





The Everyday App With a Super Wallet

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GrabPay Singapore, Malaysia and the Philippines*



Grab's Fintech Platform Spans Mobility, Delivery & Financial Services

TAXI & CAR



Safe and efficient
4W & 3W transport

MOTORBIKE



Affordable 2W
option in
congested cities

SHUTTLE



Even more affordable option
leveraging carpooling tech &
larger vehicles

FOOD



On-demand food
delivery

GROCERIES & PACKAGES



On-demand delivery
of packages &
groceries - 2W & 4W

FINANCIAL SERVICES



GrabPay

- 80% acceptance in Indonesian malls and accelerating penetration SG & >20% WOW increase in MY



Rewards & loyalty

- Drives consumer loyalty
- Offers merchants access to the growing middle economy



Financial services

- Nano financing
- Working capital
- Insurance



Agent network

- Accelerates O2O through Grab's extensive agent network

Today...



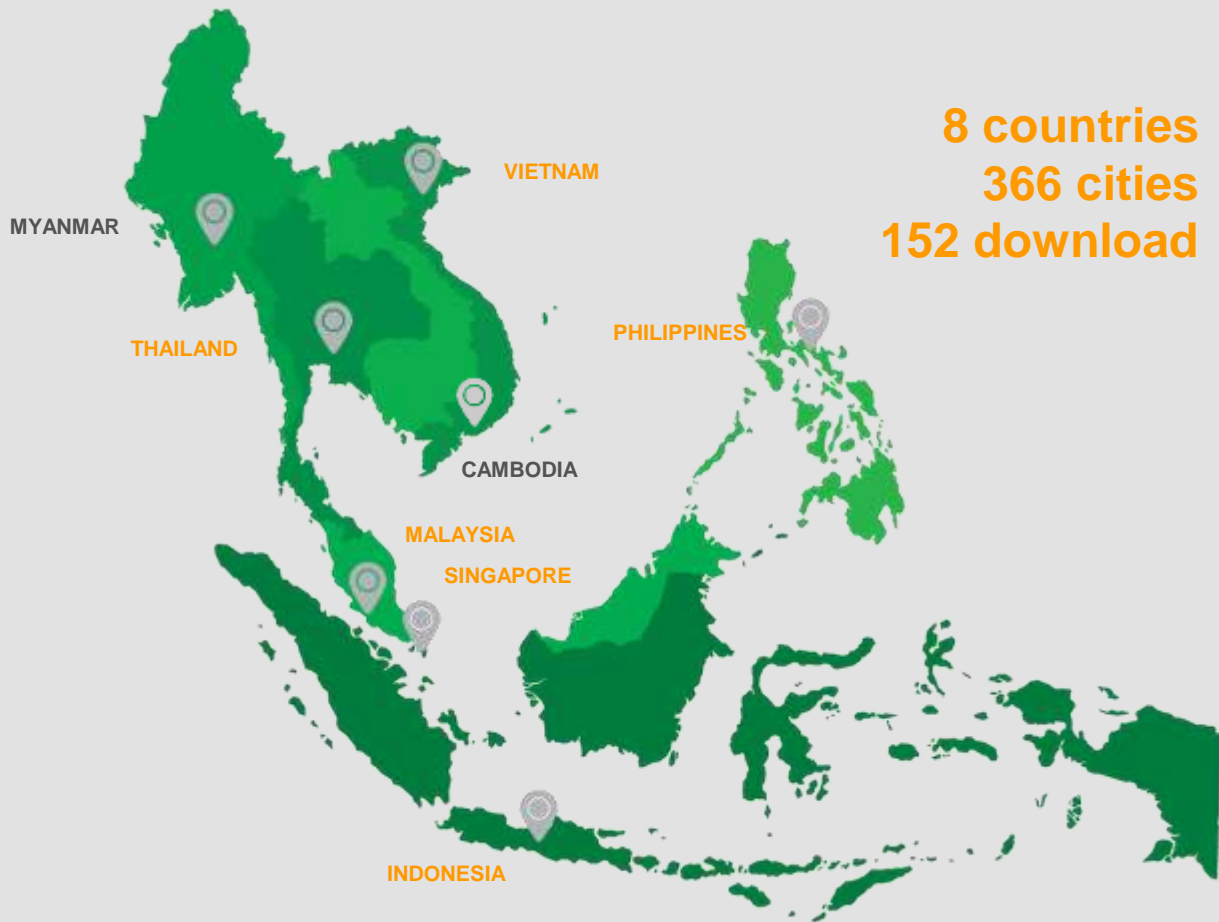
#1 Payments platform by TPV and MAU



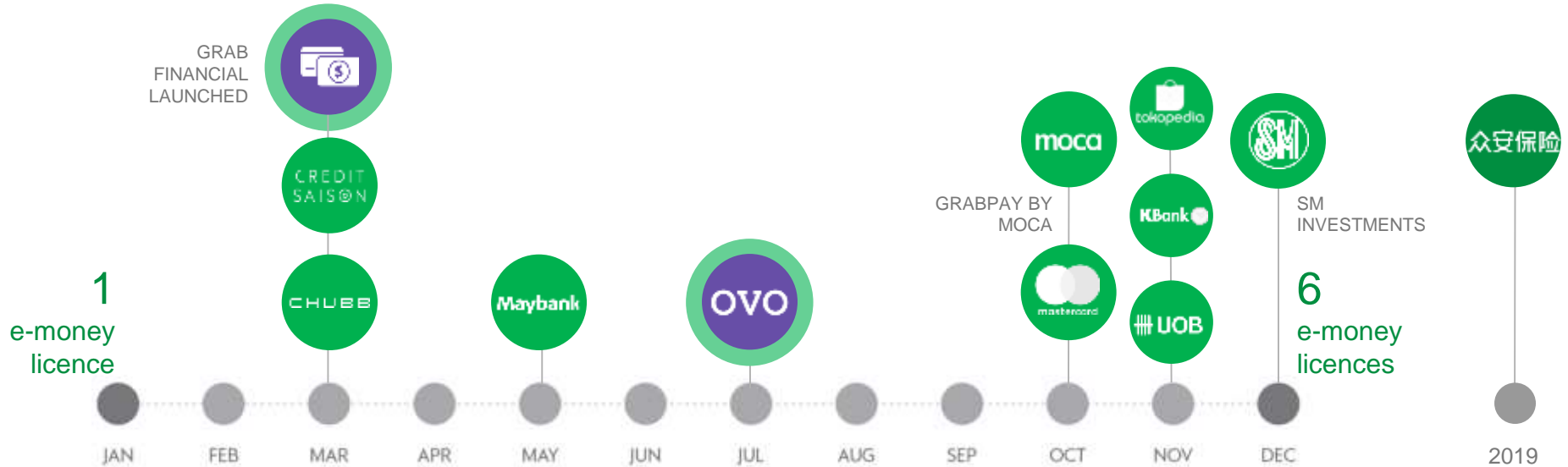
>2x growth in Total Payments Volume



4x growth in Monthly Active Users



We've had a stellar 2018, Inclusive partnership model to deliver our vision





Closer to home → We are in 1 in 2 smartphones

6x

Non-transport
transactions have
increased

1 in 3

GrabPay users use our
app beyond transport

4x

GrabPay users who spent
on multiple services

People use us on a daily basis

3x

Growth in daily users

1 in 5

GrabPay users use our
app every day

6x

total spent by GrabPay
users with >1 use case

Customer Centric → almost 100 app updates weekly

CURRENTLY



Auto-Top Up(3x)



Pay with Points
(8x)



Subscription (3x)

RECENT



Prepaid Top-up

Check out with **GrabPay**

Online Acceptance



GrabPay Promo

COMING SOON



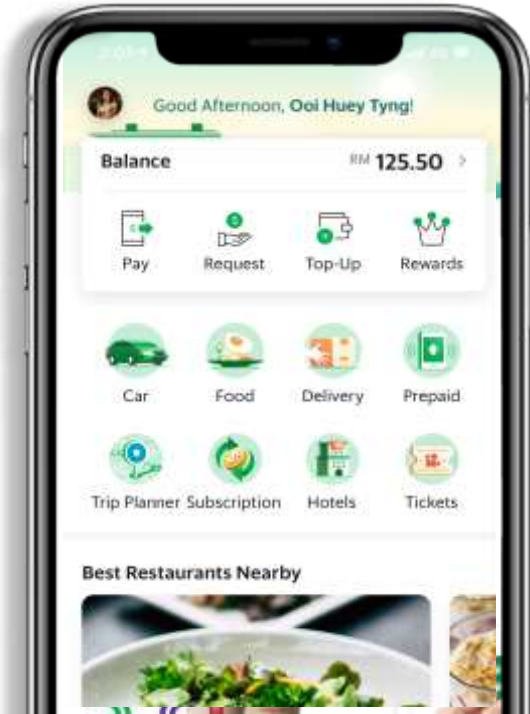
Gamification



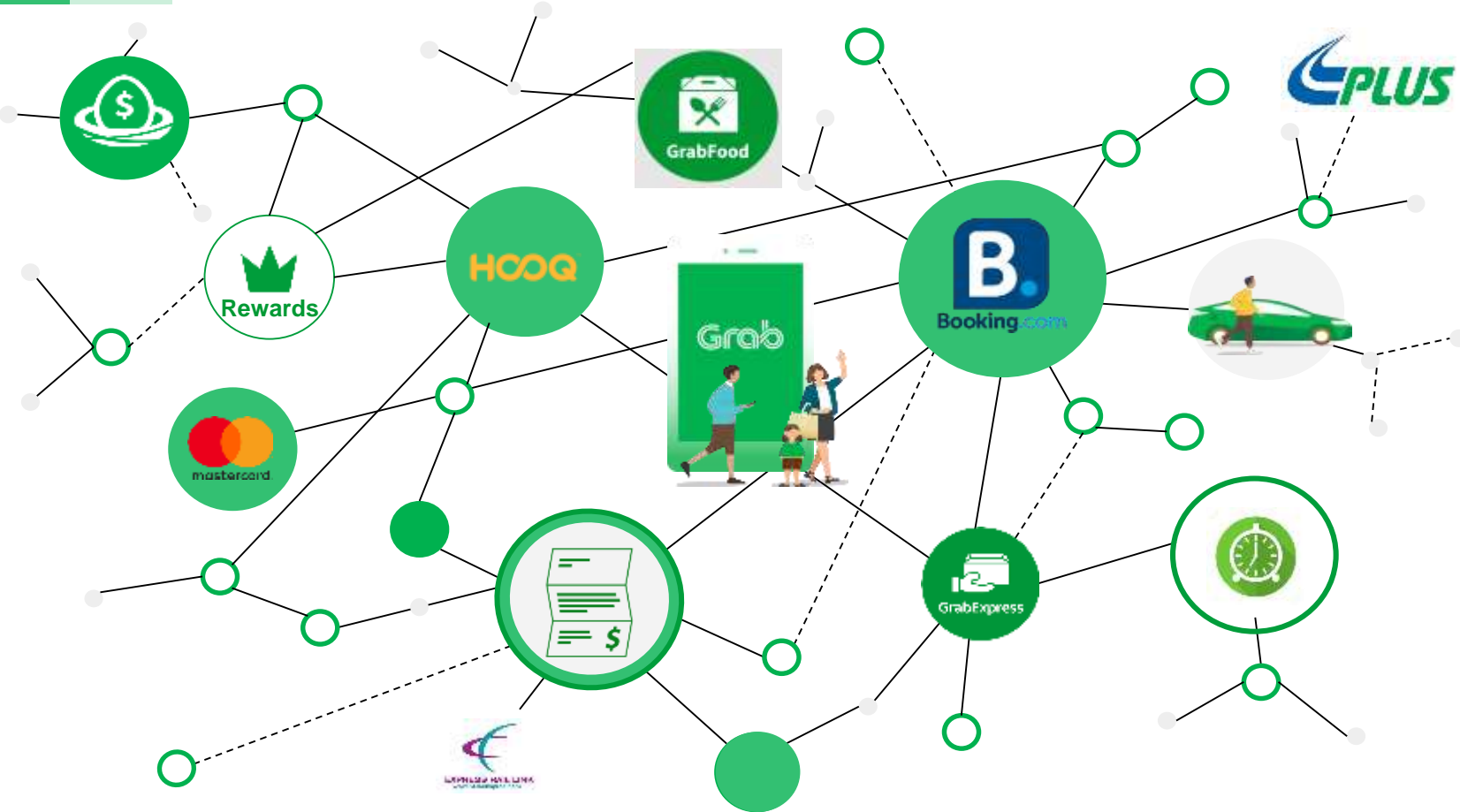
Bill Payments



PayLater



Customer's Journey



Driver's Journey

Able to top up wallet and pay via QR code, pay bills, etc



Enabling drivers to pay for toll using GrabPay wallet balance



Integrate driver & user wallet → creating an open-loop whereby wallet can be anywhere eg. parking, petrol, and everyday needs



Thank You

