Care with Conscience





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About Us [GRI 2-1, 2-6]

Founded in 2010, Fullerton Healthcare Corporation Limited ("Fullerton Health Group", "Fullerton Health", or the "Company") is a leading healthcare solutions provider in Asia. Headquartered in Singapore, we are present in nine markets: Singapore, the Philippines,

Indonesia, Vietnam, Cambodia, Malaysia, China, Hong Kong SAR, and Papua

New Guinea.

Introduction







What We Do

Fullerton Health offers comprehensive healthcare services that cover the entire patient care journey, ranging from managed care and network management services, primary care, and diagnostics, as well as speciality and ancillary services. We serve corporate and insurer clients, providing assurance of clinical quality, access to a wide network of healthcare services, administrative efficiency, and cost savings. Additional healthcare services such as pharmacy and ambulance services are also offered through our subsidiaries. For more information about all our offerings and our subsidiaries, please refer to our website.



Why We Exist

Our mission is to deliver affordable and accessible care throughout Asia to enhance healthcare in the region. We are dedicated to sharing knowledge, exchanging best practices, and continuously improving care delivery across our network through strategic collaborations. We aim to empower individuals and communities with the resources necessary to lead healthier lives. We are committed to fostering innovation, embracing technology, and staying ahead of emerging healthcare trends.



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



TEAMWORK

We value and nurture our people to achieve excellence together



PARTNERSHIP

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



INNOVATION

We dare to create and to embrace change

Message from Our Company [GRI 2-22]

Dear Stakeholders,

Introduction

Fullerton Health is pleased to present Fullerton Health Group's third sustainability report for the period from 1 January to 31 December 2024. This report reflects our continued commitment to integrating environmental, social, and governance considerations into our business strategy, operations, and risk management.

Asia Pacific remains the fastest-growing healthcare market globally. As demand shifts toward more accessible, technology-enabled care, we continue to invest in digital innovation and operational efficiency to future-proof our business. Over the past year, we expanded automation across core functions and partnered with industry players to pilot digital care solutions in key markets.

We also made considerable progress on climate-related disclosures and resilience planning. In 2024, we have published our inaugural climate-related disclosures aligned with the Task Force on Climate-related Financial Disclosures ("TCFD") Recommendations and expanded our carbon emissions tracking to include Scope 3 emissions across our value chain. These actions strengthen our ability to manage long-term environmental risks while supporting decarbonisation efforts.

The health and safety of our people and patients remain central to our mission. We remain focused on workforce development, care quality, and community partnerships – anchored by strong governance and a clear commitment to ethical conduct.

This year, we have broadened the scope of our reporting to include Fullerton Health Group of Companies Indonesia and Integrated Health Plans Singapore. This expansion reflects our intention to increase transparency and accountability as our operations scale across the region.

We thank our stakeholders for their continued trust and support. Fullerton Health remains focused on building a resilient, responsible healthcare business that delivers sustainable value over the long term.

We look forward to your continued support as we strive toward a sustainable future for generations to come.

Sincerely,
Fullerton Health Pte. Ltd.

2024 Report Highlights



EXPANDED THE SCOPE OF SUSTAINABILITY REPORTING

to include Fullerton Health Group of Companies Indonesia

EIGHT NEW CLINICS

opened across Singapore and **Philippines**

279,420 NEW LIVES TOUCHED IN THE PHILIPPINES

our Healthcare Management Organisation ("HMO") Healthcare Management, and Clinic Services programmes in 2024,

BRINGING TOTAL LIVES TOUCHED TO 2,415,925



NO

for infringement of regulations for handling FINES waste across the Group¹ KICKSTARTING Indirect

GHG Emissions **SCOPE 3** Inventory

INAUGURAL CLIMATE-RELATED DISCLOSURES

aligned with the TCFD Recommendations



ZERO FATALITIES

as result of work-related injuries and ill-health for non-frontline employees across the Group

100%

OF ELIGIBLE EMPLOYEES²

received regular performance and career development reviews across the Group

30%

FEMALE REPRESENTATION

> in senior management across the Group

COMMUNITY with active employee participation were carried out across the Group



ACHIEVEMENT OF LOCAL GOVERNMENT³ CERTIFICATION RENEWALS

for fully owned clinics across the Group

100% COMPLETION OF DATA PRIVACY TRAINING

for new employees as part of onboarding for Fullerton Health (Singapore) and Fullerton Health (Philippines)

ALL NEW SUPPLIERS WERE SCREENED

using the Code of Conduct for Fullerton Health (Singapore) and **Fullerton Health** (Philippines)

¹This performance highlight does not include IHP.

²Eligible employees refer to employees eligible for bonuses for Fullerton Health (Singapore) and regular employees for Fullerton Health (Philippines). For Fullerton Health Group of Companies Indonesia, both permanent and contract employees receive performance and development reviews.

³Local healthcare authorities refer to Ministry of Health ("MOH") for Singapore, Department of Health ("DOH")) for Philippines, and Kementerian Kesehatan (Ministry of Health Indonesia or "Kemenkes") for Indonesia.

Awards and Recognition [GRI 2-22]

01

Introduction

1 STAR 2 GOLDS 7 SILVERS

Fullerton Health (Singapore) was awarded multiple awards at Singapore Healthcare Service Awards ("SHQSA"), which honours outstanding healthcare professionals who have delivered quality care and exceptional service. This is a testament to the excellent quality of service delivered by our staff.



02

COMPANY OF GOOD (3 HEARTS)

This accolade highlights Fullerton Health (Singapore)'s commitment to creating positive social impact and fostering a culture of care and community. Through uplifting individuals, strengthening societies, and protecting the environment, Fullerton Health (Singapore) endeavors to create a better future for the wider community and continue operating in a more sustainable and purposeful manner.



03

AUTOMATION - HEALTHCARE AWARD

Fullerton Health (Singapore) was presented with this award at Singapore Business Review ("SBR") Technology Excellence Awards 2024 for the innovative use of automation for streamlining operations, which has transformed healthcare management for the business. With these improvements, Fullerton Health (Singapore) can benefit from increased operational efficiency, enhance customer experience, and better meet compliance requirements.



04

GOLD AWARD AND MJSH PARTNER AWARD

Fullerton Health (Philippines) has forged many meaningful partnerships with other healthcare providers as we strive towards achieving a common goal of delivering excellent patient-centered healthcare. This includes partnership with Metro Pacific Health ("MPH"), the largest private hospital in the Philippines, Manuel J. Santos Hospital and West Metro Medical Centres. Fullerton Health (Philippines) has received two awards from partners in recognition of our contributions and support.



About this Report [GRI 2-2, 2-3]

Reporting Scope

The scope of this report encompasses the operations of Fullerton Health and its key subsidiaries in Singapore, the Philippines and Indonesia. For ease of reference, the entities mentioned in this report are as follows:

Fullerton Health (Singapore)

Radlink⁴
Urban Rehab
Medisol Solutions
Fullerton Health Hub and other clinics⁵
Integrated Health Plans⁶ ("IHP Singapore")

Note: Fullerton Health Hub and other clinics will only be included in the scope of environmental data reporting

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)."

Fullerton Health Group of Companies Indonesia

PT Global Assistance and Healthcare ("GAH") PT Global Asistensi Medika ("GAM") PT Fullerton Health Indonesia ("FHI") PT E-Tirta Medical Centre ("TMC")

This year's sustainability report covers two clinics located in Greater Jakarta, which are Global Assistance Medical Centre ("GAMC") and TMC Bellagio.

This report reflects information on Fullerton Health Group's sustainability performance for FY2024, with prior period performance ("FY2023") indicated where applicable, for useful comparison.

Reporting Standards

This report has been prepared with reference to the following reporting standards and frameworks:

- Global Reporting Initiative ("GRI") Standards 2021
- Task Force on Climate-related Financial Disclosures ("TCFD") Recommendations
- United Nations Sustainable Development Goals ("UNSDGs")

By adopting the internationally recognised GRI Standards and TCFD recommendations, Fullerton Health Group ensures transparent and consistent reporting, facilitating comparison with industry peers. The GRI Content Index can be found on page 107.

⁴Scope of operations for Radlink include both Singapore and Philippines operations.

⁵Consists of Fullerton Health Hub clinics, and other subsidiaries such as Gethin-Jones Practice Pte. Ltd., Drs Trythall Hoy Davis Pte. Ltd., and Comfort Ambulance & Services Pte. Ltd.

⁶Scope of operations for IHP only include Singapore operations.

In alignment with the UN 2030 Agenda for Sustainable Development, Fullerton Health Group has identified nine UN SDGs for the current reporting period. Our targets, ongoing initiatives and GRI disclosures are aligned with these UN SDGs. This alignment informs the development of Fullerton Health Group's business objectives and strategic action aimed at promoting sustainable development.

We will continue to communicate our annual sustainability performance and progress. Where applicable, we will consider and adopt other reporting standards to customise disclosure content for various stakeholders in future reports. While Fullerton Health has not sought external assurance for the information disclosure within this report, we will consider doing so as our reporting matures over time.

Feedback

Introduction

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

Achieving Sustainable

Economic Development

At Fullerton Health, we aim to enhance healthcare across Asia Pacific by making quality care affordable and accessible to all. Driven by this goal, we foster strategic partnerships and promote innovation to improve our service delivery.

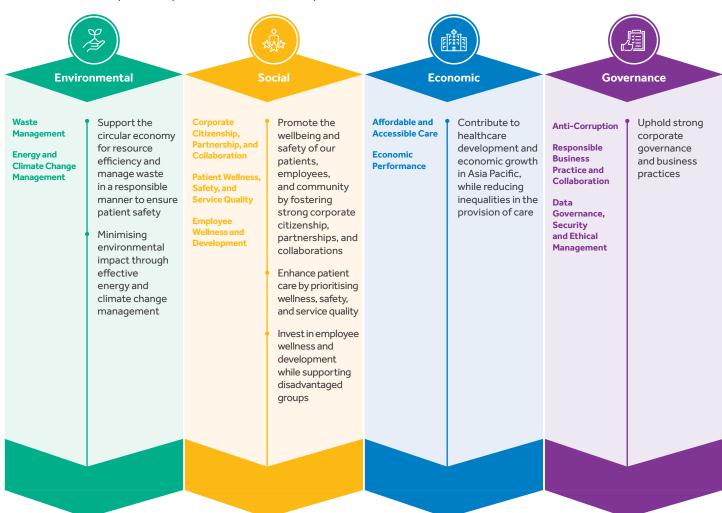
We have continued to make progress towards integrating sustainability goals within our operations and ecosystem. Guided by our organisation values and Sustainability Leadership Committee, we are determined to continually enhance our practices and commitment towards sustainability practices. This section outlines our strategy and leadership framework in identifying and managing sustainability material topics that are aligned with our values – Compassion, Teamwork, Innovation, Partnership, and Integrity.

Fullerton Health's Sustainability Framework

- Takes reference from the Global Reporting Initiative standards, with four key pillars
- Encompasses Fullerton Health's Sustainability Vision, environmental, social, economic and governance goals
- Highlights shared values across our value chain

Fullerton Health's Sustainability Vision

Harnessing our purpose and shared values of integrity, compassion, teamwork, partnership and innovation, we aim to provide affordable and accessible care for all in Asia Pacific



$Sustainability\ Governance \ \ _{[GRI\ 2-9,\ 2-10,\ 2-11,\ 2-12,\ 2-13,\ 2-14,\ 2-17,\ 2-18,\ 2-20]}$

Fullerton Health Group's robust governance structure ensures sustainability is managed and integrated across the organisation at all levels. Each tier of our governance structure is assigned specific responsibilities to effectively govern, manage, and execute sustainability related matters.

Governance **Board of Directors** · Approves, oversees EESG factors material to the business Incorporates sustainability issues as part of Fullerton Health's strategic formulation Nomination & Remuneration Committee Audit & Risk Committee ("ARC") ("NRC") Establishes a framework of remuneration for Assists Board in rolling out sustainability agenda the Board Reviews and endorses overall sustainability objectives, strategy and performance Recommends and evaluates performance of the Board Management **Group Senior Management*** · Responsible for developing sustainability objectives and strategies Manages and monitors overall sustainability performance **Country-Level Senior Management Group Sustainability Function** · Responsible for overseeing sustainability objectives, Coordinates sustainability operations strategies and initiatives for their respective country Led by Sustainability Lead and reports • Manage and monitor overall sustainability performance to Group's Chief Sustainability Officer for their respective country **Execution Country-Level Sustainability Representative** · Spearheads the implementation and monitoring of the sustainability performance across all assets within the country of operation • Maintains regular communication with the Group Sustainability Function In Country BU-Level Representatives · Ensures the implementation and monitoring of the sustainability performance is maintained at **BU** level

^{*}Group Senior management comprises of leadership from various country markets, including the Board of Directors from Philippines and Indonesia

The Board is responsible for formulating Fullerton Health's sustainability strategy and overseeing our risk management, sustainability initiatives, and corporate governance. It also manages and monitors significant sustainability issues, ensuring they are incorporated into our business and strategic planning.

Alongside the Board, the Audit & Risk Committee ("ARC") and the Nomination & Remuneration Committee ("NRC") play crucial leadership roles by approving and evaluating sustainability-related strategies, objectives, and performance. In particular, the ARC is responsible for overseeing and updating Fullerton Health's enterprise risk management ("ERM") to ensure that the list of risks, including sustainability and climate-related risks and opportunities ("CRROs"), are up to date. We make sure our leaders stay informed about industry and regulatory changes and receive relevant ESG training as needed.

The Board is supported in its oversight of sustainability-related issues by various management teams. Group Senior Management, including the Chief Executive Officer and Chief Sustainability Officer, manage and monitor the Group's overall sustainability objectives, strategies, and performance. Management is also responsible for providing regular updates to the Board on Fullerton Health's sustainability initiatives and performance. As part of our ongoing governance enhancement, Fullerton Health is in the process of establishing a Risk & Sustainability Committee. This will ensure formal oversight of ESG-related risks, climate considerations, and sustainable growth initiatives. Interim governance is currently managed at the Country-Level Senior Management, with the committee expected to be formalized by 2026.

Our country-management management teams are supported by individuals responsible for executing sustainability initiatives. These representatives, selected from their respective country and business unit levels, serve as key links between the Group Sustainability Function and their regions. They are essential in advancing sustainability initiatives, managing performance, and achieving goals, ensuring effective management of our EESG material topics across the organisation.

Materiality [GRI 3-1, 3-2]

Our first materiality assessment was conducted in FY2022, laying the groundwork in identifying EESG topics that are critical to our business. The following year, we conducted a materiality refresh exercise to reassess the relevancy of existing EESG topics and identify new potential ones that may be pertinent to the company, considering changes in the industry, sustainability trends, and regulatory requirements.

Our materiality approach takes into consideration our various stakeholders' inputs and is summarised 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 is presented to the Board and higher management for validation and endorsement.

Achieving Sustainable

Economic Development

Through this exercise, 10 EESG topics were identified, and these topics continue to be relevant to Fullerton Health in 2024. All material topics have been approved by the senior management. These topics will continue to form the key focus of our sustainability strategy and efforts. The materiality matrix below outlines the varying ranks of importance to external stakeholders and the business.

Our Materiality Matrix

Our Sustainability

Strategy and Approach



Moving forward, Fullerton Health will continue to assess and monitor the relevance of these material EESG topics, by drawing upon insights obtained from the evolving business environment, upcoming regulations, as well as our interactions with key stakeholders.

Material Topics, Targets, and Performance [GRI 3-1, 3-2, 3-3]

Fullerton Health has set clear targets for our EESG initiatives, which ensures that our actions are measurable and focused. These targets are mostly set at group-level and are in support of the UN SDGs. 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.



Achieved





Material Topic

2024 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.

Achieving Sustainable

Economic Development

UNSDGs Supported

Scope of Targets

Achieving Sustainable Economic Development

Affordable and Accessible Healthcare⁷



5% annual increase in lives onboarded#











Economic Performance



Secure financial resilience in an economy that is progressively shaped by environmental and social factors









Managing Our Environmental Footprint

Medical Waste



No fines for infringements of regulations for handling waste#













Energy and Climate Change Management



Compute our carbon footprint (Scope 1 and Scope 2 emissions)















Conduct climate risk assessment for key operations













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 workrelated injuries and ill-health for non-frontline employees









100% of eligible employees8 receive regular performance and career development reviews







⁷As this is Fullerton Health Group of Companies Indonesia's first year of reporting, we are still in the process of developing a similar target for this topic. ⁸Eligible employees refer to employees eligible for bonuses for Fullerton Health (Singapore) and regular employees for Fullerton Health (Philippines). For Fullerton Health Group of Companies Indonesia, both permanent and contract employees receive performance and development reviews.







Material Topic

2024 Group Targets and Progress

Achieving Sustainable

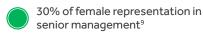
Economic Development

Note: For targets marked as 'partially achieved,' the target has been achieved by some, but not all entities within the Group.

UNSDGs Supported

Scope of Targets

Employee Wellness and **Development**

















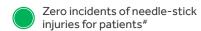
Zero incidents of needle-stick injuries for employees#







Patient Wellness, Safety and **Service Quality**













Zero incidents of dispensing error#







Corporate Citizenship, Partnership, and Innovation



\$300k of annual spending on

social enterprises#







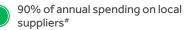
















Upholding Good Business Conduct

Responsible **Business Practices and** Collaboration















100% of new suppliers were screened







100% of fully owned clinics pass local healthcare authorities 10 license certification/renewal

100% of panel clinics/doctors





registered under local healthcare authorities11

 $^{^{9}}$ Senior Management refers to individuals holding positions at the level of Assistant Vice President (AVP) or higher. ¹⁰Local healthcare authorities refer to Ministry of Health ("MOH") for Singapore, Department of Health ("DOH") for Philippines, and Kementerian Kesehatan (Ministry of Health Indonesia or "Kemenkes") for Indonesia.

¹¹Local healthcare authorities refer to MOH and Singapore Medical Council ("SMC") for Singapore and Ikatan Dokter Indonesia ("IDI") and Kemenkes for Indonesia.







Material Topic

2024 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.

UNSDGs Supported

Scope of Targets

Upholding Good Business Conduct

Anti-Corruption¹²



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







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#







^{*}IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Our Sustainability

Strategy and Approach

Approach to Stakeholder Engagement [GRI 2-29]

Fullerton Health actively interacts with our stakeholders to strengthen relationships, gain deeper insights and promptly address their concerns. This proactive approach also helps mitigate any potential negative impacts that may arise from any unmet expectations.

Managing Our

The table below outlines the eight key stakeholder groups that significantly influence or are substantially impacted by Fullerton Health's sustainability performance.

Key Stakeholders	Engagement Methods	Stakeholder Interest and Concerns	Fullerton Health's Response and Key Outcomes for the Year
Investors and Shareholders	Shareholder meetingsRoadshows	 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 Townhalls Employee surveys CEO engagement sessions 	 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 • Clients	 Service provision and engagement Social media engagement Customer feedback channels Annual client events 	 Affordable and accessible healthcare Quality and safe healthcare services Ethical medical practices Patient wellness and experience Data privacy and protection Updates on the latest developments in the healthcare 	 Responding to customer feedback effectively and promptly Continuing to provide safe and quality care Regular engagement with the clients to keep them updated on the latest developments
Government	 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
Medical Industry Associations and Experts • Specialists	Industry forums/ summitsAdvisory groups	 Innovation in healthcare Affordable and accessible healthcare 	Maintaining close collaboration with associations and industry experts

Introduction

Key Stakeholders	Engagement Methods	Stakeholder Interest and Concerns	Fullerton Health's Response and Key Outcomes for the Year
Media	 Press releases and press conferences Media events Proactive media engagement Reactive media responses 	 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 Community engagement events Meetings for private- public partnership 	 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 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





Philippines Business for Social Progress

Philippine Society for Talent Development

Indonesian Chamber of Commerce and Industry







Achieving Sustainable Economic Development

Fullerton Health is committed to delivering high returns to our stakeholders while offering accessible and affordable healthcare to our communities. Our strategic objective is to ensure business resilience in an economy increasingly influenced by environmental and social factors. Achieving strong economic performance allows us to continue delivering quality healthcare services to meet the various healthcare needs of our communities in Asia Pacific. The two material topics covered in this section are: Affordable and Accessible Healthcare and Economic Performance.

What We've Achieved

SBR TECHNOLOGY **EXCELLENCE AWARD** (AUTOMATION)

was awarded to Fullerton Health (Singapore) for demonstrating commitment to innovative healthcare administration

NEW LIVES TOUCHED IN THE 279,420

our Healthcare Management Organisation ("HMO") Healthcare Management, and Clinic Services programmes in 2024,

BRINGING TOTAL ERINGING TOTAL LIVES TOUCHED TO 2,415,925

OPENING OF

THE FULLERTON HEALTH (PHILIPPINES) EXECUTIVE HEALTH **SCREENING (EHS) CENTRE**

providing top-tier services to the needs of Filipinos

OPENING OF

SECOND **FULLERTON** HEALTH HUB@ **PASIR RIS**

bringing healthcare closer to communities in the heartland

EIGHT NEW CLINICS

opened across Singapore and Philippines

THE SIXTH **GUNUNG SAHARI LABORATORIUM** (GS LAB) WAS **LAUNCHED**

in Bintaro, South Tangerang, Indonesia, increasing the operational efficiency of our network through easier access into our Lab Services



Affordable and Accessible Healthcare [GRI 3-3]

Why It Matters

Limited access to affordable care and prolonged waiting times at healthcare providers continue to be significant obstacles for marginalised communities and emerging societies. As a prominent player in Asian healthcare, we strive to create a fair environment in the communities we serve by keeping healthcare costs manageable for our patients and clients.

Fullerton Health continues to enhance our capabilities and engage in partnerships to provide integrated care to patients. This strategic integration seeks to provide tailored care to more patients, bringing services closer to the communities we support.

Furthermore, there has been a significant rise in healthcare technology adoption in the Asia-Pacific region over the past few years to further enhance accessibility and affordability in healthcare. In line with the global trend, Fullerton Health has embarked on our digital transformation journey, seeking to integrate new technologies to enhance the quality and accessibility of our offerings.

*IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

UNSDGs Supported









2024 Target and Progress



5% annual increase in lives onboarded13



Legend:







Not Achieved

Our Strategy in Action [GRI 3-3]

Group-wide

Fullerton Health focuses on the following four key areas to deliver affordable and accessible healthcare services to our communities and patients.

Affordable and Accessible Healthcare



Keeping healthcare affordable



Bringing healthcare closer to communities



Improve healthcare services through digitalisation



Building our internal digital capabilities

Throughout the year, Fullerton Health has actively sought to incorporate innovative solutions into our offerings. We are consistently exploring new methods to integrate artificial intelligence ("AI") and automation into our operations to streamline processes and enhance our workforce.

¹³As this is Fullerton Health Group of Companies Indonesia's first year of reporting, we are still in the process of developing a similar target for this topic.

The Impact So Far

Singapore (



Keeping Healthcare Affordable

Fullerton Health (Singapore) continues to balance rising healthcare costs with affordability and competitiveness by focusing on cost-effective healthcare delivery. Our members' growth spending is carefully monitored against the national median inflation rate annually to assess how our fees are changing in relation to the overall increase in healthcare costs in the country. This approach ensures that any increase in fees for our services is justified and aligned with broader trends in healthcare spending.

Additionally, Fullerton Health leverages the local financing schemes offered by Ministry of Health Singapore ("MOH") to address the challenges of an ageing population and rising cost of living on healthcare affordability.

Bringing Healthcare Closer to the Community

Fullerton Health (Singapore) is actively working towards bringing healthcare closer to communities, increasing accessibility and convenience. We seek to enhance accessibility to healthcare services in Singapore by helping residents prioritise their health needs through primary and preventive care, while fostering better community support for a healthier lifestyle. Since the onset of this programme, we have strategically located our health hubs in heartland areas - closer to the communities we seek to serve - to ensure that care is within reach for those who need it.

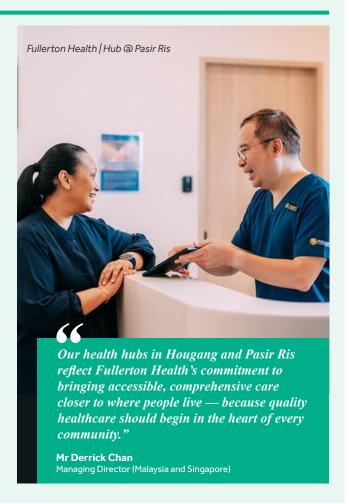
Fullerton Health | Health Hub in the Heartlands

Since 2023, Fullerton Health has established two health hubs in Singapore's heartlands to better serve the evolving healthcare needs of the community. These health hubs are designed to provide accessible, affordable, and comprehensive care — including primary medical services, preventive health measures, and dedicated support for an aging population and young families.



The first, Fullerton Health | Hub @ Hougang Green, operates as a fully integrated, one-stop healthcare centre. It offers a wide range of services including primary care GP consultations, health screenings, vaccinations, and diagnostic support — all aimed at enhancing the well-being of Hougang residents.

Building on this commitment, a second hub was launched in August 2024 - Fullerton Health | Hub @ Pasir Ris. This centre mirrors the integrated model, delivering the same breadth of comprehensive services to meet the preventive and primary care needs of the Pasir Ris community.



Improving Healthcare Service Through Digitalisation

As a leading healthcare service in Asia Pacific, we are attuned to evolving consumer needs and increasing demands for digitising our healthcare systems and services. Fullerton Health (Singapore) has started equipping our patient and customers with telemedicine and digital health services to enhance our accessibility to care and foster better connection with our patients and clients. 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



Liver Fuller Mobile App

The LiveFuller mobile application provides 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



IHP Health Concierge

The IHP Health Concierge App provides on-demand access to a wide range of healthcare services and comprehensive healthcare network, ensuring that patients and clients receive the best care they need.

Services include:

- Electronic insurance card
- Clinic locator with the latest information on clinic services and availability
- $24/7\ access\ to\ check\ medical\ benefits, submit\ claims, and\ access\ guarantee\ letter\ records$
- Chatbot to guide users through key app features and provide users with ongoing assistance

In line with the national healthcare goals and global healthcare trends, Fullerton Health (Singapore) has expanded our collaboration with healthcare and technology partners to further support the development of innovative solutions for improved health management.

Empowering Individuals for Healther Living using Innovative Digital Solutions, in Collaboration with HPB, Google and ConnectedLife

Fullerton Health (Singapore) has been selected as the recruitment partner for the upcoming launch of HealthTrack SG, an innovative pilot program developed in collaboration with the Health Promotion Board of Singapore, Google, and ConnectedLife. This program aims to empower individuals to manage chronic conditions such as hypertension, diabetes, and hyperlipidemia through targeted lifestyle changes.







Participants will engage in a year-long initiative that involves monitoring their lifestyle habits, including step count, physical activity levels, and sleep quality, using a Fitbit wearable device. Additionally, health data such as blood pressure, cholesterol, and blood sugar levels will be collected. This lifestyle and clinical information will be integrated into the HealthTrack SG app, providing patients with a holistic view of their health. Recruitment for eligible patients by Fullerton Health is set to begin in the first half of 2025, offering a promising opportunity for improved health management and outcomes.

Adopting Innovative Solutions to Improve Our Services

As a major healthcare provider, Fullerton Health (Singapore) faces the challenge of executing operationally intensive processes and managing large transaction volumes while maintaining accuracy and compliance. To ensure we continue to operate in an efficient and effective manner, we must remain proactive in embracing innovative solutions. We are continuously seeking new ways to integrate artificial intelligence ("AI") and automation solutions into our operations to streamline our processes and enhance our workforce.

Introduction

Fullerton Health has progressed in its automation journey over the years:

Fullerton Health (Singapore) partners with Workato to streamline billing processes using innovation

Fullerton Health Singapore 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.



Fullerton Health (Singapore) receives the Singapore Business Review Technology Excellence Award

The recognition from the SBR Technology Excellence Awards 2024 highlights Fullerton Health's commitment to leveraging technology to innovate healthcare administration in Asia.



First Automation Day hosted for Fullerton Health (Singapore) Employees

Over 90 Fullerton Health employees across various teams came together to participate in our first Automation Day at Suntec Convention Centre. Hosted by Workato, the event allowed employees to explore the power of automation in uncovering opportunities for improving critical business processes such as generating quotations, onboarding customers, billing templates and more.



Workato PRO 1 and 2 Certification Training

Over two days, dedicated employees participated in the training sessions by Workato to develop basic skills to integrate and automate workflows more effectively, enhancing operational efficiency and service delivery.



2023 19 Apr 2024





15 Oct 2024 15 Oct 2024



The successful adoption of automation has not only improved our internal processes and systems but also sets a precedent for the healthcare industry in adopting innovative solutions to improve healthcare administration. Moving forward, Fullerton Health (Singapore) will continue to explore opportunities to positively enhance the way we work, allowing us to increase operational efficiencies and customer experiences.

Philippines (2)



Keeping Healthcare Affordable

Fullerton Health (Philippines) continues to aim at providing inclusive, effective, affordable, and accessible healthcare services. With fewer than 10% of Filipinos covered by Health Maintenance Organisations ("HMOs") or private insurance, there is a significant health equity gap. Having access to HMOs can enhance health outcomes, enable early disease detection, and improve overall well-being for those who may find it difficult to pay for healthcare costs.



2,415,925

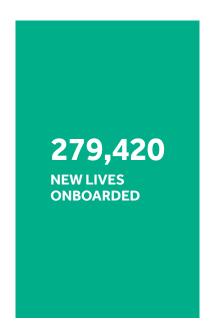
total lives touched by our HMOs, Healthcare Management and Clinic Service programmes as of 2024.

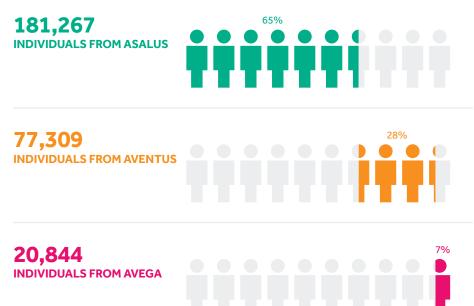
ACQUIRED 16.5%

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

Our healthcare service offerings in the Philippines include inpatient and outpatient services, emergency healthcare services, and wellness programmes. To improve our healthcare services accessibility and reach, we have conducted an assessment which considers factors such as benefits, plans, pricing, provider network, and geographic coverage. By measuring the renewal rate or retention of accounts, we can validate if we have delivered effective, accessible, and affordable claims. Additionally, we track persistency in terms of lives, accounts, and premium.

We also pride ourselves on maintaining the highest standards of integrity and offering pricing that is sustainable and fair. We work with client companies to understand their needs and provide tailored packages that meet their requirements. Using the pricing model for fixed-benefit plans as a basis, a tailored programme was created for the Micro, Small and Medium Enterprise ("MSME") market segments. For costconscious companies, we offer fixed-benefit healthcare with the most basic and common form of coverage to maximise their healthcare coverage.





In 2024, an additional 279,420 individuals were impacted through our services, which raised our total membership to more than 2.4 million. This increase reflects our commitment and ongoing efforts to provide more Filipinos with access to affordable healthcare.

Intellicare's Locale Programme Strengthens Healthcare in Provincial Areas

The HMO industry's penetration within the broader market of MSMEs remains very low, with a considerable number of small businesses in the Philippines lacking healthcare coverage. In alignment with Fullerton Health (Philippines)'s mission to make quality healthcare both affordable and accessible, we recognised the urgent need to develop a tailored solution for these businesses. Through strategic collaboration between our Marketing and Sales team—who gauged market demand for a localized HMO program—and our Medical team—who identified top-value affiliated hospitals and clinics—we proudly launched the Locale Programme.

On October 30, 2024, the Intellicare Group under Fullerton Health (Philippines) introduced the Locale Programme in Pampanga, offering a cost-effective alternative HMO plan specifically designed for budget-conscious MSMEs. This innovative initiative leverages a network of efficient medical facilities within designated provinces, ensuring that healthcare is not only accessible but also affordable.

The Locale Programme is strategically crafted for MSMEs operating within specific jurisdictions, while still allowing members to access coverage beyond these areas through reimbursement plans. Additionally, subscribers benefit from nationwide access to all Aventus clinics, further enhancing their healthcare options.

Our long-term vision is to expand the Locale Programme across more cities and provinces, reaching a broader spectrum of MSMEs throughout the country. With its competitive premium, we anticipate that more MSMEs will embrace HMO plans, empowering their employees and families with the healthcare services they deserve.

To ensure benefit plans remain affordable, the Philippines Insurance Commission enforces robust regulations that meet international standards. Simultaneously, the Association of Health Maintenance Organisations of the Philippines, Inc. conducts rigorous annual reviews of benefit plans, maximising the value and accessibility of healthcare services for our clients. This dual approach guarantees that clients receive not just care, but exceptional care.

Fullerton Health (Philippines) is unwavering in its commitment to delivering affordable healthcare services. By relentlessly pursuing innovative cost-reduction strategies, we empower our members to access vital medical attention whenever and wherever they need it, ensuring that quality care is always within reach.



Fullerton Health (Philippines) Empowers Barangay Health Centres



Fullerton Health (Philippines) is committed to enhancing healthcare accessibility through impactful CSR initiatives that directly benefit communities.

The Safe Motherhood Caravan, in partnership with the Philippine Business for Social Progress ("PBSP"), has empowered over 2,650 women of reproductive age with essential knowledge on safe motherhood practices. We have also trained barangay health workers ("BHWs") to ensure the programme's sustainability and effectiveness.





12
BARANGAY HEALTH
CENTRES SUPPORTED
IN 2024



Our donations of medical equipment and supplies to local government units ("LGUs") enable health workers to address the needs of women regarding maternal, infant, and child nutrition, promoting safe childbirth and reducing maternal mortality rates.

Additionally, our free medical missions provide crucial health services to underserved populations, while our support has helped restore barangay health centres affected by typhoons and assist Angat Buhay beneficiaries. Through these initiatives, we are transforming lives and fostering healthier communities nationwide.





Many of our mothers were not well-educated about motherhood and family planning. Through this programme, they have learned the do's and don'ts of parenting. On behalf of the BHWs we would like to thank Intellicare and PBSP. We have gained valuable knowledge about motherhood and family planning. Thank you for choosing our barangay."

Maria Corazon

Calamba City, Laguna, Philippine

(Quote has been translated from Filipino)

I would like to extend our heartfelt thanks to Intellicare and PBSP for your generous donation of medical equipment. This support is immensely valuable for our lying-in clinics. Additionally, I want to express our gratitude implementing the awareness campaign on the importance of family planning and prenatal checkups for all pregnant women. Through this programme, we have been able to effectively communicate to the community all the health services we offer."

Amor Becite

Nurse Coordinator Manila Health Department

(Quote has been translated from Filipino)



Improving Healthcare Service Through Digitalisation

Fullerton Health (Philippines) is revolutionising healthcare through digitalisation, enhancing cost efficiency and meeting client needs while ensuring regulatory compliance. By harnessing mobile apps, web platforms, and teleconsultation, we not only elevate convenience for our members and partners but also significantly reduce the environmental impact of traditional service delivery. Our innovative digital tools empower remote consultations, minimising travel and making access to essential healthcare more seamless than ever.

Fullerton Health Revolutionises Preventive Healthcare

Fuller ton Health launched the country's first Executive HealthScreening Centre in Bonifacio Global City. This accredited facility features advanced diagnostic imaging services from Radlink Philippines and emphasises personalised healthcare with a focus on innovation and Filipino hospitality.

Fullerton Health brought their global standard of care to the Philippines with an enhancement of traditional processes through technological advancements that bring ease from appointment setting and calendar management, to the patient's receipt of comprehensive post screening reports. Patients can expect a swift three-hour turnaround for their executive check-ups, down from the typical all-day sessions in the major metropolitan hospitals, all from the comfort of their own private health screening "pods."





Fullerton Health's focus on giving people a fuller life is manifested in the expansion of corporate healthcare solutions. While the focus of health screening is around preventive measures, the Fullerton Health healthcare journey also includes options for long-term lifestyle-based interventions.

Adopting Innovative Solutions to Improve Our Services

Our investment in digital initiatives is transforming the customer and patient journey by establishing servicing standards that protect account renewals and ensure vendor due diligence for new accounts.

Fullerton Health (Philippines) has continued its push for digital transformation. Digital IDs, online RCS, and reimbursements are gaining traction, enhancing operations, and managing costs. These initiatives support better management of General and Administrative Expenses ("GAE") while improving client service delivery.

Digitalising our internal processing systems has resulted in operational savings, enabling Fullerton Health (Philippines) to reinvest in employee welfare initiatives, including training programmes. This shift to electronic documentation has also reduced paper usage, minimising waste, and supported our commitment to environmental sustainability. Together, these efforts enhance operational efficiency and foster a culture of growth and responsibility.



Keeping Healthcare Affordable

Fullerton Health Group of Companies Indonesia is dedicated to making healthcare affordable and accessible for the Indonesian population. Our pricing strategy is carefully designed by considering all cost aspects, including logistics and compliance with human resource regulations. The process begins with our operations team providing the latest cost data, which is then processed by the sales team and finalised by management. This approach ensures that our prices are justified and sustainable.

We prioritise transparency in our negotiations with clients, fostering a mutually beneficial relationship for both parties. Our services are consistent with our commitment to exceeding clients' expectations, as demonstrated during the COVID-19 pandemic when we provided additional equipment, supplies, examinations, and even evacuation services. Furthermore, we remain flexible in accommodating specific clients' requests regarding the types of annual health check-up and their respective locations. Our dedication to transparency, adaptability, and exceptional service delivery not only reinforces our goal of making healthcare affordable but also ensures that we meet the diverse needs of our clients.

Bringing Healthcare Closer to The Community

Through a partnership between TMC and the Ministry of Health Indonesia, Fullerton Health Group of Companies Indonesia established a mobile clinic initiative designed to bring essential healthcare services closer to communities. The programme focused on tuberculosis ("TB") screening in prisons, ensuring that individuals in correctional facilities had access to vital health services. This initiative effectively eliminated barriers to healthcare access and promoted early detection and treatment of TB within vulnerable populations.

Mobile Clinic Programme

Between July and November 2024, TMC and the Ministry of Health Indonesia successfully conducted a mobile clinic programme for TB screening in prisons across



Prisoners are a high-risk population for TB due to the enclosed spaces of correctional facilities, which facilitate prolonged close contact. Recognising the urgent need for targeted health interventions in these settings, the programme facilitated the screening of approximately



By mobilising healthcare resources directly to the prisons, the initiative played a vital role in addressing public health challenges associated with TB, contributing to the broader goal of improving health outcomes in vulnerable populations.



Improving Healthcare Service through Digitalisation

We are aware that an increased number of memberships, without adequate resources to manage claims coupled with a lack of improvements in our software, may increase the risk of operational incidents. Such incidents could jeopardise our reputation, potentially leading to a decline in new memberships and reduced access to insurance services. To mitigate these risks, we are actively implementing measures to enhance our claims management processes and improve our software capabilities. We aim to ensure efficient operations and maintain our commitment to providing quality services, ensuring better access to insurance services for our clients.

To date, we have established partnerships with several providers to optimise our outpatient processes. We have completed integrations with various clients for data exchange and processing, driven by their specific requirements. We are enhancing our claim management processing through a multifaceted approach, focusing on continuous improvement and value creation through the following four strategies.

Task Management

We analyse incoming tasks and tickets to identify recurring issues and their root causes. In cases where complete elimination is not immediately possible, we implement solutions to significantly reduce the recurrence of these issues.

Clients' Requirements

Valuable enhancements often stem from direct input from our clients. Our client-driven developments not only address specific needs but also become added-value features that can benefit other clients.

Competitor Analysis

We conduct thorough competitor analysis to benchmark existing features and identify areas for improvement. Our aim is not merely to imitate but to innovate and improve upon competitor offerings.

Internal Input

Open discussions and internal collaborations are significant sources of ideas for development. This collaborative approach leads to improvements that enhance both our internal and external processes.

Our Road Ahead

At Fullerton Health, we are dedicated to fostering equity in the communities we serve. We continue to enhance community access to our clinics, leverage digital solutions for innovative healthcare service, and improve our internal systems to achieve a healthier future for everyone.

Strengthening Our Business Foundations [GRI 2-23, 2-24, 3-3]

Why It Matters

ASEAN has the world's third most populous economy, projected to reach a population of 723 million and a gross domestic product of approximately US\$4 trillion by 2030. 14 This rapid growth will drive increased demand for healthcare. Fullerton Health is well prepared to enhance healthcare systems in the region by offering comprehensive healthcare services to its clients and the public, meeting the rising demand in the region. Sustained positive economic performance will enable the Group to extend the reach, improve service quality, and diversify healthcare offerings across all ASEAN regions.

Fullerton Health recognises the need to balance the pursuit of sustainability goals with economic performance to maximise positive value for the business, employees, patients, the healthcare sector, and the region.

Policies, Procedures and Certifications

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

UNSDGs Supported



2024 Target and Progress



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







Legend:







Not Achieved

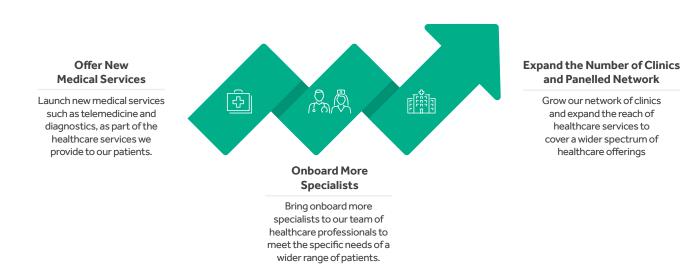
Our Strategy in Action [GRI 3-3]

Group-wide

Growth Strategy for Fullerton Health

Fullerton Health's growth strategy primarily focuses on expanding our presence within the Southeast Asia market. 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.

As we continue to expand our business, we strive to provide the following to value add across all our operations:



Key Policies for Risk Management and Economic Performance [GRI 2-23, 2-24]

Fullerton Health has established a suite of policies to support financial stewardship and minimise risk, ensuring the long-term success and growth of our business. By implementing effective economic and risk management policies, we can safeguard our business against potential losses and disruptions, thereby creating greater value for our stakeholders.

Enterprise Risk	This policy provides a robust framework to ensure a consistent approach to risk managemen
Management Policy	at Fullerton Health. Furthermore, it 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	The BCM policy clearly establishes processes and protocols, defines accountabilities and protocols and discussions. This allows the
Continuity Management ("BCM") Policy	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.
(Sort) tomey	Fullerton Health's Business Continuity Management is in line with the International Standards fo Business Continuity Management Systems ISO 22301:2019.
Group Legal Contract Review	This process ensures that contracts and the provisions within them are thoroughly reviewed an analysed so that they are fair, clear, and acceptable to the business to minimise legal and financial risk
Group Internal Audit Function	This function serves as an independent, objective assurance and consulting activity designed to add value and improve the organisation's operations. It assists Fullerton Health in accomplishing it objectives by applying a systematic, disciplined approach to evaluate and improve the effectivenes

The Impact So Far

Singapore (



Growing Our Services and Number of Clinics

In FY2024, Fullerton Health (Singapore) saw the opening of four new clinics aimed at expanding our services and increasing support within the community. These clinics collectively reflect Fullerton Health's commitment to improving community health outcomes and wellbeing by expanding our service offerings and clinic network.



Connections Mind Health Centre at Novena Medical Centre



Alpha Joints & **Orthopaedics**



Fullerton Health (Singapore) celebrated the grand opening of Alpha Joints & Orthopaedics at Novena Medical Centre in April 2024, dedicated to offering personalized treatments and expert care for improved mobility and health.

Alpha Joints & Orthopaedics and UrbanRehab



been strategically located in the same space to offer comprehensive care for orthopaedic and rehabilitation needs.

Contributions To Employee Benefit Plans [GRI 201-3]

As required by law, companies in Singapore are obligated to participate in the national Central Provident Fund ("CPF"), a social security savings scheme instated by the government. Under the CPF scheme, all salaried workers, including Permanent Residents, are required to make monthly contributions to their individual CPF accounts to accumulate savings for retirement, in accordance with Singapore's statutory obligations.

In addition to the national social security saving initiative, Fullerton Health (Singapore) offers discounted health screenings for employees' friends and family, promoting preventive care and making healthcare more accessible. This initiative incentivises individuals to prioritise their health and well-being, contributing to a healthier community overall.

Philippines (2)



Fullerton Health (Philippines) has rebounded by maintaining disciplined pricing and a commitment to quality service, which has defined the organisation for nearly 30 years. Improved anticipation of medical inflation helped navigate unexpected surges in costs and "revenge utilisation" in 2023. The company also effectively managed General and Administrative Expenses ("GAE"), ensuring all expenditures were well-planned and justified.



The health and wellness services industry is not the same as it was 10 or 15 or 20 years ago. Today's new wave in health and wellness is that it must be preventive, predictive, personalised, and pleasant."

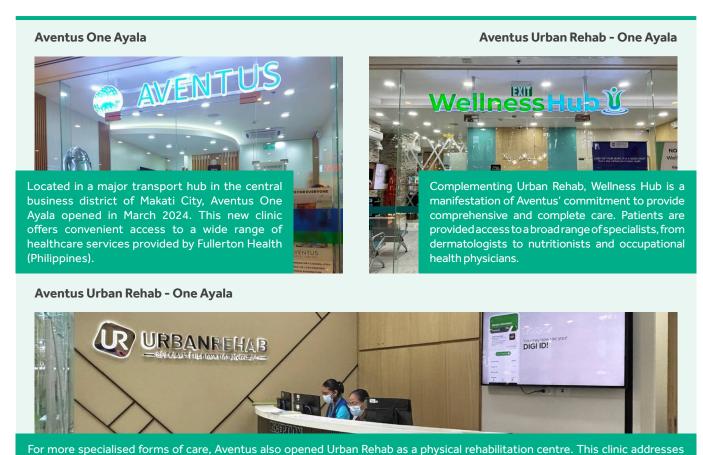
Carmie Pascual de Leon

General Manager for Fullerton Health's Executive Health Screening and Advanced Diagnostic Imaging Centre in the Philippines

The road to recovery was challenging, with pressures from providers, clients, and competitors, compounded by medical inflation. Building strong relationships with providers has been essential for ensuring uninterrupted service.

Growing Our Services and Number of Clinics

Strategically located hubs have helped the company assist members in high-traffic hospitals, bridging client needs with provider expectations. This led to the launch of three new healthcare clinics launched in the Philippines in 2024.



While price adjustments led to the anticipated fallout of accounts, this challenge also presented a valuable opportunity to identify clients who resonate with Fullerton Health (Philippines)'s vision for healthcare. Furthermore, the pilot of the Locale in Northern Luzon, particularly in Pampanga, strategically targets clients, delivering our signature service at prices that align with their budgets, reinforcing our commitment to accessible and quality care.

Contributions To Employee Benefit Plans [GRI 201-3]

therapeutic needs using advanced technologies and medical equipment.

Fullerton Health (Philippines) is dedicated to our employees' well-being through comprehensive benefit plans, including mandatory contributions to the Social Security System ("SSS"), PhilHealth, and the Pag-IBIG fund, as well as life insurance and enhanced healthcare benefits. We also offer retirement provisions aligned with the Labour Code of the Philippines, promoting long-term financial stability. These initiatives enhance our employees' health and security while contributing to the nation's economic stability by fostering a healthy workforce.

In 2024, we acknowledged the rising cost of medical treatment in the country and responded by supporting qualified employees in need. Through innovative resource management, the company utilised proceeds from our surplus to double hospital coverage limits, ensuring employees and their families have access to essential care beyond HMO caps. Additionally, we offer support through initiatives like blood donation drives and programmes that assist employees during challenging times, including the loss of family members and damage from calamities such as typhoons, earthquakes, and fires.



Growing Our Services and Number of Clinics

Fullerton Health Group of Companies Indonesia continues to work towards growing our presence and service offerings. Our healthcare services include healthcare provision through more than 100 medical clinics, medical assistance, evacuation services, as well as third party administration ("TPA") of corporate health benefits.

Fullerton Health revolutionises preventive healthcare

On March 1, 2024, the 6th Gunung Sahari Laboratorium ("GS Lab") was officially opened in Bintaro, South Tangerang. The opening ceremony was graced by Mr. Ho Kuen Loon, Group CEO of Fullerton Health Group and Mr. Alain Durand, the Country Director of Fullerton Health Group of Companies Indonesia.





Currently, GS Lab serves over 100,000 patients annually across the Greater Jakarta area and offers more than 200 different tests for our clinics. The latest opening of GS Lab Bintaro will provide greater lab service support to our current clinics, allowing us to deliver better quality and more efficient healthcare services.

Contributions To Employee Benefit Plans [GRI 201-3]

Fullerton Health Group of Companies Indonesia participates in the government-mandated social security program for employment, known as BPJS Ketenagakerjaan. This includes pension liabilities for all full-time and permanent employees, namely Jaminan Pensiun (JP), which originates from a separate pool of funds dedicated to the payment of pension liabilities. This program is regulated under Government Regulation No. 45 of 2015, which requires both the Company and the employees to contribute to the premium, and contributions made by the Company are considered costs. With contribution rates set by the Government, the program is intended to provide financial support to employees in the event of future retirement or total permanent disability.

In addition, our GAH, GAM, FHI and TMC employees can benefit from discounts on doctor consultations, medical services, and purchase of medicine at our GAMC and TMC clinic. Employees can access these benefits by simply presenting their employee identification cards, ensuring they can conveniently access these benefits.

Our Road Ahead

Fullerton Health is resolutely committed to driving positive and sustainable growth that ensures the delivery of quality and affordable healthcare services to our patients. By proactively evaluating the healthcare needs of the region, we will uncover new growth opportunities and tailor our medical services to meet the unique demands of the local healthcare sector. Through these, we are enabled to create lasting value for all our stakeholders and pave the way for a healthier future for our communities.

Managing Our Environmental Footprint

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

What We've Achieved

ZERO FINES

for infringement of regulations for handling waste across the Group¹⁵

INCLUSION OF

IHP SINGAPORE AND FULLERTON HEALTH GROUP OF COMPANIES INDONESIA

into GHG emissions Inventory for Scope 1 and 2

KICKSTARTING

SCOPE 3 EMISSIONS INVENTORY

aligned with the Taskforce on Climate Related Disclosure Recommendations

INAUGURAL

CLIMATE-RELATED DISCLOSURES

aligned with the Taskforce on Climate Related Disclosure Recommendations



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

Why It Matters

Waste such as pharmaceutical, biohazard, and municipal solid waste is generated daily and constitutes a substantial portion of the waste produced by our clinics. Improper handling and disposal of biohazard waste can potentially contribute to the transmission of harmful microorganisms and lead to crossinfection 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 Certifications¹⁶

Hazardous Materials and Waste Management Programme

Lab Quality and

Safe Work Procedures for Clinic Safety Programme | and Administrative Operations

Supplier Code of Conduct

Policy on Environmental Sustainability

UNSDGs Supported







2024 Target and Progress



No fines for infringements of regulations for handling waste#







#IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Legend:





Partially



Not Achieved

Our Strategy in Action [GRI 3-3, 306-1]

Group-wide

At Fullerton Health, Our Strategy in Action 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:



¹⁶Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.



Waste Handling Approach

At Fullerton Health (Singapore), most of our waste is primarily from pharmaceuticals used in our clinical operations and paper waste generated by administrative activities. Proper sorting and disposal of waste are imperative to ensure the utmost safety of our employees and patients. Fullerton Health (Singapore) has established specific procedures for various waste categories, as well as provides training on waste handling techniques.

In addition to managing the waste produced in 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 line with the regulatory requirements set forth by MOH, Fullerton Health (Singapore) has implemented various programmes to facilitate proper waste management practices. These programmes cover 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:

<u> </u>	Q	Waste Identification	Walk-throughs of clinics are conducted quarterly to assess waste types, quantities, handling, and disposal practices.
		Waste Handling, Storage and Use	Waste is handled according to the manufacturer's instructions to minimise health and safety risks associated with the use and exposure to hazardous materials and waste.
	\$28	Use of Personal Protective Equipment	Employees are required to wear personal protective equipment (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 that 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 the event of any incident involving hazardous materials or waste, immediate action must be taken to notify their supervisor or manager and to seek medical attention promptly.
		Waste Disposal	Licensed vendors have been engaged to ensure the 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, aiming to avert potential medical mishaps. Established protocols are in place to monitor and identify such drugs, with medical professionals and designated staff responsible for submitting disposal requests for defective medications. Simultaneously, operational administrators are tasked with reviewing the inventory write-off and updating the inventory list. These measures are essential in ensuring expired and damaged drugs are not inadvertently dispensed to patients.

Training on Handling Waste

Fullerton Health (Singapore) also provides specific training for relevant personnel to support the responsible disposal of waste. We ensured that designated personnel, including support staff, maintenance workers and employees 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 competency. 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 has established a Supplier Code of Conduct in Singapore, which outlines expectations for suppliers, including the implementation of proper waste management practices. Under the Supplier Code of Conduct, suppliers are required to:

- Obtain the required environmental permits and licenses to operate
- Have robust systems in place to ensure the safe handling, movement, storage, recycling, reuse, or management of waste
- Have systems to prevent and mitigate accidental spills and releases to the environment
- Adopt best practices to ensure environmentally responsible packaging and consider the use of eco-friendly materials, reusable packaging and support reverse logistics where possible

Any violations of our standards can result in the potential termination of agreements with the Supplier. Our Supplier Code of Conduct can be found publicly <u>here</u>.

Waste Reduction Efforts at AM Pharmacy

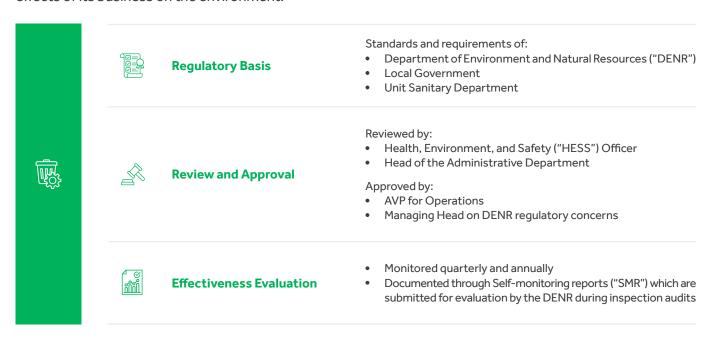
In Singapore, under the NEA Mandatory Packaging Reporting requirements, producers of packaged products, manufacturers and importers are required to submit annual data on packaging used or imported, waste measurement methodologies, and 3R (reduce, reuse, and recycle) plans. As AM Pharmacy is subject to these requirements, we have begun tracking and managing packaging waste. Furthermore, AM Pharmacy plans to roll out various waste-reduction and packaging reuse initiatives, including replacing stretch film used for transporting goods with the use of caged trolleys where possible, and reusing carton boxes provided by suppliers.





Waste Handling Approach

Fullerton Health (Philippines) is committed to environmental sustainability and is actively shaping a policy that addresses the waste generated by its operations. This policy serves as a guiding framework, empowering the organisation to make responsible choices and take decisive actions that significantly mitigate the adverse effects of its business on the environment.



To enhance the sustainability and environmental stewardship in our operations, Fullerton Health (Philippines) has implemented a robust waste management strategy. We collaborate with certified vendors known for their compliance with the waste management standards established by the Philippines' DENR, ensuring the ethical and safe disposal of hazardous materials. In addition to our HES Officer, each clinic is equipped with a Pollution Control Officer (PCO) to oversee the proper handling of medical waste. Furthermore, Fullerton Health (Philippines) proactively ensures the availability of alternative waste transporters in case the primary transporter is unavailable.

Waste Management Training

Fullerton Health (Philippines) employees continue to receive regular training to stay informed about 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 strengthened its commitment to environmental stewardship by adopting ecological solid waste management practices and implementing waste segregation at our corporate business centre and offices. To prevent waste from overstocking, we have implemented an efficient system to monitor stock levels and optimise reorder points. This proactive approach ensures proper waste segregation while effectively managing our inventory.



Waste Handling Approach

Fullerton Health Group of Companies Indonesia maintains a corporate environmental policy that emphasises our commitment to the proper and effective management of medical waste. To ensure adherence to policy, we have implemented a series of strategic measures. These include partnerships with medical waste management vendors with valid operating licenses from the Indonesian Ministry of Environment & Forestry, ensuring compliance with all applicable regulations. Furthermore, we have developed and implemented comprehensive documented procedures and work instructions for medical waste management, promoting consistency and efficiency. A rigorous waste segregation system is enforced to differentiate between medical waste and general household waste, minimising contamination risk and facilitating appropriate disposal. All sharp medical waste is disposed in designated safety boxes, preventing injuries and minimising the risk of infection. This policy is periodically reviewed, at least annually, to ensure that it remains pertinent and effective.

To collect and monitor our medical waste data, Fullerton Health Group of Companies Indonesia maintains meticulous records of medical waste generation using dedicated waste balance sheets. We ensure the validation and accuracy of this data by cross-referencing these records with waste manifests during the transportation of medical waste.





We implement waste segregation between general waste and hazardous waste, ensuring that all waste is properly labelled and categorized. Facilities for waste storage are provided, as medical waste must be stored in a freezer and not indiscriminately.



Employee Training and Safety

Employees responsible for waste handling are required to use Personal Protective Equipment (PPE). Training sessions on waste handling, spill management, and the proper use of PPE are conducted to ensure safety and compliance.



Responsible Waste Disposal

We collaborate with third-party organisations to manage waste effectively. The quantity of waste generated is meticulously recorded, and reports are submitted to the system established by the Ministry of Environment & Forestry. Informational posters and awareness campaigns regarding waste management are also disseminated.

Waste Management Training

To empower our team to act in the most environmentally responsible manner, we provide training and resources for employees on sustainability practices. We conduct monthly awareness programs that include specific modules on medical waste and sharps disposal, reinforcing best practices.

Waste Reduction Efforts

Fullerton Health Group of Companies Indonesia is in the process of implementing a policy aimed at reducing the use of plastic bottles, while promoting the adoption of reusable drinking bottles. In our GAMC clinic, we have initiated measures to replace plastic bottles with paper cups, offering a more sustainable alternative. This initiative not only minimises plastic waste but also fosters a culture that encourages the adoption of more sustainable habits.

The Impact So Far [GRI 306-1, 306-3]

Singapore (



Measuring Our Waste

Most of the hazardous waste in Singapore consists of items such as sharps, biohazards, medical bags, and aqueous waste (organic and inorganic solvents) generated from our clinical and laboratory operations. Fullerton Health (Singapore) partners with licensed vendors to ensure that our hazardous waste is incinerated in accordance with the National Environmental Agency ("NEA") requirements. A slight decrease was observed for hazardous waste amounts measured by weight from 0.86 to 0.80. However, the number of medical bags and hazardous waste measured in litres, has increased substantially in 2024. Non-hazardous waste amounts remained similar across both years.

Type of waste generated	Units	2023	2024
Hazardous waste ¹⁷	tonnes ¹⁸	0.86	0.80
	litres ¹⁹	9749.31	11822.42
	number of medical bags ²⁰	22	31
Non-hazardous waste	tonnes	0.50	0.51

Philippines (2)



Measuring Our Waste

With the continuous improvement in the monitoring of waste generation in 2024, we recorded a 15% increase in total amount of waste generated compared to FY2023. Like our Singapore operations, a significant portion of our hazardous waste consisted of sharps, pathological wastes, medical bags, and disposable containers, which are by-products of the essential healthcare services provided by our multi-specialty and mobile clinics.

Type of waste generated	Units	2023	2024 ²¹
Hazardous waste	tonnes	62.51	54.00
Non-hazardous waste	tonnes	0.63	18.56
Total	tonnes	63.14	72.56

¹⁷Due to limitations in data availability from waste vendors, we employ three distinct methods for measuring different types of hazardous waste: by weight (tonnes), by the number of bags, and by volume (litres). Fullerton Health (Singapore) is working towards improving data collection methods for hazardous waste in future reports.

¹⁸ Waste measured in tonnes include biohazard and medical waste, aqueous waste (organic and inorganic solvents) and glass bottles.

¹⁹ Sharps and biohazardous waste are measured in litres. Volume of waste reported in litres has been estimated using the maximum capacity of the volume of hazardous waste containers.

 $^{^{\}rm 20}\mbox{Medical}$ bags are measured by the count of medical bags disposed.

²¹Waste data for Fullerton Health (Philippines) excludes Avega due to data unavailability. Asalus data only includes non-hazardous waste while Aventus only includes hazardous waste.



Measuring Our Waste

In 2024, we generated 6.69 tonnes of medical waste, of which includes sharps, disposable PPE, and other hazardous materials from our clinical and laboratory operations. For non-hazardous waste, we are currently in the process of measuring the waste generated by our clinics and offices, with the plan to include this information in the next reporting year.

Type of waste generated	Units	2024
Hazardous waste	tonnes	6.69
Total	tonnes	6.69

Our Road Ahead

Fullerton Health is unwavering in its commitment to environmental responsibility. We are actively exploring innovative strategies to reduce waste intensity while continuing to comply with relevant regulatory mandates to manage waste safely and responsibly. Our goal is 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 accordance with regulatory requirements and will strive to reduce the volume of waste generated in the coming years.

Achieved

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

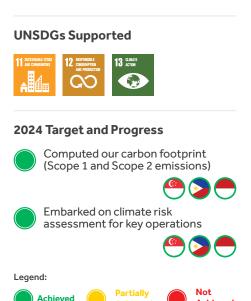
Why It Matters

The impending threat of climate change is an escalating concern globally, with the potential to exacerbate numerous health issues, increasing pressure on healthcare systems. At the same time, climate change disproportionately impacts communities, further deepening health inequities. At Fullerton Health, we are concerned about the impacts of climate change and recognise the importance of doing our part as a business to combat this issue.

The provision of essential healthcare services relies on consistent access to energy, and our contribution to global emissions primarily arises 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 Certifications²²

Policy on Environmental Sustainability



Our Strategy in Action [GRI 3-3]

Group-wide

Energy and climate change management remains a key ESG priority for the Group. As a company with substantial operations in several Asian countries, Fullerton Health is acutely aware of the important role we can play in reducing our emissions and environmental impacts.

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



²²Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Fullerton Health is in the process of establishing an Energy Management Committee to ensure that our energy conservation strategy aligns with the company's broader sustainability goals. This committee will aim to spearhead and provide oversight of the execution of energy initiatives across the organisation. Additionally, it will evaluate the efficacy of these efforts 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 has commenced the development of our greenhouse gas (GHG) emissions inventory across our operations and clinics in Singapore, the Philippines, and Indonesia. We have begun monitoring our carbon footprint across our operations, demonstrating our commitment to reducing both 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.

Fullerton Health Scope 1 & 2 Emissions (tCO,e)



In FY2024, Fullerton Health conducted a high-level climate scenario analysis to identify climate-related physical and transition risks across the three reporting countries. This analysis was prepared in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). An external consultant was engaged to support the identification of these climate-related physical and transition risks.



At Fullerton Health, we see how climate change affects the health of our people — members, patients, employees, and communities. We are committed to measuring our carbon footprint and advancing our decarbonisation efforts, because caring for the planet is part of caring for each other."

Margareta Laminto **Group Chief Sustainability Officer**

and Communities

In addition, Fullerton Health has begun disclosing Scope 3 emissions across six material categories across its Singapore and Philippines business activities. Scope 3 emissions constitute a significant part of healthcare companies' emissions, constituting 71% of the global healthcare industry climate footprint²³. These indirect emissions primarily originate from the supply chain in the production, transport, use, and disposal of consumer goods and services. Hence by tracking and reporting on these emissions, Fullerton Health can better account for its environmental impact and identify areas where further decarbonisation along our value chain can take place.

The Impact So Far [GRI 302-1, 302-3, 305-1, 305-2, 305-3, 305-4]

Achieving Sustainable

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 2024, the combined energy usage for our clinics at Fullerton Health, Urban Rehab, Medisol, and Radlink reached a total of 2,471 MWh, a 62.4% reduction from FY2023. This reduction in consumption is due to improved data collection and a move from estimations to actual data for calculations, with 90% of our data sourced from actual data, compared to only 30% in FY2023.

Fullerton Health (Singapore)'s fuel consumption²⁴ mainly arises from diesel usage from transportation. In FY2024, fuel consumption totaled 1,360 GJ. We will continue to enhance our data collection processes] for non-renewable energy consumption in the coming years.

Fullerton Health (Singapore) has also kickstarted its disclosure of Scope 3 emissions across six material categories²⁵. We will continue to improve our calculation methodologies and look to reduce the environmental impact of our value chain in the coming years.

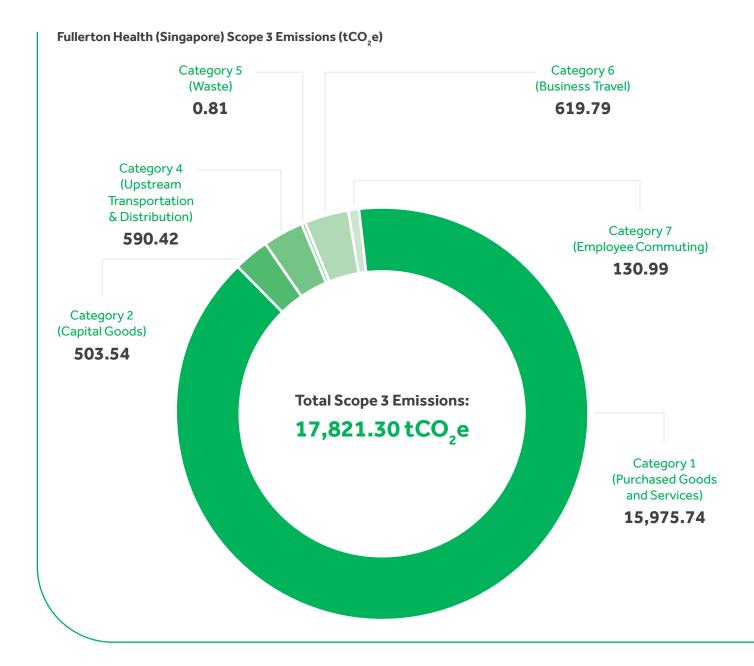
	Performance	
Indicator	FY2023 ²⁶	FY2024
Fuel Consumption (GJ)	Not reported	1,360.00
Energy Consumption (MWh)	4,550.82	2,593.04
Energy Intensity (MWh/m²)	1.19	0.52
Scope 1 Emissions (tCO ₂ e)	Not reported	102.59
Scope 2 Emissions (Location-Based) (tCO ₂ e)	1,896.78	1,068.33
Scope 2 Emissions Intensity (tCO ₂ e/m²)	0.494	0.186
Scope 3 Emissions (tCO ₂ e)	Not reported	17,821.30

²³Healthcare's Climate Footprint: How the Health Sector Contributes to the Global Climate Crisis and Opportunities for Action: Healthcare's climate footprint - Arup & Health Care Without Harm, 2019.

²⁴Data only covers fuel consumption from Comfort Ambulance and Services Pte. Ltd.

²⁵Emissions for Category 5 (Waste Generated in Operations) exclude medical bags and containers due to insufficient information for quantification. Fullerton Health is committed to obtaining more accurate data for waste reporting in the future.

²⁶Refer to our Reporting Methodology section for more details.



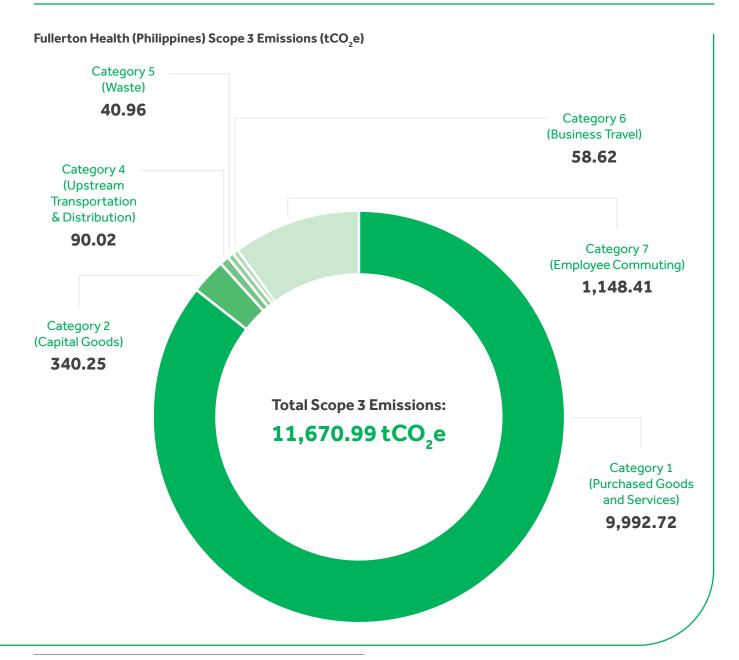
Philippines 🔊

Measuring Our Emissions

Fullerton Health (Philippines) recorded an increase in its energy consumption by up to 18.9%. This rise is primarily attributed to the inclusion of fuel energy consumption in our reporting for the first time, reflecting our commitment to a comprehensive assessment of our energy usage and its environmental impact. A significant portion of these consumptions is attributed to Asalus, the main HMO provider of Fullerton Health (Philippines), which is also a key player in our operations.

Our diverse portfolio includes a network of smaller offices and facilities located beyond the capital region. While their energy usage may be lower, these entities are essential to our mission and are held to the same rigorous monitoring and management standards, ensuring that every part of our organisation is aligned with our commitment to environmental responsibility.

	Performance		
Indicator	FY2023	FY2024 ²⁷	
Fuel Consumption ²⁸ (GJ)	2,845.25	3,123.78	
Energy Consumption (MWh) - Electricity	4,367.05	4,325.91	
Energy Consumption (MWh) - Fuel	Not reported	867.98	
Energy Intensity (MWh/m²)	0.17	0.14	
Scope 1 Emissions (tCO ₂ e)	208.02	228.38	
Scope 2 Emissions (Location-Based) (tCO ₂ e)	3,091.27	3021.09	
Scope 2 Emissions Intensity (tCO ₂ e/m²)	0.12	0.10	
Scope 3 Emissions (tCO ₂ e)	Not reported	11,670.99	



 $^{^{\}rm 27} Refer$ to our Reporting Methodology section for more details.

²⁸Fuel consumption for FY23 was recalculated using FY24 conversion factors.



Measuring Our Emissions

Energy consumption within our Fullerton Health Group of Companies Indonesia primarily consists of fuel used for operational transportation and electricity consumed in our offices, clinics, and laboratories. In 2024, our total energy consumption amounted to 6,350 GJ, which includes 4,021 GJ from fuel usage and 647 MWh from electricity usage. We also calculated the energy intensity and emissions intensity by comparing them with the total floor space of our office building in CIBIS 9 Tower and our TMC clinic.

As this is the first year we are measuring and calculating our energy consumption and GHG emissions in Fullerton Health Group of Companies Indonesia, some data needs to be estimated. Our fuel consumption from GAH, GAM and FHI were extrapolated to obtain a full-year data. Moving forward, we are committed to continuously improving our energy and GHG emissions inventory to ensure a reliable calculation and reporting. By measuring our emissions, we can learn to operate more efficiently by minimising our environmental impact.

	Performance
Indicator	FY2024
Fuel Consumption from Fuel (GJ) ²⁹	4,020.51
Energy Consumption from Electricity (MWh)	647.08
Total Energy Consumption (GJ)	6,350.01
Energy Intensity from Electricity (MWh/m²)	0.07
Scope 1 Emissions (tCO ₂ e)	285.12
Scope 2 Emissions (Location-Based) (tCO ₂ e)	543.55
Scope 2 Emissions Intensity (tCO ₂ e/m²)	0.06

TCFD Report

As part of our efforts to better understand the potential impacts of climate change on our business and operations, Fullerton Health has conducted our first climate change scenario analysis and taken steps to incorporate climate-related risks into our overall risk management processes. The table below details our inaugural climate-related disclosures based on the TCFD recommendations. We will continue to strengthen our disclosures and ramp up efforts to understand and mitigate the risks posed by climate change to our business.

Governance

Fullerton Health's Board has the ultimate responsibility for developing the Group's overall sustainability strategy and for overseeing risk management processes, sustainability initiatives and corporate governance. The Board is supported by Group Senior Management, to ensure that Fullerton Health can oversee and manage all climate-related issues to drive our climate strategy. Fullerton Health is in the midst of formalising a Risk & Sustainability Committee to further enhance our Group's oversight and management of climate-related risk and opportunities for business. Country-level teams, such as risk and facilities teams, are tasked with overseeing their respective climate-related issues and managing CRROs and are accountable to the Group for their efforts. Please refer to the 'Sustainability Governance' section on page 12 for further information on the Group's governance of CRROs and climate-related impacts.

²⁹ Total fuel consumption for our operational transportation in GAH, GAM, and FHI is calculated by extrapolating three months of purchased fuel data to estimate full year consumption. Total fuel consumption for our operational transportation in TMC is based on full year purchased fuel data.

<u>Strategy</u>

In FY2023 and FY2024, Fullerton Health conducted its inaugural qualitative climate scenario analysis to identify key climate-related risks Fullerton Health is exposed to and potential climate opportunities to capitalise upon. The scenario analysis covered our assets and activities in three of our key markets, Singapore, Indonesia, and the Philippines. Risks identified were divided into physical and transition risks as per the guidance of TCFD. Please refer to the table below for a summary of the key CRROs material to Fullerton Health.

TCFD Category	Description of Risk	Potential Financial Impact on Fullerton Health	Relevant To:		
Physical Risk	(S				
Acute	Flooding caused by heavy rainfall, high tides, and drainage problems	Floods can directly result in increased operating costs due to repair and damage, and higher insurance premiums/inability to insure exposure to extreme weather events.			
		Increases in the frequency of intense precipitation events could cause more frequent and severe flood events, especially in areas with an easily overwhelmed or a lack of stormwater drainage system. Power disruptions may occur when utility networks which supply Fullerton Health clinics are impacted by floods. Flooding events can also cause damage to infrastructure and are expensive to repair.			
	Tropical Cyclones which are expected to intensify as climate change becomes more severe	Tropical cyclones often bring intense rainfall that can lead to flooding, which can damage the interior of leased facilities, including equipment, furniture, and infrastructure. High winds and falling trees during a tropical cyclone can result in power outages, affecting the functionality of medical equipment and other critical systems within leased facilities.			
Chronic	Air Pollution resulting from industrial progress	Increases in pollution levels can accelerate the corrosion and degrade the structural integrity of facilities, leading to more frequent and costly maintenance, repairs, or even replacement of infrastructure over time. To maintain indoor air quality, facilities may need to invest in advanced, often energy-intensive, air filtration systems. Such systems can increase operational costs and add to			

routine maintenance requirements.

this growing need.

Elevated pollution levels could also directly impact workers, potentially leading to a decrease in productivity or increase in sick leaves due to health issues.

An escalation in pollution-related health issues such as respiratory and cardiovascular disorders can increase demand for healthcare services. This can strain resources and may potentially require the expansion of current facilities or services to meet

TCFD Category

Description of Risk

Potential Financial Impact on Fullerton Health

Relevant To:

Physical Risks

Chronic

Rising Temperatures caused by increased global warming

An increase in global temperatures will bring about an increase in cooling loads and increase in operating expenditure, also reducing productivity of workers.

Increases in global temperatures will also promote the spread of vector-borne diseases, potentially resulting in loss of revenue due to inability to provide sufficient care for patients.







Sea Level Rise resulting in increased risk of coastal floods Rising sea levels pose a threat to buildings located near the coastline due to the heightened risk of coastal flooding, resulting in damage to clinics and potentially medical equipment, and disruption of services due to inability to access clinics.





Transition Risks

Market

Upstream Changes To Supply Chains which promote sustainability Companies in Fullerton Health's supply chain may begin to transition towards being more sustainable, e.g. using more eco-friendly, sustainably sourced raw materials, electrical vehicle fleet, which may result in an increase in operating costs.





Policy and Legal

Carbon Pricing Mechanisms such as carbon taxes Carbon pricing mechanisms such as carbon taxes will cause an increase in the operating costs of Fullerton Health's suppliers, e.g. power suppliers, waste disposal companies. These costs may then be passed down to Fullerton Health in the form of increased utility bills.





Enhanced Emission Reporting Obligations As more stringent ESG reporting requirements are being instituted globally, Fullerton Health may face potential regulatory penalties and reputational damage if it fails to properly report on climate performance.







Reputation

Increased Stakeholder Interest in company's impacts on climate Industry stakeholders, such as investors, the government and Fullerton Health 's clients, may place requirements or expectations on Fullerton Health to take actions to reduce its GHG emissions and environmental impacts.







Responsible Investments

i.e. financial strategies that consider ESG factors alongside financial returns As awareness on climate change increases and investors are increasingly prioritising ESG factors in their portfolio, companies that fail to adopt more sustainable practices may risk reputational damages and loss of market share and investors, resulting in a smaller capital base for growth.







Introduction

TCFD Category	Description of Risk	Potential Financial Impact on Fullerton Health	Relevant To:
Transition Ris	ks		
Technology	Costs to transition to lower emissions technology	Failing to keep in step the green transition could lead to Fullerton Health being out-of-step with industry trends focused on sustainability, and face reputation damage and regulatory pressures.	
Opportunities	s		
Energy Source	Reduction in long-term costs from use of modern, low-carbon energy and technology	By being an early adopter of cleaner forms of energy and low-energy technologies, Fullerton Health can potentially capitalise on improved public perception and result in improved perception from external stakeholders	
Resource Efficiency	More efficient operations and reduction in water and waste	Efficiency improvements can lead to better resource allocation, enhanced operational performance, and a more sustainable business model.	
Resilience	Diversification of supply chains and promotion of responsible supply chains	Fullerton Health can reduce the potential impacts of climate on supplies and procurement while also reducing its environmental and social impacts.	
New Markets, Products and Services	Access to sustainable financing options, capital from climate-conscious investors, and improved competitive position to reflect shifting consumer preference	Adopting sustainable practices can make Fullerton Health more attractive to climate-conscious investments, thus widening Fullerton Health's access to financial capital. By transforming of healthcare practices to include more sustainable services while still ensuring quality services, Fullerton Health can also improve its competitive position due to changing	

consumer behaviour.

Fullerton Health then evaluated the potential impacts of the risks identified across two different climate change scenarios, Net Zero and Business as Usual (BAU).

Types of Climate Scenarios

Net Zero

Introduction

- This scenario predicts ~1.5°C-2°C global warming by 2100 as the world makes a proactive shift to curbing carbon emissions, resulting in heightened transition risks and impacts.
- To analyse physical risk, Fullerton Health utilised the Intergovernmental Panel on Climate Change ("IPCC") Representative Concentration Pathways ("RCP") 2.6 scenario.
- For transition risk, Fullerton Health took reference from the IPCC Shared Socioeconomic Pathways (SSP) 1-2.6, Network for Greening the Financial System (NGFS) Net Zero 2050, and International Energy Agency (IEA) Net Zero Emissions scenarios.

Business As Usual ("BAU")

- This is a worst-case scenario of >4°C warming by 2100 where the world takes little action towards reducing climate change, resulting in severe physical impacts such as floods affecting Fullerton Health.
- The physical risk scenario utilised was IPCC RCP 8.5.
- The transition risk scenario referenced IPCC SSP 5-8.5, NGFS Current Policies, and IEA Stated Policies scenarios.

Fullerton Health has also utilised different time horizons when analysing physical and transition risks due to the different nature of the risks identified, as physical risks were judged to be more relevant over a longer time period as compared to transition risks.

	Short-Term	Medium-Term	Long-Term
Physical Risks	2030	2050	2100
Transition Risks	2028	2030	2050

For each risk and opportunity, a residual rating has been determined in line with Fullerton Health's ERM framework to highlight the likely impact of the risk on Fullerton Health's operations. The tables below highlight the most material risks to Fullerton Health's operations in each country.

Introduction









TCFD Category	Description of Risk	Short-Term	Mediur	Medium-Term		Long-Term	
			NZ	BAU	NZ	BAU	
Physical Risk - Chronic	Rising Temperatures caused by increased global warming						
	Sea Level Rise resulting in increased risk of coastal floods						
Transition Risk - Policy and Legal	Carbon Pricing Mechanisms such as carbon taxes						
	Mandates on and Regulation of Existing Products and Services						
	Enhanced Emission Reporting Obligations						







Medium Risk



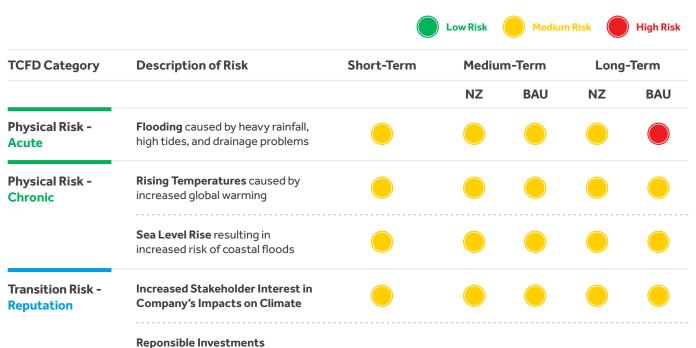
High Risk

TCFD Category	Description of Risk	Short-Term	Mediu	Medium-Term		-Term
			NZ	BAU	NZ	BAU
Physical Risk - Acute	Flooding caused by heavy rainfall, high tides, and drainage problems					
	Tropical Cyclones which are expected to intensify as climate change becomes more severe					
Physical Risk - Chronic	Air Pollution resulting from industrial progress					
	Rising Temperatures caused by increased global warming					
Transition Risk - Policy and Legal	Enhanced Emission Reporting Obligations					

Achieving Sustainable

Economic Development





Risk Management

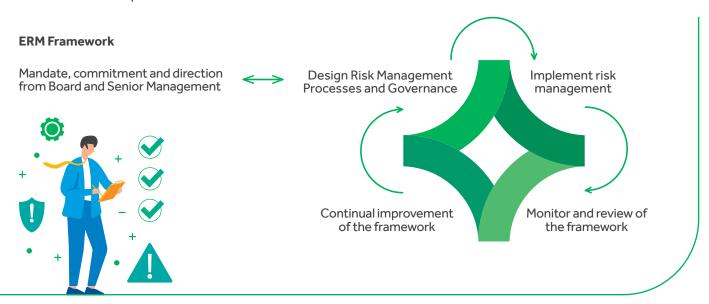
Risks at Fullerton Health are under the purview of the ARC and the Group ERM Steering Committee, which is responsible for designing, implementing, and monitoring processes for identifying, assessing, and managing climate-related risks. Fullerton Health has an established ERM Framework and ERM Policy based on ISO 31000, involving a continuous cycle of:

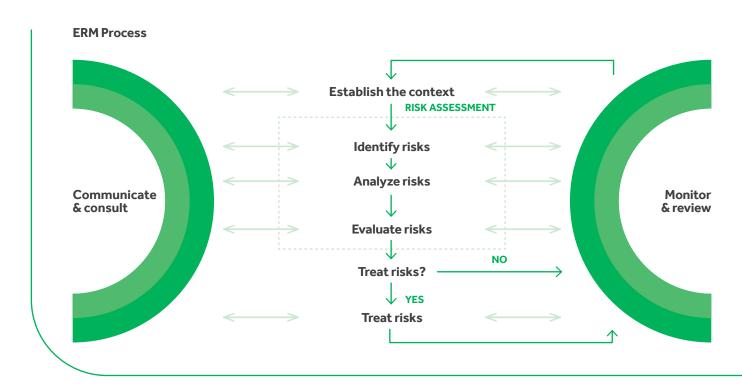
i. Designing Risk Management Processes and Governance

i.e. financial strategies that consider ESG factors alongside

financial returns

- ii. Implementing Risk Management
- Monitoring and Reviewing of the Framework and iii.
- Continual Improvement of the Framework





The Group ERM Steering Committees has oversight over the identification, assessment, and overall management of climate-related risks. Risk owners from the various business units conduct Risk & Control Self-Assessments using questionnaires, workshops, and historical data to identify potential risks, including those from climate change. These risks are then qualitatively assessed and prioritised based on their impact and likelihood, to determine an appropriate risk response such as risk mitigation, transfer, acceptance, or control. Country Boards and Managements regularly review climate-related risks as part of the overall risk reporting process, therefore ensuring that climate risk management is aligned with the company's governance, strategic objectives, and KPIs.

Fullerton Health is currently in the process of integrating the identified material climate risks into its ERM Framework and its Risk Register, which is maintained on an annual basis.

Metrics and Targets

To provide greater transparency regarding its ability to mitigate climate-related risks, Fullerton Health has disclosed several environmental metrics in the FY2024 Sustainability Report, such as its total waste disposed and management of hazardous waste, energy consumption and greenhouse gas emissions for its assets in Singapore, the Philippines, and Indonesia. Fullerton Health has disclosed Scope 1 and 2 emissions for its Singapore, Philippines, and Indonesia properties in FY2024 and expanded reporting to include six selected Scope 3 GHG emission categories for its Singapore and Philippines operations. Please refer to the Energy and Climate Change Management topic on page 46 for further information on Fullerton Health's emissions.

Our Road 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 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.

Caring for Our People and Communities

Fullerton Health recognises the importance of caring for the welfare of our employees and communities. Our Strategy in Action 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.

What We've Achieved

46 COMMUNITY PROJECTS

with active employee participation were carried out across the Group \$300K

SPENT ANNUALLY TO SUPPORT LOCAL SOCIAL ENTERPRISES

in Singapore

ZERO CASES

of non-compliance with regulations concerning the health and safety frontline employees in FY2023 and FY2024

ZERO INCIDENTS

OF NEEDLE-STICK INJURIES FOR PATIENTS

across the Group

100% OF ELIGIBLE EMPLOYEES

receive regular performance and career development reviews

30% FEMALE REPRESENTATION

in senior management across the Group



Our Workforce Snapshot [GRI 2-7]

Group-wide

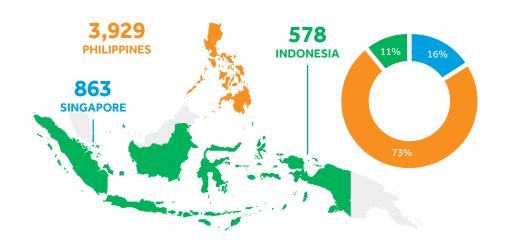
Our employees are the most valuable resource at Fullerton Health. As a healthcare company, our business involves caring for the health of our patients and it remains crucial for us to ensure we have a skilled and committed workforce to deliver high levels of service and quality. We work towards attracting and retaining highly qualified and experienced specialist doctors, management, clinical staff, and employees.

At Fullerton Health, we diligently track our workforce profile to create effective strategies to manage our workforce. Gaining insights into the composition of our workforce is essential for our human resource planning as we explore new markets, deliver quality healthcare services, formulate training and development programmes to create more opportunities to empower, upskill, and retain our employees.

Group Employees Profile by Location



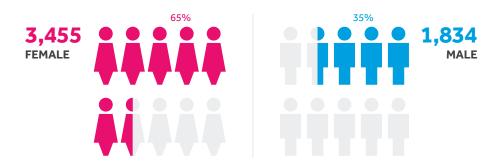
In FY2024, we had 5,370 employees supporting our operations in Singapore, Philippines, and Indonesia, with the breakdown of employees by location reflected in the diagram on the right.



Group Employees Profile by Gender



Across the Group, 65% of our workforce was made up of females and in 2024, we also have achieved at least 30% female representation in senior management.



Business Conduct

Number of Employees by Region, Contract Type and Gender		FY2023	FY2023			FY2024		
Country	Contract Type	Male	Female	Total	Male	Female	Total	
Singapore ³⁰	Permanent	233	560	793	233	592	825	
	Temporary	21	38	59	5	30	8	
Philippines	Permanent	1,288	2,291	3,579	1,319	2,424	3,743	
	Temporary	7	22	29	10	31	41	
Indonesia ³¹	Permanent	N/A	N/A	N/A	175	235	410	
	Temporary	N/A	N/A	N/A	56	112	168	

In Singapore, 96% of our employees held permanent contracts, allowing them to enjoy employee benefits such as sick leave, parental leave, medical insurance, and preferential health screening rates. In the Philippines, 99% of our total workforce were employed under permanent contracts, underscoring our dedication towards offering our employees with comprehensive benefits as they progress in their careers with us. In Indonesia, 71% of our employees held permanent contracts, all of whom are also full-time employees and are eligible for receiving employee benefits, such as medical insurance, parental leave, and clinic discounts.

In 2024, we had 5,177 full-time employees and 193 part-time employees. Our workforce is primarily made up of full-time employees, with 96% of total employees being employed full-time.

Number of Employees by Country, Employment Type and Gender		FY2023	FY2023			FY2024		
Country	Contract Type	Male	Female	Total	Male	Female	Total	
Singapore ³²	Full-Time	252	592	844	238	618	856	
	Part-Time	2	6	8	0	7	7	
Philippines	Full-Time	1,288	2,291	3,579	1,319	2,424	3,743	
	Part-Time ³³	62	99	161	65	121	186	
Indonesia ³⁴	Full-Time	N/A	N/A	N/A	231	347	578	
	Part-Time	N/A	N/A	N/A	0	0	0	

Across the regions we operate, the percentage of full-time employees remained high at 99% in Singapore and 95% in Philippines. 100% of our employees in Indonesia were full-time.

³⁰2023 figures for Singapore have been restated to include IHP Singapore.

³²2023 figures for Singapore have been restated to include IHP Singapore.

³⁴Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.

³¹Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.

³³ Part time employees in Philippines include those who are categorised as neither permanent nor temporary contract due the nature of their work and our internal HR categorisation. There were 145 such employees in 2024, resulting in a difference between the total number of full time and part time employees compared to the total number of permanent and temporary employees for the Philippines.

MALE HIRES

Achieving Sustainable

Tracking of new hire and turnover rates provides valuable insights to our employees' sentiments towards job satisfaction, workplace culture, compensation, amongst others. By having transparency in our recruitment and attrition, we can improve employee experience and ensure the long-term success of our business. At Fullerton Health, 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.

Fullerton Health New Hires by Gender



In this reporting period, there were 1,261 new employees across the Group, with a new hire rate of 23%. Most of our new hires were female, making up 74% of our new hires.

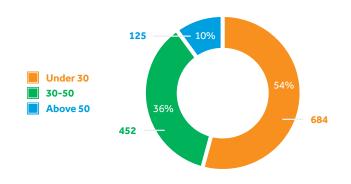


Number of New Hires by Region and Gender	FY2023			FY2024		
Country	Male	Female	Total	Male	Female	Total
Singapore ³⁵	70	190	260	54	176	230
Philippines	300	507	807	248	696	944
Indonesia ³⁶	N/A	N/A	N/A	32	55	87

Fullerton Health New Hires by Age



In terms of age diversity, 54% of our new hires were under 30 and 36% were between the ages of 30-50. The breakdown of our new hires further by country and age groups are as follows:



Number of New Hires by Region and Age Group	FY2023			FY2024				
Country	Under 30	30-50	Above 50	Total	Under 30	30-50	Above 50	Total
Singapore ³⁷	83	162	15	260	94	114	22	230
Philippines	523	282	2	807	525	317	102	944
Indonesia ³⁸	N/A	N/A	N/A	N/A	65	21	1	87

³⁵2023 figures for Singapore have been restated to include IHP Singapore.

 $^{^{36}} Data \, for \, Indonesia \, in \, FY 2023 \, was \, not \, available \, as \, Indonesia \, was \, not \, included \, in \, the \, reporting \, scope \, for \, SR 2023.$

 $^{^{\}rm 37}$ 2023 figures for Singapore have been restated to include IHP Singapore.

³⁸Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023.

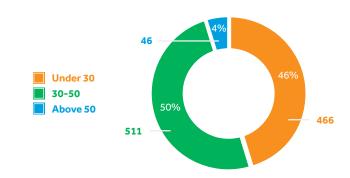
In the same year, Fullerton Health also saw a turnover of 1023 employees across the Group. This translates to a turnover rate of 19%. In line with our existing workforce profile, there were more female leavers, making up 69% of leavers.

Number of Leavers by Region and Gender	FY2023	FY2023			FY2024		
Country	Male	Female	Total	Male	Female	Total	
Singapore ³⁹	61	142	203	71	154	225	
Philippines	164	272	436	215	475	690	
Indonesia	N/A	N/A	N/A	35	73	108	

Fullerton Health Leavers by Age



Among the different age groups, 37% of our leavers were under 30, and 40% were between the ages of 30-50. The breakdown for employee turnover by region is as follows:



Number of Leavers by Region and Age Group	FY2023	FY2024							
Country	Under 30	30-50	Above 50	Total	Under 30	30-50	Above 50	Total	
Singapore ⁴⁰	56	122	25	203	61	140	24	225	
Philippines	189	244	3	436	329	341	20	690	
Indonesia ⁴¹	N/A	N/A	N/A	N/A	76	30	2	108	

Our overall workforce profile reflects well on Fullerton Health'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 hiring rate was greater than our turnover rate, demonstrating our success in fostering a supportive workplace and establishing Fullerton Health as a top choice for prospective employees.

 $^{^{\}rm 39}2023$ figures for Singapore have been restated to include IHP Singapore.

⁴⁰2023 figures for Singapore have been restated to include IHP Singapore.

⁴¹Data for Indonesia in FY2023 was not available as Indonesia was not included in the reporting scope for SR2023

People First: Growing Our Team from Within [GRI 2-23, 2-24, 3-3]

Why It Matters

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 well-being 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 well-being.

Policies, Procedures and Certifications⁴²

Fullerton Health Employee Handbook

Grievance Mechanism

Workplace Safety & Health Policy

Safe Work Procedures

bizSAFE Certification

Retirement and Re-employment Policy

Quality, Health & Safety Policy

Talent Development Policy/ Training Policy

Drugs and Alcohol Policy

UNSDGs Supported







2024 Target and Progress



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



Zero fatalities because of workrelated injuries and ill-health for nonfrontline employees













30% of female representation in senior management44











*IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Legend:



Achieve



Partially



Not

Our Strategy in Action [GRI 3-3]

Group-wide

Fullerton Health 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:



- Health and safety measures
- · Increase awareness on health and safety



Employee Benefits

- · Promotion of Workers' health
- Parental leave



Training and Development

- Appraisal systems
- Training programs for employees

⁴²Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

 $^{^{45}} Eligible\ employees\ refer\ to\ employees\ eligible\ for\ bonuses\ for\ Fullerton\ Health\ (Singapore)\ and\ regular\ employees\ for\ Fullerton\ Health\ (Philippines)\ .$ For Fullerton Health Group of Companies Indonesia, both permanent and contract employees receive performance and development reviews.

⁴⁴Senior Management refers to individuals holding positions at the level of Assistant Vice President (AVP) o_bhigher.

The Impact So Far





Health and Safety Measures [GRI 403-2, 403-3, 403-7, 403-9, 403-10]

All Fullerton Health (Singapore), 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. To ensure all employees are kept up to date on SWPs, HR conducts outreach and information on SWPs can be found on the internal employee portal.

In 2024, there were 4 incidents of needle-stick injures incurred by our frontline staff, and one workplacerelated injury recorded. Moving forward, we continue to work towards ensuring that our staff follow our SWPs to protect their health and safety and minimise future recurrences of similar events, striving to ensure that our workplaces remain safe for employees.

Work-Related III Health and Injuries	FY2023	FY2024
Number of cases of recordable work-related ill health for employees	0	0
Number of fatalities for employees due to work-related ill health	0	0
Number of fatalities for employees due to work-related injuries	0	0
Number of cases of recordable work-related injuries for employees	1	5

Workplace Risk and Hazard Assessments

Over the years, Fullerton Health (Singapore) has continuously improved and streamlined its internal workflows and protocols. The risk management team oversees the health and safety agenda at Fullerton Health (Singapore) and is 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) undertakes a systematic approach to identifying, assessing, and addressing risk in the workplaces. Risk assessments are conducted during clinical audits twice a year, under the oversight of the Nurse Clinician and Director of Nursing. Any findings from these audits are documented and closely followed up to ensure that proper protocols are adhered to.

Increased Awareness on Health and Safety [GRI 403-5]

Recognising the paramount importance of employee safety, Fullerton Health (Singapore) fosters both individual and collective responsibility for maintaining a safe workplace. We offer a variety of training courses on topics, such as infection control and proper lifting techniques to enhance our employees' knowledge and skills 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 Employees' Health [GRI 403-6]

At Fullerton Health (Singapore), we ensure our employees are adequately covered by medical health insurance and are entitled to outpatient medical reimbursement. To further encourage regular health monitoring, our employees enjoy preferential rates for health screening.

To support our employees in making informed health-related decisions, monthly wellness talks are organised on a variety of personal well-being topics. These topics - such as nutrition and mental health - are selected based on employees' current interests and concerns. Announcements are made regularly to invite employees to sign up, and the sessions are typically held during lunch hours for convenience.

Fullerton Health (Singapore) has also adopted the Workplace Outreach Wellness ("WOW") programme by the Health Promotion Board. This initiative supports private companies in cultivating a healthier, more productive, and engaged workforce. Under the WOW programme, business units can organise health-related activities for their teams at subsidised rates, with sessions typically held after office hours.

Beyond ensuring health and safety within our own workplaces, Fullerton Health (Singapore) actively supports the health and well-being of employees in other organisations across Singapore. Under this programme, Fullerton Health (Singapore) assists other companies in identifying, addressing, and mitigating workplace health and safety risks.

Supporting Workplace Health and Safety Across Singapore

Fullerton Health (Singapore) has been awarded by the Workplace Safety & Health Council ("WSHC") - Tripartite Alliance Limited ("TAL") as one of three programme managers for the Total Workplace Safety and Health ("TWSH") programme.







Since launching in April 2024, we have connected with over 50 companies under this initiative. In July 2024, more than 500 employees benefited from our core packages which cover key six topics.

Risk Identification & Intervention

We work with you to identify potential health and safety risks in your workplace and design intervention programmes to address them effectively.

Health Screening & Coaching

Participants undergo health screening and are then provided with tailored health coaching sessions, ensuring their wellbeing and eligibility for funding opportunities.

Physical Activity & Nutrition

Encourage a healthy lifestyle with on-site physical activity sessions, conducted at least twice to promote employee fitness and well-being.

Mental Well-Being

We prioritise mental health by offering sessions for completing iWorkHealth assessments and providing support through mental well-

being programmes.

Ergonomics

Ensure employee comfort and prevent workplace injuries with ergonomic sessions aimed at optimising workspaces and practices.

Safety Training

Empower your team with safety training sessions conducted at least twice. covering essential safety practices and protocols.

Enhancing Employee Well-Being

In addition to work safety programmes, we also offer a wide range of employee well-being and wellness events to support our staff's overall health and happiness.

In 2024, Fullerton Health (Singapore) hosted a special Chinese New Year (CNY) edition townhall session for our employees. During this event, we celebrated the progress made and challenges overcome over the past year, reaffirmed our #TeamFullertonHealth vision, mission, and culture, and recognised several frontliners who received awards at the Singapore Health Quality Service Awards 2024. The townhall concluded with a lively lucky draw, where some employees walked away with early 'ang baos' in the form of hampers and cash vouchers.





Celebrating Family Day Out at Bird Paradise

Fullerton Health (Singapore) organised a memorable Family Day event at Bird Paradise, creating an unforgettable experience for employees and their families. This special occasion, held amidst the lush greenery and vibrant aviary of Bird Paradise, aimed to foster a sense of community and togetherness among the Fullerton Health team. The event featured engaging activities, including the popular "Wings of the World" bird show, displaying diverse species from around the globe. This event brought together 1200 staff and family members on this heartwarming occasion.







The excitement was heightened by a lucky draw, where attendees had the chance to win fantastic prizes, including cash prizes totaling \$10,000. Several families also received the \$300 Fullerton Health Education Support Grant, designed to help offset education expenses for their school-going children.





Parental Leave Benefits [GRI 401-3]

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

In 2024, 236 of our employees enjoyed parental leave. In line with the Ministry of Manpower ("MOM") guidelines, both female and male employees at Fullerton Health are eligible for parental leave.

Parental Leave	FY2023			FY2024		
	Male	Female	Total	Male	Female	Total
Total number of employees that were entitled to parental leave, by gender	65	202	267	68	228	296
Total number of employees that took parental leave, by gender	40	142	182	54	182	236
Total number of employees that returned to work in the reporting period after parental leave ended, by gender	40	142	182	54	182	236
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	87	112	36	131	167
Return to work rates ⁴⁵ of employees that took parental leave, by gender (%)	100	100	100	100	100	100
Retention rate ⁴⁶ of employees that took parental leave, by gender (%)	100	100	100	90	92	92

Furthermore, 100% of our employees who took parental leave returned to work after their leave ended. This underscores the seamless reintegration process and nurturing work culture at Fullerton Health (Singapore), which effectively supports our employees as they transition back to their roles.

Providing Feedback for Our Employees

Fullerton Health (Singapore)'s seeks to create a nurturing and conducive environment for our employees to grow. Our appraisal system is anchored on a performance-driven approach and aims to improve communication between employees and their supervisors. This platform allows employees and their supervisors to jointly develop appropriate performance standards, Objective Key Results ("OKR") and Key

Performance Indicators ("KPI") to track and measure their individual achievements. Through this process, we also encourage employees and their managers to have open communication, to align expectations. To further support our employees, we ensure that regular check-ins, coaching, and mentoring sessions are also conducted to provide feedback for our employees to grow.

100% OF ELIGIBLE EMPLOYEES

of eligible employees for variable bonuses received regular performance and career development reviews in FY2023 and FY2024.



⁴⁵Refer to our Reporting Methodology section for more details.

⁴⁶Refer to our Reporting Methodology section for more details.

Offering Re-Employment for Our Senior Staff [GRI 404-2]

Re-employment of retirees benefits both the 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. As such, Fullerton Health (Singapore) has offered re-employment contracts to eligible employees who turned 62, in line with Singapore's Retirement and Re-employment Act and our retirement

and re-employment policy. As of FY2024, a total of 34 employees have secured re-employment with us. These individuals, between the ages of 63 to 78, hold positions in across our clinics, operations departments, administrative offices, and customer service teams.

34 EMPLOYEES SECURED RE-EMPLOYMENT

with Fullerton Health (Singapore) in FY2024.



Training and Development [GRI 403-5, 404-2]

Training Programmes To Develop Employees

At Fullerton Health (Singapore), we have developed training courses for employees which cover the following topics:



Building Employee's Capabilities



- Learning Academies
- Manager Training
- Department's Competency Plan

Workplace Health and Safety



- Occupational Health
- Standard Operating Procedures for Handling Needle Sticks
- Occupational First Aid for
 Nurses

Compliance Training



- Mandatory Compliance Training (PDPA, ABC, Info Security)
- Incident Reporting Framework

Environmental and Patient Safety



- Infection Control Protocol
- Waste Management Procedures

Employees have also been allocated training budget for skills upgrading and professional development, which they are encouraged to use. Employees are also able to access wider range of e-learning programmes through platforms such as LinkedIn Learning via National Library board, which Fullerton Health Employees have access.

Furthermore, Fullerton Health (Singapore) provides learning sponsorships to motivate our employees to participate in externally accredited courses that are relevant to their current role. Our registered medical practitioners can also enjoy sponsorships for the renewal of practising licenses, ensuring that they continue to maintain their professional licenses.

Enhancing Awareness and Capabilities for Senior Management on Sustainability

In 2024, a sustainability awareness and technical workshop by a third-party consultant was hosted for the senior leaders of Singapore and the Philippines. The purpose of the workshop was to prepare both country teams for the upcoming sustainability reporting exercise and the results of the materiality refreshment exercise. Topics such sustainability and climate-related reporting frameworks and regulations and sustainability trends for the healthcare sector were covered, ensuring that senior leaders from both countries were kept up to date on the latest sustainability-related developments.



Philippines (2)



Workers' Health and Safety

Health and Safety Measures [GRI 403-1, 403-2, 403-3, 403-7, 403-9, 403-10]

Policies

Fullerton Health (Philippines) policies on occupational health and safety are based on national standards and aligned with the mandates and quidelines of the Department of Labour and Employment ("DOLE") and the Occupational Safety and Health Centre ("OSHC"). By adhering to these guidelines, we aim to create a secure and healthy working environment that meets national standards and aligns with the best practices in occupational health and safety.

All employees are covered by the company's policies on occupational health and safety. These policies are designed to ensure the well-being and safety of every individual within the organisation. They are also covered by government policies for work-health concerns. 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. Our commitment to these policies reinforces our dedication to protecting our workforce and fostering a culture of safety and responsibility.

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 well-being 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.

Health and Safety Committee

The Health and Safety Committee ("HESS") has been established to ensure the proper implementation of our health and safety policies and compliance with the OHS mandates of the national government. The committee meets monthly. Its general mandates include:

- Formulating and implementing occupational safety and health policies as mandated by the DOLE and the OHS Centre
- Supervising and monitoring HESS policies, programmes, and initiatives to ensure compliance with legal and regulatory requirements
- Conducting continuous training related to OHS
- Holding regular meetings to address OHS-related issues and concerns
- Promoting programmes and practices that protect the environment and communities, encouraging employees to prevent adverse environmental consequences and use resources efficiently and sustainably

Hazard and Incident Management

We are strongly committed to creating a hazard-free workplace. Our Safety Officers conduct regular inspections across all offices, hubs, and company vehicles, diligently identifying and mitigating potential hazards that could compromise the well-being of our staff.

Detailed reports categorise identified hazards and outline decisive corrective action plans, with responsibility centres given strict timelines to ensure swift resolution.

We empower our employees to take an active role in safety by encouraging them to report any work-related hazards to our Safety Officers or immediate supervisors. Our robust incident management reporting mechanism allows for the swift reporting of incidents, near misses, and health and safety concerns. Every emergency and incident are meticulously documented using our Incident Reporting Form, triggering thorough investigations and timely reporting, ensuring that all associated risks are rigorously assessed against our current safety measures.

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 concerned business units.				
Improper Work Posture	Ergonomic exercise videos and campaign materials were released to promote the health and safety of our employees.				

HESS investigates all work-related accidents or near misses and provides timely information on all department-related incidents using our standard recording and reporting procedures. Notices are given to the proper authorities based on the nature and potential seriousness of the incident.

Occupational Health and Safety Services for Employees

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 programme has enabled the company to identify health risks and develop programmes to address these concerns.

Moreover, Fullerton Health (Philippines) provides the following occupational health and safety services to all our employee:

- Medical Consultations (Onsite, telemedicine, mental health referrals to ComPsych)
- · Medicine Dispensed
- Home Visits
- WellCast E-Learning Module
- DOLE Reports

Achieving Sustainable

Economic Development

Medical Bulletins

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

Work-Related III Health and Injuries	FY2023	FY2024
Fatalities for employees due to work-related ill health	0	0
Number of cases of recordable work-related ill health for employees	0	1
Fatalities for non-employees due to work-related ill health	0	0
Number of cases of recordable work-related ill health for non-employees	0	0
Total manhours worked ⁴⁷	4,220,085	6,434,843

Increased Awareness on Health And Safety [GRI 403-5]

To further strengthen the promotion of health and safety in our workforce, we provide Basic OHS training to our designated safety officers and emergency response team members. Additionally, all employees are required to complete our OSH e-learning modules and the Mandatory Eight Hour Health and Safety Seminar ("MESH") to increase their awareness of OHS matters. As mandated by local laws, our employees also participate in annual fire and earthquake drills.

⁴⁷2023 manhours worked does not include data for Aventus due to data unavailability.

Employee's Benefits

Promotion of Employees' Health [GRI 403-6]

Fullerton Health (Philippines) provides opportunities for staff to participate in activities that promote a culture of health and wellness in the workplace. These activities facilitate camaraderie among colleagues, strengthen team dynamics, and creates a positive work environment where employees feel supported in their efforts to lead a healthy lifestyle.

Employees are encouraged to participate in sports and wellness events such as fun runs, golf tournaments, and wellness caravans and can enjoy company sponsorships for such events. Sponsorship fees from these events are donated to charities and beneficiaries while also providing employees with opportunities to engage in healthy activities.

Pedals, Passes, and Purpose: Partnering for Health and Community through Sports and Wellness

The Pave the Wave Charity Run was organised on 12 October 2024, by Yellow Boat of Hope Foundation, a group committed to provide boats and essential resources to children in remote and coastal areas. Avega's employees participated in this event, supporting a meaningful cause while engaging in physical activity.









On 13 October 2024, Avega's employees participated in the MassKara Bikefest 2024. Held in the City of Smiles, the bike fest was part of the larger Masskara Festival celebration. Cyclists from all over the region gathered to participate, promoting a healthy lifestyle and raising awareness for environmental sustainability.





Fullerton Health (Philippines) observed an increased retention in 2024 as employee support programmes directly address their health, wellbeing, and family needs. We also started incorporating ESG in employee benefits. Proceeds from upcycled waste have been repurposed to expand employees' HMO limits, benefiting both the employee and their dependents. This circular economy approach to healthcare equity is an inventive way to align sustainability with HR service delivery.



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.

Parental Leave	FY2023			FY2024	FY2024		
	Male	Female	Total	Male	Female	Total	
Total number of employees that were entitled to parental leave	599	809	1,408	636	914	1,550	
Total number of employees that took parental leave	34	78	112	25	86	111	
Total number of employees that returned to work in the reporting period after parental leave ended	34	76	110	25	84	109	
Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work	35	68	103	26	63	89	
Return to work rates ⁴⁸ of employees that took parental leave (%)	100%	97%	98%	100%	99%	98%	
Retention rate ⁴⁹ of employees that took parental leave (%)	95%	88%	94%	76%	88%	82%	

Return-to-work rate remained at 98% in 2024. Moreover, the retention rate decreased with the lower male retention rate in 2024. With this, 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) recognises the value of an employee's experience and its contribution to a successful business. Like 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.

 $^{^{\}rm 48}$ Refer to our Reporting Methodology section for more details.

⁴⁹Refer to our Reporting Methodology section for more details.

Training and Development [GRI 403-5, 404-1, 404-2]

Training Programmes to Develop Employees

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

Completion rates for Customer Champion training, Compliance Training, and other employee development programmes, were 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.

Other training and programmes that were internally held and funded by Fullerton Health (Philippines) are listed below.



General Training



- Customer experience champion training
- Microsoft 365 end-user adoption workshop, Copilot for Microsoft 365 workshop
- Executive coaching and mentoring
- IT, data governance and information security
- Business english and writing
- Effective communication

Clinical Training



- Direct Sputum Smear Microscopy
- Human Immunodeficiency Virus Counselling Training
- Basic Life Support & Advance Cardiovascular Life Support Training
- Biosafety & Biosecurity Training
- Basic Echocardiography Training

Occupational Health



- Basic occupational safety and health training/AED training ("OFAT")
- Standard basic life support and automated external defibrillator training
- Occupational basic life support and automated external defibrillator training
- Basic occupational safety and health training ("OHNAP")

In 2024, a total of 94,244 hours of training were conducted for Fullerton Health (Philippines) employees, with an average of 0.45 training hours⁵⁰ per employee. Fullerton Health (Philippines) continues 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.

94.244

HOURS OF TRAINING CONDUCTED FOR EMPLOYEES IN 2024



⁵⁰Refer to our Reporting Methodology section for more details.



Workers' Health and Safety

Health and Safety Measures [GRI 403-1, 403-2, 403-3, 403-9, 403-10]

At Fullerton Health Group of Companies Indonesia, we have implemented a comprehensive health and safety management system in accordance with our Quality, Health and Safety ("QHS") policy. Our aim is to provide a safe and secure working environment, while striving to perform work in the safest practical manner. A Safety and Compliance Department ("S&C Department") oversees our health and safety management system, led by a Safety and Compliance Manager, who is responsible for maintaining and driving continual improvement of the management system. The Safety and Compliance Manager is supported by a Safety and Document Controller and a Safety Officer, all of whom are dedicated employees of Fullerton Health Group of Companies Indonesia.

We conduct both internal and external audits, which require us to continually improve our practices based on current conditions, including the mitigation of and resolution to any findings. Our management system adheres to ISO 45001 and aligns with national regulations, including Law No. 1 of 1970 on Occupational Safety

and the Regulation of the Minister of Manpower and Transmigration on the Medical Examination of Workers (No. PER-02/MEN/1980), reflecting our commitment to best practices in health and safety. All offices and clinics managed and controlled by us are covered by the management system, encompassing all workers and all activities related to the delivery of our services, ensuring a safe and healthy working environment for everyone involved.

ZERO CASES

of non-compliance with regulations concerning the health and safety of patients and frontline for FY2024.



In 2024, there were no incidents of non-compliance with regulations concerning the health and safety of patients and frontline employees. Additionally, zero incidents of work-related ill health and injuries for frontline and non-frontline employees demonstrate our robust health and safety management system.

There were no recorded fatalities and no recorded work-related ill health or injuries among all employees in 2024. This underscores our commitment to ensuring the safety of our workforce by protecting them from work-related injuries due to hazards encountered in the workplace and preventing work-related ill health that may be caused or aggravated by workplace conditions or practices.

Work-Related III Health and Injuries	FY2024
Number of cases of recordable work-related ill health for employees	0
Number of fatalities for employees due to work-related injuries	0
Number of cases of recordable work-related injuries for employees	0
Number of fatalities for employees due to work-related ill health	0
Total manhours worked	876,904

Fullerton Health Group of Companies Indonesia acknowledges that work-related hazards can result in significant injuries and health problems if not properly managed. These hazards include biological, physical, and psychological risks. To effectively mitigate these hazards, we employ a comprehensive strategy that encompasses hazard identification, regular inspections, audits, and the review of relevant regulations and guidelines. Furthermore, we are taking actions to eliminate these hazards and reduce risks of work-related ill-health by implementing administrative controls, establish procedures for handling needle-stick injuries, manage medical waste, and enforce measures to prevent exposure to bloodborne and airborne pathogens.

In addition to the S&C Department, our risk management team also oversees our health and safety agenda. The team is tasked with identifying workplace health and safety hazards, evaluating the effectiveness of current risk controls, and presenting findings to the Board. Risk assessment with a hierarchy of controls is conducted annually to eliminate hazards and minimise risks.

We use the Hazard Identification, Risk Assessment, and Determining Control (HIRADC) approach to systematically address potential risks. In this process, employees are encouraged to report any identified hazards to the S&C Department or through their direct supervisor. Once a hazard is reported, the S&C Department collaborates with the employee to assess the identified risks. After assessment and validation, the risks are registered in our system and the S&C Department would determine the possible outcomes of the identified hazard: elimination, substitution, engineering control, administrative control, and/or personal protective equipment. For personnel working in on-site clinics or remote areas, hazards can be reported to the site health and safety representative, who will then communicate them to the S&C Department. Based on our recent risk analysis, our major hazards and corresponding measures have been listed below:

Major Hazard Identified

Biological Hazards



Exposure to infectious agents can lead to severe illnesses among our employees, including needle-stick injuries



Physical Hazards

Risk of musculoskeletal injuries resulting from repetitive tasks and lifting equipment, as well as slip, trip, or fall incidents



Psychological Hazards

High number of workloads and emotional demands can contribute to psychological stress among employees

Hazards and Risk Control

Hazard Identification:

- Conduct regular inspections
- Perform audits
- Review relevant regulations and guidelines

Administrative Control:

- Procedures regarding needle-stick injuries
- Medical waste management
- Bloodborne and airborne pathogen prevention controls

STOP WORK Policy:

- All workers have the right to stop working if they feel unsafe performing a task
- Workers must report their concerns to their supervisor
- The Supervisor will then report the issue to the S&C Department

Increased Awareness on Health And Safety [GRI 403-5]

Aligned with our QHS policy, we promote the collective responsibility of maintaining a safe workplace by motivating and training personnel and associates to act in a safe and responsible manner that does not endanger themselves or others. The health and safety training provided to workers is based on a Training Needs Analysis (TNA) that considers both government and client requirements. We offer essential health and safety topics relevant to the workplace, including earthquake and fire drill, toxic waste control, patient safety and occupational nutrition, among others. Trainings on emergency responses, such as Fire Awareness Training (FAT) and firefighting, are conducted annually for selected personnel. These trainings aim to enable effective and prompt response to emergencies, provide simulations that test procedure, and assess facilities preparedness.

Employee's Benefits

Promotion of Employees' Health [GRI 403-6, 403-7]

All employees at Fullerton Health Group of Companies Indonesia are covered by private medical health insurance, in addition to the government health and occupational insurance (Badan Penyelenggara Jaminan Sosial or BPJS). The private medical health insurance covers inpatient, outpatient, and dental services, while BPJS covers medical care, occupational-related incidents, and retirement benefits. For access to non-occupational medical and healthcare services, employees of GAH, GAM and FHI are eligible for discounts when consulting with doctors, receiving medical services, and purchasing medicine at the GAMC clinic. Employees can access these services by simply presenting their employee identification cards.

Our health and safety management system includes a comprehensive Medical Check-Up ("MCU") programme, which is an integral part of our OHS framework. This programme not only complies with the Regulation of the Minister of Manpower and Transmigration on the Medical Examination of Workers (No. PER-02/MEN/1980), but also exceeds the minimum examination requirements. In addition to the MCU, we sponsor wellness programmes and sports activities to promote the overall health and well-being of our employees.

In addition to providing a comprehensive medical coverage, Fullerton Health Group of Companies Indonesia recognises the need to prevent and mitigate any occupational health and safety impacts that are directly linked by business relationships. We foster a strong safety culture through a continuous feedback and performance monitoring via OHS KPIs along with effective communication regarding OHS matters. We share health and safety performance statistics and current issues with employees to raise their awareness and vigilance and engage in open discussions with other stakeholders about any issues that may affect them. Externally, our training programmes are also designed to ensure compliance with Service Level Agreements ("SLAs") for our vendors.

Sports and Wellness Programmes to Boost the Physical and Mental Well-being of Our Employees

Fullerton Health Group of Companies Indonesia hold regular sports activities for its employees to promote health and wellness. Every Friday, employees can participate in badminton or soccer matches, encouraging a healthy work-life balance. These activities not only enhance physical fitness but also strengthen relationships among colleagues, contributing to a positive workplace culture. Furthermore, we implemented a wellness programme specifically designed for employees dealing with obesity. This initiative includes weight monitoring, healthy shopping class, and group workout sessions. By offering these resources, we aim to support our employees in making healthier lifestyle choices and achieving their wellness goals.









In addition to programmes aimed at boosting physical health, Fullerton Health Group of Companies Indonesia offers initiative to promote mental health awareness and self-care among our employees. On July 4, 2024, we organised a mental health programme called the "Learn Your Inside Out" session, led by our psychiatrist, dr. Rizky Aniza Winanda Sp. KJ.





This session featured two activities, namely Emotions Charades and Self-care Bingo. Through these activities, participants gained valuable insights into their emotions and learned effective strategies for managing stress and maintaining mental well-being. The session fostered open discussions about mental health and providing employees with practical tools to enhance their emotional well-being. We believe that prioritising mental health is crucial for creating a thriving and productive work environment.

Parental Leave Benefits [GRI 401-3]

At Fullerton Health Group of Companies Indonesia, we are committed to fostering an inclusive workplace and supporting our employees during significant life events. As part of this commitment, we offer parental leave to all our employees. Furthermore, 100% of our employees who took parental leave returned to work after their leave ended, reflecting our supportive and nurturing work culture. This not only demonstrates our dedication to employee wellbeing but also contributes to a more engaged and motivated workforce. In our next reporting cycle, we aim to measure the retention rate of employees that took parental leave, which will provide us with valuable insights moving forward.

Parental Leave	FY2024		
	Male	Female	Total
Total number of employees that were entitled to parental leave, by gender	231	347	578
Total number of employees that took parental leave, by gender	44	43	87
Total number of employees that returned to work in the reporting period after parental leave ended, by gender	44	43	87
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	43	40	83
Return to work rates ⁵¹ of employees that took parental leave, by gender (%)	100%	100%	100%

Training and Development [GRI 403-5, 404-1, 404-2]

At Fullerton Health Group of Companies Indonesia, we recognise the critical importance of continuous education and training in fostering the professional development of our employees. Our comprehensive training programmes are designed to equip our medical staff, including doctors, nurses, and laboratory personnel, for upgrading their expertise and advancing their professional capabilities.



Doctors and Nurses Training



- Health hazards associated with physical and chemical factors in the workplace
- Identification of ergonomic hazard risk factors in the workplace
- Training on hearing conservation and health risk assessment techniques
- Employee wellness programmes
- Clinical examinations and procedures essential for workplace health assessments
- ECG examinations in MCU
- Audiometry and spirometry examinations in occupational clinical aspects

Workplace Health and Safety



- Risk management
- Laboratory examinations (e.g., hematology, microbiology, immunology, malaria assessment)
- Technical skills for laboratory personnel on effective diagnostics and laboratory operations

Laboratory Module



- Risk management
- Laboratory examinations (e.g., hematology, microbiology, immunology, malaria assessment)
- Technical skills for laboratory personnel on effective diagnostics and laboratory operations

Health Risk Assessment and Emergency Medical Care



- Introduce the basic of health risk assessment
- Thorax and abdomen trauma management
- Work-related diseases, noise-induced hearing loss, and fit to work assessments
- Fatigue testing, occupational nutrition, abdominal trauma, and exposure measurement in the workplace
- Medical evacuation procedures and emergency drugs

⁵¹Refer to our Reporting Methodology section for more details.

Particularly for employees in our TMC clinics, which include staff, supervisors, middle management, and senior management, have collectively completed a total of 2,733 hours of training in 2024. The average hours of training per male and female employee in TMC is 7 hours and 13 hours, respectively.

13 HOURS 7 HOURS



We also provided soft skill trainings to upgrade our employees' effective communication skills and to continue providing excellent service. We are dedicated to supporting the wellness and professional development of our employees and creating an environment that promotes their growth in recognition of their hard work and contributions.

Our Road Ahead

In line with our goal to provide quality healthcare across the regions we operate in, Fullerton Health 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.

Patients at the Heart: Safe, Quality Care Always [GRI 2-23, 2-24, 3-3]

Why It Matters

Fullerton Health 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. Attending to their needs and enhancing their well-being swiftly increases satisfaction towards our services and strengthens 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.

Policies, Procedures and Certifications⁵²

Compliance

Management Policy

Risk and Control Self-Assessment Policy and Procedure

Quality Health

and Safety Policy

ISO 9001 Quality Management System

> Register of Compliance Obligations

UNSDGs Supported



2024 Target and Progress



Zero incidents of needle-stick injuries for patients#









Zero incidents of dispensing error





#IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Legend:





Partially



Not Achieved

Our Strategy in Action [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 healthcare 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-today operations, incident reporting and for service quality, to ensure patient wellness and safety is considered.

Medical Standard Operating Procedures

day-to-day operations:

• Patient identification

responsibilities

Incident reporting

Our staff members adhere to the

following when carrying out their

· Patient and family rights and

· Infection control standard



Service Quality Assurance



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 CQG and Clinical Service Operations teams are in-charge of addressing and managing any feedback, concerns or complaints received.

Incident Reporting



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 with relevant parties
- Circulate the approved corrective actions to medical practitioners

• Needle-stick/ sharps Injury Protocol

⁵²Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

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 Patient Needs and Going Beyond

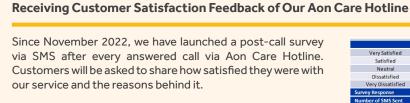
Understanding our patients' needs and comfort is integral to providing exceptional service. Fullerton Health adopts the L.E.A.D framework – Listen, Empathise, Address and Delight – as our roadmap in service delivery. This roadmap is aligned with our organisation's shared value, and it outlines the steps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

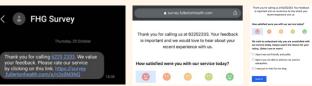












		YTD - 2023			YTD - 2024	
Very Satisfied	5422	82%	92%	5343	83%	91%
Satisfied	646	10%	52%	522	8%	31%
Neutral	111	2%	2%	129	2%	2%
Dissatisfied	79	1%	6%	85	1%	7%
Very Dissatisfied	341	5%	076	365	6%	/76
Survey Response	6	598	12%	6	446	10%
Number of SMS Sent	5	7373		61	921	10000
Average User Satisfaction			4.6			4.6

A total of 6,446 survey responses were gathered in 2024 and 91% 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 Clinical services e-training Dispensary Management/Dispensing Technique Phlebotomy 	All employeesAll employeesClinic StaffSelected Clinic Staff
Specialised Training Module	 Basic Cardiac Life Support + Automated External Defibrillation ("AED") Cardiopulmonary resuscitation + AED Life support course for nurses N95 respirator mask fitter workshop 	Medical/nursing staffClinic staffNursing staffAll frontline clinic staff



Proactive Patient Care Beyond Compliance

Our commitment is guided by our Mission, Vision, and Values, ensuring compliance with local regulations, and clinical guidelines to safeguard the health and safety of our patients and employees.

We proactively address patient needs through a Chronic Disease Management Programme that offers specialised care for chronic illnesses and preventive measures for others. Additionally, we opened a wellness clinic focused on preventive care and lifestyle management, along with rehabilitation services for recovery from injuries and surgeries.

Furthermore, we expanded our multispecialty clinics to include a wider range of medical services, new specialties, enhanced diagnostic tests, and comprehensive medical and surgical procedures, ensuring convenient access to diverse healthcare services.

Understanding Our Patients Needs and Going Beyond

Fullerton Health (Philippines) is dedicated to excellent healthcare, focusing on client well-being and satisfaction. We are enhancing our multi-specialty clinics with a new clinic system solution and improving teleconsulting and IT systems, while ensuring compliance with safety standards.

We value client feedback through grievance mechanisms that allow concerns to be submitted via call, email, or chat. Dedicated Points of Contact ensure timely responses, and we evaluate our effectiveness through performance metrics and patient satisfaction surveys, driving continuous improvements in service delivery.





Proactive Patient Care Beyond Compliance

At Fullerton Health Group of Companies Indonesia, we prioritise patient safety by proactively identifying potential safety concerns as part of our daily clinic operations. This commitment is reflected in our Code of Conduct Policy, which upholds high standards of safety, hygiene, respect, tolerance, and fairness in all aspects of our operations.

We adhere to an SOP for identifying patient conditions to ensure that we provide the necessary attention and treatment, such as assessing fall risk. To facilitate easy identification of patient conditions, we use stickers placed on patient's shoulders, ensuring that those with stickers receive special attention from our staff. To assist clients in adopting sustainable health practices, we offer wellness programs, such as training and workshops, promoting healthier lifestyles without relying solely on medication.

Additionally, we also have procedures in place to raise awareness about needle-stick injuries and to prevent incidents. We comply with all regulatory requirements for identifying patient condition risks and preventing needle-stick injuries.

The Impact So Far [GRI 416-2]

Singapore (



In 2024, Fullerton Health (Singapore) had no incidents of non-compliance resulting in a fine or warning concerning health and safety for patients. However, there were recorded cases of needle-stick injuries and dispensing error which were identified via our monitoring processes within the organisation.

INCIDENTS OF NON-COMPLIANCE

resulting in fine or warning concerning health and safety for patients resulting in fine or in FY2024



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.

Philippines (2)



Similarly, Fullerton Health (Philippines) did not have any incidents of non-compliance resulting in a fine or warning concerning health and safety in 2024. In addition, we have responded promptly to the complaints we have received from patients. In the coming years, we are eager to continue upholding our commitment to our patients' wellness and seeking ways to measure The Impact So Far.

NET PERFORMANCE SATISFACTION

received in 2024



Indonesia 🖶



In 2024, Fullerton Health Group of Companies Indonesia did not have any incidents of noncompliance resulting in fines or penalties concerning the health and safety impacts of our products and services. The Company adheres to all regulatory requirements for identifying risks to patient condition and preventing injuries. Notably, this year we had zero cases of needle-stick injuries and patient falls, reflecting our commitment to maintaining a safe environment for our patients.

ZERO CASES

of needle-stick injury and patient falls for Fullerton Health Group of Companies Indonesia



Our Road Ahead

Moving forward, Fullerton Health 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 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 IGRI 3-31

Why It Matters

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. Fullerton Health recognises our ability to help 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 build strategic partnerships with local constituencies, non-profit organisations, social enterprises, and government bodies, collaborating with them on various community projects. These partnerships are key to better understanding 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 amplifying the credibility and impact of our initiatives in supporting the community.

UNSDGs Supported









2024 Target and Progress



Two local community engagement projects with active employee participation#









\$300k of annual spending on social enterprises#





90% of annual spending on local suppliers#



#IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Legend:









Not Achieved

Our Strategy in Action [GRI 3-3]

Singapore (**)



As a Community Health Advocate in Asia Pacific

Guided by our purpose and core values, Fullerton Health (Singapore) is committed to facilitating health services to as many as possible without the need to incur financial hardship. Fullerton Health (Singapore) 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:



Upholding Corporate Citizenship to Promote Healthcare for the Marginalised

Enhancing the lives of those who are disadvantaged by providing healthcare support and education amongst the community and regions where we operate.



Public and Private Partnership to Strengthen

Improving 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 group.

Health Carnival @ Nanyang CC

In October 2024, Fullerton Health (Singapore) collaborated with Nanyang Constituency to host a health carnival aimed at promoting health awareness and preventive care among residents, in line with the national Healthier SG initiative. The event benefitted over 500 residents, offering a vibrant atmosphere filled with engaging booths that provided gift redemptions and valuable health resources. Attendees explored a variety of offerings, including health education, physical activities, and vendor-specific booths featuring diabetic-friendly products.







The carnival featured an array of health checks valued at over \$50, including eye check-ups, blood pressure monitoring, and bone density screenings. Participants also had the opportunity to chat with experts, receive physiotherapy tips, coaching on hand conditions, and nutrition advice. Additionally, informative health talks on diabetes management were conducted, ensuring attendees gained essential knowledge for better health management. Fun activities, such as Life Size Jenga, a boxing experience, and a DIY salad bowl station, added an enjoyable twist to the event, demonstrating that health can be both informative and entertaining.



A dedicated team of 40 volunteers from Fullerton Health (Singapore) played a crucial role in the planning and execution of the carnival, reflecting our dedication towards supporting community health.

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

Fullerton Health (Singapore) is committed to positively impacting the communities where we operate, aligning with the United Nations Sustainable Development Goals (UNSDGs), particularly Goal 10 on reducing inequality.

In FY2024, we organised five Corporate Social Responsibility (CSR) initiatives across Singapore, including the Nanyang Health Carnival in partnership with MP Ang Wei Neng, which focused on health education and preventive care for residents. We also collaborated with Club Rainbow for the annual Kris Kringle Event, granting wishes for children living with chronic and potentially life-threatening illnesses and partnered with LGT Bank to provide care packs for migrant workers, reinforcing our dedication to supporting these vital communities.

Additionally, Fullerton Health (Singapore) was a Silver Donor at the Samaritans of Singapore (SOS) 55th Anniversary Charity Gala Dinner, contributing to their mission of suicide prevention. We are also excited to announce the return of the AIA Charity Golf & Dinner in October 2024, benefiting the Garden City Fund and AIA Better Lives Fund. Through these initiatives, Fullerton Health (Singapore) continues to foster a spirit of giving and community support, creating a lasting positive impact on those in need.

Showing Gratitude to Our Migrant Workers on International Migrants Day

On Dec 18, Fullerton Health (Singapore) celebrated International Migrants Day through organising a small "giving trip" to surprise Migrant workers with welfare packs. This year, Fullerton Health (Singapore) expanded its community impact through partnering with LGT Bank (Singapore). Volunteers from both organisations came together to assemble and distribute 500 care packs containing essential health items such as toothpaste, coconut water, Strepsils, isotonic drink sachets, effervescent vitamins, and plasters. These care packs were distributed at key community touchpoints, specifically at Fullerton Health's Gul Clinic and the onboarding center in Sengkang, ensuring that migrant workers received the support they needed.



Fullerton Health (Singapore) is proud to continue this tradition of care and solidarity, as a small token of appreciation for our Migrant Worker's hard work and dedication. This event was organised in support of SG Cares Giving Week 2024 - a key initiative of the national SG Cares movement that celebrates the spirit of giving and seeks to make giving a part of our way of life.



Bringing Christmas Cheer through the Kris Kringle Program



Fullerton Health (Singapore) partnered with Club Rainbow for their annual Kris Kringle Event for the second year, embodying the spirit of giving during the SG Cares Giving Week 2024. Fullerton Health (Singapore) partnered with Club Rainbow for their annual Kris Kringle Event for the second year, embodying the spirit of giving during the SG Cares Giving Week 2024. The initiative focused on fulfilling the wishes of children living with chronic illnesses, who were represented on the Christmas hashtag #GivingTree.

This year, Fullerton Health (Singapore) brought cheer to our beneficiaries as 30 Secret Santas bought gifts requested by the children and presented it to them during the event. Furthermore, Fullerton Health (Singapore) hosted the children and their caregivers for a fun-filled day at Pororo Park, bringing smiles on their faces for that morning.





Samaritans of Singapore (SOS) 55th Anniversary Charity Gala Dinner



Fullerton Health (Singapore) was the Silver Donor to the Samaritans of Singapore's Charity Gala Dinner, which commemorated SOS's 55th anniversary and celebrated this significant milestone. This generous contribution was made in support of SOS's mission and work in suicide prevention and intervention, through creating a positive difference in the lives of those struggling mental health challenges and providing emotional support to families who have lost loved ones to suicide.





AIA Charity Golf & Dinner 2024



This year, Fullerton Health (Singapore) continued to support AIA Charity Golf, which was held for the ninth consecutive year. This year's edition was held in support of two fundraising causes: the Garden City Fund and the AIA Better Lives Fund. The Garden City Fund is focused on promoting a greener and healthier Singapore, through enhancing greenery and fostering biodiversity. On the other hand, the AIA Better Lives Fund is dedicated to supporting children with special needs and youth-at-risk and their families to lead healthier, longer, and better lives, through improving access to opportunities for education, growth, and development.



Supporting Local Social Enterprises

Fullerton Health (Singapore) aims to procure more than 90% of the materials, services and maintenance required for operations from local suppliers as we seek to support other local businesses here in Singapore. This year, we continue to achieve our annual target of >90% annual spend on local suppliers.

Furthermore, we also look support local social enterprises that share our goals and support our procurement processes, improving the value of services offered to our customers. In 2024, we continued to engage with Agape Services, to provide our contact centre support.

of our annual spending on local suppliers in FY2024



Agape Services



Agape services 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.

Philippines (2)



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

Our community engagement initiatives at Fullerton Health (Philippines) are guided by our cross-cutting framework, focusing on Health, Education, Aid, Livelihood, and Sustainability (H.E.A.L.S.). We continuously implement and support programmes that are in line with our framework and are proud to share that our CSR programmes have made a significant impact, changing lives both 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 healthcare 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.

We have also implemented the Employee Volunteerism Programme to foster social awareness among our employees. This programme serves as a platform for the company and our employees to engage in environmental restoration and community development initiatives. As our employees commit their time, effort, and skills to bring change in the communities, they represent the company's value of benevolence and ethical commitment.

The formal integration of CSR under HR leadership is an innovation in our structure and governance. This shift was not only symbolic, but it embedded ESG into employee engagement, wellness, and leadership development. This ensured our alignment of business to people priorities.

In FY2024, we carried out a total of 39 community initiatives in the Philippines, helping disadvantaged mothers and children, local communities, and 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.

People Programme at Heart

Unlike most ESG initiatives, employees are not passive participants – they're the champions. Volunteerism, design thinking, and regional execution are key features. Line managers don't just support ESG – they lead and localize it.

Strength in Unity: Fullerton Health (Philippines) and Angat Buhay Foundation Support Communities Affected by Typhoons

Fullerton Health (Philippines) has consistently partnered with various organisations to advance our mission of aiding calamity-stricken areas in rehabilitating and recovering from losses and damages.

In line with our commitment to make healthcare accessible, affordable, and compassionate, we partnered with Angat Buhay Foundation, an organisation led by Former Philippine Vice President Leni Robredo, to assist five barangay health centres in Naga that were affected by a severe typhoon. We donated medical equipment and tools to ensure these centres can provide quality healthcare services to their constituents.





Fullerton Health (Philippines) believes that volunteerism can transform communities by fostering camaraderie, teamwork, and social responsibility. A total of 167 employee volunteers participated in the various CSR initiatives providing support for Brigada Eskwela, tree planting and bloodletting activities. Included in these programmes are the three medical missions that were conducted. Target marginalised communities for this initiative were identified by our client partners who sought assistance in providing the beneficiaries with free medical consultations and free medicines.

Hundreds of Fullerton Health (Philippines) employees nationwide have contributed to Brigada Eskwela initiatives, improving learning environments and engaging directly with public schools. The programme has also sustained scholarships for intellectually gifted but financially challenged students.



What inspired me to participate in volunteer activities is the desire to give back to the community and make a positive impact. Volunteering is a powerful way to contribute to the well-being of others and to support causes that are important to me. Additionally, I find it distressing to see unmet needs in the community, and volunteering gives me a sense of completion. It also provides an opportunity to meet other like-minded individuals and gain a sense of fulfillment from helping others. Through my volunteer work, I have also been able to see the side of Intellicare's way in the community which has been very inspiring."

Jorge Lapat
Jr. Planning Analyst (SMD)
Tree Planting Volunteer

Internally, Intellicare H.E.A.L.S. has galvanised a strong culture of purpose, with active employee participation across all ranks and business units. The programme's impact is visible in:



4.1

Employee Engagement Score +32

Employer Net Promoter Score (ENPS)

which are above targets and up from the previous year.



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

At Fullerton Health Group of Companies Indonesia, we are committed to making a positive impact on the communities we serve. Our initiatives are designed not only to enhance the well-being of individuals but also to promote environmental sustainability. We also believe that engaging with our stakeholders is essential for the success for our programmes. Therefore, we actively seek feedback from our stakeholders to ensure that our efforts align with the needs and expectations of the community.

Celebrating Earth Day with a Tree-Planting Programme

Fullerton Health Group of Companies Indonesia celebrated Earth Day on 22 April 2024 by participating in a tree-planting programme at CIBIS Park, where our office is located. Together with the CIBIS Park management, we planted five trees to foster environmental responsibility among our employees. Looking ahead, we plan to continue expanding our tree planting initiative in alignment with the number of clinics owned and managed by Fullerton Health Group of Companies Indonesia. This ongoing commitment reflects our dedication to environmental stewardship and our role in contributing positively to the communities we serve.





Empowering Lives through Community Support

In our CIBIS operations, Fullerton Health Group of Companies Indonesia implements a CSR programme in orphanages to provide proper medical attention to the health of vulnerable children. Through early detection of health issues, the programme aims to prevent more serious complications in the future, thereby promoting the overall well-being of these children.

Furthermore, the programme fosters a sense of care and support, demonstrating to the children that they are valued members of the community. This recognition can enhance their morale and positively influence their emotional health. In addition, the programme provides employees with opportunities to engage in meaningful volunteer work, fostering a sense of purpose and strengthens team spirit within the organisation, thereby creating a positive corporate culture at Fullerton Health Group of Companies Indonesia.



Our Road Ahead

To further extend our impact on the community beyond the healthcare services we provide, Fullerton Health 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

Responsible and ethical business practices form the foundation of our business to carry out our business 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.

What We've Achieved

100% OF NEW EMPLOYEES COMPLETED DATA PRIVACY TRAINING

as part of onboarding in Singapore and Philippines

ZERO CASES

OF IDENTIFIED LEAKS, THEFTS, OR LOSSES OF CUSTOMER DATA

in Singapore and Philippines

ZERO CASES OF SUBSTANTIATED COMPLAINTS

received concerning breaches of customer privacy from regulatory bodies in Singapore and Indonesia 100% OF FULLY OWNED CLINICS PASSED

local healthcare authorities' certification/renewal

100% OF NEW SUPPLIERS SCREENED

using Code of Conduct in Singapore and Philippines



Doing What's Right: Ethics in Action [GRI 2-23, 2-24, 2-27, 3-3]

Why It Matters

As a leading healthcare brand operating in Asia Pacific, we take our responsibility towards all stakeholders seriously. Our commitment to ethical corporate practices serves as the cornerstone for enhancing patient care and safeguarding the trust of our stakeholders. By prioritising responsible conduct, we not only comply with laws and regulations but also mitigate potential financial, operational, and reputational risks that could jeopardize our organisation.

Upholding high standards of business integrity ensures that our operations are conducted in a manner that reflects our dedication to accountability and transparency. Fullerton Health is dedicated to upholding the highest standard of ethical conduct and integrity, to foster a culture of trust and reliability within the communities we serve.

Policies, Procedures and Certifications⁵³

Whistleblowing Policy

Procurement Policy

Fraud Policy

Social Media Policy

Code of Conduct Policy

Employee Handbook

Supplier Code of Conduct

Grievance Mechanisms

Group Enterprise Risk Management Policy

Manual on Corporate Governance

Drugs and Alcohol Policy

Anti-Bribery and Corruption Policy

UNSDGs Supported





2024 Target and Progress

Minimal cases of significant fines and non-monetary sanctions for non-compliance with relevant laws and regulations





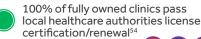




100% of new suppliers screened using Supplier Code of Conduct

































Our Strategy in Action

Group-wide

Our Board of Leadership and Governance

Our Board of Directors plays a pivotal role in steering the company towards responsible business practices. By prioritising strong governance principles, the Board establishes a solid basis for ethical decision-making and accountability across the organisation. Additionally, the Board Committees enhance this commitment by participating in governance discussions and providing strategic guidance to management.

Policies for Responsible Business Practices

The following policies apply to all of Fullerton Health's offices, clinics, and facilities. 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 the principles set out in our Supplier Code of Conduct.

⁵³ Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

⁵⁴Local healthcare authorities refer to Ministry of Health ("MOH") for Singapore, Department of Health ("DOH") for Philippines, and Ministry of Health Indonesia (Kemenkes) for Indonesia.

⁵⁵ Local healthcare authorities refer to MOH and Singapore Medical Council ("SMC") for Singapore and IDI and Kemenkes for Indonesia.

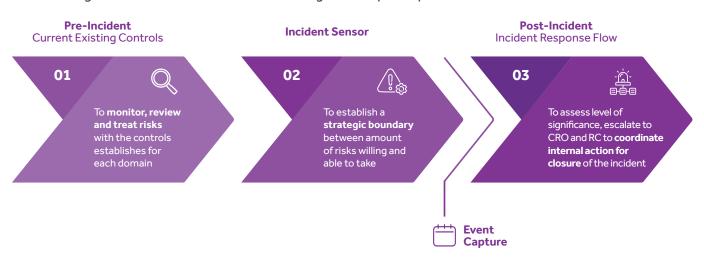
Whistleblowing Policy	We encourage employees to raise concerns regarding malpractice or misconduct. We will act promptle and appropriately, while maintaining the anonymity of the sender.
Procurement Policy	This policy provides the guidelines for the procurement of goods and services on behalf of Fullerto Health. It covers the principles of procurement in achieving fairness, transparency and value for money
Social Media Policy	This policy outlines guiding principles and expectations for employees when engaging on digital and social media platforms.
Code of Conduct	The Code of Conduct aims to provide guidance on the culture, core values, principles and bes practices of the Group and is founded on the basis of promoting the highest standard of personal and professional integrity, honesty and values in our employees' behaviour, actions and decisions.
Supplier Code of Conduct	Our Supplier Code of Conduct sets out our expectations for our suppliers to comply with ethics principles for labour, environment, health and safety and management systems. Any breach of the Code will allow Fullerton Health to terminate its relationship with the supplier with immediate effect Our Supplier Code of Conduct is publicly available and can be found on our website ⁵⁶ .

Conducting Internal Checks

Internal audits are performed regularly to assess the effective execution of our policy system, strengthening key business relationships and efficiently managing our supply chain. The Enterprise Risk Management and Compliance (ERMC) function works in conjunction with the Internal Audit (IA) department and various Responsibility Centres (RCs) to disseminate, oversee, and evaluate governance practices throughout all operational areas. This cohesive strategy fosters a culture of compliance and ethical conduct within the organisation.

Maintaining Transparency through Group ERM Policy

To function responsibly, it is crucial to cultivate a transparent and open workplace culture. Employees wishing to report an incident can do so according to our incident reporting policy, which ensures their anonymity. The Incident Management Framework addresses any incidents or situations that could hinder our healthcare services. It provides guidance on identifying and managing risks, setting an appropriate risk appetite, and coordinating control measures with Senior Management's participation.



⁵⁶ https://www.fullertonhealth.com/sg/wp-content/uploads/Fullerton-Health-Supplier-CoC-v2-3-May-202337.pdf

Singapore (



Grievance Mechanisms for Our Employees [GRI 2-16, 2-26]

This mechanism enables employees to raise any issues they may encounter to their Supervisor and Human Resource team. Where the employee's concerns are not completely addressed, employees can request for the Human Resources Department to facilitate a meeting with the Risk Committee. If the employee is still dissatisfied with the outcome, an inquiry committee will be established to address the concern.

Working with Our Suppliers to Uphold Responsible Business Standards

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. This ensures that the suppliers we work with also operate in line with Fullerton Health (Singapore)'s ethical standards and sustainability goals and ensure that we continue to operate in a responsible manner. Any non-compliance can result severe consequences including a termination of relationship with Fullerton Health (Singapore).

Furthermore, all our new suppliers are screened using the Supplier Code of Conduct to assess for any potential social, environmental risks or non-compliance with the Supplier Code of Conduct before we sign a contract. In FY2024, all 95 new suppliers were screened using the Supplier Code of Conduct.

100% OF OUR SUPPLIERS WERE SCREENED using the Supplier Code of Conduct



Indicator	FY2023	FY2024
Number of new suppliers screened	113	95
Percentage of new suppliers screened	100%	100%

Philippines



Promoting Responsible Business Practices

Fullerton Health (Philippines) follows the Manual on Corporate Governance to guide our operations with integrity. This manual is regularly updated for relevance and effectiveness. We submit an annual Corporate Governance Scorecard to evaluate our performance, aiming for 100% compliance. Additionally, we provide periodic reports to the Insurance Commission to maintain open communication and ensure compliance with regulatory requirements.

The HCMD and IT Departments at Fullerton Health (Philippines) promote responsible business practices by facilitating training and awareness initiatives through the Learning Management System. The eLearning modules educate employees on upholding ethical business practices in the workplace.

Working with Our Suppliers to Uphold Responsible Business Standards

At Fullerton Health (Philippines), we prioritise responsibility in our supply chains through policies like the Standard of Ethical Conduct, Environmental Sustainability Policy, and Governance Policies covering Anti-Bribery, Corruption, and Whistleblowing. These policies ensure integrity, fairness, and transparency in supplier transactions.

We collaborate with vendors aligned with our sustainability goals, requiring them to complete a Vendor Declaration and Commitment Form before contract signing. In 2024, we assessed 100% of new suppliers through this form, ensuring adherence to responsible business standards in our supply chain.

100% OF OUR SUPPLIERS WERE SCREENED using the Vendor Declaration Commitment Form



Indonesia 🖱



Promoting Responsible Business Practices

At Fullerton Health Group of Companies Indonesia, we are committed to upholding high standards across our operations and conducting our business in a responsible manner. To track the effectiveness of our actions, we implement a structured process through three layers of oversight, involving internal or external auditing or verification. We maintain control within the operations to ensure compliance with standards and regulations, including Law No. 27 of 2022 on Personal Data Protection, Regulation of the Minister of Environment and Forestry No. 6 of 2021 on the Procedures and Requirements for the Management of Hazardous and Toxic Waste, and Law No. 17 of 2024 on Health. Additionally, we align with our Group's headquarters in Singapore, to uphold Group-wide best business practices.

Accreditation for Global Assistance Medical Centre (GAMC) Clinic



In October 2024, our GAMC clinic completed a mandatory accreditation process conducted by the Ministry of Health and was awarded the "Paripurna" rating, which is the highest of the three possible ratings. The accreditation includes 106 elements to be assessed that are grouped into three themes, which are governance, quality and patient safety, and service delivery. The accredited clinic needs to obtain a score of at least 80% across all themes to achieve the "Paripurna" rating.

This accreditation, mandated under the Regulation of the Minister of Health No. 34 of 2022 and the Ministerial Decision No. 1983 of 2022 on the Accreditation Standard for Clinics, reflects our ongoing commitment to excellence in service quality, patient safety, and organisational performance. This accreditation is conducted every five years to ensure continued compliance with healthcare standards.

Additionally, we actively incorporate feedback from our patients to enhance our in-house clinic management performance. This continuous improvement allows us to serve our patients more efficiently, delivering faster, more effective, and accurate medical reports. Fullerton Health Group of Companies Indonesia values the trust that our stakeholders place in us. We are dedicated to protecting that trust by providing safe, affordable, and reliable medical services. We are also committed to supporting EESG programmes and are eager to participate in the wider Group's initiatives.

Our Road Ahead

Fullerton Health continues to uphold high ethical standards across our operations to ensure that we operate 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.

Trust, in Every Transaction [GRI 2-23, 2-24, 3-3]

Why It Matters

Corruption undermines an organisation's ability to deliver quality products and services. It is punishable by law and leads to consequences such as criminal prosecution, fines and other penalties, potential debarment from government business and damage to reputation. By remaining free from corruption, we assure our stakeholders and maintain our social license to operate, enabling us to provide affordable and accessible care.

At Fullerton Health, we are committed to our core values of integrity and transparency, while taking our legal responsibilities seriously. We adhere to ethical business practices and local laws, recognising that these principles are essential for us to operate responsibly and demonstrate good corporate citizenship.

By promoting transparency and ethical conduct, we maintain the trust and confidence of our stakeholders, including patients and regulatory bodies. This trust is vital for our continued success and our ability to deliver the quality medical care that our communities rely on.

Policies, Procedures and Certifications⁵⁷

Fraud Policy

Anti-Money Laundering ("AML") and Sanctions Policy

Employee Code of Conduct

Supplier Code of Conduct

Travel, Gifts and Entertainment Policy Group Enterprise Risk Management Policy Risk and Control Self-Assessment Policy and Procedure

Anti-Bribery & Corruption Policy

UNSDGs Supported



2024 Target and Progress



100% of new employees completing anti-bribery and corruption training as part of onboarding⁵⁸





Legend:







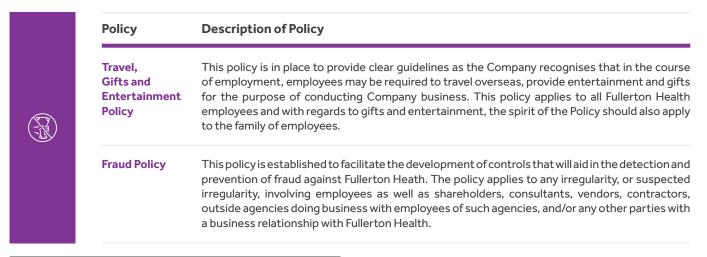


Not Achieved

Our Strategy in Action [GRI 3-3, 205-2]

Group-wide

Fullerton Health takes a firm stand against fraud, corruption, and unethical behavior in our operations. We maintain robust corporate governance structures and strong internal controls, backed by our policies and programs. We regularly review and improve our policies and procedures to ensure they effectively address potential risks. All employees and business partners are required to adhere to these policies and the Code of Conduct.



⁵⁷These policies, procedures and certifications may only be applicable for certain entities which have been developed due to regulatory requirements and operational purposes.

⁵⁸ As this is Fullerton Health Group of Companies Indonesia's first year of reporting, we are still in the process of developing a similar target for this topic.



Policy	Description of Policy
Anti-Money Laundering ("AML") and Sanctions Policy	This policy is established to facilitate awareness regarding issues relating to the illicit use of funds as part of proper financial stewardship of our assets.
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 recognise and deal with bribery and corruption issues, as well as understand their responsibilities.

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

Singapore



Assessing Risks of Corruption across Our Operations [GRI 205-1]

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 during onboarding 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. We have delegation of authority and finance SOPs in place to ensure proper recording of expenses including obtaining approvals from the relevant levels of authority. Payments (fund transfers) are authorised by the relevant appointed bank signatories.	 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 during onboarding 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

Anti-Corruption Training [GRI 205-2]

In 2024, all new employees in Singapore completed anti-corruption training as part of their onboarding, ensuring that our new joiners are kept abreast of the anti-corruption policies and measures at Fullerton Health (Singapore).

Philippines (>>)



Assessing Risks of Corruption across Our Operations [GRI 205-1]

Fullerton Health (Philippines) has established Board-approved policies, including the Risk and Control Self-Assessment Policy, Governance Policies, and Incident Reporting Policy.

Our Governance Policies focus on anti-corruption practices, covering Anti-Bribery, Fraud prevention, Guidelines on Gifts and Entertainment, and a Whistleblowing and Non-retaliation policy. The Board reviews these policies annually with the Enterprise Risk Management and Compliance ("ERMC") Department.

We are committed to high governance and compliance standards, continuously refining our anti-corruption measures by integrating best practices, analysing incident reports, and consulting with experts. The ERMC Department, led by a Risk Officer and Compliance Officer, manages risks and ensures compliance, reporting to the Risk and Compliance Board Committee.

This dedicated team underscores our commitment to ethical standards and integrity, proactively identifying vulnerabilities to corruption and implementing mitigation measures.

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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.	 Utilising 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.

Indonesia 🛑



Assessing Risks of Corruption across Our Operations [GRI 205-1]

We are committed to work against corruption in all its forms to ensure that our business operates effectively, responsibly, and ethically. We continuously review our processes and assess our operations for corruption risks, enabling us to deliver value and a positive impact for our customers.

Operations	Corruption Risks Assessed	Anti-Corruption Measures
Business Development	Potential bribery or kickbacks in securing contracts or partnerships.	 Anti-corruption training for staff during onboarding. Implementing strict guidelines on gifts entertainment, and relationships with client to prevent conflicts of interest. All tenders pricing went through approval ohigh level.
Finance	Misappropriation of funds, fraudulent financial reporting.	 Anti-corruption & Bribery training for staf during onboarding. Implementing robust internal controls ove financial transactions. Regular audits conducted by independen parties to detect any irregularities.
Procurement/Project Management	Bid rigging, favouritism in supplier selection.	 Anti-corruption & Bribery training for staf during onboarding. Utilising transparent procurement processes with multiple levels of approval. Procurement policy that requires measures such as comparison quotes to be obtained vendor review and tender process.
Human Resources	Hiring decisions may be influenced, such as offering a job within Fullerton Health in exchange for commercial advantage. Nepotism, hiring based on connections rather than merit.	 Anti-corruption & Bribery training for staf during onboarding. Recruitment process includes hiring decision made from the first step of process, involving a minimum of 2 levels. Personnel are also required to declare any conflict of interest at onboarding.
Third-Party Administrator (TPA)	Accepting or granting claims due to family and/or exchange of commercial advantage.	 Anti-corruption & Bribery training for staf during onboarding. Layers of claim approval.
Operations	Petty cash control, unreported money received for direct service, cash advance.	 Anti-corruption & Bribery training for staf during onboarding. Finance Department to control report of petty cash and cash advance, before re-supply.

Anti-Corruption Training [GRI 205-2]

Throughout 2024, all members of the governance body and employees have been informed about our anticorruption policies and procedures. Most staff received anti-corruption training during onboarding, except for our TMC operations, where onboarding training on anti-corruption commenced in 2025. In total, 50% of the governance body and 69% of employees have received training on anti-corruption.

Proven Incidents of Corruption and Actions Taken [GRI 205-3]

In 2024, Fullerton Health Group of Companies Indonesia encountered one incident involving the receipt of a commission from a vendor. However, due to the effective implementation of our Bribery and Corruption Procedure, the incident led to a change of vendors and disciplinary actions against employees and business partners involved. The incident was addressed internally, and no public legal case was filed against any of the involved parties.

We remain steadfast in our commitment to preventing such incidents and all forms of corruption within our organisation. Through continuous training, rigorous adherence to our policies and procedures, and a culture of transparency and accountability, we strive to uphold the highest ethical standards in our operations.

Our Road Ahead

Fullerton Health 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.

Protecting Your Data [GRI 2-23, 2-24, 3-3]

Why It Matters

Cyber threats, particularly data breaches that compromise privacy, have emerged as one of the most significant risks to the global economy and businesses. As the economy rapidly digitalises, the frequency, severity, and sophistication of these threats continue to escalate. The consequences of data breaches can be severe, leading to operational disruptions, financial penalties, costs associated with data recovery, and reputational damage.

At Fullerton Health, it is essential that we prioritise data governance, security, and management to protect our confidential business information, employee information and internal systems from unauthorised access. This commitment is vital for ensuring operational and financial stability, minimising legal and regulatory risks, and maintaining the trust our stakeholders have in us.

As a healthcare service provider, we understand the critical responsibility of safeguarding the personal data of our patients and clients. With large volumes of sensitive information stored in our systems, protecting this data is paramount for ensuring patient privacy and safety. Additionally, we must carefully manage and safeguard our employees' personal data to support their well-being. To achieve these goals, we are dedicated to upholding stringent data privacy measures, controls, and practices, thereby maintaining the trust and confidence of our clients and patients and encouraging their continued use of our services.

Policies, Procedures and Certifications⁵⁹

Group Enterprise Risk Management Policy

IT Security and Data Privacy Policy

Information Security Policy

ISO27001 Information Security Management System

Personal Data Policy

Whistleblowing Policy

UNSDGs Supported



2024 Target and Progress

100% completion of data privacy training for new employees as part of onboarding















Zero data security breaches relating to regulatory requirements#







*IHP Singapore is excluded within the scope for Singapore as the entity is still developing a similar target.

Leaend:







Partially



Not

Our Strategy in Action [GRI 3-3]

Group-wide

Fullerton Health is committed to protecting customer personal data. We have strong data management practices and systems, managing patient data according to applicable laws, the Fullerton Health Personal Data Policy, and relevant organisational policies. Our data protection policies are regularly reviewed for effectiveness, and we comply with local data protection laws.

To ensure robust governance of data use and management, we have established roles and responsibilities for data governance, overseeing organisational and technical measures related to personal data handling, employee training, and compliance. Employees are trained to collect and process personal data in line with privacy laws and internal policies, ensuring protection against unauthorised access and adherence to procedures for handling data requests.

⁵⁹Some policies, procedures and certifications may be applicable to certain regions due to region-specific regulatory requirements and operational purposes.

Singapore <a>



Establishing Robust Data Protection and Management

Our information security systems in Singapore have been ISO 27001:2013 certified. The ISO ISO 27001:2013 is an internationally recognised standard for information security management system. It provides a provides a framework for implementing robust security measures, including data protection, to keep organisations' information assets safe and secure. Fullerton Health (Singapore) is working towards obtaining the latest ISO 27001:2022 certification.

Responding Promptly to Data Breach Incidents

In the case of any data breach incidents or complaints, appropriate channels have been set up ensure prompt response and proper case handling. All suspected or detected data breaches are managed according to the Fullerton Health Personal Data Policy (Internal) CARE model:



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 make necessary breach notifications. The Audit Risk Committee will be informed as per the incident reporting framework.

Philippines (



Establishing Robust Data Protection and Management

Fullerton Health (Philippines) also recognises the importance of adopting a systematic approach to managing and safeguarding sensitive and confidential information and has taken steps to obtain ISO 27001:2013 certification for entities. In 2024, Asalus successfully obtained this certification. Following which, we are working towards having Avega certified by June 2025 and Aventus by June 2026.

Assessing Our Operations to Improve Data Governance

Building on our previous years' initiatives, Fullerton Health (Philippines) continues to enhance privacy and security by implementing Privacy Impact Assessments ("PIA"), Privacy by Design initiatives, and regular system monitoring. These ongoing efforts have resulted in further adjustments, including the minimisation of data collection and the implementation of robust security protocols to strengthen our ecosystem. As part of our privacy management programme, we are committed to completing the PIA for all existing processing systems by 2025.

Raising Data Governance Concerns

We have also established grievance mechanisms for data governance concerns, including an anonymous reporting system under our Whistleblowing Policy, immediate escalation of privacy-related issues to the Data Privacy Officer and Information Security Risk Officer, and an internal complaint system. Disciplinary actions are enforced for violations, as determined by the Disciplinary Action Committee.



Establishing Robust Data Protection and Management

Fullerton Health Group of Companies Indonesia has implemented policies and procedures to ensure data security across all operations, including the IT Security and Data Privacy Policy, IT Risk Management, IT Asset Management, Access Control Review, and Data Backup and Recovery. Our policies ensure the security of network and application development, addressing both external and internal risks, data backup and restoration, asset protection, and matters involving third parties.

We have obtained ISO 27001:2022 certification for our Information Security Management System in 2024. By adhering to this certification, we follow clear guidelines for implementing appropriate security controls, mandate regular reviews, and ensure effective application across all operational areas. The certification emphasises continuous evaluation and improvement to address evolving risks, thereby ensuring consistent compliance and the protection of organisational information assets.

The Impact So Far [GRI 418-1]

Singapore (



In FY2024, there were zero cases of identified leaks, thefts, or losses of customer data. While there were no substantiated complaints on breaches of customer privacy from regulators, we acknowledge that there was one complaint received from outside parties. Fullerton Health (Singapore) continues to strive towards ensuring all our data management and privacy processes are upheld to minimise such reoccurrence in the future.

Indicator	FY2023	FY2024
Total number of substantiated complaints received concerning breaches of customer privacy from outside parties	0	1
Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies	0	0
Total number of identified leaks, thefts, or losses of customer data	0	0

Philippines (2)



In 2024, 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 20 identified cases of substantiated complaints from outside parties and the total cases of identified leaks, thefts, or losses of customer data amounted to 55 cases.

Indicator	FY2023	FY2024
Total number of substantiated complaints received concerning breaches of customer privacy from outside parties	9	20
Total number of substantiated complaints received concerning breaches of customer privacy from regulatory bodies	0	0
Total number of identified leaks, thefts, or losses of customer data	59	55

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.

Indonesia 🖰



In 2024, Fullerton Health Group of Companies Indonesia received zero substantiated complaints concerning breaches of customer privacy. However, there was one identified incident involving a leak of customer data due to an error in sending the MCU results. As a healthcare service provider, we understand the responsibility of being entrusted with our clients' personal data, and we are committed to further enhancing our data governance measures. To prevent the recurrence of this type of incident, we implemented controls over the content of MCU reports prior to the delivery by personnel from the Medical Records department to ensure clarity regarding the ownership of the information.

To ensure the prompt identification and reporting of incidents, our operations adhere to the Incident Reporting Policy, which outlines the responsibilities for employees and management when responding to incidents involving data breaches, unauthorised access, or other security issues. This policy aims to quickly identify, report, and mitigate potential risks, and preventing similar events in the future.

Indicator	FY2024
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	1

Our Road Ahead

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 will work towards ensuring 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

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 and fuel consumption. Electricity usage has been obtained from electricity bill invoices. For premises where electricity bills were unavailable, such as, estimation methods were used such as GFA.

GHG Emissions

The fuel emission factors applied in the computation was based on the 2024 Government Gas Conversion Factors for Company Reporting by the UK Department for Energy Security and Net Zero, as there are no available fuel emission factors specific to Philippines. The fuel emission factors used were 2.66 kg $\rm CO_2/L$ and 2.35 kg $\rm CO_2/L$ for diesel-powered vehicles and gasoline-powered vehicles, respectively.

Fuel consumption in litres (L) was converted to gigajoules (GJ) using net calorific values and density from the 2024 UK Government GHG Conversion Factors for Company Reporting. The net calorific values used were 43.028 GJ/tonnes and 44.599 GJ/tonnes for diesel and gasoline. The density values used were 830.565 kg/m³ and 746.269 kg/m³ for diesel and gasoline.

Meanwhile, Scope 2 emissions were calculated from the consumption of purchased electricity in Singapore, Philippines, and Indonesia. For Singapore, grid emission factors were acquired from Energy Market Authority, in which the latest grid emission factors of 0.412 kgCO $_2$ /kWh in 2023 and 0.4168 kgCO $_2$ /kWh in 2022 were used. In the Philippines, grid emission factors were obtained from Department of Energy in which the latest available 2019-2021 grid emission factors published in July 2024. Factors are 0.6935 tCO $_2$ /MWh for Luzon-Visayas grid, and 0.8522 tCO $_2$ /MWh for Mindanao grid were used. For Indonesia, grid emission factors were obtained from the Ministry of Energy and Mineral Resources, in which the latest available 2021 grid emission factor 0.84 tCO $_2$ /MWh for DKI Jakarta grid was used.

Energy intensity metrics are expressed in Megawatt-hour per square meter (MWh/m²) GHG emissions intensity metrics are expressed in tonnes of carbon dioxide equivalents per square meter ($tCO_2e/m²$). Total gross floor area of our clinics was used in the calculation of intensity metrics.

Scope 3 emissions for Singapore and Philippines were calculated for the following categories:

Category	Reporting Boundary	Calculation Methodology and Conversion Factors Used
Category 1: Purchased Goods	Upstream emissions of Fullerton Health's purchased	Spend-based method
and Services	goods and services	Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6
Category 2:	Upstream emissions of	Spend-based method
Capital Goods Fullerton Health's purchased capital goods	Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6	
Category 4: Upstream	Third-party transportation services purchased by	Spend-based method
Transportation and Distribution	Fullerton Health	Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6

Environment			
Energy and Climate Change	Category	Reporting Boundary	Calculation Methodology and Conversion Factors Used
Management	Category 5:	Disposal and treatment	Average-data method
	Waste Generated in Operations	of waste generated by Fullerton Health and disposed of by third parties	Singapore Source: Singapore Emission Factors Registry, NetZeroHub.SG v1.1 (December 2024)
			Philippines Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6
	Category 6: Business Travel	Land and air travel of employees for	Air travel: Distance-based method
	business travel	business-related activities	Source: UK Government, 2024 Government Gas Conversion Factors for Company Reporting
			Land travel: Spend-based method
			Singapore Source: US EPA Supply Chain Greenhouse Gas Emission Factors v1.3 by NAICS-6
	Category 7: Employee	Employee travel from their homes to their respective	Distance-based method
	Commuting	clinics in third-party vehicles, e.g., car, train	Singapore Source: Singapore Emission Factors Registry, NetZeroHub.SG v1.1 (December 2024)
			Philippines Source: UK Government, 2024 Government Gas Conversion Factors for Company Reporting

Social

Caring for Our People and Communities

Hiring Rate

Hiring rate was calculated using the following formula:

Hiring Rate = Total number of new hires in reporting period/ Total number of employees in reporting period

Turnover Rate

Turnover rate was calculated using the following formula:

 $Turn over \, Rate = Total \, number \, of \, employees \, that \, left \, in \, reporting \, year/ \, Total \, number \, of \, employees \, in \, reporting \, period$

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 reporting period/ Total number of employees that took leave in reporting period/

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 previous reporting period 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 previous reporting period

Average Training Hours

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

GRI Content Index

Statement of Use

Fullerton Health Pte. Ltd. has reported the information cited in this GRI content index for the period 1 January 2024 to 31 December 2024 with reference to the GRI Standards.

GRI 1 Used

GRI 1: Foundation 2021

GRI Standard	Disclo	sure	Section of Report and/or Explanation for Omission	Page Reference		
General Stand	ard Discl	osures				
GRI 2:	The Organisation and its Reporting Practices					
General Disclosures 2021	2-1	Organisation details	About Us	04		
	2-2	Entities included in the organisation's sustainability report	About this Report	09		
	2-3	Reporting period, frequency, and contact point	About this Report	09		
	2-4	Restatement of information	Our Workforce Snapshot New Hires and Turnovers	60-63		
	2-5	External assurance	No external assurance was conducted for SR2024			
	Activit	ties and Workers				
	2-6	Activities, value chain and other business	About Us	04		
		relationships	Information unavailable/incomplete: Fullerton Health is looking to progressively report the disclosucapabilities are available.	ire when such		
	2-7	Employees	Our Workforce Snapshot	60-61		
	2-8	Workers who are not employees	Information unavailable/incomplete: Fullerton Health is looking to progressively report the disclosucapabilities are available.	ire when such		
	Gover	nance				
	2-9	Governance structure and composition	Sustainability Governance	12-13		
	2-10	Nomination and selection of the highest governance body	Sustainability Governance	12-13		
	2-11	Chair of the highest governance body	Sustainability Governance	12-13		
	2-12	Role of the highest governance body in overseeing the management of impacts	Sustainability Governance	12-13		

GRI Standard	Disclo	sure	Section of Report and/or Explanation for Omission	Page Reference			
General Stand	ard Disc	losures					
iRI 2: ieneral	Gover	nance					
Disclosures 2021	2-13	Delegation of responsibility for managing impacts	Sustainability Governance	12-13			
	2-14	Role of the highest governance body in sustainability reporting	Sustainability Governance	12-13			
	2-15	Conflict of interest	Confidentiality constraints - This includes sensitive information of Fullerton Health's busin not to be disclosed.	ess affairs and are			
	2-16	Communication of critical concerns	Doing What's Right: Ethics in Action - Grievance Mechanisms for Our Employees	92-95			
	2-17	Collective knowledge of the highest governance body	Sustainability Governance	12-13			
	2-18	Evaluation of the performance of the highest governance body	Sustainability Governance	12-13			
	2-19	Remuneration policies	Confidentiality constraints - This includes sensitive information of Fullerton Health's busin not to be disclosed.	ess affairs and are			
	2-20	Process to determine remuneration	Sustainability Governance	12-13			
	2-21	Annual total compensation ratio	Confidentiality constraints - This includes sensitive information of Fullerton Health's busin not to be disclosed.	ess affairs and are			
	Strate	Strategy, Policies, and Practices					
	2-22	Statement on sustainable development strategy	Information unavailable/incomplete: Fullerton Health is looking to progressively report a statemen governance body on FH's contribution to sustainable develop has disclosed a Message from Our Company on page 06.				
	2-23	Policy commitments	Strengthening Our Business Foundations Tackling Medical Waste Responsibly Powering Change: Our Energy and Climate Change Management	33-37 39-45 46-58			
			People First: Growing Our Team from Within Patients at the Heart: Safe, Quality Care Always Doing What's Right: Ethics in Action Trust, in Every Transaction	64-79 80-83 92-95 96-100			
			Protecting Your Data	101-104			

Upholding Good Business Conduct

GRI Standard	Disclo	sure	Section of Report and/or Explanation for Omission	Page Reference		
General Standa	rd Discl	osures				
GRI 2: General	Strate	gy, Policies, and Practices				
Disclosures 2021	2-24	Embedding policy commitments	Strengthening Our Business Foundations Tackling Medical Waste Responsibly Powering Change: Our Energy and Climate Change Management People First: Growing Our Team from Within Patients at the Heart: Safe, Quality Care Always Doing What's Right: Ethics in Action Trust, in Every Transaction Protecting Your Data	33-37 39-45 46-58 64-79 80-83 92-95 96-100 101-104		
	2-25	Processes to remediate negative impacts	Information unavailable/incomplete: Fullerton Health is looking to progressively report the disclosucapabilities are available.	ıre when such		
	2-26	Mechanisms for seeking advice and raising concerns	Doing What's Right: Ethics in Action - Grievance Mechanisms for Our Employees	94		
	2-27	Compliance with law and regulations	Doing What's Right: Ethics in Action	92-95		
	2-28	Membership association	Membership Associations	20		
	Stakeholder Engagement					
	2-29	Approach to stakeholder engagement	Approach to Stakeholder Engagement	18-19		
	2-30	Collective Bargaining Agreements	Fullerton Health's employment practices are aligned with Sing (Employment Act, Workplace Safety and Health Act and Retire employment Act) and the fair employment principles set out to Alliance for Fair Employment Practices (TAFEP).	ement and Re-		
Material Topics						
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Materiality	13-14		
100103 2021	3-2	List of material topics	Materiality	13-14		
	3-3	Management of material topics	Material Topics, Targets and Performance	15-17		
Affordable and A	ccessible	Healthcare				
GRI 3: Material Topics 2021	3-3	Management of material topics	Affordable and Accessible Healthcare	22-32		
Economic Perfor	mance					
GRI 3: Material Topics 2021	3-3	Management of material topics	Strengthening Our Business Foundations	33-37		

GRI Standard	Disclos	sure	Section of Report and/or Explanation for Omission	Page Reference
Material Topics	5			
Economic Perfo	rmance			
GRI 201: Economic Performance 2017	201-3	Defined benefit plan obligations and other retirement plans	Strengthening Our Business Foundations - Contribution to Employee Benefit Plans	35-37
Medical Waste				
GRI 3: Material Topics 2021	3-3	Management of material topics	Tackling Medical Waste Responsibly	39-45
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	Tackling Medical Waste Responsibly - Our Strategy in Action Tackling Medical Waste Responsibly - The Impact So Far	39-45
	306-3	Waste generated	Tackling Medical Waste Responsibly - The Impact So Far	39-45
Energy and Clim	ate Chang	ge Management		
GRI 3: Material Topics 2021	3-3	Management of material topics	Powering Change: Our Energy and Climate Change Management	46-58
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
	302-3	Energy intensity	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
GRI 305: Emissions 2016	305-1	Energy direct (Scope 1) GHG emissions	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
	305-2	Energy indirect (Scope 2) GHG emissions	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
	305-3	Energy indirect (Scope 3) GHG emissions	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
			Data is only available for Fullerton Health (Singapore) and Fullerton Health (Philippines) in 2024. Fullerton Health Group of Companies Indonesia is looking to progressively report the disclosure when such capabilities are available.	
	305-4	GHG Emissions Intensity	Powering Change: Our Energy and Climate Change Management - The Impact So Far	48-58
Employee Welln	ess and Do	evelopment		
GRI 3: Material Topics 2021	3-3	Management of material topics	People First: Growing Our Team from Within	64-79

GRI Standard	Disclos	ure	Section of Report and/or Explanation for Omission	Page Reference
Material Topic	5			
Employee Welln	ess and De	evelopment		
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Our Workforce Snapshot - New Hires and Turnovers	62-63
	401-3	Parental leave	People First: Growing Our Team from Within - Parental Leave Benefits	68, 73, 78
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
arety 2010	403-2	Hazard identification, risk assessment and incident investigation	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
	403-3	Occupational health services	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
	403-5	Worker training on occupational health	People First: Growing Our Team from Within - Increased Awareness on Health and Safety	65,71,76
		and safety	People First: Growing Our Team from Within - Training and Development	69, 74, 78-79
	403-6	Promotion of worker health	People First: Growing Our Team from Within - Promotion of Employee's Health	66, 72, 77
	403-7	Prevention and mitigation of	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
		occupational health and safety impacts directly linked by business relationships	People First: Growing Our Team from Within - Promotion of Employees' Health	66, 72, 77
	403-9	Work-related injuries	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
	403-10	Work-related ill health	People First: Growing Our Team from Within - Health and Safety Measures	65, 70-71, 75-
GRI 404: Fraining and	404-1	Average hours of training per year per employee	People First: Growing Our Team from Within - Training and Development	74, 78-79
Education 2016		employee	Data is only available for Fullerton Health (Philippines) and Fullerton Health Group of Companies Indonesia in 2024. Fullerton Health (Singapore) is looking to progressively report the disclosure when such capabilities are available.	
	404-2	Programmes for upgrading employee	People First: Growing Our Team from Within - Offering Re-Employment for Our Senior Staff	69
		skills and transition assistance programmes	People First: Growing Our Team from Within - Offering Late Retirement Options for Our Senior Employees	73
			People First: Growing Our Team from Within - Training and Development	69, 74, 78-7

GRI Standard	Disclos	sure	Section of Report and/or Explanation for Omission	Page Reference
Material Topic	S			
Patient Wellnes	s, Safety, a	and Service Quality		
GRI 3: Material Topics 2021	3-3	Management of material topics	Patients at the Heart: Safe, Quality Care Always	80-83
GRI 416: Customer Health and Safety 2017	416-2	Incidents of non- compliance concerning the health and safety impacts of products and services	Patients at the Heart: Safe, Quality Care Always - The Impact So Far	83
Corporate Citize	enship, Pa	rtnership, and Innovation		
GRI 3: Material Topics 2021	3-3	Management of material topics	Corporate Citizenship, Partnership, and Innovation	84-90
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Corporate Citizenship, Partnership, and Innovation - Creating Positive Impact through Community Engagement Initiatives	85-87, 88-90
Responsible Bus	iness Pra	ctice and Collaboration		
GRI 3: Material Topics 2021	3-3	Management of material topics	Doing What's Right: Ethics in Action	92-95
Anti-Corruption	ı			
GRI 3: Material Topics 2021	3-3	Management of material topics	Trust, in Every Transaction	96-100
GRI 205: Anti- corruption 2016	205-1	Operations assessed for risks related to corruption	Trust, in Every Transaction - Assessing Risks for Corruption across our Operations	97-99
	205-2	Communication and training about anti- corruption policies and procedures	Trust, in Every Transaction - Anti-corruption Training	97-99
	205-3	Confirmed incidents of corruption and actions taken	Trust, in Every Transaction - Proven Incidents of Corruption and Actions Taken	100
Data Governanc	e, Securit	y and Management		
GRI 3: Material Topics 2021	3-3	Management of material topics	Protecting Your Data	101-104
GRI 418: Customer Privacy 2018	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Protecting Your Data - The Impact So Far	103-104





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Singapore | China | Hong Kong SAR | Indonesia | Malaysia | Philippines | Vietnam