i.e., Industry publications, global standards, regulatory requirements, market trends) and peer review.

Assessment and Ranking

Through a survey and interview session, stakeholders are engaged to assess and rank the importance and impact of each topic identified on Fullerton Health's business and operations.

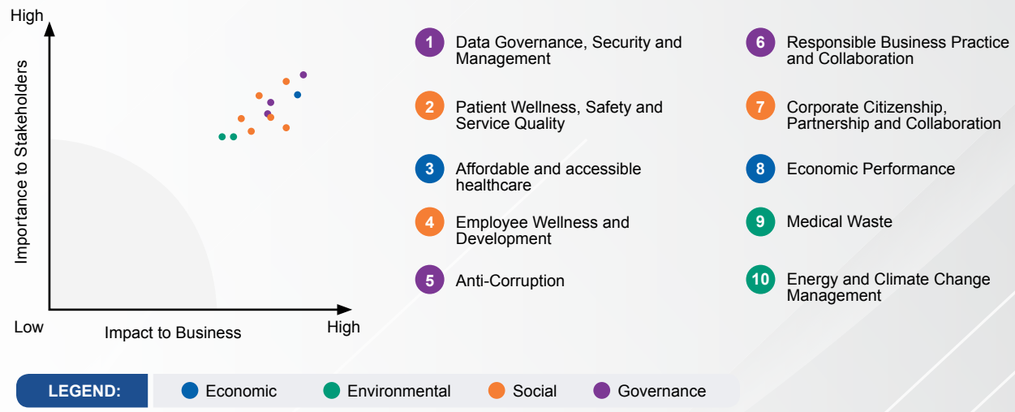
Prioritisation and Validation

Topics are prioritised and mapped onto a matrix based on the importance and impact of the topic. Final materiality results and a new list of identified topics are presented to the Board and higher management for validation and endorsement.

Based on the materiality refresher exercise, all existing topics remained relevant for Fullerton Health. Additionally, we observed an increasing interest in "Economic Performance" and "Anti-Corruption" amongst Fullerton Health's stakeholders, hence these topics were included as material topics for this reporting year. We have also broadened the scope of our current topics to include those that offers our stakeholders a more comprehensive perspective. Topics that have been expanded include "Patient Wellness, Safety and Service Quality", "Employee Wellness and Development" and "Corporate Citizenship, Partnership and Innovation". As part of our commitment towards sustainability and reducing carbon emissions, we have expanded our existing material topic "Energy and Emission" to "Energy and Climate Change Management", which places greater emphasis on the importance of reducing our greenhouse gas ("GHG") emissions and follows through on our upcoming decarbonisation plans.

> Existing material topics such as Affordable and Accessible Healthcare, Employee Wellness and Medical Waste continue be important topics of focus for us. We also acknowledge that new topics such as climate change and economic performance need to be monitored and should be included in our material ESG topics to ensure that our sustainability strategy remains relevant for the business.
>
> **Chief Sustainability Officer, Margareta Laminto**

Our final ten material EESG topics for 2023 have been identified in the materiality matrix below, reflecting the varying ranks of importance to external stakeholders and business. These material EESG topics form the key focus of our sustainability strategy and efforts.



Moving forward, Fullerton Health will continue to assess these material EESG topics by drawing upon insights obtained from the evolving business environment, as well as day-to-day interactions with stakeholders.

Material Topics, Targets, And Performance [GRI 3-3]

Fullerton Health has set clear targets for our material topics, which ensures that our actions are measurable and focused. These targets are mostly set at group-level and are in support of the UNSDGs. Our structured approach allows us to effectively track our sustainability progress and measure the success of our ESG initiatives for each of our material topics as we work towards driving sustainability efforts for the group.

MATERIAL TOPIC	2023 GROUP TARGETS AND PROGRESS Note: For targets marked as 'partially achieved', the target has been achieved by some, but not all entities within the Group. Legend: Achieved / Not Achieved / Partially Achieved	UNSDGs SUPPORTED
Achieving Sustainable Economic Development		
Affordable and Accessible Healthcare	5% annual increase in lives onboarded	3, 8, 9, 10
Economic Performance	Our goal is to secure financial resilience in an economy that is progressively shaped by environmental and social factors. Considering this is a new material topic, we are currently assessing potential targets which will be disclosed in upcoming reports.	8
Managing our Environmental Footprint		
Medical Waste	No fines for infringements of regulations for handling waste	11, 12, 13
Energy and Climate Change Management	We have started charting our decarbonisation pathway to further deepen our understanding of our environmental footprint.	11, 12, 13
Caring for our People and Communities		
Employee Wellness and Development	Zero incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees Zero fatalities as result of work-related injuries and ill-health for non-frontline employees 100% of employees who are eligible for bonuses receiving regular performance and career development reviews 30% of female representation in senior management[1] Zero incidents of needle-stick injuries for employees	3, 4, 8
Patient Wellness, Safety and Service Quality	Zero incidents of needle-stick injuries for patients Zero incidents of dispensing error Less than five customer complaints received[2]	3
Corporate Citizenship, Partnership and Innovation	Two local community engagement projects with active employee participation[3] $300k of annual spending on social enterprises[3] 90% of annual spending on local suppliers[3]	3, 9, 10, 11
Upholding Good Business Conduct		
Responsible Business Practices and Collaboration	Minimal cases of significant fines and non-monetary sanctions for non-compliance with relevant laws and regulations[4] 100% of new suppliers screened using Code of Conduct 100% of fully owned clinics pass local healthcare authorities (i.e., Ministry of Health ("MOH"), Department of Health ("DOH")) license certification/renewal[3] 100% of Panel clinics/doctors to be registered under local healthcare authorities (i.e., MOH and Singapore Medical Council ("SMC"))	16, 17
Anti-Corruption	100% of new employees completing anti-bribery and corruption training as part of onboarding	16
Data Governance, Security and Management	100% completion of data privacy training for new employees as part of onboarding Zero major complaints concerning breaches of patient privacy Zero data security breaches relating to regulatory requirements	16

[1] Senior Management refers to individuals holding positions at the level of Assistant Vice President (AVP) or higher.

[2] This target is currently only relevant to Fullerton Health Philippines. Fullerton Health Singapore is in the process of establishing similar targets.
[3] The target is currently only relevant to Fullerton Health Singapore. Fullerton Health Philippines is in the process of establishing similar targets.
[4] Fullerton Health Singapore was fined in 2023 for a data breach incident under its vendor that occurred in 2021. Refer to pg 90 for more details.

Approach to Stakeholder Engagement [GRI 2-29]

Beyond our materiality refresher exercise, we actively seek our stakeholders' feedback through a variety of well-established engagement methods to understand their concerns in how we manage these topics. These methods cater to the unique preferences and topics of interest of each respective stakeholder, ensuring that our engagement strategy is custom-tailored and impactful. Through implementing these rigorous engagement methods, we can pinpoint areas requiring improvement and formulate practical resolutions for such concerns. This approach aligns with our commitment to creating a sustainable, inclusive, and beneficial stakeholder environment.

The table below showcases our eight principal stakeholder groups that significantly influence or are substantively impacted by the sustainability performance of Fullerton Health.

KEY STAKEHOLDERS	ENGAGEMENT METHODS	STAKEHOLDER INTEREST AND CONCERNS	FH'S RESPONSE AND KEY OUTCOMES FOR THE YEAR
Investors and Shareholders	• Shareholder meetings • Investor relations website, meetings, forums/ conferences • Roadshows	• Corporate governance • Legal compliance • Long-term value of the business • Sustainability reporting disclosures and performance	• Ensuring strong Board oversight and internal controls • Integrating sustainability into business strategy
Employees	• Intranet • Onboarding orientation • Annual appraisals and performance reviews • Internal communication channels • Townhall sessions • Employee surveys	• Occupational health, safety and wellness • Remuneration, benefits and opportunities • Training and development • Workers' rights	• Creating a safe and fair working environment for all workers • Providing opportunities for growth and development
Customers - Patients - Companies	• Service provisions and engagements • Websites and social media engagement • Customer feedback surveys	• Affordable and accessible healthcare • Quality and safe healthcare services • Ethical medical practices • Patient wellness and experience • Data privacy and protection	• Responding to customer feedback effectively and promptly • Continuing to provide safe and quality care
Government	• Regular meetings for private-public partnership • Policy working groups	• Legal compliance • Affordable and accessible healthcare • Healthcare community programmes • Robust local healthcare system	• Implementing policies and processes to ensure compliance with laws and regulations • Continued partnerships with the public sector to support local healthcare system

KEY STAKEHOLDERS	ENGAGEMENT METHODS	STAKEHOLDER INTEREST AND CONCERNS	FH'S RESPONSE AND KEY OUTCOMES FOR THE YEAR
Medical Industry Associations and Experts - Specialists - General Practitioners - Allied Health	• Industry forums/ summits • Advisory groups	• Innovation in healthcare • Affordable and accessible healthcare	• Maintaining close collaboration with associations and industry experts
Media	• Press conferences	• Innovation in healthcare • Affordable and accessible healthcare • Sustainability performance of healthcare providers	• Ensure transparent and timely disclosures on sustainability-related performance and initiatives
Suppliers, Contractors & Business Partners - Brokers and Insurers	• Ad-hoc meetings • Supplier/Vendor audits, assessments and evaluation meeting	• Fair business practices • Sustainable supply chain • Worker's health and safety • Strong working relationships	• Working closely with suppliers to source more sustainably • Maintaining good relationships with contractors and business partners
Community groups - Public - Community organisations - Other special interest groups	• Corporate social responsibility ("CSR") programmes • Regular meetings for private-public partnership • Website and social media	• Affordable and accessible healthcare • Healthcare community programmes • Healthcare advocacy and education	• Contributing to the community through various CSR initiatives and partnerships

MEMBERSHIP ASSOCIATIONS [GRI 2-28]

Fullerton Health Group is an active member of the wider healthcare and business ecosystem in the region. Membership in these associations supports the achievement of higher standards for Fullerton Health while enabling us to positively shape the sector and adopt learnings from our peers.

Fullerton Health is a member of the following associations:

Singapore Business Federation

Singapore Manufacturing Federation

National Volunteer & Philanthropy Centre, Company of Good

Association of Health Maintenance Organisation of the Philippines ("AHMOPI")

Philippines Business for Social Progress ("PBSP")

Philippine Society for Talent Development ("PSTD")

ACHIEVING SUSTAINABLE ECONOMIC DEVELOPMENT

Fullerton Health is committed to deliver high returns while offering accessible and affordable healthcare to our communities. Our strategic objective is to ensure resilience in an economy increasingly influenced by environmental and social factors. The two material topics covered in this section are: **Affordable and Accessible Healthcare** and **Economic Performance.**

Performance Highlights

Affordable and Accessible Healthcare

Opening of new clinic focused on **preventive health** in the heartlands - Fullerton Health Hub in Hougang Green in Singapore

162,821 members shifted to using **digital IDs** through the Agora App in Philippines

Streamlining of **billing system** in **pioneering automation project** in Singapore

419,481 new lives onboarded onto Healthcare Management Organisation ("HMO"), Healthcare Management, and Clinical Services in Philippines

Economic Performance

Five new clinics with focus on **preventive health** launched in Singapore and Philippines, including our flagship healthscreening centre in Novena

Growth in annual revenue of **8% in Singapore** and **10% in Philippines**

Affordable and Accessible Healthcare [GRI 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Amidst rising medical costs and inflation, affordability of healthcare is increasingly becoming a challenge for many. Within societies, marginalised groups also face obstacles in covering medical expenses and accessing medical care. As a leading name in Asian healthcare, we aim to foster an equitable environment amongst the communities in which we operate, and to keep the cost of healthcare affordable for our patients. We recognise the importance of keeping healthcare accessible and have taken steps to bring healthcare closer to the communities we serve. Our new clinics are located strategically closer to our various communities, to ensure medical care is easily accessible for them. There is also a growing recognition for healthcare providers to adopt digital solutions that can extend the reach of medical care to communities and improve the services we provide. At Fullerton Health, we have embarked on our digital journey. Integrating new emerging technologies to continuously improve the quality and accessibility of our services.	

2023 Target and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- 5% annual increase in lives onboarded

Our Approach [GRI 3-3]

Fullerton Health Group focuses on four key areas to deliver affordable and accessible healthcare. Through managing rising healthcare costs, bringing our clinics in closer proximity to various communities, and tapping on digital solutions to improve the efficiency and ease of access to our healthcare services, we continue to move towards our goal as an established healthcare service provider.

AFFORDABLE AND ACCESSIBLE HEALTHCARE

- Keeping healthcare **affordable**
- Bringing healthcare **closer** to communities
- Improve healthcare services through **digitalisation**
- **Building our internal digital capabilities**

Our Progress

Singapore

Keeping Healthcare Affordable

To maintain affordability of our healthcare services, we monitor the growth in spending for our members against the national medical inflation rate on an annual basis. This allows us to evaluate the increase of our patient healthcare fees in line with medical inflation trends in Singapore.

Bringing Healthcare Closer to The Community

As a key member of the national healthcare system, Fullerton Health Singapore recognises its role in supporting Singapore's agenda for Healthier SG and its heartland communities. To bring healthcare services closer to communities, Fullerton Health Singapore has strategically nestled its clinics closer to the communities we seek to serve. To date, we have marked major milestones in extending our reach of healthcare service by launching clinics in the heartland and near migrant worker dormitories. By keeping healthcare services in close proximity of these communities, Fullerton Health Group has demonstrated its commitment in ensuring that affordable and accessible care is within reach for those who need it.

Case Study: Opening of our Fullerton Health Hub at Hougang Green

In 2023, the new Fullerton Health Hub was launched at Hougang Green. As Fullerton Health's first Health Hub Clinic, it serves as a one-stop for General Practitioner (GP) services, health screening, vaccination services, as well as diagnostic capabilities, bringing greater convenience and flexibility to Hougang residents. Recognising a need to focus on preventive care across all age-groups, Fullerton Health Hub @ Hougang Green has incorporated a greater focus on Chronic Disease Management and the prevention of secondary complications. With such combined capabilities at the clinic, Fullerton Health Hub @ Hougang Green will continue to offer residents personalised and effective management of the full range of chronic conditions such as Diabetes, Hypertension, High Cholesterol ("the 3 Highs") and comprehensive screening packages to residents in the community.

Improving Healthcare Service Through Digitalisation

Fullerton Health Group is committed to providing greater accessibility of our services to our communities. We have started integrating telemedicine into our business strategy, offering seamless online healthcare services to patients. The use of telemedicine reduces waiting times and patient backlog at healthcare facilities, allowing patients to recuperate at home instead of queuing in clinics, while having their medicine delivered to them. Telemedicine has also allowed us to extend our reach to communities that were previously not easily accessible. Furthermore, Fullerton Health Singapore's tele-consults are priced at 10-15% lower compared to an in-clinic consult. Medication prices are also comparable to in-clinic consults, making this an affordable and convenient option overall.

As a trusted healthcare provider, we have launched a range of mobile applications that are tailored to meet the diverse needs of healthcare systems and consumer behaviour in Southeast Asia. In each of the countries we operate in, mobile apps have been launched to complement our healthcare services. For Singapore, the apps launched include the new Fullerton Health Concierge app and LiveFuller app, offering services such as telemedicine, appointment scheduling, e-claim submissions, access to medical records and many more.

For the full list of our digital services, please refer to our website ***https://www.fullertonhealth.com/digital***

Our Digital Healthcare Service Offerings

Fullerton Health Concierge Mobile App

Fullerton Health Concierge App is a mobile app for corporate clients and employees, offering convenient access to healthcare services. It provides virtual consultations, appointment scheduling, prescription refills, lab results, and medical records. The app integrates corporate healthcare benefits, ensures security and privacy, and offers personalised user support.

Services include:

- Cashless medical visits via e-health card
- Clinic locator
- Easy-to-use e-claim submissions
- Access to quality healthcare through telemedicine
- 24/7 medical concierge

Live Fuller Mobile App

The LiveFuller mobile application is dedicated to providing users with a seamless health experience by allowing them to manage their health needs in one place. Users can schedule appointments, access medical records, and easily purchase health and wellness products and services through the app.

Services include:

- On-demand digital consultations
- Appointment scheduling and wellness services
- Medicine delivery and medical certificates
- Health records, radiology and lab reports

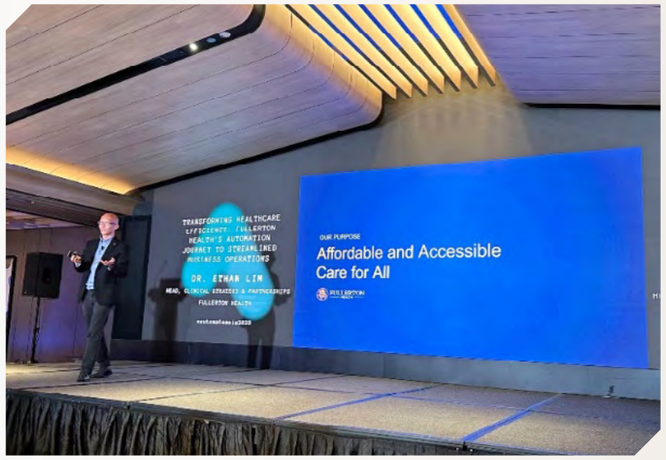
Adopting Innovative Solutions to Improve Our Services

It is essential for Fullerton Health Group to stay ahead of the curve in adopting innovative solutions that lower expenses and enhance operational efficiency as it ensures our continued provision of affordable and accessible healthcare services to everyone. As a sizeable healthcare provider, Fullerton Health Group grapples with the challenges of executing operationally intensive processes, managing large number of transactions while maintaining accuracy and compliance. We are continuously exploring new innovative methods to incorporate artificial intelligence ("AI") and automation into our operations to refine our processes and enhance our workforce.

Fullerton Health Singapore partners with Workato to streamline billing processes using innovation[5]

In 2023, Fullerton Health participated in a conference on automation, Workato Automate 2023, to share our approach towards digitalisation. We discussed how we have utilised AI to further drive greater business impact across the entire organisation.

Within the year, Fullerton Health Singapore has also partnered with Workato in a pioneering automation project to create a seamless and efficient system to manage transactions between patients, insurers, government bodies, and employers. The innovative automation solution deployed by Fullerton Health has transformed its approach to processing claims, with new capabilities to detect invalid claims and run feedback mechanisms.



As a result of the implementation of this system, Fullerton Health Singapore has reported a notable reduction in error rates, saving more than 200 man-hours per month and cutting claims processing costs by almost 30%.

Fullerton Health continues to seek new ways of integrating AI and automation to complement our workforce and add value to our processes, to allow us to continue delivering affordable and accessible healthcare for all.

[5] For more information, please refer to *https://www.linkedin.com/posts/fullerton-health_teamfullertonhealth-healthcaresg-automation-activity-7115891900200488960-njq9/?utm_source=share&utm_medium=member_desktopm*

Philippines

Keeping Healthcare Affordable

Fullerton Health Philippines is committed to offering healthcare services that are inclusive, effective, affordable, and accessible to the community we serve. In the Philippines, there exists a gap in health equity, as fewer than 10% of the Filipino population have coverage through Health Management Organisations ("HMO") or other private health insurance plans. Access to HMO can lead to better health outcomes, early disease detection, and improved overall wellbeing for individuals who may otherwise struggle to afford or access quality healthcare services.

As a healthcare provider in the Philippines, we seek to increase the affordability and reach of these programmes. To do so, we established a baseline through an assessment of affordability and accessibility, considering factors such as benefits, plans, pricing, provider network, and geographic coverage. A tailored programme with essential benefits and a selected network at more affordable premiums was created for the Micro, Small and Medium ("MSME") market segment, helping individuals and businesses mitigate the financial risks associated with healthcare costs. Aside from this, Avega also offered an ASO program to MSMEs with no premium involved and only requires fees per usage. This can prevent families from falling into poverty due to high medical bills and support business continuity by reducing the impact of employee health issues on productivity.

Our initiatives have positively impacted an additional 419,481 individuals – 110, 780 from Asalus, 59,339 from Avega, and 249,632 from Aventus. This has raised our total membership to 2,843,867 in 2023. This increase reflected the outcomes of our dedication and continuous efforts to enable more Filipinos access to cost-effective healthcare.

To further ensure that benefit plans remain affordable for clients, the industry is regulated by the Insurance Commission with the implementation of prudent and progressive regulatory and supervisory policies in line with international standards. The HMO industry also practices self-regulation through the Association of Health Maintenance Organisations of the Philippines, Inc. ("AHMOPI"), who reviews benefit plans annually. This review process is crucial for optimising the value and accessibility of healthcare services to our clients.

419,481
new lives onboarded on our Healthcare Management Organisation ("HMO"), Healthcare Management, and Clinic Services programmes.

Acquired 6%
of total new lives from MSMEs without existing HMO coverage, surpassing a long-term goal of 5%, given the market's size and profitability

Bringing Healthcare Closer to The Community

Our commitment to improve accessibility to healthcare involves broadening our presence in both metropolitan areas and remote regions, with the objective of providing superior healthcare services, irrespective of one's geographical position. We have decentralised our coverage and services from the National Capital Region and neighbouring provinces by providing services in the Central Luzon, Central Visayas, and Southern Mindanao areas, bringing healthcare coverage plans to more communities.

Improving Healthcare Service through Digitalisation

Fullerton Health Philippines has embarked on digitalisation initiatives to enhance cost efficiency, cater to clients and partner needs, and comply with regulatory requirements. In the Philippines, the utilisation of mobile applications, web platforms, and telemedicine services has not only enhanced convenience for members, clients, and partners but also contributed to reducing the environmental impact typically associated with conventional service delivery models. The accessibility and ease of use offered by these digital tools has facilitated remote consultations and minimised travel requirements for healthcare appointments.

Fullerton Health Philippines Continues to Deliver Swifter and More Convenient Healthcare Services with the Agora App

At Fullerton Health Philippines, we are dedicated to meeting the evolving needs of our customers by providing more accessible and efficient healthcare services. One key initiative undertaken to enhance customer experience is the implementation of the Agora App, where we have introduced a new Digital ID feature that allows our members to easily access their identification information.

In 2023, a significant number of our existing members embraced this digital transformation.162,821 individuals transitioned from using physical IDs to digital IDs. Additionally, we issued 50,000 digital IDs to new members, thereby reducing the reliance on printing physical identification cards. This shift streamlines the identification process in addition to improving environmental sustainability by minimizing paper usage.

Our introduction of Electronic Referral Control Sheets ("E-RCS") and a digital reimbursement filing system has revolutionized the way our users interact with our services. The implementation of these digital tools means faster and more convenient transactions for our members. Notably, the average processing time for activating consultation and outpatient procedure requests has been significantly reduced to less than a minute.

Moreover, the digitalisation of our filing processes has improved processing time from 17 days to just 10 days, enabling quicker turnaround times for our customers. This efficient enhancement not only improves operational effectiveness but also increases overall user satisfaction by providing faster access to healthcare services.

Adopting Innovative Solutions to Improve Our Services

Digitalisation of internal processing systems has also enabled Fullerton Health Philippines to benefit from operational savings, allowing for the reallocation of resources towards employee welfare initiatives such as training. In addition, the shift towards electronic documentation systems has greatly reduced paper usage, minimising wastage and supports Fullerton Health's wider environmental goals.

Looking Forward

Fullerton Health Group continues to work towards fostering an equitable environment amongst the communities in which we operate in. We are committed to making healthcare affordable and accessible to all in Asia and will continue driving initiatives to manage rising healthcare costs, bringing our clinics closer to communities, leveraging on digital solutions to offer healthcare services and improve internal systems to achieve this.

Economic Performance [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
ASEAN has the world's third most populous economy and by 2030, the population is expected to reach 723 million with a gross domestic product of around US$4 trillion. The demand for healthcare is expected to rise with the rapid growth of population and economy. With an increasing demand for healthcare services to meet the needs of a growing population and economy in the region, Fullerton Health Group is geared to bring more value toward healthcare systems in the region by providing all-encompassing healthcare services to its clients and the public. Sustaining positive economic performance will support the Group in extending the reach of our healthcare services, improving the quality of our healthcare services and provide a wider range of services for our patients, supporting the local healthcare in the regions it operates. Fullerton Health Group recognises the need to balance the pursuit of sustainability goals alongside its economic performance in order to create maximum positive value for the business, employees, patients, the healthcare sector, and the region.	8

Policies, Procedures and Certifications

- Enterprise Risk Management Policy
- Business Continuity Management Policy
- ISO 22301:2019 Business Continuity Management Systems
- Group Legal Contract Review

2023 Target and Progress

Our goal is to secure financial resilience in an economy that is progressively shaped by environmental and social factors.

Our Approach [GRI 3-3]

Growth Strategy for Fullerton Health Group

Fullerton Health Group's growth strategy includes a strong focus in growing our presence in Southeast Asia. Since 2010, we have grown and expanded our reach across nine markets in Singapore, Philippines, Indonesia, Vietnam, Cambodia, Malaysia, China, Hong Kong SAR and Papua New Guinea.

We bring value to local healthcare systems as we grow our business:

1. **Offer new medical services**
   - Launch new medical services such as telemedicine and diagnostics, as part of the healthcare services we provide to our patients.
2. **Onboard more specialists**
   - Bring onboard more specialists to our team of healthcare professionals to meet the specific needs of a wider range of patients.
3. **Expand the number of clinics and panelled network**
   - Grow our network of clinics and expand the reach of healthcare services to cover a wider spectrum of healthcare offerings.

Key Policies for Risk Management and Economic Performance

Fullerton Health Group has policies to support good financial stewardship and minimise risk to contribute to the long-term success and growth of our business. By implementing effective economic and risk management policies, we can protect the business against potential losses and disruptions, allowing us to create greater value for our stakeholders.

GROUP-WIDE MECHANISMS TO SUPPORT ECONOMIC PERFORMANCE	
Enterprise Risk Management Policy	Provides a robust framework to ensure a consistent approach to risk management at Fullerton Health. Aligns our risk management approach and decision-making processes with the Group's risk culture and strategic objectives. We ensure international best practices in risk management to bring value to our business and stakeholders.
Business Continuity Management ("BCM") Policy	Establishes processes and protocols, defines accountabilities and responsibilities for the business to manage unexpected threats and disruptions. This allows the business to respond appropriately to business disruption risks and continue to operate. Fullerton Health Group's Business Continuity Management is in line with the International Standards for Business Continuity Management Systems ISO 22301:2019.
Group Legal Contract Review	Process to thoroughly review and analyse provisions within contracts to ensure the terms within them are fair, clear, and acceptable to the business to minimise legal and financial risk.

Our Progress

Singapore

Growing Our Services and Number of Clinics

Two new clinics with a focus of wellness and prevention were also launched in 2023, the latest addition to Fullerton Health Singapore's network of 30 clinics. These include our first Health Hub Clinic at Hougang Green and our flagship Executive Health Screening centre at Novena. The expansion of our healthcare services and launch of new clinics allows us to serve more patients and provide a wider range of healthcare services. We have also invested in a new state-of-the-art 3T MRI machine at our Paragon Radlink Diagnostic Imaging Centre.

Flagship health screening centre launched in Novena[6]

Fullerton Health Group's newest and largest Health Screening Centre was officially launched by Health Minister Ong Ye Kung at an official opening ceremony held on 30th May 2023 at Novena Square. The Centre is part of our commitment to bring prevention and wellness to the forefront of its business offerings and will play a pivotal role in advocating the importance of preventive care, in line with MOH's Healthier SG agenda.

Building on Fullerton Health's experience of having screened over 200,000 people, the new Health Screening Centre @ Novena is conveniently located at the heart of the Novena Healthcare Hub, easily accessible via public transport.

Spanning almost 12,000 square feet, the new Health Screening Centre @ Novena features ten suites and 28 Health Screening Pods, which will be able to accommodate up to 200 health screenings per day.

The Centre houses various health screening facilities that support different types of health screening packages, from basic investigations to in-depth assessment of specific diseases. Apart from basic clinical assessments, the new centre can conduct wide-ranging tests including thorough blood and urine tests, resting electrocardiogram ("ECG") and treadmill ECG, spirometry and tonometry. Equipment including X-rays, mammogram and ultrasounds are available for radiology examinations as well. Aiming to provide a more seamless health screening experience, the new Health Screening centre is also equipped with other services in musculoskeletal fitness, sleep, and eye health.

Contributions To Employee Benefit Plans [GRI 201-3]

Fullerton Health Singapore contributes to the growth of the local economy and wellbeing of our employees by providing Central Provident Fund ("CPF") for all eligible Singapore employees. Under the CPF scheme, contributions are made at the prevailing CPF contribution rates, supporting our employees in meeting their future retirement, healthcare, and housing needs.

[6] For more information, please refer to *https://www.fullertonhealth.com/sg/fullerton-health-officially-opens-its-flagship-health-screening-centre-at-novena/*

Philippines

Growing Our Services and Number of Clinics

Three new clinics were also launched in the Philippines in 2023. The expansion of our healthcare services and launch of new clinics allowed us to serve more patients and provide under a wider range of healthcare services.

Contributions To Employee Benefit Plans [GRI 201-3]

Fullerton Health Philippines demonstrates our commitment to the wellbeing and security of our employees by offering comprehensive benefit plans. These include mandatory contributions to the Social Security System ("SSS"), PhilHealth, and Pag-IBIG fund. We also provide life insurance and additional healthcare benefits to our employees. Furthermore, the company provides retirement provisions aligned to the Labour Code of the Philippines, ensuring long-term financial stability for our workforce. These initiatives not only support our employees' health and financial security but also contribute to the broader economic stability and development of the nation by fostering a secure and healthy workforce.

Looking Forward

Fullerton Health Group continues to pursue positive and sustainable growth of the business to continue providing quality and affordable healthcare services for our patients. By assessing the healthcare needs of the region, we seek opportunities for growth and to provide medical services that are catered to the needs of local healthcare sector, allowing us to generate positive value for all our stakeholders.

MANAGING OUR ENVIRONMENTAL FOOTPRINT

Fullerton Health is dedicated to making a positive impact on the environment through our operations and initiatives. We have started charting our decarbonisation pathway to further enhance our understanding of our environmental footprint. Our efforts are reflected across our two material matters: **Medical Waste** and **Energy and Climate Change Management.**

Performance Highlights

Medical Waste

Inaugural disclosure of waste performance across Singapore and Philippines operations

Zero fines for **infringements** of regulations for handling waste

Energy and Climate Change Management

Inaugural disclosure of **energy consumption** and **scope 2 emissions performance** across Singapore and Philippines operations

Medical Waste [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Our clinics generate various types of waste in our day-today operations such as pharmaceutical waste, biohazard waste and municipal solid waste. Biohazard waste, which includes syringes and personal protective equipment, forms a substantial part of our waste. Improper handling and disposal of biohazard waste can potentially contribute to the transmission of harmful microorganisms and lead to cross-infection or outbreaks, and pose physical, biological and ergonomic hazards to our employees and patients. As a healthcare provider, it is our responsibility to ensure that waste is properly handled and managed across all our clinics, minimising any negative impacts to our employees, patients and the environment. Our waste management practices are in line with national regulations on the management of toxic industrial waste.	

Policies, Procedures and Certifications[7]

- Hazardous Materials and Waste Management Programme
- Lab Quality and Safety Programme
- Safe work procedures on waste management, managing body fluid spillage, lab quality and safety
- Supplier Code of Conduct
- Policy on Environmental Sustainability
- Guidelines for Waste Management Procedure for Admin
- Waste Management Guidelines for Clinic Operations

2023 Target and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- No fines for infringements of regulations for handling waste

[7] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Our Approach [GRI 3-3, 306-1]

At Fullerton Health, our approach towards waste management focuses on the efficient use of resources the proper disposal of waste generated by our operational processes and value chain. Our waste management infrastructure covers the following five areas:

Singapore

Waste Handling Approach

At Fullerton Health Singapore, the majority of our waste stems from pharmaceuticals used in our clinical operations and paper waste generated by administrative activities. Proper sorting and disposal of waste is imperative to ensure the utmost safety of our employees and patients, and to minimise environmental harm. We manage our waste disposal through establishing specific procedures for various waste categories, as well as providing training on waste handling techniques.

In addition to managing the waste produced by our day-to-day operations, Fullerton Health Singapore has begun assessing waste management practices of our suppliers to ensure responsible waste disposal across our value chain.

Fullerton Health's Waste Management Programmes:

- Hazardous Material and Waste Management
- Lab Quality and Safety

Hazardous Waste Management

In alignment with the regulatory requirements set forth by the Ministry of Health ("MOH"), Fullerton Health Singapore has implemented various programmes to facilitate proper waste management practices. These programmes outline the expected protocols for clinical staff, including the identification, segregation, disposal, and transportation of hazardous materials and waste. Our Waste Management Programmes cover the following areas:

Waste Identification

Walk-throughs of clinics are conducted on a quarterly basis to develop an understanding of waste types, quantities, handling and disposal.

Waste Handling, Storage and Use

Waste is handled according to the manufacturer's instructions, to reduce the health and safety risks that arise from the use and exposure to hazardous materials and waste.

Use of Personal Protective Equipment ("PPE")

Employees are required to wear PPE to protect them from exposure to infectious waste or contamination by clinical materials and waste.

Waste Segregation and Labelling

Our clinics' waste segregation scheme includes the use of specimen bags, disposal bags and containers which are specifically color-coded and labelled according to the waste type. These bags and containers are handled and stored in designated waste assembly areas.

Reporting and Investigating of Potential Exposure

In case of any incidents involving hazardous materials or waste, immediate action must be taken to notify their supervisor or manager and seek medical attention promptly.

Waste Disposal

Licensed vendors have been engaged to ensure safe transportation and disposal of biohazardous waste and sharps.

Disposal Of Expired or Damaged Drugs

Fullerton Health Singapore is conscientious in the disposal of unused medications that are expired or damaged to avert potential medical mishaps. Established procedures are in place to monitor and identify such drugs, and medical professionals and designated staff are tasked with submitting disposal requests for defective medications. Concurrently, operational administration is responsible for revising the inventory write-off and updating of inventory list. These measures are essential in ensuring expired and damaged drugs are not inadvertently dispensed to patients.

Training On Handling Waste

Alongside the formal procedures established to ensure proper management of waste, Fullerton Health Singapore also provides specific trainings for relevant personnel to facilitate the responsible disposal of waste. We have ensured respective personnel, including support staff, maintenance personnel and workers at all levels, receive training in fundamental waste management principles and handling techniques. Additionally, we provide ongoing refresher courses for current staff and introductory sessions for new hires to maintain a high level of risk awareness and skill among our staff. For more information on these training sessions, please refer to the "Training and Development" section of this report.

Waste Management Across Our Supply Chain

Fullerton Health Singapore actively engages with our suppliers to acquire a thorough understanding of their waste disposal methods, ensuring that adequate waste management standards are maintained throughout our value chain. In line with our Supplier Code of Conduct, we only engage with suppliers that have implemented robust waste management systems. This requirement ensures the continuation of safe waste practices, including handling, storage, transportation, recycling, and reuse, throughout our value chain. Any violations of our standards will result in disciplinary action, including the potential termination of agreements until the non-compliance has been addressed.

Philippines

Waste Handling Approach

Fullerton Health Philippines has an environmental policy in place to manage waste resulting from its operations. This policy is reviewed by the Health, Environment, and Safety ("HES") Officer together with the Head of the Administrative Department and approved by the Assistant Vice President ("AVP") for Operations. This policy is reviewed every two years and is in line with the guidelines and requirements of the Department of Environment and Natural Resources ("DENR"). Effectiveness of the policy is evaluated through a monitoring process (quarterly and annually) and by inspection audits of the DENR.

To enhance the sustainability and environmental stewardship of our operations, Fullerton Health Philippines has implemented a robust waste management strategy, where we engage with certified vendors who have a track record of compliance with the waste management standards set forth by the Philippines' DENR to support the ethical and safe disposal of hazardous materials.

Waste Management Training

Fullerton Health Philippines employees receive regular training to keep them informed on the relevant laws and regulations pertaining to waste management set forth by the DENR. Employees are also educated on the environmental impact of improper waste disposal and the significance of following established protocols.

Waste Reduction Efforts

Fullerton Health Philippines has extended our commitment to environmental stewardship by incorporating ecological solid waste management practices and waste segregation at our corporate business centre and in our offices. In addition, to prevent wastage from the overstocking of our inventory, we have implemented a system to efficiently monitor our existing stock levels and optimise our reorder points.

We also implement proper waste segregation management in our offices. Additionally, we have implemented a system to efficiently monitor stock levels and reorder points, thereby preventing overstocking of inventory.

Our Progress [GRI 306-1, 306-3]

Singapore

Measuring Our Waste

In Singapore, the majority of our waste was hazardous waste comprising items such as sharps, medical bags and disposable containers from our clinical and laboratory operations. Fullerton Health Singapore has engaged licensed vendors to handle our hazardous waste in line with National Environmental Agency requirements, with our waste being incinerated in Singapore.

TYPE OF WASTE	WASTE GENERATED (TONNES)
	FULLERTON HEALTH SINGAPORE
Hazardous waste	2.00
Non-hazardous waste	0.50
Total	2.50

Philippines

Measuring Our Waste

In 2023, we generated a total of 63.14 tonnes of waste, of which the majority was classified as hazardous. Similar to our Singapore operation, the majority of waste was classified as hazardous. A significant portion of our hazardous waste comprised sharps, pathological wastes, medical bags, and disposable containers, which are by-products of the essential healthcare services provided by our clinics.

TYPE OF WASTE	WASTE GENERATED (TONNES)
	FULLERTON HEALTH PHILIPPINES[8]
Hazardous waste	62.51
Non-hazardous waste	0.63
Total	63.14

Looking Forward

Fullerton Health Group remains steadfast in our dedication to environmental responsibility. Not only are we committed to maintaining compliance with all relevant regulatory mandates to manage waste in a safe and responsible manner, but we are also actively exploring innovative strategies to reduce the volume of waste we produce. We seek to contribute to a sustainable future by continuously improving our waste management practices and reducing our environmental footprint.

To this end, Fullerton Health will continue to ensure that our waste is responsibly handled in line with regulatory requirements and will look towards reducing the waste we generate in the upcoming years.

[8] Waste data for Fullerton Health Philippines excludes Avega and Asalus due to data unavailability. In Fullerton Health Philippines, Aventus generates a significant share of hazardous waste, primarily due to the nature of its clinic operations whereas Asalus and Avega are more focused on office operations.

Energy and Climate Change Management [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
The looming threat of climate change is a growing concern for the world and has the potential to exacerbate many health issues, increasing pressure on healthcare systems. At the same time, climate change also disproportionately impacts communities, further worsening health inequity. At Fullerton Health Group, we are concerned about the impacts that climate change can bring and recognise the importance of doing our part as a business to combat this issue. The delivery of essential healthcare services depends on consistent access to energy and our contribution to global emissions mainly stems from electricity and fuel use in our clinics and operations. We seek to understand and manage our carbon footprint, to minimise our contribution to global emissions in our operations including those arising from our value chain.	

Policies, Procedures and Certifications[9]

- Energy Policy
- Policy on Environmental Sustainability

2023 Target and Progress

We have started charting our decarbonisation pathway to further enhance our understanding of our environmental footprint.

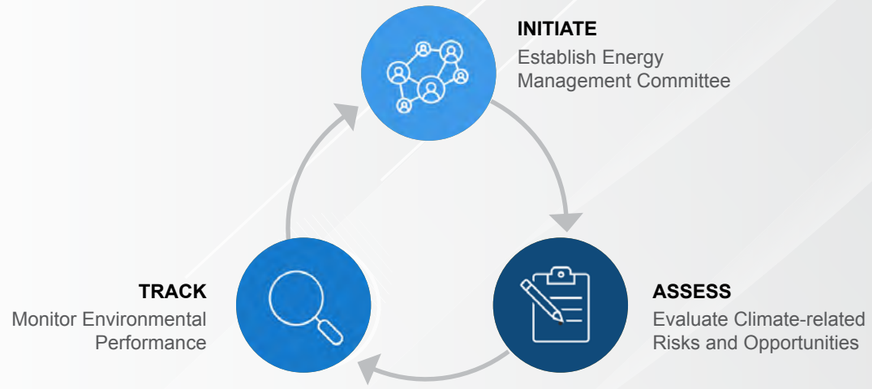
As this is a new topic, target setting is ongoing and will be disclosed in upcoming reports.

[9] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Our Approach [GRI 3-3]

Energy and Climate Change Management remains a key EESG priority for the Group. As a company with substantial operations in several Asian countries, we are highly aware of the important role Fullerton Health Group can play in reducing our emissions and environmental impacts. As such, Energy and Climate Change Management remain a key EESG priority for the Group.

Fullerton Health's approach to effectively managing our climate impacts is centred around the following three key areas:



INITIATE: Establishing an Energy Management Committee

Fullerton Health Group will form the Energy Management Committee who will oversee that our strategy for energy conservation is, in line with the company's goals. This committee will spearhead and provide oversight of the execution of energy initiatives across the organisation. Furthermore, the committee will also be responsible for evaluating the effectiveness of these efforts, determining and establishing benchmarks for the group's carbon footprint.

TRACK: Monitoring Our Environmental Performance

In support of our efforts to manage our environmental impacts, Fullerton Health Group has kickstarted the development of our greenhouse gas ("GHG") emissions inventory across our Singapore and Philippines operations and clinics. We have identified our emission streams to begin monitoring our carbon footprint across our operations, demonstrating our efforts to reduce our emissions and intensity levels.

GHG Emissions across Fullerton Health Group's Value Chain

Scope 1: Direct GHG Emissions

- Accounts for emissions that come from sources that are owned or controlled by Fullerton Health Group.
- This includes emissions from fuel used by vehicles owned by the Group and HFC emissions from refrigeration and air-conditioners.

Scope 2: Energy Indirect GHG Emissions

- Accounts for emissions that come from electricity purchased by Fullerton Health Group in its operations.
- This includes emissions from electricity usage across our clinics, offices and laboratories for cooling and heating.

Scope 3: Other Indirect GHG Emissions

- Accounts for all other emissions that have been indirectly generated by Fullerton Health Group.
- These emissions are not directly generated by the Group, but as a result of the Group's activities by sources not owned or controlled by the Group.
- This includes emissions from purchased medical equipment business travel, employee commute, transport and disposal of medical waste.

ASSESS: Evaluate Climate-Related Risk and Opportunities

Fullerton Health Group will be adopting the recommendations of the Task Force on Climate-related Financial Disclosures ("TCFD"). We have started work on a high-level climate scenario analysis and have engaged an external consultant to facilitate the identification of climate-related physical and transition risks across our operations in Singapore and Philippines.

> "As we strive to become a sustainable organization, we are making conscious and active efforts to implement initiatives that align with our shared values and meet the sustainability pillars."
>
> **Mr Jeremy Matti, President of Fullerton Health Philippines and Aventus**

Our Progress [GRI 302-1, 302-3, 305-2, 305-4]

Singapore

Measuring Our Emissions

In our Fullerton Health Singapore's operations, energy is primarily used for cooling, heating, lighting and operation of medical equipment and systems within our clinics and laboratories. In 2023, the combined energy usage for our clinics at Fullerton Health, Urban Rehab, Medisol, and Radlink reached a total of 4,551 MWh. Most of our energy consumption was attributed to Radlink, which offers radiology services.

The energy intensity for our operations in Singapore amounted to 1.19 MWh/m^2, performing better than Building and Construction Authority's ("BCA") benchmarks for 'specialized clinics' and 'polyclinics and healthcare facilities'[10]. Despite this achievement, we remain committed towards lowering our energy consumption and intensity. We continue to pursue efficiency practices wherever possible, and actively improve our energy management processes across all our clinics and operations.

Our Scope 2 emissions are generated primarily from the usage of purchased electricity. In FY2023, our total scope 2 emissions in Singapore amounted to 1,897 tCO_2e, with an emissions intensity of 0.494 tCO_2e/m^2.

INDICATOR	2023 PERFORMANCE[11]
Energy consumption (MWh)	4,550.82
Energy intensity (MWh/m^2)	1.19
Scope 2 emissions (Location-Based) (tCO_2e)	1,896.78
Scope 2 emissions intensity (tCO_2e/m^2)	0.494

[10] Benchmark for private and specialist clinics adapted from: *https://www1.bca.gov.sg/docs/default-source/docs-corp-buildsg/sustainability/bca-building-energy-benchmarking-report-2023.pdf*

[11] Refer to our Reporting Methodology section for more details.

Philippines

Measuring Our Emissions [305-1]

Fullerton Health Philippines recorded a total fuel consumption[12] of 3,718.76 GJ, while our overall energy consumption[13] amounted to 4,367.05 MWh. A significant portion of these consumptions is attributed to Asalus, the main HMO provider of Fullerton Health Philippines, who is also a key player in our operations.

Our portfolio also includes a range of smaller offices and facilities located beyond the capital region. Despite their relatively lower energy usage, these entities are integral to our network and are subject to the same rigorous monitoring and management practices.

In FY2023, total scope 1 emissions in Philippines were 208.02 tCO_2e, while our scope 2 emissions amounted to 3091.27 tCO_2e, with a Scope 2 emissions intensity of 0.12 tCO_2e/m^2.

INDICATOR	2023 PERFORMANCE[14]
Fuel consumption (GJ)	3,718.76
Energy consumption (MWh)	4,367.05
Energy intensity (MWh/m^2)	0.17
Scope 1 emissions (tCO_2e)	208.02
Scope 2 emissions (Location-Based) (tCO_2e)	3,091.27
Scope 2 emissions intensity (tCO_2e/m^2)	0.12

Looking Ahead

Moving forward, we will continue to increase the scope of our emissions reporting, work towards developing our energy policies and set targets to better manage our greenhouse gas emissions. Wherever applicable, Fullerton Health Group will also explore the implementation of decarbonisation solutions using technological tools. As we mature in our reporting and management of climate-related issues, Fullerton Health continues to work towards undertaking the recommendations of the TCFD and integrating processes for identifying, assessing, and managing climate-related risks into our enterprise decision making and overall risk management.

[12] Data comprises 95% of our vehicle fleet. This only covers the fuel consumption of Asalus and Aventus. The fuel consumption of Avega is not included due to unavailability of consumption breakdown per fuel type.

[13] Data comprises 80.6% of our facilities.

[14] Refer to our Reporting Methodology section for more details.

Caring for Our People and Communities

Fullerton Health recognises the importance of caring for the welfare of our employees and communities. Our approach integrates crucial material matters such as employee engagement, training and development, health, and safety as well as community impact, all of which contributes to fostering resilient and inclusive communities.

Our efforts are reflected across three material matters: **Employee Wellness and Development, Patient Wellness, Safety and Quality and Corporate Citizenship, Partnership, and Innovation.**

Performance Highlights

Employee Wellness and Development

Zero incidents of non-compliance with regulations concerning health and safety of patients and frontline employees

100% of employees who are eligible for variable bonuses received regular performance and career development reviews

>95% return to work rate of employees who took **parental leave**

Patient Wellness, Safety and Service Quality

Zero incidents of needle-stick injuries for patients

Corporate Citizenship, Partnership and Innovation

11 Community Social Responsibility ("CSR") initiatives for the community carried out

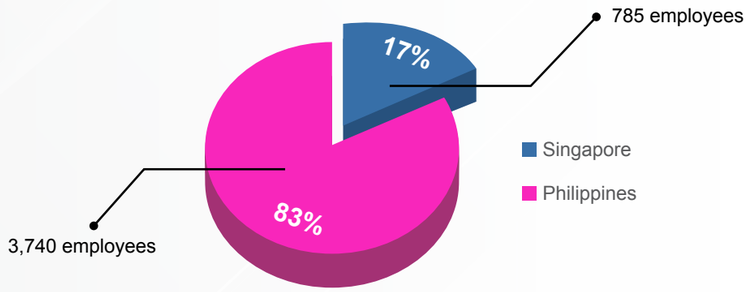
Our Workforce Profile [GRI 2-7]

At Fullerton Health, we regard our employees as one of our most valuable resources. Our business involves caring for the health of our patients and it is crucial for us to maintain a skilled and committed workforce to deliver high levels of service and quality. We work towards attracting and retaining highly qualified and experienced specialist doctors, management, clinical staff, and employees.

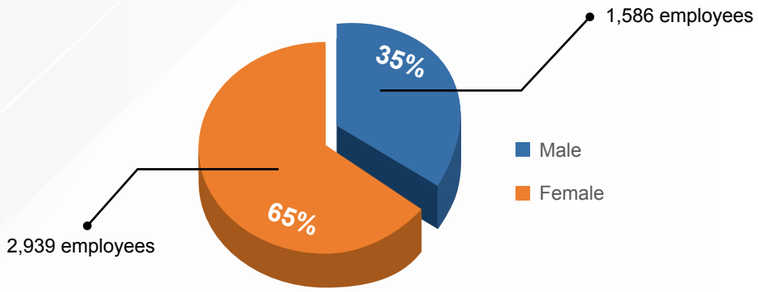
To do so, we diligently track our workforce profile to devise effective strategies to develop our workforce. Understanding the composition of our workforce is key for planning future recruitment needs as we venture into new markets, and for formulating new trainings and development programmes to create more growth opportunities to empower, upskill, and retain our employees.

In FY2023, we had 4,525 employees supporting our operations in Singapore and Philippines, with 785 employees in Singapore and 3,740 employees in the Philippines. More than half the workforce in 2023 was female, making up 65% of our employees across the group.

Group Employees Profile by Location



Group Employees Profile by Gender



In Singapore, the majority of our employees held permanent and full-time contracts, with 93% permanent employees and 99% full-time employees. Our permanent staff enjoy employee benefits such as sick leave, parental leave, medical insurance and preferential health screening rates.

SINGAPORE	MALE	FEMALE	TOTAL
Permanent Contract	215	513	728
Temporary Contract	21	36	57
Full Time	234	544	778
Part Time	2	5	7

Similarly, in the Philippines, 99% of employee contracts were full time contracts and 96% of employees were full time employees, underscoring our dedication towards offering our employees with comprehensive benefits as they progress in their careers with us.

PHILIPPINES	MALE	FEMALE	TOTAL
Permanent Contract	1,288	2,291	3,579
Temporary Contract	7	22	29
Full Time	1,288	2,291	3,579
Part Time[15]	62	99	161

New Hires and Turnovers [GRI 401-1]

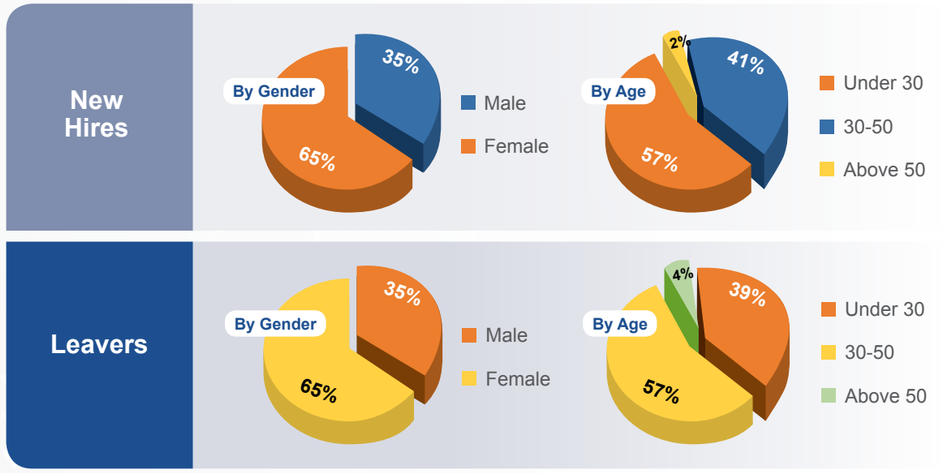
Tracking of new hire and turnover rates provides valuable insights on our employees' sentiments towards job satisfaction, workplace culture, compensation, amongst others. By having transparency in our recruitment and attrition rates, we can improve employee experience and ensure the long-term success of our business. At Fullerton Health Group, we aim to attract and retain a growing team of highly skilled and experienced healthcare professionals and employees to support our operations and continue delivering quality medical care.

In this reporting period, there were 1,050 new employees across the Group. This translates to a hiring rate[16] of 24%, which is on par with the Singapore's 2023 recruitment rate of 26.4%[17]. The breakdown of our new hires is as follows:

2023 New Hires

AGE DIVERSITY	UNDER 30		30-50		ABOVE 50		TOTAL
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
Singapore	22	56	38	113	3	11	243
Philippines	191	332	108	174	1	1	807

[15] The part time employees in Philippines include employees that are categorized as neither permanent nor temporary contract due the nature of their work and our internal HR categorization.
[16] Refer to our Reporting Methodology section for more details.
[17] *Summary Table: Labour Turnover (mom.gov.sg)*



Similar to our existing workforce profile, the majority of our new hires were female, making up 65% of new hires. In terms of age diversity, 57% of our new hires were under 30, with those between 30-50 making up a substantial proportion of our new hires at 41%.

Conversely, Fullerton Health Group also saw a turnover of 622 employees across the Group. This translates to a turnover rate of 14%, lower than Singapore's 2023 resignation rate of 16.8%[18]. The breakdown for employee turnover is as follows:

AGE DIVERSITY	UNDER 30		30-50		ABOVE 50		TOTAL
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	
Singapore	16	35	32	78	5	20	186
Philippines	73	116	90	154	1	2	436

In line with our existing workforce profile, the majority of our employees who left the organisation were female, making up 65% of leavers. Among the different age groups, 57% of our leavers were between the ages of 30-50 and those under 30 made up 39% of leavers.

Our overall workforce profile reflects well on Fullerton Health Group's robust human resource strategies and our dedication to providing a work environment that not only attracts talent but also nurtures and retains it. Across the Group, there were more new hires than leavers at the end of the reporting period. In addition, our recruitment and staff retention rates meet or exceed national benchmarks, demonstrating our success in fostering a supportive workplace and establishing Fullerton Health as a top choice for prospective employees.

[18] *Summary Table: Labour Turnover (mom.gov.sg)*

Employee Wellness and Development [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Employees are integral to advancing Fullerton Health's long-term growth and success. As providers of medical care, we strive to be a model for others by prioritising the wellbeing and development of our own employees. We have implemented robust protocols and procedures to protect the health and safety of our staff. In addition, we seek to create fulfilling careers for our staff by creating a safe and inclusive workspace that can support them in fulfilling their day-to-day activities and their career growth and development. We treat our employees with respect and compassion in alignment with our core values and boost satisfaction and productivity. In this constantly evolving business landscape, we believe in maintaining a future ready workforce and continue to invest in training opportunities for our employees. Having committed, agile, and proficient employees allow us to optimise our processes and enhance our overall performance while promoting a culture of wellbeing.	

Policies, Procedures and Certifications[19]

- Human Resource ("HR") Policy
- Fullerton Health Employee Handbook
- Grievance Mechanism
- Workplace Safety & Health Policy
- Safe Work Procedures
- bizSAFE Certification
- Re-employment Policy
- Retirement Plan Policy
- Talent Development Policy

2023 Targets and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- Zero incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees.
- Zero fatalities as a result of work-related injuries and ill-health for non-frontline employees
- 100% of employees who are eligible for variable bonuses receiving regular performance and career development reviews
- 30% of female representation in senior management
- Zero incidents of needle-stick injuries for employees

[19] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Our Approach [GRI 3-3]

Fullerton Health Group seeks to foster a positive working culture and understands the importance of upskilling our employees to ensure high performance and productivity. We focus on three key aspects to effectively manage our employee's wellness and development: Maintaining health and safety of our workforce, offering employee benefits, and delivering of training and capacity building sessions for our employees.

Workers' Health and Safety

- Health and Safety Measures
- Increased awareness on health and safety

Employee Benefits

- Promotion of Workers Health
- Parental Leave
- Appraisal Systems

Training and Development

- Training Programs for Employees

Our Progress

Singapore

Workers' Health and Safety

Health and Safety measures

[GRI 403-1, 403-2, 403-3, 403-7, 403-8, 403-9, 403-10]

Across Fullerton Health Singapore, all employees are covered by the health and safety policies outlined in the employee handbook. Alongside these policies, we have also established Safe Work Procedures ("SWPs") to minimise occupational injuries and illnesses at workplace. The SWPs detail clear measures and instructions to guide employees in their day-to-day responsibilities, including the management of fluid spillage, use of autoclave, terrorism management, manual handling etc. SWPs are routinely reviewed and updated in response to findings from regular workspace evaluations, incident investigations and changes in work processes or equipment.

In 2023, there were no incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees. In addition, there were no cases of fatalities for non-frontline employees from work-related injuries or ill health, reflecting the robustness of our occupational health and safety system for our staff.

WORK-RELATED ILL HEALTH AND INJURIES	NUMBER OF CASES IN 2023
Fatalities for non-frontline employees as a result of work-related injuries	0
Fatalities for non-frontline employees as a result of work-related ill health	0

However, there were 3 cases of needlestick injures incurred by our frontline staff recorded in 2023. Moving forward, we continue to work towards ensuring that our staff follow our Safe Work Procedures to protect their health and safety and to minimise future recurrences of similar events.

Over the years, Fullerton Health Singapore has continuously improved and streamlined our internal workflows and protocols. We have fine-tuned our risk management capabilities through implementing various procedures, trainings, and even incorporating safety into our Enterprise Risk Management. Our risk management team is also in charge of our health and safety agenda. They are responsible for identifying workplace health and safety hazards, assessing the effectiveness of current risk controls, and reporting the findings to the Board.

Fullerton Health Singapore carries out risk assessments to identify and keep track of potential hazards and risks related to Workplace Health and Safety. These assessments are conducted annually to evaluate the relevance and significance of current risks and the efficacy of existing precautions. Based on our recent risk analysis, our major hazards and corresponding measures have been listed below:

MAJOR HAZARD IDENTIFIED	HAZARDS AND RISK CONTROL
Preventing Terror Strike	
Terror strikes in the forms of vehicle ramming, arson, explosives, mass slashings and stabbings, mass shootings and mass poisonings	• Formed an SGSecure and crisis response team, led by Senior Management, to ensure an effective process chain for terrorism management. • Upgraded and invested in systems and infrastructure, including: o Advance security and monitoring systems o Real-time vehicles GPS tracking system o IT security protection programme and software o Appointment of licensed security service providers
Office Safety	
Risk of toppling when retrieving objects from cabinets	• Conducted non-routine inspections to increase administrative control • Displayed maximum load per cabinet • Provided ergonomics training • If an employee identifies any hazardous conditions, practices, or incidents such as injuries, accidents, or safety risks, they are obligated to inform their supervisor in a promptly manner.

Increased Awareness on Health and Safety

[GRI 403-5]

Recognising the utmost importance of employees' safety, Fullerton Health Singapore promotes individual and collective responsibility for maintaining a safe workplace. We offer various training courses on topics, such as infection controls and proper lifting, to deepen our employees' knowledge and skillsets on Environmental, Health and Safety ("EHS"). For more information on the trainings that we have provided, please refer to the "Training and Development" section of this report.

Employees' Benefits

Promotion of Employee's Health and Wellbeing

[GRI 403-4, 403-6]

At Fullerton Health Singapore, we offer a range of voluntary health promotion services for our employees to ensure enhance overall performance by ensuring better productivity. Our employees enjoy preferential rates for health screening, encouraging them to go for regular health screenings. In addition, monthly talks are held on various topics for personal wellness. Talks are selected based on the current interest and concerns of employees, including topics such as nutrition and mental health. Announcements are made regularly for employees to sign up for talks, which are usually held during lunch hours.

Fullerton Health Singapore has also adopted the Workplace Outreach Wellness ("WOW") programme by the Health Promotion Board. The WOW programme supports private companies in supporting a healthier, productive, and more engaged workforce. Under this programme, business units are able to organise health programmes for their teams at a subsidised rate and are usually held after office hours.

Apart from work safety related programs, we also provide an extensive range of wellness programmes for our employees. These wellness programmes include:

FULLERTON HEALTH SINGAPORE BI-ANNUAL TOWNHALL

In 2023, regional colleagues gathered for an employee townhall session, where Group CEO Kuen Loon shared what had been achieved over the past 6 months. A Q&A session was also held after the talk with the Senior Leadership team.

TEAM BONDING EVENTS

Series of team-bonding and networking events, including team lunches, team hikes, and year-end parties were organised.

WELLNESS ACTIVITY

We arranged wellness activities on "Wellness Wednesday" for all employees with activities ranging from yoga, spin classes, badminton to group running.

We also take advantages of opportunities to recognise and appreciate our staff, such as our Nurses on Nurses Day.

SINGAPORE: CELEBRATING NURSES DAY

Fullerton Health celebrates International Nurses Day every year in honour and recognition of the efforts of our front-liners and nurses This year, nurses and staff in various clinics and facilities were presented with special tokens such as vouchers to appreciate the hard work they put in to care for patients daily.

Parental Leave Benefits

[GRI 401-3]

At Fullerton Health Singapore, we extend parental leave benefits to all our full-time staff members. We prioritize the wellbeing of our employees by facilitating their time away from work, allowing them to adjust to their new responsibilities as parents. This reflects our dedication to safeguarding the wellbeing of our workforce.

In 2023, 177 employees took parental leave. In line with the Ministry of Manpower ("MOM") guidelines, both female and male employees at Fullerton Health are eligible for parental leave.

FY2023 PARENTAL LEAVE	MALE	FEMALE
Total number of employees that were entitled to parental leave, by gender	57	174
Total number of employees that took parental leave, by gender	40	137
Total number of employees that returned to work in the reporting period after parental leave ended, by gender	40	137
Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender	25	83
Return to work rates[20] of employees that took parental leave, by gender (%)	100	100
Retention rate[21] of employees that took parental leave, by gender (%)	100	100

[20] Refer to our Reporting Methodology section for more details.
[21] Refer to our Reporting Methodology section for more details.

Furthermore, 100% of our employees who took parental leave returned to work after their leave ended. It is also noteworthy that 100% of employees who took parental leave in 2022 were still employed with us in 2023. This underscores the seamless reintegration process and nurturing work culture we have cultivated at Fullerton Health Singapore, which effectively supports our employees as they transition back to their professional roles following parental leave.

Providing Feedback for Our Employees

Fullerton Health Singapore's appraisal system is anchored on a performance-driven approach and aims to improve communication between employees. This system encourages dialogue between employees and their supervisors by providing a platform for them to jointly develop appropriate performance standards, Objective Key Results ("OKR") and Key Performance Indicators ("KPI") to track and measure their individual achievements. By offering opportunities for open dialogue, this system helps to align the expectations between employees and their managers, thereby cultivating a sense of responsibility and ownership. Our appraisal system also ensures check-ins, coaching and mentoring are conducted frequently to facilitate the growth and advancement of our employees.

100% of eligible employees for variable bonuses received **regular performance and career development reviews**

Offering Re-employment for Our Senior Staff

[GRI 404-2]

Re-employment of retirees benefits both organisation and re-employed individuals – it enables organisations to sustain their workforce expertise while also providing financial support to the individuals who have been re-engaged. Fullerton Health Singapore believes in creating opportunities for lifelong employment and learning for senior citizens, while continuing to retain their extensive knowledge and experience within the company. In line with Singapore's Retirement and Re-employment Act, Fullerton Health Group has offered re-employment contracts to eligible employees who turned 62 as outlined in our retirement and re-employment policy. As of FY2023, a total of 37 individuals ranging in age from 62 to 78 have secured re-employment. These individuals hold positions in across our clinics, operations departments, administrative offices and customer service teams.

Training and Development

[GRI 403-5, 404-2]

Training Programmes to Develop Employees

TRAINING CATEGORIES	TRAINING TOPICS	WHAT IT COVERS?
General	Department's Competency Plan	• Elective learning curriculums that are mandatory • Personal Data Protection Act ("PDPA") Standard Operating Procedure ("SOP") sharing • Incident Reporting Framework
Infection Control Protocol	Clinic Disinfection SOP	• Proper chemical use for disinfection • Frequency and technique in wipe down and disinfection • Knowledge of microbials
	Medical Waste Management	• The hazards of healthcare waste • The safe procedure for dealing with chemical, pharmaceutical and radioactive waste, and sharps • The proper waste segregation, handling, packaging, transportation, and disposal • Handling medical items and sharps
	Hand Hygiene and Personal Protective Equipment	• To define Infection Prevention and Control (IPC) Procedures and Standards administered by staff at Fullerton Health premises, e.g., clinics, offsite operations and other ancillary services such as physio, occupational, hand therapy, rehabilitation services; radio imaging service and emergency ambulance services.
Occupational Health	Clinic Ergonomics	• Clinic ergonomics and set-up • Needle stick prevention / SOP • Occupational First Aid courses for nurses

Additionally, Fullerton Health Singapore provides learning sponsorships to motivate our employees to participate in externally accredited courses that are relevant to their current role. We offer sponsorships for the renewal of practising licenses to uphold the professional standards of our registered medical practitioners. Employees are also able to access wider range of programmes through platforms such as LinkedIn Learning and National Library Board, which Fullerton Health has subscriptions to.

In 2023, we also held a sustainability workshop for our employees, to educate and equip them on the importance of sustainability for Fullerton Health and how it is linked to their various roles and responsibilities within the company.

SUSTAINABILITY WORKSHOP

We held a sustainability workshop for our Singapore and regional employees to encourage them to champion sustainability from the bottom up. Through the short and interactive session, the trainers sought to link sustainability to their day-to-day work. Group discussions were held to allow employees from each department to understand the sustainability-related challenges and perspectives of their fellow colleagues. Overall, the session was key in helping everyone understand the need to play a part in supporting Fullerton Health's pursuit of becoming a sustainable company.

Philippines

Workers' Health and Safety

Health and Safety measures

[GRI 403-1, 403-2, 403-3, 403-7, 403-8, 403-9, 403-10]

Fullerton Health Philippines' policies on occupational health and safety are based on national standards and aligned with the mandates and guidelines of the Department of Labour and Employment ("DOLE") and the Occupational Safety and Health Centre ("OSHC"). All employees are covered by the company's policies on occupational health and safety. They are also covered by government policies for work-health concerns. The health and safety of our employees are of the utmost importance, and we are fully committed to providing them with a hazard-free workplace. In line with this, regular safety inspections are conducted to identify and address potential hazards that may threaten the health and safety of our people.

Work-related incidents are reported through the company's official incident reporting form processed by Enterprise Risk Management and Compliance ("ERMC") Department. For any occupational health and safety incidents, the Health, Environment, Safety, and Security ("HESS") committee will conduct an investigation and provide recommendations to address the concern. Additionally, the HESS committee is responsible for monitoring the outcomes of work-related incidents.

With these worker health and safety measures in place, there were no recorded cases of fatalities from work-related ill health and injuries. This applies to both employees and workers who are non-employees but their work and/or workplace is controlled by Fullerton Health Philippines.

WORK-RELATED ILL HEALTH AND INJURIES	NUMBER OF CASES IN 2023
Fatalities for employees as a result of work-related ill health	0
Number of cases of recordable work-related ill health for employees	0
Fatalities for non-employees as a result of work-related ill health	0
Number of cases of recordable work-related ill health for non-employees	0

As stated in the Work Health, Safety, and Security provisions of our Standards of Ethical Conduct, all employees are oriented on safety rules and practices. It is our duty to know these rules to further ensure the safety of everyone in the workplace and enhance the overall wellbeing of our people. Additionally, our Human Capital Management Development ("HCMD") department supports in providing key benefits and wellness programmes for employees, such as such as Annual Physical Exam ("APE"), vaccination, exercises, random drug testing, health lectures, and others.

We have implemented dedicated on-site clinics where an Occupational Health Physician and Nurses are deployed to ensure the prevention, diagnosis, or treatment of ailments or injuries incurred at work or APE. In our clinics, we can immediately treat minor illnesses, provide clearance to employees after sick leave and conduct check-ups for early detection of illnesses. With the conduct of APE, this program has enabled the company to identify health risks and develop programmes to address these concerns.

MAJOR HAZARD IDENTIFIED	HAZARDS AND RISK CONTROL
5S Concerns	Regular safety inspections are conducted to closely monitor the implementation of 5S, good housekeeping and Clean Desk and Workspace policies. Should there be any findings or in cases that existing findings were not addressed, corresponding memos and reports are released to the respective business units.
Improper work posture	Ergonomic exercise videos and campaign materials were released to promote the health and safety of our employees.

Increase Awareness on Health and Safety

[GRI 403-5]

To further reinforce our initiatives to promote the health and safety of our people, Fullerton Health Philippines provides Basic Occupational Safety and Health training and other relevant trainings to our identified safety officers and members of the response team. This aims to assist them in the performance of their duties and tasks. Further, all employees are likewise mandated to attend the health and safety seminar to raise their awareness on Environmental Health and Safety matters.

Employees' Benefits

Promotion of Employee's Health and Wellbeing

[GRI 403-6]

We provide opportunities for staff to participate in activities that promote a culture of health and wellness in the workplace. Engaging in such activities among staff also facilitates camaraderie among colleagues, strengthens team dynamics, and creates a positive work environment where employees feel supported in their efforts to lead a healthy lifestyle.

ENABLING ACTIVE LIFESTYLE AT WORK

Fullerton Health Philippines is committed to promoting the physical wellbeing of our employees both in and out of the office. We believe that a healthy body contributes to a healthy mind, and we are dedicated to supporting our employees in their fitness journeys. In 2023, we offered various avenues to stay active, including:

- **Zumba Sessions:** Held after office hours, these sessions provide a fun and energetic way to stay fit and reduce stress.
- **I-Run Club:** Our running club participates in fun runs that support charitable causes, fostering a sense of community while encouraging an active lifestyle.

STRENGTHENING MENTAL HEALTH SUPPORT SERVICES TO OUR EMPLOYEES WITH COMPSYCH

Fullerton Health Philippines also partnered with ComPsych to provide mental health support services for their employees. ComPsych is the world's largest provider of Employee Assistance Program ("EAP"), which aims to support employee and their family members in addressing and managing life challenges. Aside from the benefits to the employees, this also helps us to minimise workforce issues and maximize employee productivity at the same time

Parental Leave Benefits

[GRI 401-3]

Fullerton Health Philippines is dedicated to supporting the welfare of its employees and their families. In compliance with several local laws in the Philippines (such as Republic Act No. 8187: Paternity Leave Act of 1996, Republic Act No. 11861: Expanded Solo Parents Welfare Act, and Republic Act No. 11210: Expanded Maternity Leave), we provide comprehensive parental leave benefits. These policies ensure that our employees have the necessary time to bond with and care for their children, reinforcing our commitment to family welfare and work-life balance.

FY2023 PARENTAL LEAVE	MALE	FEMALE
Total number of employees that were entitled to parental leave, by gender	599	809
Total number of employees that took parental leave, by gender	34	78
Total number of employees that returned to work in the reporting period after parental leave ended, by gender	34	76
Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender	35	68
Return to work rates[22] of employees that took parental leave, by gender (%)	100	97
Retention rate[23] of employees that took parental leave, by gender (%)	95	88

In 2023, close to 100% of our employees who took parental leave returned to work after their leave ended. In addition, the retention rate of our employees who took parental leave the previous year was 95% and 88% for male and female respectively. These figures highlight the smooth transition back to work and the caring environment we have fostered at Fullerton Health Philippines. We continue to work towards improving the support that our employees receive as they resume their professional duties after taking parental leave.

Offering Late Retirement Options for Our Senior Employees

[GRI 404-2]

Fullerton Health Philippines recognizes the value of an employee's experience and its contribution to a successful business. Similar to our Singapore counterpart, Fullerton Health Philippines also seeks to continue supporting our senior staff as they near their retirement age. As such, we have in place a late retirement option, where employees may choose to continue their service beyond the normal retirement age of 60. This is outlined in our Retirement Plan Policy.

The late retirement option allows our experienced employees to continue supporting Fullerton Health Philippines operations with their wealth of knowledge and skills, while allowing them to remain active and supporting themselves. Moreover, these seasoned professionals can continue offering their invaluable guidance to younger staff and transfer critical expertise, contributing to the long-term sustainability and growth of the business.

[22] Refer to our Reporting Methodology section for more details.
[23] Refer to our Reporting Methodology section for more details.

Training and Development

[GRI 404-2, 403-5]

Training Programmes to Develop Employees

Fullerton Health Philippines' talent development policy underscores our commitment to supporting ongoing education initiatives for our employees. Whether through company-sponsored programmes or employee-driven learning opportunities, we recognise the value of equipping our workforce with the necessary tools and knowledge to thrive in an ever-evolving business landscape.

In 2023, we monitored our completions for Customer Champion training, Compliance Training, and other employee development programmes, with completion rates being monitored via our internal Performance System. In addition, the completion rates of critical modules are a key performance indicator which impacts the performance assessment of Line Managers.

Learning modules for Core and Leadership Competencies are identified and selected by our Talent and Development team. Specific training and programmes that were internally held and funded by Fullerton Health Philippines are listed on the next page.

TRAINING CATEGORIES	TRAINING TOPICS	WHAT IT COVERS?
General	Customer Experience Champion Training	• Alignment of one's purpose with the organisation's purpose • Sharing of one's personal purpose in modelling customer experience in Fullerton Health Philippines • Self-management, resilience and relationship management techniques when dealing with challenges • New ways to improve the customer's journey and strengthen the relationship with Fullerton Health Philippines
	CompTIA Pen-test + Certification Exam	• Applicable laws and policies, including principles of governance, risk, and compliance
	CEMT Training for New Hires	• Introductory program and common understanding with HMO terminologies, products, services
	Executive Coaching & Mentoring	• This program helps newly promoted executives to transition to a new role or identified as successor for an executive role
Employee Wellness	Living a Successful and Effective Life	• Seven habits that help them achieve the results they want in life, both professionally and personally
Occupational Health	Basic Occupational Safety and Health Training	• Importance of safety practices and basic concepts of occupational safety expectations
Communication	Effective Business English and Writing Communication	• Discussion on grammar, sentence construction, word usage, language precision, and style • Guidance in writing reader-centred, organized, and logical materials
Data Governance	Data Analytics Training	• Various modules on data analytics to equip employees in processing raw data, leveraging data analytic tools, and using data in management decision-making

In 2023, a total of 2073 hours of training were conducted for Fullerton Health Philippines employees, with an average of 0.57 training hours[24] per employee. Fullerton Health Philippines continue to provide opportunities and support for our employees to train and upskill as they progress in their careers, fostering a culture of lifelong learning and continued development of their skills.

2073 hours of training conducted for Fullerton Health Phillippines employees

Looking Forward

In line with our goal to provide quality healthcare across the regions we operate in, Fullerton Health Group will continue to foster a caring and safe work environment that empowers our employees and supports the consistent delivery of high standards of healthcare services to our patients. We are dedicated to enhancing our employee wellbeing programmes, seeking ways to further develop and support our employees in their professional development and enforcing high standards of safety practices in our workplace.

[24] Refer to our Reporting Methodology section for more details.

Patient Wellness, Safety and Service Quality [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Fullerton Health Group understands the importance of delivering high-quality care and services for our patients. Time efficient and quality healthcare delivery can expedite patients' recovery time and improve overall results of their healthcare treatment. By swiftly attending to their needs and enhancing their wellbeing, we increase satisfaction with our services and strengthen their trust and confidence in us. The delivery of top-tier healthcare services can also serve to limit the spread of infectious diseases within the communities we serve. This, in turn, contributes remarkably to the improvement of both individual and community health.	3 GOOD HEALTH AND WELL-BEING

Policies, Procedures and Certifications[25]

- Risk and Control Self - Assessment Policy and Procedure
- ISO 9001 Quality Management System
- Compliance Management Policy
- Register of Compliance Obligations

2023 Targets and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- Zero incidents of needle-stick injuries for patients
- Zero incidents of dispensing error
- Less than five customer complaints received[26]

[25] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.
[26] This target is currently only relevant to Fullerton Health Philippines. Fullerton Health Singapore is currently in process of establishing a comparable target.

Our Approach [GRI 3-3]

Singapore

Upholding Standards in Delivery of Patient Care

Fullerton Health Singapore utilises the Clinical Quality and Governance ("CQG") framework to guide us in our health care service delivery. This framework outlines the roles and responsibilities of personnel overseeing clinical quality and internal processes that ensures the highest level of patient care delivered.

In addition, Fullerton Health Singapore has also established standard operating procedures across day-to-day operations, incident reporting and for service quality, to ensure patient wellness and safety is considered.

MEDICAL STANDARD OPERATING PROCEDURE	SERVICE QUALITY ASSURANCE	INCIDENT REPORTING
Our staff members adhere to the following when carrying out their day-to-day operations • Patient identification • Patient and family rights and responsibilities • Incident reporting • Infection control standard • Needlestick/ sharps Injury Protocol	We have established a patient registration and triage system at all healthcare sites, allowing us to understand the nature of the patient's visit and prioritise their treatment accordingly. Our Clinic Risk Management Committee ("CRMC") team[27] is in-charge of addressing and managing any feedback, concerns or complaints received.	In the event of an incident, Clinical Managers or Supervisors are to take the following actions within 24 hours: • Conduct an investigation to elicit the root cause • Communicate, where applicable, with all parties • Circulate the approved corrective actions to medical practitioners and staff

We also adhere to the best practices stipulated in the Infectious Diseases Act and in compliance with the infection prevention and control guidelines and standards, as well as the directives for review of serious reportable incidents for prescribed healthcare institutions by Singapore's MOH.

Understanding Our Patients Needs and Going Beyond

Understanding our patients' needs and comfort is integral to providing exceptional service. Fullerton Health adopts the L.E.A.D framework – Listen, Empathise, Address and Delight – as our roadmap in service delivery. This roadmap is aligned with our organisation's shared value, and it outlines the steps we need to take to provide health services that meets each patient's needs.

[27] Consists of Environmental Risk Management ("ERM") and Clinical Quality Governance ("CQG") members, business leaders and practicing clinicians

Listen
We **LISTEN** to our customers attentively

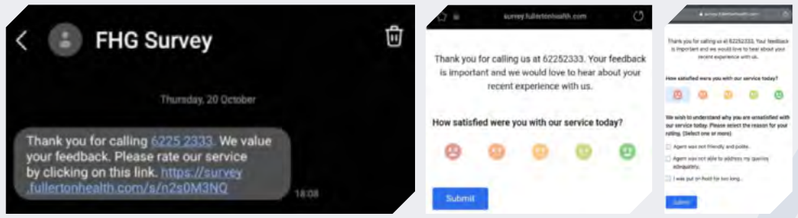
Empathize
We **EMPATHIZE.** Understand and share the feeling of our customers and put ourselves in their shoes

Address
We take initiative to find the best possible solution to **ADDRESS** customers' needs and follow up accordingly

Delight
We **DELIGHT** our customers by exceeding his/her expectations and to create a positive emotional reaction, and this will lead to positive word-of-mouth

RECEIVING CUSTOMER SATISFACTION FEEDBACK OF OUR AON CARE HOTLINE

Since November 2022, we have launched a post-call survey via SMS after every answered call via Aon Care Hotline. Customers will be asked to share how satisfied they were with our service and how their experience was.



More than 6,500 survey responses were gathered in 2023 and 92% of survey respondents rated their experiences as "Satisfied" or "Very satisfied", reflecting the positive experience with the Aon Care Hotline in dealing with their queries.

Equipping Our Staff to Deliver Patient-Centric Care

To ensure that high standards of clinical care are upheld across our operations, the CQG team has created and deployed various training sessions and modules for medical practitioners and healthcare personnel. Through the development of our team, we strive to instil the appropriate conduct, skill sets and knowledge necessary to deliver the human-centred care and attention across all settings.

TRAINING TOPICS	WHAT IT COVERS?	TARGET PARTICIPANTS
General Training Module	• Service quality	• All employees
	• Clinical services e-training	• All employees
	• Dispensary Management/ Dispensing Technique	• Clinic Staff
	• Phlebotomy	• Selected Clinic Staff
Specialised Training Module	• Basic Cardiac Life Support + Automated External Defibrillation ("AED")	• Medical/nursing staff
	• Cardiopulmonary resuscitation + AED	• Clinic staff
	• Life support course for nurses	• Nursing staff
	• N95 respirator mask fitter workshop	• All frontline clinic staff

12 training sessions conducted for clinical service staff

627 participants attended the CQG training programmes

95% of participants felt that the trainings were useful for their work

Philippines

Proactive Patient Care Beyond Compliance

Our commitment is driven by our Mission, Vision and Values. We follow local government and DOH regulatory compliance, clinical practice guidelines and company policy and procedures in the way we operationalize the health & safety of our patients, employees, products and services.

We have a proactive approach in responding to the needs of our patients. To better support our clients and promote long-term health, we developed a comprehensive Chronic Disease Management Program. This initiative is designed to provide specialised care and resources for patients grappling with chronic illnesses, while also implementing preventive measures to help other clients avoid these conditions.

In addition, we have opened a wellness clinic, offering a holistic approach to health that emphasizes preventive care, lifestyle management, and early intervention. Our stand-alone rehabilitation medicine and physical therapy services are now available to assist patients in recovering from injuries, surgeries, and other conditions requiring physical rehabilitation.

Lastly, we have expanded our multi-speciality clinics to include a wider range of medical services. This expansion features new types of physicians across various specialties, an enhanced array of diagnostic tests, and a comprehensive suite of medical and surgical procedures. These additions ensure that our clients have access to a broad spectrum of healthcare services under one roof, providing convenience and continuity of care.

Understanding Our Patients Needs and Going Beyond

Fullerton Health Philippines is deeply committed to serving our clients with excellence, prioritizing their wellbeing through comprehensive and innovative healthcare solutions. Our dedication to client satisfaction and health is the cornerstone of our mission. In line with this, Fullerton Health Philippines has initiated the development of a clinic system solution in the multi-speciality clinics to improve patient experience, staff efficiency and medical records keeping. We also seek to improve our teleconsulting system, IT help desk, petty cash system, electronic medical record system, diagnostic result system, client relation management system, and Aventus providers portal system. By staying at the forefront of medical advancements, we ensure that our clients receive the best possible care in support of their long-term health and wellbeing.

At Fullerton Health Philippines, we believe that listening to our clients is fundamental to providing high-quality healthcare. By actively engaging with and understanding the needs, preferences, and feedback of our clients, we ensure that our services are not only effective but also aligned with their expectations and experiences. In line with this, we have initiated the development of a clinic system solution in the multi-speciality clinics to improve patient experience, staff efficiency and medical records keeping.

We also have grievance mechanisms that enable our customers to file their concerns and/ or complaints via email or letter. Each submission is thoroughly investigated, and appropriate corrective actions are taken regarding processes or personnel when necessary. This system ensures quality assurance and drives performance improvement through effective incident management, including the implementation of corrective measures and continuous enhancements. This resulted to continuous learning and improvement in communication, customer service, and efficient care delivery process.

Our Progress [416-2]

Singapore

In 2023, Fullerton Health Singapore had no incidents of non-compliance resulting in a fine or warning concerning health and safety. However, there were recorded cases of needle-stick injuries and dispensing errors which were identified via our monitoring processes within the organisation. These monitoring processes are crucial in helping us identify operational deficiencies and enable us to implement corrective measures, including intensified auditing across all clinics, improved workflows and staff training to verify the expiry date of drugs before administering them. We also identified all drugs nearing expiry within a month, isolated them and placed them under quarantine.

Zero incidents of non-compliance
resulting in fine or warning concerning health and safety for patients

Philippines

Similarly, Fullerton Health Philippines did not have any incidents of non-compliance resulting in a fine or warning concerning health and safety in 2023. In addition, we had achieved our goal of receiving less than five complaints and have responded promptly to the complaints we have received from patients. In the next years, we are eager to continue upholding our commitment to our patients' wellness and seeking ways to measure our progress.

Looking Forward

Moving forward, Fullerton Health Group will continue to uphold high standards across its operations and work to minimising future cases of medical errors. To uphold safe and quality patient care, Fullerton Health Group will implement further protective measures and targeted actions in the upcoming years to ensure the provision of safe and exceptional care for our patients.

Corporate Citizenship, Partnership and Innovation [GRI 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
As a responsible healthcare organisation, Fullerton Health Group recognises our duty to do good and give back to the wider community. At least half of the world's population lacks access to essential health services and households are being pushed into poverty due to the cost of healthcare. The provision of affordable and accessible healthcare for all is pressing and demands attention. The United Nations has established the goal of Universal Health Coverage by 2030 to prompt countries to facilitate access to quality healthcare for all. By providing our communities with the necessary support, we can build stronger and healthier communities, which are essential to combat global health threats. Beyond healthcare support, the Group also seeks to support other disadvantaged communities by using our business as a force for good. We work towards making a difference in people's lives through impactful community initiatives. To do so, we leverage strategic partnerships with local constituencies, non-profit organizations, social enterprises, and government bodies, collaborating with them on various community projects. These partnerships are key to better understand the varied needs of the communities across different regions and localities in which we operate, and we seek to maintain good relationships with them. Through these collaborations, we can share knowledge and exchange best practices, enhancing and amplify the credibility and impact of our initiatives in supporting the community.	

2023 Targets and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- Two local community engagement projects with active employee participation[28]
- $300k of annual spending on social enterprises[28]
- 90% of annual spending on local suppliers[28]

[28] The target is currently only relevant to Fullerton Health Singapore. Fullerton Health Philippines is in process of establishing comparable targets.

Our Approach [GRI 3-3]

Singapore

As a Community Health Advocate in Asia

Guided by our purpose and core values, Fullerton Health is committed to facilitating health services to as many as possible without the need to incur financial hardship. Fullerton Health endeavours to improve access to care to those who require it most. We play a crucial role in advocating for healthcare access through the following:

AREAS OF FOCUS	FULLERTON HEALTH SINGAPORE'S EFFORTS
Upholding Corporate Citizenship to Promote Healthcare for the Marginalised	• Our efforts are focused on enhancing the lives of those who are disadvantaged • By providing education amongst the community and regions where we operate
Public and Private Partnership to Strengthen Healthcare Systems	• Better co-ordination and collaboration between public and private health entities and partners to initiate, assist and/or organise any forms of medical or healthcare relief for target groups

In FY2023, we held a total of two Health Carnivals for the community, partnering with local constituencies such as Group Representation Committees ("GRCs") to organise these events. The Health Carnivals are a platform to support the health and wellness of residents, through various educational booths and talks, health screenings and interactive games.

HEALTH CARNIVAL @ NANYANG CC

In collaboration with Nanyang Constituency, Fullerton Health organised a health carnival in March 2023 to promote awareness on healthy diets and lifestyle. A variety of hands-on activities were curated for residents, focusing on mental wellness, ergonomics, nutrition, and general health coaching. Vendors promoted diabetic-friendly products, ran interactive booths and shared useful information on healthy diets and lifestyles.

During the event, participants had the opportunity to attend five different health talks which covered a variety of topics such as physiotherapy, breast cancer and eye care. These sessions were conducted in both English and Mandarin to facilitate understanding for more participants.

A total of 500 residents benefited from this event and the Minister of Parliament ("MP") for West Coast GRC (Nanyang), Mr Ang Wei Neng, was also present to greet and mingle with the residents.

This event would not have been possible without the support of our Wellness team and staff volunteers from our Singapore office and headquarters. 51 Fullerton Health staff volunteers were present to support this event.

KAMPUNG ADMIRALTY HEALTH CARNIVAL

In October 2023, Fullerton Health partnered with Sembawang GRC (Woodlands Zone) to organise a community initiative education event to support the health and wellness needs for residents in Sembawang GRC. This event was graced by Health Minister Ong Ye Kung and other MPs from Sembawang GRC. The event was also attended by more than 1,000 residents.

Through a wide variety of interactive and family-friendly activities ranging from game booths, sports and engaging information booths, we promoted the adoption of a healthy lifestyle and its benefits to the residents, supporting the national agenda #HealthierSG. The event had four zones, with each one focusing on a particular aspect of wellness: mental health, health literacy, physical wellbeing, and social connections.

35 Fullerton Health volunteers supported a total of seven booths. The booths that were operated by Fullerton Health included Health Kiosk, Tiki of Truth, Radlink, Inside-out, Memory Pi, Physiotherapy and Trash Hockey.

Creating Positive Impact through Community Engagement Initiatives

[GRI 413-1]

Beyond healthcare, Fullerton Health Group is committed to making a positive impact on the communities where we operate. In support of the UNSDGs, particularly goal 10 on reducing inequality within and among countries, we have organised various initiatives to support disadvantaged communities.

In FY2023, we carried out a total of three Corporate Social Responsibility ("CSR") initiatives across Singapore, partnering with various non-governmental organisations ("NGOs") and government bodies in these initiatives. Two of our CSR initiatives were also organised in support of SG Giving Week 2023, a key initiative of the national SG Cares movement that celebrates the spirit of giving. In 2023, Fullerton Health was awarded a Certificate of Appreciation (Gold) for our contributions.

Additionally, Fullerton Health Singapore also sponsored two events in FY2023 – SIA Cares Open House 2023 and AIA Charity Golf. By providing in-kind resources, each of our philanthropic initiatives has supported communities who need it the most.

MIGRANT WORKERS CARE PACK

In honour of Migrant Day on December 18 and support for SG Cares Giving Week 2023, Fullerton Health galvanised our staff to donate items for care packages. In the third consecutive year of running this initiative, we had the Ministry of Manpower participating in this initiative with us. With the support of our staff, we gathered enough resources to assemble more than 550 care packages. The care package included items such as cough drops, syrups, moisturisers and plasters, which are basic items to support the health of our migrant workers. A total of 30 Fullerton Health members were involved in the entire process – from assembling the care packages to delivering and distributing the packages.

Delivery and distribution of care packages at was done at the Migrant Worker Onboarding Centre at Sengkang over the weekend of 16 December 2023. We were glad to have been able to bring some joy to our migrant workers during this season of giving.

KRIS KRINGLE – CHRISTMAS TEA PARTY @ KIDZTOPIA

As part of SG Cares Giving Week 2023, Fullerton Health also held a “Christmas Giving Tree” event in collaboration with non-profit organization Club Rainbow in 2023. Through this event, we sought to uplift and empower children with chronic illnesses during the holiday season by granting their wishes. Presents for the children were prepared and donated by all of Fullerton Health’s HQ and clinic employees and personally presented to the children by our senior management.

After the gift presentation session, the children and their caregivers were also treated to a tea party at Kidztopia, where they had food and entertainment. The event brought tremendous joy and fun to the children during this holiday season.

LIGHT UP THEIR LIVES - WWF SOLAR LIGHT CHALLENGE

For the second consecutive year, Fullerton Health took part in World Wildlife Fund’s (“WWF”) Solar Light Challenge. This initiative supports families and schools in areas affected by energy poverty, who may otherwise have to complete their daily tasks in daylight hours or resort to using carbon-intensive and toxic kerosene lamps that are harmful to their health in the long run. With these solar lights, communities are empowered to carry on their activities even without daylight and children can continue to complete their schoolwork at night.

This year, Fullerton Health successfully assembled 150 lights, an increase from 125 lights assembled in 2022. The lights were packed and delivered to low-income households in Cambodia.

SPONSORSHIP FOR SIA CARES OPEN HOUSE[29]

Fullerton Health is proud to be a Diamond sponsor for SIA Cares Open House 2023, which took place at the SIA Training Centre on 23 September.

Visitors went on guided tours of SIA’s training facilities, explored cabin mock-ups, observed flight simulation training, and learnt about emergency procedures. They also had the opportunity to talk to SIA cabin crew, pilots, and engineers.

The fund-raising event raised a total of $1.3m. SIA matched with another $1.3m. A total of $2.6m were donated to Cerebral Palsy Alliance Singapore (CPAS) and SPD (formerly Society for the Physically Disabled) through the Community Chest of Singapore.

[29] For more information please visit *https://www.linkedin.com/posts/fullerton-health_teamfullertonhealth-fhgcares-activity-7111522750371958784-uDnd/?utm_source=share&utm_medium=member_desktop*

FULLERTON HEALTH DONATES TO AIA BETTER LIVES FUND

In July this year, Fullerton Health Singapore has also supported AIA's Better Lives Fund through corporate sponsorships for a charity lunch. This fund is administered by Community Chest, which aims to provide children and their families with the opportunities to live healthier, longer, better lives.

Supporting Local Social Enterprises

Fullerton Health Singapore aims to procure more than 90% of the materials, services and maintenance required for our operations from local suppliers. We also seek to support local social enterprises that share our goals and support our procurement processes, improving the value of services offered to our customers. In 2023, we continued to support two local social enterprises – Agape Services and Watchman's Home, who are members of raiSE Singapore[30]. As our business grows, we plan to expand the list of local suppliers and vendors that we work with.

LOCAL ENTERPRISES WE SUPPORT

Our Local Suppliers	Agape Services	Watchman's Home
About the Service	Agape is a contact centre created for the purpose of providing employment for the disadvantaged who wish to turn their lives around. They include rehabilitated inmates who have served time, physically challenged persons, single mothers, and ex-offenders.	A private halfway house in Singapore which provides shelter, counselling, residential programmes, and biblical teaching for the homeless, ex-convicts, jobless, drug addicts and outcasts of the society.
Details of Collaboration	Contact Centre support	Mover service

[30] raiSE was set up in 2015 to develop the Social Enterprise sector in Singapore through a cross-sector collaboration between the Ministry of Social and Family Development, National Council of Social Service, Social Enterprise Association and Tote Board to develop the social enterprise sector in Singapore. (Source: *About raiSE*)

Philippines

Creating Positive Impact through Community Engagement Initiatives [GRI 413-1]

Fullerton Health Philippines recognises our accountability to society and the environment, and we are fully committed to taking social action. In line with this recognition and commitment, we have created a CSR Department to oversee our community engagement initiatives and strategy.

Our community engagement initiatives are guided by our H.E.A.L.S framework which covers five key areas. We continuously implement and support programmes that are in line with our framework, allowing us to create positive impact on the lives of people within and outside our organisation.

- To help reduce the maternal mortality rate by increasing health awareness among women of reproductive age.
- To help increase access to quality health care services of every individual, regardless of age, race and gender.
- To contribute to poverty alleviation by providing education and livelihood opportunities.
- To provide aid to calamity-stricken areas in their rehabilitation and recovery from losses and damages.
- To help ensure that the world today is ecological, fair, and cost-effective and will be for the next generations.

In FY2023, we carried out a total of six community initiatives in the Philippines, helping disadvantaged mothers and children, local communities, disaster-afflicted communities in addition to restoring damaged environments. We partnered with various NGOs to carry out these initiatives such as Philippines Business for Social Progress ("PBSP") and Caritas Manila.

HEALTH - SAFE MOTHERHOOD CARAVAN

Fullerton Health Philippines has supported the project Safe Motherhood Caravan through the provision of training and donation of medical equipment in partnership with PBSP. The Safe Motherhood Caravan project aimed to provide support to vulnerable women of reproductive age by educating them on safe motherhood practices such as pre- and post-natal consultations from accredited service providers, facility-based delivery, breastfeeding, health and nutrition, family planning and saving money for health to help them prepare for motherhood. The donation of medical equipment also helped mothers give birth safely, resulting in lower maternal mortality rates and alleviated concerns on maternal, infant and child health.

HEALTH - MEDICAL MISSION

This initiative was designed to enhance the wellbeing of Filipinos, especially those in marginalised communities through offering complimentary consultations, medicines, and health services. By providing free health services, these communities can enjoy essential health services and at the same time increase their awareness of common health issues.

EDUCATION - SUPPORT TO BRIGADA ESKWELA PROGRAM OF DEPARTMENT OF EDUCATION

The goal of this initiative was to support public schools in getting ready for the start of a new school semester, to ensure local students have a conducive learning environment. The Brigada Eskwela efforts encompassed a range of activities such as painting school furniture and classrooms, tidying up the school premises and classrooms, covering books, and contributing educational materials, paint, and cleaning supplies.

EDUCATION AND LIVELIHOOD - SPONSORSHIP PROGRAMME FOR EDUCATION

In partnership with Caritas Manila, Fullerton Health Philippines has sponsored individuals to empower them to gain better opportunities in life through education.

AID - DONATION AND OUTREACH PROGRAMMES

The objective of this project is to support the wellbeing of individuals by supplying local communities with essential items gathered through charitable contributions. It is intended to aid communities affected by disasters, assisting survivors and victims in recuperating from their losses and damages.

SUSTAINABILITY -WATERSHED REFORESTATION

To contribute to the recovery of damaged forests and recultivation of fertile land, Fullerton Health Philippines has partnered with PBSP to run a watershed reforestation project. Restoring these watersheds help is key to restoring ecological balance in the region.

Looking Forward

To further extend our impact on the community beyond the healthcare services we provide, Fullerton Health Group continues to actively engage in community engagement initiatives. To do so, we will continue to seek new partnerships with industry peers, the government, and NGOs to advocate for health education, create greater accessibility to healthcare and improve quality of life of various disadvantaged communities.

UPHOLDING GOOD BUSINESS CONDUCT

Effective governance forms the foundation of our capacity to execute strategies with diligence and accountability. This pillar focuses on three material matters – **Responsible Business Practices and Collaboration, Anti-Corruption and Data Governance, Security and Management** – and outlines the role of governance in strengthening Fullerton Health's operational integrity and ethical standards.

Performance Highlights

Responsible Business Practices and Collaboration

No cases of significant fines and non-monetary sanctions for **non-compliance with relevant laws and regulations**

100% of fully owned clinics passed local healthcare authorities

Anti-Corruption

ANTI-BRIBERY

100% of new employees completed **anti-bribery and corruption training** as part of onboarding

Data Governance, Security and Management

100% of new employees completed data privacy training as part of onboarding

Zero cases of substantiated complaints received concerning **breaches of customer privacy** from regulatory bodies in Singapore

Zero cases of identified leaks, thefts, or losses of customer data in Singapore

Responsible Business Practices and Collaboration [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
As a leading healthcare brand operating in Asia, we take our responsibility towards all stakeholders seriously. Our commitment to good corporate practices is the foundation for enhancing patients care, protecting the trust our stakeholders have in us. Non-compliance with laws and regulations may lead to financial, operational, and reputational risks for the business. As such, we uphold high standards of business conduct, ensuring our business is carried out in a responsible manner.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS; 17 PARTNERSHIPS FOR THE GOALS

Policies, Procedures and Certifications[31]

- Whistleblowing Policy
- Procurement Policy
- Fraud Policy
- Social Media Policy
- Code of Conduct
- Supplier Code of Conduct
- Grievance Mechanisms
- Incident Management Framework
- Manual on Corporate Governance

2023 Targets and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- Minimal cases of significant fines and non monetary sanctions for non-compliance with relevant laws and regulations
- 100% of fully owned clinics pass local healthcare authorities license certification/renewal (i.e., Ministry of Health ("MOH"), Department of Health ("DOH")) license certification/renewal
- 100% of new suppliers screened using Supplier Code of Conduct
- 100% of Panel clinics/doctors to be registered under local healthcare authorities[32] (i.e. MOH and Singapore Medical Council (SMC))

[31] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

[32] The target is currently only relevant to Fullerton Health Singapore. Fullerton Health Philippines is in process of establishing comparable targets

Our Approach [2-16, 2-26, 2-27]

Our Board Leadership and Governance

Our Board of Directors plays a pivotal role in steering the company towards responsible business practices. By emphasizing good governance principles, the Board sets a strong foundation for ethical decision-making and accountability throughout the organisation. The Board Committees further reinforce this commitment by actively engaging in discussions on governance matters and offering strategic direction to management.

Our policies cover all of Fullerton Health Group's offices, clinics, and facilities, helping us to provide our customers with the highest quality medical services. We insist on compliance from all internal and external stakeholders, who must follow the stipulations set out in our policies. Our business associates are required to abide by laws, statutory requirements, regulations, and rules as dictated by our Supplier Code of Conduct.

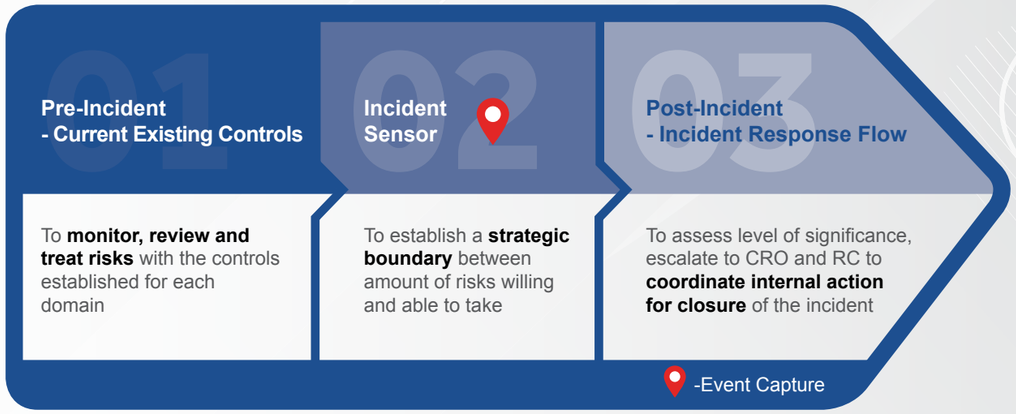
GROUP-WIDE POLICY MECHANISMS AT FULLERTON HEALTH SERVING AS OUR CORNERSTONE	
Whistleblowing Policy	We encourage employees to immediately raise concerns regarding malpractice or misconduct. We will act promptly and appropriately, while maintaining the anonymity of the sender.
Procurement Policy	Ensures a transparent process when sourcing for services and products. Based on site specific directives, policies, procedures, work instructions, laws, and regulations.
Social Media Policy	The purpose of this policy is to establish guidelines for all employees when using social media, which ensures consistency and mitigates the risk of misuse or unauthorised disclosure of sensitive information, as well as safeguarding the reputation of the Company.
Code of Conduct	To uphold high standards in work ethics, integrity and conduct. Non-compliance with the policies stated in the handbook may lead to disciplinary action, followed by the progressive discipline process and may result in the termination of employment.
Supplier Code of Conduct	Ensures that the safe handling, storage, movement, recycling, reuse and management of waste is extended throughout our value chain. Any violations of our standards will result in disciplinary action, including the potential termination of agreements until the non-compliance has been addressed.
Grievance Mechanism	Enables employees to raise any issues they may encounter, directed through to the Audit Risk Committee ("ARC") and human resource team. An Inquiry Committee ensures timely, effective, and amicable resolution of such matters.

Conducting Internal Checks

We conduct audits regularly to confirm the effective implementation of our policy system, enhancing important business relationships and managing our supply chain effectively. The Enterprise Risk Management and Compliance ("ERMC") function, along with the Internal Audit ("IA") department, collaborates with various Responsibility Centres ("RCs") to cascade, monitor, and evaluate governance practices across all operational facets. This integrated approach helps in embedding a culture of compliance and ethical behaviour within the organisation.

Maintaining Transparency through Incident Reporting

To operate in a responsible manner, it is essential to foster a transparent and open work culture. Personnel who wish to report an incident may do so as indicated in our incident reporting policy which maintains the anonymity of the reporting party. The Incident Management Framework openly addresses any incidents, circumstances or situations that may impede the delivery of our healthcare services. The framework offers direction on how to detect and manage risks, establish an appropriate risk appetite, and coordinate control measures with the involvement of Senior Management.



Working with Our Suppliers to Uphold Responsible Business Standards

To ensure that the suppliers we work with also operate in line with Fullerton Health Singapore's ethical standards and sustainability goals, we have in place a Supplier Code of Conduct ("Code"). Our Supplier Code of Conduct sets out our expectations for our suppliers to comply with ethical principles for labour, environment, health and safety and management systems. This code minimises any social, environmental and regulatory risks to our business and ensure that we continue to operate in a responsible manner.

Our suppliers are required to acknowledge and adhere to the principles in Supplier Code of Conduct and ensure that their employees and relevant personnel are aware of and adhere to the Code. Any non-compliance can result severe consequences including a termination of relationship with Fullerton Health Singapore.

In 2023, we screened 100% of our new suppliers using the Supplier Code of Conduct. This screening allows us to assess for any potential social, environmental risks or non-compliance before we enter into a contract with a supplier. Our Supplier Code of Conduct is publicly available and can be found on our website[33].

[33] *https://www.fullertonhealth.com/sg/wp-content/uploads/Fullerton-Health-Supplier-CoC-v2-3-May-202337.pdf*

Philippines

Establishing Policies to Govern our Business

For Fullerton Health Philippines, our Manual on Corporate Governance in the Philippines guides our operational policies to ensure we conduct business with the utmost integrity. This manual is updated regularly to ensure its relevance and effectiveness. We submit an annual Corporate Governance Scorecard to assess our performance against established standards. We are working towards achieving 100% on the Scorecard and have seen an improving trend in our overall scores in the past 3 years. In addition, we submit periodic reports to our primary regulator, the Insurance Commission to maintain open communication channels and promote accountability, ensuring our business complies with existing requirements.

Promoting Responsible Business Practices

The Human Capital Management ("HCMD") and Information Technology ("IT") Departments play a crucial role in promoting responsible business practices at Fullerton Health Philippines. These departments facilitate training and awareness initiatives through the Learning Management System, making it feasible for employees to access relevant educational resources. The eLearning modules offered by these departments not only enhance employee skills but also serve as a tool to assess the effectiveness of existing programmes.

Working with Our Suppliers to Uphold Responsible Business Standards

At Fullerton Health Philippines, we strive to demonstrate sustainability across our supply chains. Our existing policies such as Standard of Ethical Conduct, Policy on Environmental Sustainability, the Manual on Corporate Governance, and our Governance Policies that cover Anti-Bribery and Corruption, Fraud, Gifts and Entertainment, and our Whistleblowing and Non-retaliation policy. These policies guide us in transacting with our suppliers with integrity, fairness, and transparency.

Fullerton Health Philippines also seeks to work with vendors that are aligned with our sustainability goals and corporate values. Prior to signing a contract, we require our suppliers to accomplish a Vendor Declaration and Commitment Form, which allows us to assess their compliance with various social and environmental principles set out. We require our suppliers to accomplish our Vendor Declaration and commitment form as part of our screening process. We assessed 100% of our new suppliers through their Vendor Declaration and Commitment Form in 2023, ensuring that responsible business standards are upheld within our supply chain.

Looking Forward

Fullerton Health Group continues to uphold high standards across our operations ensuring business is conducted in a responsible manner. We value the trust our stakeholders have in us and will continue to provide our customers with safe and reliable medical services.

Anti-corruption [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Corruption can impede an organisation's ability to deliver quality products and services. It affects their credibility, operational stability, and lead to the loss of customers. Remaining free from corruption provides the necessary assurance to our stakeholders and maintains our social license to operate, thereby allowing us to continue delivering affordable and accessible medical care. At Fullerton Health Group, we uphold our core values of integrity. We conduct our business in a transparent manner, adhering to ethical business practices and local laws, maintaining the trust and confidence our stakeholders have in us.	

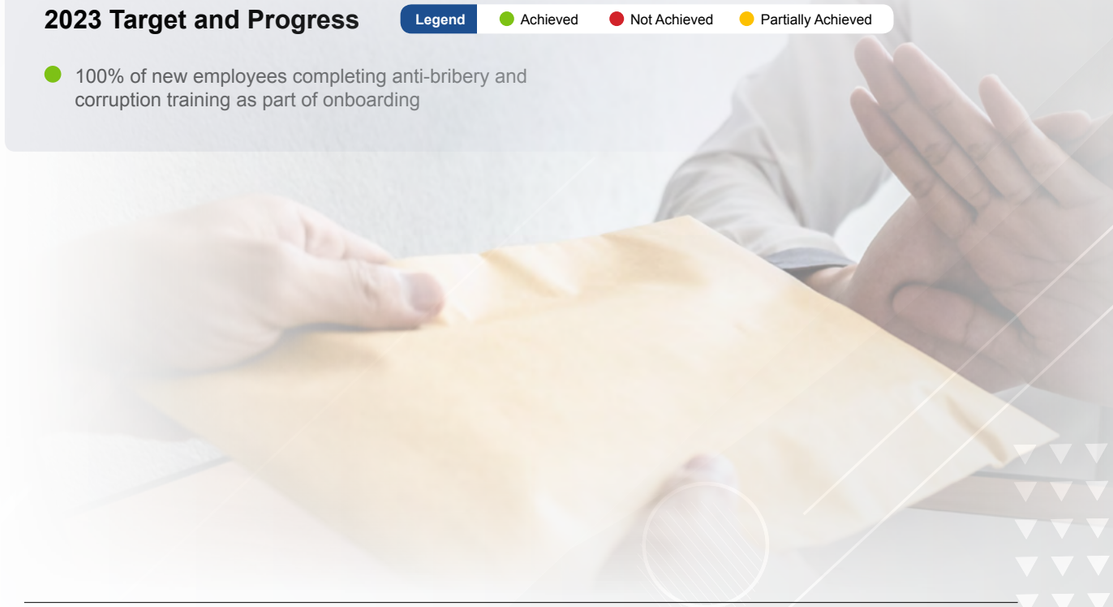
Policies, Procedures and Certifications[34]

- Fraud Policy
- Anti-Money launder ("AML") and Sanctions Policy
- Employee Code of Conduct
- Supplier Code of Conduct
- Travel, gifts and entertainment policy
- Governance Policies
- Incident Reporting Policy
- Risk and Control Self-Assessment Policy and Procedure

2023 Target and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- 100% of new employees completing anti-bribery and corruption training as part of onboarding



[34] These policies, procedures and certifications may only be applicable for certain entities which have been developed due to regulatory requirements and operational purposes.

Our Approach [3-3, 205-2]

Fullerton Health Group adopts a strict stance against any form of fraud, corruption, and unethical behaviour in our business. We have in place good corporate governance structures and strong internal controls, supported by our policies and programmes. We review and enhance our policies and procedures to ensure their relevance and efficacy in addressing potential risks. All employees and business partners must abide by these polices and Code of Conduct.

POLICY	DESCRIPTION OF POLICY
Travel, Gifts and Entertainment Policy	This policy prohibits staff from engaging in corrupt activities such as soliciting, receiving, or giving gratifications to gain business advantages in the course of their employment. This policy applies to all Fullerton Health employees and in certain circumstances, their family members.
Fraud Policy	This policy identifies and prevents fraudulent activities within Fullerton Health. The policy is relevant to any misconduct, or suspected misconduct which involves Fullerton Health's direct and indirect employees, shareholders, business partners and other entities that maintain a commercial relationship with Fullerton Health.
Anti-Money Laundering ("AML") and Sanctions Policy	This policy demonstrates our stance on prohibiting the illicit use of funds. We adhere to global regulations and norms concerning sanctions to carefully monitor and restrict any violation or suspicious transactions involving specific nations, governments, entities, and individuals.
Anti-Bribery and Corruption Policy ("ABC")	This policy sets out the responsibilities of Fullerton Health and those who work for us with regards to observing and upholding our zero-tolerance position on bribery and corruption. It acts as a source of information and guidance for those working for Fullerton Health to recognize and deal with bribery and corruption issues, as well as understand their responsibilities.

To ensure that all employees are aware of Fullerton Health Group's anti-corruption policies, all employees are required to undergo anti-corruption training during onboarding. In addition, Fullerton Health Group also ensures that its anti-corruption policies are communicated to all its suppliers through its Supplier's Code of Conduct.

Singapore

Assessing Risks for Corruption across our Operations

Fullerton Health Singapore has assessed its various operations for risk of anti-corruption and put in place strong anti-corruption measures to minimise risks .

OPERATIONS	CORRUPTION RISKS ASSESSED	ANTI-CORRUPTION MEASURES
Sales, Business Development, Marketing	Risk of personnel offering cash, gifts or hospitality, facilitation payments or kickbacks, or comply with counterparty's request for cash, gifts and hospitality, facilitation payments or kickbacks in return for commercial advantage	• Anti-corruption training for all staff during onboarding • Fullerton Health Gifts and Entertainment policy
Procurement / Project Management	Risk of personnel responsible for procuring products and services accepting cash, gifts, or hospitality in return for offering a commercial advantage.	• Anti-corruption training for all staff • Procurement policy that requires measures such as comparison quotes to be obtained, vendor review and tender process.
Finance	Risk of personnel processing claims or payments that are bribes/corruption in nature.	• Delegation of authority and finance SOPs in place to ensure proper recording of expenses, including obtaining approvals from the relevant levels of authority
Recruitment	Hiring decisions may be influenced e.g., offering a job within Fullerton Health in exchange for commercial advantage.	• Anti-corruption training for all staff • Recruitment process includes hiring decision made jointly by hiring manager and HR partner. Senior management approval is required for more senior hires. • Personnel are also required to declare any conflict of interest at onboarding

Philippines

Assessing Risks for Corruption across our Operations

Fullerton Health Philippines has implemented policies approved by our Board of Directors. These policies cover various aspects, including the Risk and Control Self-Assessment Policy and Procedure, Governance Policies, and the Incident Reporting Policy.

Our Governance Policies encompass several key areas related to anti-corruption practices. These include Anti-Bribery and Corruption measures, Fraud prevention, Guidelines on Gifts and Entertainment, as well as a robust Whistleblowing and Non-retaliation policy. The Board conducts an annual review of these policies in collaboration with our Enterprise Risk Management and Compliance ("ERMC") Department.

Fullerton Health Philippines is dedicated to upholding the highest standards of governance and compliance. To ensure the effectiveness of our anti-corruption measures, we continuously refine our policies. This process involves integrating industry best practices, analysing incident reports, staying updated on regulatory requirements, seeking input from consultants, and engaging with Independent Directors for their insights.

The ERMC Department plays a crucial role in managing risks and ensuring compliance with anti-corruption practices. It is headed by a Risk Officer and a Compliance Officer who report regularly to the Risk and Compliance Board Committee. The primary objective of the ERMC Department is to prevent any instance of corruption within the organisation.

By having a dedicated team overseeing risk management and compliance, the organisation demonstrates its commitment to upholding ethical standards and integrity in all business operations. The proactive approach taken by the ERMC Department helps in identifying potential areas of vulnerability to corruption and implementing measures to mitigate these risks.

OPERATIONS	CORRUPTION RISKS ASSESSED	ANTI-CORRUPTION MEASURES
Sales, Business Development, Marketing	Potential bribery or kickbacks in securing contracts or partnerships.	• Implementing strict guidelines on gifts, entertainment, and relationships with clients to prevent conflicts of interest. Conducting regular training sessions on anti-corruption policies for sales and marketing teams.
Procurement / Project Management	Bid rigging, favouritism in supplier selection.	• Utilizing transparent procurement processes with multiple levels of approval. Conducting due diligence on suppliers to ensure compliance with anti-corruption standards.
Finance	Misappropriation of funds, fraudulent financial reporting.	• Implementing robust internal controls over financial transactions. Regular audits conducted by independent parties to detect any irregularities.
Recruitment	Nepotism, hiring based on connections rather than merit.	• Following a structured recruitment process based on qualifications and experience. Implementing policies that prohibit employees from influencing hiring decisions for personal gain.

Looking Forward

Fullerton Health Group will strive to work against corruption in any forms so that our business can operate in an effective, responsible and ethical manner. We continue to review our processes and keep our operations assessed and updated for corruption risks to allow our business to deliver value and positive impact for our customers.

Data Governance, Security and Management [GRI 2-23, 2-24, 3-3]

WHY IT MATTERS	UNSDGs SUPPORTED
Cyber threats, causing the loss of privacy from data breaches, have emerged as one of the biggest threats to the global economy and businesses. In a rapidly digitalising economy, the frequency and severity of such threats are increasing, along with the level of sophistication. Data breaches can lead to various negative implications for businesses, including operational disruptions, financial penalties, incurred costs for data recovery and reputational damage. It is imperative for us to prioritise data governance, security and management at Fullerton Health Group to protect our confidential business data and our internal systems against unauthorised access for operational and financial stability, legal compliance and continued trust of our stakeholders. Furthermore, as a healthcare service provider, we understand the responsibility of being entrusted with our patients' and clients' personal data. With large volumes of such personal data held in our systems, it is of utmost importance for patients' privacy and safety that such data is protected. It is also crucial that our employees' personal data is carefully managed and safeguarded to protect their wellbeing. As such, we continue to uphold stringent data privacy measures, controls and practices to maintain the trust and confidence our clients and patients to continue utilising our services.	16

Policies, Procedures and Certifications[35]

- Incident Reporting Policy
- Privacy Policy
- Data Privacy and Information Security Policy
- ISO27001 Information Security Management System
- Personal Data Policy (Internal)

2023 Targets and Progress

Legend: Achieved | Not Achieved | Partially Achieved

- 100% completion of data privacy training for new employees as part of onboarding
- Zero major complaints concerning breaches of patient privacy
- Zero data security breaches relating to regulatory requirements

[35] Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Our Approach [GRI 3-3]

Fullerton Health Group is dedicated to safeguarding the personal data of customers. We have robust data management practices and systems in place, and we manage patient personal data according to the Fullerton Health Personal Data Internal Policy and other relevant organisation policies. Data protection policies are reviewed and adapted to ensure that they stay relevant and effective. In addition, we are fully compliant to local data protection laws, regulations, and guidelines including the Personal Data Protection Act.

To ensure strong governance surrounding the use and management of data, roles and responsibilities have been set in place for data governance, providing oversight on organisational and technical measures relating to personal data handling as well as employee training and compliance. Our employees are also trained to collect and process personal data in accordance with data privacy laws and internal policies as well as to manage and implement data governance in their daily work. This ensures that data is protected from accidental or unauthorised access and regulatory and internal procedures are followed when addressing requests or complaints regarding personal data.

Our information security system in Singapore has been ISO27001 certified, and we are working towards achieving certification for our Philippines operations in the next year. This certification involved several phases, including data collection and an on-site audit to evaluate our information system.

Singapore

Responding Promptly to Data Breach Incidents

Appropriate channels have been set up to address requests or complaints regarding personal data and incident management. All suspected or detected data breaches are handled according to the Fullerton Health Personal Data Policy (Internal) CARE model:

1. **Contain** the breach
2. **Assess** risks and impact of the breach
3. Consider if the data breach should be **Reported** and to whom
4. **Evaluate** the organisation's response and recovery to prevent future breaches

The breach response team consists of relevant personnel from within the organisation who will assess the incident and take appropriate action, which may include incident investigation, undertake mitigation and rectification as well as making necessary breach notifications. The Audit Risk Committee will be informed as per the incident reporting framework.

Philippines

Assessing Our Operations to Improve Data Governance

To further enhance the privacy and security of the information process, Fullerton Health Philippines has put in place the Privacy Impact Assessments ("PIA"), implementation of Privacy by design initiatives and regular monitoring of systems to ensure security. Adjustments have been made as a result of these initiatives such as minimization of data being collected, and implementation of security protocols to further strengthen the ecosystem within the group. As part of the privacy management program, we aim to complete the PIA of all existing processing systems by 2025.

Raising Data Governance Concerns

Additionally, we have put in place grievance mechanisms for data governance concerns. These mechanisms include an anonymous reporting mechanism under the Whistleblowing policy, immediate escalation of privacy-related concerns to the Data Privacy Officer and Information Security Risk Officer, and an internal complaint system. Disciplinary sanctions are given to erring employees as evaluated by the Disciplinary Action Committee.

Our Progress [GRI 418-1]

Singapore

In FY2023, there were zero substantiated complaints received concerning breaches of customer privacy as well as identified leaks, theft, or losses from customer data.

INDICATOR	SINGAPORE
Total number of substantiated complaints received concerning breaches of customer privacy from outside parties	0
Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies	0
Total number of identified leaks, thefts, or losses of customer data	0

In 2023, Fullerton Health Singapore was fined for a data breach that occurred in 2021 by the Personal Data Protection Commission (PDPC). This breach occurred when Fullerton Health Singapore engaged a local social enterprise to provide call centre and appointment booking services for its patients. This incident solely affected the vendor's file server, without compromising any of Fullerton Health Singapore's existing systems and servers. Upon discovery of the data breach, prompt remedial action was taken to notify those who had been affected, which PDPC judgment had noted. Fullerton Health Singapore engaged Credit Bureau (Singapore) to provide free credit monitoring services to all affected customers .

Following this incident, Fullerton Health Singapore has taken steps to enhance cybersecurity measures, including obtaining ISO certification for our information security management system. We take responsibility for data protection very seriously and remain vigilant to prevent future incidents from occurring.

Philippines

In 2023, Fullerton Health Philippines identified several data governance concerns that required immediate attention. While there were no substantiated complaints of data breaches from regulatory bodies, we had nine identified cases of substantiated complaints from outside parties and the total cases of identified leaks, thefts, or losses of customer data amounted to 59 cases.

INDICATOR	PHILIPPINES
Total number of substantiated complaints received concerning breaches of customer privacy from outside parties	9
Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies	0
Total number of identified leaks, thefts, or losses of customer data	59

One of our data breach incidents includes a third-party zero-day vulnerability event that affected our business in 2023. A breach was found in one of our third-party tools, Go Anywhere managed file transfer software, under our vendor Fortra. Upon identification of the breach, remediation efforts were made quickly, and the breach was contained successfully within the same day. In accordance with our legal obligations under the Data Privacy Act of 2021, we also filed a report to the National Privacy Commission. Steps were also taken to notify those affected promptly, with regards to the incident.

Despite these challenges, we remain committed to protect and manage our customer's information with utmost integrity. At Fullerton Health Philippines, the privacy and security of our employees, members, and clients are taken seriously. We remain vigilant and proactive with a firm assurance to protect the data entrusted to us by implementing security protocols that meet global standards. To reduce recurrence of data breach incidents and strengthen our data management controls, we constantly work to identify gaps in our existing data management processes and fix them. Obtaining ISO certification in our information management system gives recognition to these efforts. We foster trust and confidence in our services, reaffirming our dedication to excellence in every aspect of our operations.

Looking Forward

Fullerton Health is resolute in its commitment to uphold best practices in data governance and management. We protect the personal data and privacy of our patients and employees as well as the confidential information of our stakeholders. We are working towards achieving certification for all applicable data protection systems to ensure the robustness of the data protection measures we have in place and will continuously look to evaluate and improve our internal data management processes.

REPORTING METHODOLOGY

GENERAL

Reporting Boundary

This report covers Fullerton Health's operations in 2023, including its key subsidiaries in Singapore and Philippines. The entities included are:

Singapore	Radlink Urban Rehab Medisol Solutions Fullerton Health Clinics
Philippines	Avega Aventus Asalus

ENVIRONMENT

Medical Waste

Hazardous and Non-hazardous waste
Waste data has been provided by our licensed vendors that we have engaged to manage our waste.

Energy and Climate Change Management

Emissions Calculation Approach
Fullerton Health adopts the Operational Control approach to define organisational boundaries for emissions reporting, as stated in the GHG Protocol Corporate Standard. This reflects accountability of emissions from which Fullerton Health has operational control.

Energy Consumption
Energy consumption is expressed in Megawatt hours (MWh) and refers to purchased electricity. Electricity usage has been obtained from electricity bill invoices. For premises where electricity bills were unavailable, such as, estimation methods were used such as estimating using gross floor area ("GFA").

GHG Emissions
In FY2023, Fullerton Health Singapore only disclosed scope 2 emissions, while Fullerton Health Philippines disclosed both scope 1 and 2 emissions. Scope 1 emissions were from fuel consumption.

The fuel emission factors applied in the computation was based on the 2023 UK Government GHG Conversion Factors for Company Reporting, as there are no available fuel emission factors specific to Philippines. The fuel emission factors used were 2.66 kg CO_2/L and 2.35 kg CO_2/L for diesel-powered vehicles and gasoline-powered vehicles, respectively.

Meanwhile, scope 2 emissions were calculated from the consumption of purchased electricity in Singapore and Philippines. For Singapore, grid emission factors were acquired from Energy Market Authority, in which the latest available 2022 grid emission factor 0.4168 kg CO_2/kWh was used. For Philippines, grid emission factors were obtained from Department of Energy in which the latest available 2015-2017 grid emission factors 0.7122 tCO_2/MWh for Luzon-Visayas grid and 0.7797 tCO_2/MWh for Mindanao grid were used.

Intensity metrics are expressed as tonnes of CO_2e per m^2 of our clinics.

SOCIAL

Caring for Our People and Communities

Employment Data
Data on total number and breakdown of employees covers Fullerton Health and its main subsidiaries in Singapore - Radlink, Urban Rehab, Medisol Solutions and Philippines – Asalus, Avega, Aventus.

Hiring Rate
Hiring rate was calculated using the following formula:
Hiring Rate = Total number of new hires in 2023 / Total number of employees in 2023

Turnover Rate
Turnover rate was calculated using the following formula:
Turnover Rate = Total number of employees that left in 2023 / Total number of employees in 2023

Return to work rates of employees that took parental leave
Return to work rates of employees that took parental leave was calculated using the following formula:
Return to work rates of employees that took parental leave = Total number of employees that returned to work after parental leave in 2023/ Total number of employees that took leave in 2023

Retention rate of employees that took parental leave
Retention rate of employees that took parental leave was calculated using the following formula:
Return to work rates of employees that took parental leave = Total number of employees that returned to work in 2022 after a period of parental leave and were still employed 12 months are after returning to work/ Total number of employees that returned to work after parental leave ended in 2022

Average training hours
Average training hours per employee = Total number of training hours provided to employees in 2023 / Total number of employees in 2023

GENERAL STANDARD DISCLOSURES

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
GRI 2: General Disclosures 2021	**The Organisation and its reporting practices**			
	2-1	Organisation Details	About Us	3
	2-2	Entities included in the organisation's sustainability report	About this Report	8
	2-3	Reporting Period, frequency, and contact point	About this Report	8
	2-4	Restatement of information	No restatements were made for SR2023.	N/A
	2-5	External Assurance	No external assurance was conducted for SR2023.	N/A
	Activities and Workers			
	2-6	Activities, value chain and other business relationships	About Us *Information unavailable/incomplete:* Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	3-4
	2-7	Employees	Caring for Our People and Communities – Our Workforce Profile	44-45
	2-8	Workers who are not employees	Information unavailable/incomplete: Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	N/A
	Governance			
	2-9	Governance structure and composition	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-10	Nomination and selection of the highest governance body	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-11	Chair of the highest governance body	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-12	Role of the highest governance body in overseeing the management of impacts	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-13	Delegation of responsibility for managing impacts	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-14	Role of the highest governance body in sustainability reporting	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-15	Conflict of interest	Confidentiality constraints - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.	N/A

GENERAL STANDARD DISCLOSURES

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
GRI 2: General Disclosures 2021	**Governance (Continued)**			
	2-16	Communication of critical concerns	Upholding Good Governance - Responsible Business Practices and Collaboration: Our Approach	80-81
	2-17	Collective knowledge of the highest governance body	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-18	Evaluation of the performance of the highest governance body	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-19	Remuneration policies	*Confidentiality constraints* - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.	N/A
	2-20	Process to determine remuneration	Our Sustainability Strategy and Approach – Sustainability Governance	11-12
	2-21	Annual total compensation ratio	*Confidentiality constraints* - This includes sensitive information of Fullerton Health's business affairs and are not to be disclosed.	N/A
	Strategy, policies and practices			
	2-22	Statement on sustainable development strategy	Message from our Board	5
	2-23	Policy commitments	Achieving Sustainable Economic Development - Economic Performance	27-29
			Managing our Environmental Footprint - Medical Waste	33, 36
			Managing our Environmental Footprint - Energy and Climate Change Management	38
			Caring for Our People and Communities - Employee Wellness and Development	47, 52, 57-58
			Caring for Our People and Communities - Patient Wellness, Safety and Service Quality	61
			Upholding Good Business Conduct - Responsible Business Practices and Collaboration	79-82
			Upholding Good Business Conduct - Anti-corruption	83-86
			Upholding Good Business Conduct - Data Governance, Security and Management	88-90

GENERAL STANDARD DISCLOSURES

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
GRI 2: General Disclosures 2021	**Strategy, policies and practices**			
	2-24	Embedding policy commitments	Achieving Sustainable Economic Development - Economic Performance	27-29
			Managing our Environmental Footprint - Medical Waste	33, 36
			Managing our Environmental Footprint - Energy and Climate Change Management	38
			Caring for Our People and Communities - Employee Wellness and Development	47, 52, 57-58
			Caring for Our People and Communities - Patient Wellness, Safety and Service Quality	61
			Upholding Good Business Conduct - Responsible Business Practices and Collaboration	79-82
			Upholding Good Business Conduct - Anti-corruption	83-86
			Upholding Good Business Conduct - Data Governance, Security and Management	88-90
	2-25	Processes to remediate negative impacts	Caring for Our People and Communities: Employee Wellness and Development	47
			Caring for Our People and Communities - Patient Wellness, Safety and Service Quality	65
			Upholding Good Business Conduct - Responsible Business Practices and Collaboration	79-80
			Upholding Good Business Conduct - Data Governance, Security and Management	90
	2-26	Mechanisms for seeking advice	Upholding Good Business Conduct - Responsible Business Practices and Collaboration: Our Approach	80-81
	2-27	Compliance with law and regulations	Upholding Good Business Conduct - Responsible Business Practices and Collaboration: Our Approach	80-81
	2-28	Membership association	Our sustainability strategy and approach - Membership Association	18
	Stakeholder Engagement			
	2-29	Approach to stakeholder engagement	Our sustainability strategy and approach - Approach to Stakeholder Engagement	16-17
	2-30	Collective Bargaining Agreements	Fullerton Health's employment practices are aligned with Singapore's legislations (Employment Act, Workplace Safety and Health Act, and Retirement and Re-employment Act) and the fair employment principles set out by the Tripartite Alliance for Fair Employment Practices (TAFEP).	N/A

MATERIAL TOPICS

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
Material Topics				
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Our sustainability strategy and approach – Materiality	12-13
	3-2	List of material topics	Our sustainability strategy and approach – Materiality	13
	3-3	Management of material topics	Our sustainability strategy and approach - Material topics, targets and performance	14-15
Affordable and Accessible Healthcare				
GRI 3: Material Topics 2021	3-3	Management of material topics	Achieving Sustainable Economic Development - Affordable and Accessible Healthcare	20-26
Economic Performance				
GRI 3: Material Topics 2021	3-3	Management of material topics	Achieving Sustainable Economic Development – Economic Performance	27-31
GRI 201: Economic Performance 2017	201-3	Defined benefit plan obligations and other retirement plans	Achieving Sustainable Economic Development – Economic Performance: Contribution to Employee Benefit Plans	30-31
Medical Waste				
GRI 3: Material Topics 2021	3-3	Management of material topics	Managing our Environmental Footprint – Medical Waste	33-37
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	Managing our Environmental Footprint – Medical Waste: Our Approach	34-36
			Managing our Environmental Footprint – Medical Waste: Our Progress	37
	306-2	Management of significant waste-related impacts	*Information unavailable/incomplete:* Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	N/A
	306-3	Waste generated	Managing our Environmental Footprint – Medical Waste: Our Progress	37

MATERIAL TOPICS

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
Energy and Climate Change Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Managing our Environmental Footprint - Energy and Climate Change Management	38-42
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	Managing our Environmental Footprint - Energy and Climate Change Management: Our Progress	41-42
	302-3	Energy intensity	Managing our Environmental Footprint - Energy and Climate Change Management: Measuring our Emissions	41-42
GRI 305: Emissions 2016	305-1	Energy direct (Scope 1) GHG emissions	Managing our Environmental Footprint - Energy and Climate Change Management: Measuring our Emissions	42
	305-2	Energy indirect (Scope 2) GHG emissions	Managing our Environmental Footprint - Energy and Climate Change Management: Measuring our Emissions	41-42
	305-4	GHG Emissions Intensity	Managing our Environmental Footprint - Energy and Climate Change Management: Measuring our Emissions	41-42
Employee Wellness and Development				
GRI 3: Material Topics 2021	3-3	Management of material topics	Caring for Our People and Communities - Employee Wellness and Development	47-60
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Caring for Our People and Communities - Workforce Profile: New Hires and Turnovers	45-46
	401-3	Parental leave	Caring for Our People and Communities - Employee Wellness: Parental Leave Benefits	51-52, 56-57
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49
	403-2	Hazard identification, risk assessment and incident investigation	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49
	403-3	Occupational health services	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures *Information unavailable/incomplete*: Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	48-49

MATERIAL TOPICS

GRI Standard	Disclosure		Section of Report and / or Explanation for Omission	Page Reference
Employee Wellness and Development (Continued)				
GRI 403: Occupational Health and Safety 2018	403-4	Worker participation, consultation, and communication on occupational health and safety	Caring for Our People and Communities - Employee Wellness: Promotion of Employee's Health *Information unavailable/incomplete*: Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	50
	403-5	Worker training on occupational health and safety	Caring for Our People and Communities - Employee Wellness: Increased awareness on health and safety	49, 55
			Caring for Our People and Communities - Employee Wellness: Training and Development	53, 58-59
	403-6	Promotion of worker health	Caring for Our People and Communities - Employee Wellness: Promotion of Employee's Health	50
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49, 54-55
	403-8	Workers covered by an occupational health and safety management system	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49, 54-55
	403-9	Work-related injuries	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49, 54-55
	403-10	Work-related ill health	Caring for Our People and Communities - Employee Wellness: Health and Safety Measures	48-49, 54-55
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Caring for Our People and Communities - Employee Wellness: Training and Development *Data is only available for Fullerton Health Philippines in 2023. Fullerton Health Singapore is looking to progressively report the disclosure when such capabilities are available.*	60
	404-2	Programmes for upgrading employee skills and transition assistance programmes	Caring for Our People and Communities - Employee Wellness: Offering Re-Employment for Our Senior Staff	52, 57
			Caring for Our People and Communities - Employee Wellness: Training and Development	58-60

MATERIAL TOPICS				
GRI Standard	**Disclosure**		**Section of Report and / or Explanation for Omission**	**Page Reference**
Patient Wellness, Safety, and Service Quality				
GRI 3: Material Topics 2021	3-3	Management of material topics	Caring for Our People and Communities - Patient Wellness, Safety, and Service Quality	61-66
GRI 416: Customer Health and Safety 2017	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Caring for Our People and Communities - Patient Wellness, Safety, and Service Quality: Our Progress	66
Corporate Citizenship, Partnership and Innovation				
GRI 3: Material Topics 2021	3-3	Management of material topics	Caring for Our People and Communities - Patient Wellness, Safety, and Service Quality	67-77
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Caring for Our People and Communities - Patient Wellness, Safety, and Service Quality: Creating Positive Impact through Community Engagement Initiatives *Information unavailable/incomplete:* Fullerton Health is looking to progressively report the disclosure when such capabilities are available.	70-77
Responsible Business Practice and Collaboration				
GRI 3: Material Topics 2021	3-3	Management of material topics	Upholding Good Business Conduct - Responsible Business Practice and Collaboration	79-82
Anti-corruption				
GRI 3: Material Topics 2021	3-3	Management of material topics	Upholding Good Business Conduct - Anti-Corruption	83-87
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Upholding Good Business Conduct – Anti-Corruption: Our Approach	84-85, 87
Data Governance, Security and Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Upholding Good Business Conduct - Data Governance, Security and Management	88-91
GRI 418: Customer Privacy 2018	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Upholding Good Business Conduct - Data Governance, Security and Management: Our Progress	90-91

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