

For Every Tomorrow



Who We Are

Singapore Pools was set up in 1968 to counter illegal gambling and provide a legal, safe and trusted avenue for people to place bets. Over the years, we have evolved to keep our games relevant while creating a secure and responsible gaming environment for all.

We are a fully-owned subsidiary of Tote Board, which reports to the Ministry of Finance. Gambling will always exist, and Singapore Pools exists to serve the public good by diverting demand away from illegal gambling operators and channelling funds towards causes that uplift the lives of Singaporeans.

Vision

A world-class socially responsible gaming company trusted by customers and valued by the community.

Mission

We provide safe and trusted betting to counter illegal gambling.

Values

Respect: We embrace diversity and treat everyone with respect and dignity.

Integrity: We mean and do what we say.

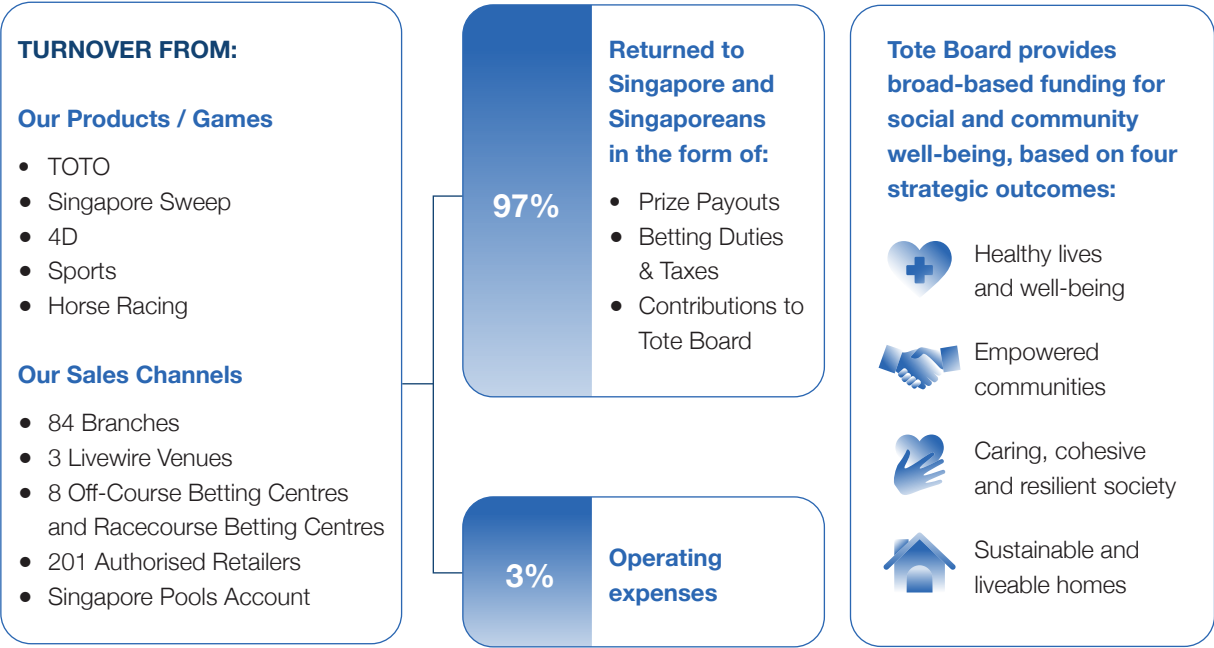
Innovation: We challenge our assumptions and adopt better ideas to drive performance.

Customer Care: We care for our customers.

Community: We uplift the community through active engagement and collaboration with our beneficiaries and partners.

One Organisation: We act as one organisation guided by a common purpose.

How We Operate



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01

Strengthening Our Foundation, Building for the Future



KAI S. NARGOLWALA
Chairman

LAM CHEE WENG
Chief Executive Officer

Message from Chairman & CEO

We operate in an ever-evolving gaming environment where we face competitive pressures posed by illegal operators, changing customer preferences, and the increasing convergence of sports, entertainment, betting and social interaction. As Singapore's only legal lottery and sports betting operator, we remain committed to our mission of providing Singaporeans a safer betting alternative, acting as a counter to illegal operators while keeping funds within Singapore. We uphold our public mandate with integrity, innovation, and a deep sense of responsibility to the communities we serve.

In fiscal year 2024/25, Singapore Pools generated \$12.7 billion in turnover. 97% or \$12.3 billion went directly back to Singapore and Singaporeans through prize payouts, betting duties and taxes, as well as contributions to the Tote Board. The Tote Board, in turn, uses these funds to support impactful causes in the arts, community development, charity, education, health and sports.

The remaining 3% was reinvested in business operations and technological upgrades, including a new broadcast studio for horse racing, a transition to new generation gaming systems, and enhanced in-store audio-visual systems. These investments are all aimed at strengthening capabilities and improving customer experience.

In FY2024/25, sports betting continued to show strong performance, driven by new leagues and major tournaments such as UEFA Euro 2024. We also continue to observe steady traction in the adoption of our app as more customers appreciate the convenience, accessibility, and security of the Singapore Pools App. With the growing adoption of cashless transactions, we launched retail e-payment for bet placement and prize payouts.

Innovation, Digital Transformation and Continuity

To maintain a secure betting environment, we invest continually in digital innovation. One of this year's key achievements was a major data centre modernisation programme. Our three data centres were seamlessly upgraded to next-generation architecture — without

disruption to operations — to enhance our system resilience and performance. This new architecture also reduced rack space by 31%, lowering energy use and carbon emissions. Our efforts were recognised with Singapore Business Review Magazine's 2024 SBR Technology Excellence Award for innovation, reliability, and environmental sustainability.

We also invested in key areas to future-proof our operations. From the launch of *TOTO Match* in June 2025, which offers a safe and regulated fixed-odds alternative to a popular game offered by illegal operators, to the establishment of our new Broadcast Operations Centre and dedicated horse racing microsite — we acted in response to shifting market needs, including the closure of horse racing in Singapore while staying compliant with regulatory standards.

Championing Community and Social Responsibility

Community remains at the heart of all we do. From our customers to the underprivileged to our own workforce, we supported programmes and initiatives in support of the community at large. This year, in conjunction with the annual Responsible Gambling Awareness Week, which had the theme "Are you aware of Responsible Gambling Tools?", we hosted roadshows at 12 Singapore Pools outlets to share tips on how to bet with care and to promote safer play to our customers.

Through our With A Heart fundraising series — Football With A Heart (FWAH) and Community With A Heart (CWAH) — and with Tote Board's support, we raised \$1.25 million and \$500,000 respectively this year for social service organisations supporting the arts, sports, and seniors.

We continue to share our assets in support of community needs. Under the Community Housing Scheme, we provide spaces on a rent-free basis to charities and non-profits such as Samaritans of Singapore (SOS), which operates its headquarters at our Hub with a Heart at Bukit Merah, taking up half of the 15,000 square foot space dedicated for community use.

Singapore Pools supports various causes and the underprivileged. We cheered on our Paralympians and championed for inclusivity in sports through our support of the 2024 Paralympics which included commissioning ART:DIS to produce *March On*, the official theme song for Team Singapore's Paralympians — inspiring both athletes and the community. Singapore Pools is proud to contribute to a Dementia-Friendly Singapore - five of our outlets are now certified Dementia Go-To Points, with trained staff ready to assist individuals with dementia. More than 50 employees have completed the training, with further certifications in progress.

Within our workforce, we undertook several initiatives to continue building a workplace where our people can thrive. Understanding the vital role leaders play in workplace well-being, our People Managers were trained to be first responders for mental health. We have a year-long calendar of staff engagement events to foster a shared sense of purpose. In 2025, we entered the ranks of the Straits Times Best Employers list.

Building for the Future Together

2024 has been a fruitful year of progress, during which we strengthened our operational capabilities, advocated responsible gambling, and uplifted the community. These achievements would not have been possible without the dedication of our colleagues, Board members, stakeholders, partners, agencies and customers.

Looking ahead, Singapore Pools remains firmly committed to serving the nation — providing a safe space for gaming, continuously innovating to enhance customer experience, and deepening our contributions to Singapore's communities. As we look to the future, we are also keeping watch on international developments in the gaming world that may impact us. Our SP2025 strategic plans are coming to fruition and we are embarking on the next five-year plan to guide our long-term development and drive our commitment to a safer, more sustainable betting ecosystem.



02

The Year In Review

In FY 2024/25, Singapore Pools generated \$12.7 billion in turnover. Some 97%, amounting to \$12.3 billion, was dedicated to benefiting Singaporeans and the broader community through prize payouts, taxes, and Tote Board contributions.

\$12.7B
Turnover

\$12.3B (97%)

Returned to Singapore and Singaporeans in the form of:

\$9.45B
Prize Payouts

\$2.28B
Betting Duties & Taxes

\$575M
Contributions to Tote Board

Remaining **\$353M (3%)**
was used to cover operating expenses.

Business



5

new football leagues were introduced from regions including Europe, the Middle East, and South America



Rolled out Data Centre Modernisation Programme:

305

tonnes of CO₂ emissions were reduced

\$4.2M

was saved annually

Community



\$2.4M+

in support, benefiting 230 charities and community initiatives



\$1.75M+

raised together with partners for charities



7,589

volunteering hours completed



53.7%

staff volunteering rate



Renewed collective agreement with **Singapore Manual and Mercantile Workers Union**



Workplace Safety and Health (WSH) Awards - Culture of Acceptance, Respect and Empathy (CARE) Award 2024



BCA Green Mark Award Platinum SUPER LOW ENERGY



National Safety and Security Watch Group (SSWG) Individual Award

03

Excellence with Integrity



Awards and Accolades



Company of Good

Conferred as a Company of Good — 3 Hearts by the National Volunteer and Philanthropy Centre (NVPC), recognising our efforts to scale positive impact across various dimensions.

Singapore Business Review
Technology Excellence Awards

Won the Infrastructure Technology - Non-Profit Organisation award at the Singapore Business Review Technology Excellence Awards 2025 for its transformative data centre modernisation programme.



Excellent Service Award (EXSA) 2024

108 of our employees were honoured with the Excellent Service Award 2024 by the Singapore Retailers Association, which celebrates those who consistently deliver outstanding customer service and set the benchmark for quality in Singapore.



Community Chest Awards 2024

Received three awards at the Community Chest Awards 2024: the Charity Platinum Award for our sustained donations, the Volunteer Partner Award in recognition of our employees' dedication to community service, and the Enabler Award for effectively leveraging our resources to support charitable organisations.



Workplace Safety and Health Award and Culture of Acceptance, Respect and Empathy (CARE) Award 2024

Conferred the Workplace Safety and Health Award and Culture of Acceptance, Respect and Empathy (CARE) Award 2024, reflecting our dedication to creating a workplace where employees feel supported and can thrive.



Brandon Hall Group HCM Excellence Awards 2024

Awarded two Silver Awards at the Brandon Hall Group HCM Excellence Awards 2024, acknowledging our impactful learning solutions. The Academy's inhouse training management system, My Learning Space (MLS), developed using Microsoft Power App and Power Automate, earned the Best Learning Technology Implementation Award; while the Certified Service Professional (CSP) initiative, which empowers frontline employees with essential retail and digital skills, received the Best Certification Program Award.



People's Association Community Spirit (Merit) Award

Awarded the People's Association Community Spirit (Merit) Award 2024, which acknowledges organisations that have made significant contributions to the community and fostered social capital.



Singapore HEALTH Awards 2024

Awarded the Organisational Champion (Excellence) Award at the Singapore HEALTH Awards 2024, a national accolade by the Health Promotion Board that honours organisations with outstanding workplace health programme.

International Associations

Singapore Pools is a member of leading international and regional associations, where we participate in executive committee meetings, industry events, and global conventions. Through these platforms, we share expertise, exchange insights with global counterparts, and build networks for potential collaboration. We also regularly host delegations from partner associations, fostering dialogue and strengthening cross-border relationships.

Japan Racing Association (JRA) Visit
30 Jan 2025

Singapore Pools hosted a delegation from the Japan Racing Association (JRA), led by Chief Executive Mr Masayoshi Yoshida. The delegation toured Marina Bay Sands Livewire with Board Member Dr Lee Kwok Cheong and Chief Product Officer Mr Simon Leong, creating a valuable opportunity for knowledge exchange and the strengthening of bilateral ties.



Asian Racing Conference
27 Aug to 1 Sep 2024

A delegation comprising Board Members Dr Lee Kwok Cheong, Mr Tan Choon Shian and Mr Alan Goh, Chief Product Officer Mr Simon Leong, Senior Manager (Product Content) Mr Steven Tan, and Senior Manager (Wagering Control) Mr Tan Hong Yi attended the 40th Asian Racing Conference (ARC) in Sapporo, Japan.

Asia Pacific Lottery Association (APLA)
7 to 10 May 2024

At the APLA Seminar in Kuala Lumpur, our Chief of Risk and Compliance, Mr Tay Boon Khai, delivered a session on Risk Management & Integrity in Lottery Operations, offering valuable insights into strengthening operational resilience and upholding industry standards.

2 to 5 Sep 2024

Themed 'AI in Lotteries: A New Frontier', the event convened industry leaders and experts to delve into the transformative potential of artificial intelligence within the lottery sector.

Our Senior Director of Corporate Strategy and Customer, Mr Leemon also took the stage to share how data and AI are instrumental in combating illegal gambling in Singapore.



World Lottery Summit
21 to 24 Oct 2024

Our management team participated in the World Lottery Summit held in Paris, the premier annual gathering of the global lottery and sports betting community. Centred on the theme 'Impacting Society Together', the summit reaffirmed the shared commitment of World Lottery Association members to create positive social impact.

At the summit, Singapore Pools showcased our Community With A Heart 2023 campaign — which raised \$500,000 in support of the needy — as part of the Play for Society display.

Our Chief Executive Officer, Mr Lam Chee Weng, also contributed to a panel discussion on 'Lotteries' Use of AI', alongside industry peers from Jumbo Interactive (Australia) and Totalizator Sportowy (Poland), moderated by Mr Josh Johnston from Washington Lottery. The discussion provided valuable perspectives on how AI is being leveraged to enhance player experience, drive operational excellence, and strengthen social contributions.

04

People with Purpose

Board of Directors



KAI S. NARGOLWALA

Chairman, Non-Executive and Independent Director

Board Committee(s):

Leadership Development & Compensation Committee (Chairman),
Nominating Committee (Chairman)

Mr Kai S. Nargolwala is the Chairman of the board of Singapore Pools. He also serves on the board of PSA International Pte Ltd and Manipal Health Enterprises Private Limited and chairs the boards of 65 Equity Partners, Pentagreen Capital and Nxera Investment Holdings.

His career spanned several decades in the financial services industry in the United Kingdom, United States and Asia. Over the last 30 years, he has helmed the Asian businesses of Bank of America, Standard Chartered and Credit Suisse. He retired from executive roles at the end of 2011.

He previously served on the boards of several listed companies, including Credit Suisse Group AG, Prudential, Standard Chartered, Singapore Telecommunications

and Tate & Lyle. He was the Founding Chairman of Clifford Capital Holdings and the Chairman of Prudential Corporation Asia and Duke-NUS Medical School Governing Board. Additionally, he served as a board member of the Casino Regulatory Authority of Singapore and was a member of Visa International's Asia Pacific Advisory Board.

He is a fellow of the Institute of Chartered Accountants in England and Wales as well as the Singapore Institute of Directors. He earned his honours degree in Economics from the University of Delhi and is a Singapore citizen.

He was awarded the Public Service Star at the National Day Awards 2019 in recognition of his service to Singapore.



WAN MEI KIT

Board Director/ Non-Executive and Independent Director

Board Committee(s):

Audit & Risk Committee (Chairman), Nominating Committee (Member)

Ms Wan Mei Kit is an experienced professional in audit, risk control, governance and compliance roles of leading international banks, with knowledge spanning across the Asia-Pacific.

She is currently a Non-Executive Director and Chair of the Audit and Risk Committee and member of the Nomination Committee of Singapore Pools and member of the Tote Board Audit and Risk Committee. She is also a Non-Executive Director and member of the Audit Committee of Capitaland and China Trust Management Limited. She serves on various non-profit organisations as Chair of the Advisory Committee on Oversight of the United Nations Entity for Gender Equality and the Empowerment of Women (United Nations Women) in New York, and is a board member of Asia Philanthropic Ventures.

Ms Wan began her career with Cooper & Lybrand Public Accountants (now PricewaterhouseCoopers). Since then, she has worked in various global financial institutions and held various regional head and leadership roles in the global audit, compliance and operational risk functions within Standard Chartered Bank Singapore from 1989 to 2015. Her most recent corporate role was the Regional Head of Audit, ASEAN at Standard Chartered Bank Singapore.

Ms Wan is a fellow member of the Institute of Singapore Chartered Accountants (ISCA) and a Fellow of the Association of Chartered Certified Accountants (UK). She is an accredited director and a member of the Singapore Institute of Director and a Graduate of the Australian Institute of Company Directors.



NEO SING HWEЕ

Board Director, Non-Executive and Independent Director

Board Committee(s):

Leadership Development & Compensation Committee (Member)

Mr Neo Sing Hwee is a partner of the Ernst & Young Singapore Consulting Practice and the Global Client Service Partner of several large Temasek portfolio companies, government & public service accounts as well as private client accounts.

From 2018 to 2020, he was the Managing Director of Mapletree Investments, where he headed the operation business process department, group information system & technology department, group risk management department, group internal audit department as well as group policy and delegation of authority.

Mr Neo has more than 25 years of experience in providing risk management, business process and performance improvement, internal controls, and business advisory services to clients in various industries, including organisations in both public and

private sectors. From 2009 to 2018, he was a member of the EY Asean Partner Governance Council and led the Advisory (Risk) Internal Audit Practice in EY Singapore, Asean and the Asia-Pacific.

Mr Neo advised Audit Committees of listed companies as well as organisations in the public sector on leading practices, insights as well as issues relating to corporate governance, risk management, processes and controls. Currently, he also sits on the board of several government-related charities and social organisations.

Mr Neo has led and continued to lead teams in the review and assessment of risks as well as performance of internal audits for Singapore listed companies, MNCs as well as organisations in the government and public sector including ministries and statutory boards.



ZHANG WEIHAN

Board Director, Non-Executive and Independent Director

Board Committee(s):
Technology Committee (Member)

Mr Zhang Wei Han is the Deputy Commissioner (Investigation & Intelligence) and concurrent Director of the Criminal Investigation Department, Singapore Police Force. Prior to this, he has held several key appointments, including the Director of the Police Intelligence Department,

Deputy Director of the Criminal Investigation Department and Commander of Ang Mo Kio Division. He also served previously as Deputy Director of the Joint Operations Group at the Ministry of Home Affairs and Senior Assistant Director at the Ministry of Trade and Industry.



ALAN GOH KIM HUA

Board Director/ Non-Executive and Independent Director

Board Committee(s):
Leadership Development & Compensation Committee (Member),
Nominating Committee (Member)

Mr Alan Goh is currently the Chief Executive Officer of Sport Singapore. Prior to joining SportSG, he served as Deputy Secretary (Development and Regulation) in the Ministry of Communications and Information from 2019 to 2023 and served in the Republic of Singapore Navy and the Ministry of Defence for 26 years, rising to the rank of Rear Admiral.

His previous appointments include Group Chief of Policy and Strategy in MINDEF's Policy Office, Commander of the RSN's Maritime Security Task Force, Head of Naval Plans, Head of Naval Personnel, and Commanding Officer of the RSN's Missile Corvette Squadron. He was a competitive sailor in his school days and served as Commodore of the Singapore Armed Forces Yacht Club from 2017 to 2019 and Vice President (High Performance) of the Singapore Sailing Federation from 2018 to 2019.

Mr Goh holds a Bachelor of Arts (Honours) in Mathematics from Cambridge University and a Master of Business Administration (Sloan Fellow) from the Massachusetts Institute of Technology, where he was also a Fulbright Scholar. He is also a graduate of the United States Naval War College.

Mr Goh also previously served on the board of directors of Singapore Technologies Engineering and Unicorn International, as well as on the board of governors of Temasek Polytechnic. For his contributions over the years, Mr Goh was awarded the Public Administration Medal (Silver) (Military) in 2019 and the Civil Service Long Service Award (30 years) in 2023 and the COVID Resilience Medal in 2023.



KOK PING SOON

Board Director, Non-Executive and Independent Director

Board Committee(s):
Technology Committee (Chairman), Audit & Risk Committee (Member)

Mr Kok Ping Soon is Chief Executive Officer of the Singapore Business Federation (SBF), the apex business chamber advancing the interests of Singapore's business community in trade, investment and industry transformation. SBF represents more than 30,000 companies, as well as key local and foreign business chambers.

Before this, he was Chief Executive of the Government Technology Agency of Singapore, the lead agency driving Singapore's Smart

Nation initiative and public sector digital transformation. He also held various positions across government covering manpower, economic and security issues.

He also serves on the boards of ACRA, SBF Foundation, Global Compact Network Singapore, IPOS and NUS-ISS.



TAN BIN RU

Board Director, Non-Executive and Independent Director

Board Committee(s):
Technology Committee (Member)

Ms Tan Bin Ru is a leader in the financial technology (fintech) industry globally and a prominent figure in the Singapore blockchain community. As the Chairwoman of the Blockchain Association of Singapore, she leads the organisation with the vision to be the leading industry organisation for the advocacy, collaboration, convergence and fair use of blockchain and scalable technologies in Singapore.

Ms Tan is a regular speaker at various fintech events on Artificial Intelligence & Blockchain including Singapore Fintech Festival, Singapore Blockchain Fest, Abu Dhabi Finance Week and Singapore – India Hackathon 2023 (Fintech & ESG). Through her speaking engagements, she aims to promote the adoption and responsible use of blockchain technology in various industries and sectors.

Currently, she serves as President, Enterprise Digital in Singapore Technologies Engineering, leading the development of advanced healthcare and financial services solutions that optimise hospital

operations and enhance financial system resilience using AI, IoT, and cybersecurity technologies. With over 25 years of experience, she has led several leadership roles in MNCs and startups. Notable roles include Chief Executive Officer (Southeast Asia) of OneConnect Financial Technology, a technology-as-a-service platform for financial institutions and leadership roles at Microsoft and Hewlett Packard.

Ms Tan's contributions to the Singapore fintech industry have been recognised with numerous accolades, including being named "Top 5 Women in FinTech" and "Asia FinTech Leaders" at the 2019 Singapore FinTech Awards. She was also recognised with the "Woman in Fintech" award by Fintech Nation 65 in 2022. She is also a role model for women in the tech sector and was featured in the inaugural Singapore 100 Women in Tech List in 2020.

Ms Tan holds a bachelor's degree in mathematics from National University of Singapore. She is also a certified Six Sigma Master Black Belt.



TAN CHOON SHIAN

Board Director
Non-Executive

Mr Tan Choon Shian is the Chief Executive Officer (CEO) of Tote Board since 1 July 2023.

He was formerly Chief Executive, Workforce Singapore from 2016 to June 2023. Before that, Mr Tan served as the Principal and CEO of Singapore Polytechnic for more than three years. Prior to that, he was Deputy Managing Director of the Singapore Economic Development Board (EDB), where he held various diplomatic and leadership roles in Singapore and Japan, including First Secretary (Industry) of the Singapore Embassy in Japan. He also led various EDB divisions including Asia-Pacific operations, Electronics and

Precision Engineering Cluster, Planning and Policy, Marketing Communications and Knowledge Management.

Whilst at EDB, he was seconded for a year to the National Trades Union Congress (NTUC) as Director, Corporate Development.

Mr Tan graduated as a valedictorian from the University of Tokyo with a Bachelor of Science (Information Science) in 1992. He was a Sloan Fellow at Stanford University, where he obtained a Master of Science in Management in 2000. He completed his Advanced Management Programme at INSEAD in 2011.



LAM CHEE WENG

Executive Director and Chief Executive Officer

Mr Lam Chee Weng is the Chief Executive Officer of Singapore Pools and was appointed to the board on 1 May 2019.

A seasoned finance professional with more than 30 years of work experience, he joined Singapore Pools in June 2017 as Chief Financial Officer. He has had commercial experience working in publicly listed companies and multinational companies with coverage across the Asia-Pacific. An auditor by training, he started his finance career with KPMG in 1992 and holds professional qualifications with CA Singapore, ACCA UK, CPA Australia, CA Malaysia and CFA Institute USA. In addition, he has an MBA from RMIT University, Australia and has completed the Advanced Management Programme and International Directors Programme with INSEAD.

He serves as the Chairman of the Executive Committee of the Asia-Pacific Lottery Association and as a committee member

for United Lotteries for Integrity in Sports, a non-profit organisation that protects the integrity of sports and prevents match-fixing. He is also the Asia-Pacific Region Representative and Chairman of the Audit Committee of the World Lottery Association.

He is currently Deputy Chairman of iShine Cloud and a board member and Audit Committee Chairman of Kallang Alive Sport Management and the TENG Company. He also serves as a board member of Selegie Management and Workwell Leaders, as well as being a co-opted member of Cerebral Palsy Alliance Sg. He was the Co-Chairman for the Responsible Gambling Forum in Singapore from 2019 to 2023, where he spearheaded responsible gambling efforts within the gambling industry, particularly in Singapore Pools. He also sits on the advisory board of the Singapore Silent Heroes Awards, which recognises ordinary Singaporeans for their extraordinary acts of humanity and compassion.



LEE KWOK CHEONG

Board Director, Non-Executive and Independent Director (Until 30 Jun 2025)

Board Committee(s):

Audit & Risk Committee (Member)

Mr Lee Kwok Cheong retired in 2019 after a 41-year career in IT and education, of which 23 years was in the role of Chief Executive Officer. He was adjunct faculty at Nanyang Technological University and Singapore University of Social Sciences for many years.

His many leadership positions included being the founding CEO of NCS, which grew to be Southeast Asia's largest IT services provider, founding President of the Singapore Association for Private Education, and President of the Singapore Computer Society.

For his public services, Mr Lee was conferred two National Day Medals by the President in 2010 and in 2016. He was also conferred honorary doctorate degrees by RMIT University, University of London and University of Stirling.

Currently, he is on the board of an Australian university's Singapore branch, an education company in Vietnam, a government-owned gaming operator, a mental health charity and the national association of social service agencies.



GIAM CHIN TOON

Board Director, Non-Executive and Independent Director (Until 30 Jun 2025)

Board Committee(s):

Leadership Development & Compensation Committee (Member) (Apr 2023 to Jun 2023),
Nominating Committee (Member)

Mr Giam Chin Toon has over 50 years of experience in law practice. He acted as Counsel in numerous major cases in court proceedings and before arbitral tribunals. He specialises in commercial cases, in particular building and construction, banking, property and corporate disputes.

He is also actively involved in arbitration, mediation and alternative dispute resolution and has served as arbitrator domestically and internationally.

A former President of the Law Society of Singapore, he played a key role in developing and growing the society's Criminal Legal Aid Scheme where he served as its Chairman. He was also formerly Chairman of the Law Society's Inquiry Panel. He was among the first batch of Senior Counsels appointed in 1997 and was conferred the CC Tan Award by the Law Society in 2006.

Mr Giam has held directorships (past and present) in public and private companies.

Corporate Governance Framework

CHAIRMAN
Kai S. Nargolwala

Key objective:
To lead the board and create conditions for the overall effectiveness of the board, board committee and individual directors.

THE BOARD OF SINGAPORE POOLS

Kai S. Nargowala
Giam Chin Toon
Lee Kwok Cheong
Wan Mei Kit
Neo Sing Hwee
Zhang Weihai
Alan Goh
Kok Ping Soon
Tan Bin Ru
Tan Choon Shian
Lam Chee Weng

Key objective:
To create value for shareholders and ensure the long-term success of the company.

AUDIT AND RISK COMMITTEE

CHAIRMAN
Wan Mei Kit

MEMBERS
Lee Kwok Cheong
Kok Ping Soon

- Key objective:**
- To assist the board in discharging its statutory responsibilities and other duties relating to internal controls, financial and accounting matters, compliance, as well as business and financial risk management.
 - To review the company's risk strategy and policies, as well as the adequacy and effectiveness of its risk framework.
 - To monitor the implementation of risk mitigation plans.

NOMINATING COMMITTEE

CHAIRMAN
Kai S. Nargolwala

MEMBERS
Wan Mei Kit
Giam Chin Toon
Alan Goh

- Key objective:**
- To identify and make recommendations to the board on the appointment of all directors, as well as the composition of the board and other board committees.
 - To evaluate the effectiveness of the board.

LEADERSHIP DEVELOPMENT & COMPENSATION COMMITTEE

CHAIRMAN
Kai S. Nargolwala

MEMBERS
Neo Sing Hwee
Alan Goh

- Key objective:**
- To oversee the remuneration of the board and senior management, and set appropriate remuneration frameworks and policies, including long-term incentive schemes as to achieve annual and long-term performance.
 - To review succession and development plans for key positions.

TECHNOLOGY COMMITTEE

CHAIRMAN
Kok Ping Soon

MEMBERS
Tan Bin Ru
Zhang Wei Han

CO-OPTED MEMBERS
Chua Ah Leng
Ying Shao Wei
Ong Chen Hui
Ng Tiong Gee

- Key objective:**
- To advise the company on its IT strategic direction and share insights on emerging technological trends, challenges and opportunities.
 - To guide and oversee the company's technology-related strategies and risk management.

EXECUTIVE LEADERSHIP MEETING

CHAIRMAN
Lam Chee Weng

MEMBERS
Li Chong Jin
Yeo Teck Guan
Tay Boon Khai
Simon Leong

- Key objective:**
- To support the company and its chief executive in the management of its strategic goals and objectives.
 - To have an overview on financial performance, people and policy matters of strategic significance.

Technology Committee



KOK PING SOON
Board Director, Non-Executive and Independent Director
Board Committee(s):
Technology Committee (Chairman), Audit & Risk Committee (Member)

Mr Kok Ping Soon is Chief Executive Officer of the Singapore Business Federation (SBF), the apex business chamber advancing the interests of Singapore's business community in trade, investment and industry transformation. SBF represents more than 30,000 companies, as well as key local and foreign business chambers.

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TAN BIN RU
Board Director, Non-Executive and Independent Director
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Technology Committee (Member)

Ms Tan Bin Ru is a leader in the financial technology (fintech) industry globally and a prominent figure in the Singapore blockchain community. As the Chairwoman of the Blockchain Association of Singapore, she leads the organisation with the vision to be the leading industry organisation for the advocacy, collaboration, convergence and fair use of blockchain and scalable technologies in Singapore.

operations and enhance financial system resilience using AI, IoT, and cybersecurity technologies. With over 25 years of experience, she has led several leadership roles in MNCs and startups. Notable roles include Chief Executive Officer (Southeast Asia) of OneConnect Financial Technology, a technology-as-a-service platform for financial institutions and leadership roles at Microsoft and Hewlett Packard.

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Ms Tan holds a bachelor's degree in mathematics from National University of Singapore. She is also a certified Six Sigma Master Black Belt.



ZHANG WEIHAN

Board Director, Non-Executive and Independent Director

Board Committee(s):
Technology Committee (Member)

Mr Zhang Weihang is the Deputy Commissioner (Investigation & Intelligence) and concurrent Director of the Criminal Investigation Department, Singapore Police Force. Prior to this, he has held several key appointments, including the Director of the Police Intelligence Department,

Deputy Director of the Criminal Investigation Department and Commander of Ang Mo Kio Division. He also served previously as Deputy Director of the Joint Operations Group at the Ministry of Home Affairs and Senior Assistant Director at the Ministry of Trade and Industry.



CHUA AH LENG

Co-Opted Member
Technology Committee

Mr Chua Ah Leng currently serves as the Director of Digital Solutions & Infrastructure at AsiaPac Technology Pte Ltd. Prior to this role, he held the position of Group Chief Operating Officer at TOFFS Technologies. Before that, he served as the Assistant Chief Executive Officer at CrimsonLogic, overseeing competency development, project delivery resource enhancement, and the provision of technical resources.

Before joining CrimsonLogic, Mr Chua was the Senior Vice President at Singbridge Corporate Pte Ltd, where he was stationed in China, involved in the Sino Singapore Guangzhou Knowledge City (SSGKC) project. His responsibilities included managing the ICT roadmap, implementation, and overall management of SSGKC, as well as overseeing initiatives such as SMART City, ECO City, Design City, and Learning City.

With more than 45 years of experience, Mr Chua has held various significant positions including President and COO of Stratech Systems Ltd, COO of Singapore

Computer Systems, CEO of PrivyLink Pte Ltd, CEO of Frontline Services, and COO of FrontLine Technology, among others.

Mr Chua earned his Bachelor of Science (Honours) degree in Physics from Nanyang University and holds an Executive Certificate in Directorship from Singapore Management University. He also completed the Stanford-National University of Singapore Executive Programme. He is accredited as Senior Accredited Director from Singapore Institute of Director. Additionally, he is a Fellow of the Singapore Computer Society and holds certifications as a Certified Senior of CITPM and COMIT. Furthermore, Mr Chua contributes his expertise as a Trusted Delivery Partners at Singapore Corporate Enterprise, serves on the Technology Advisory Committee of the Singapore Children Society and serves as a member of the Industry Advisory Committee (IAC) for the SIT Digital Skills and IT Enrichment (dSITE) framework.



YING SHAO WEI

Co-Opted Member
Technology Committee

Mr Ying Shaowei is the Chief Scientist of NCS Pte Ltd. In this role, he helps shape and guide the longer-term technology strategy and innovation agenda of Southeast Asia's leading technology services company. He also serves as the client technology advisor to NCS' strategic accounts.

A veteran data and analytics strategy expert and practitioner, he is also the founder of DataSpark, a Singapore-based AI and analytics start-up specializing in telecom data. Under his leadership, Mr Ying guided the start-up's expansion to Australia, Southeast Asia and the Middle East.

Prior to DataSpark, Mr Ying was a consultant at McKinsey & Co, where he actively served tech and telco companies in Asia and Europe. He started his career in the Administrative Service of the Singapore Government, formulating various economic and international trade policies and negotiating Free Trade Agreements.

He holds a Master of Business Administration from University of Pennsylvania – The Wharton School and Master of Engineering and Science degrees from Imperial College UK and NUS respectively.



ONG CHEN HUI

Co-Opted Member
Technology Committee

With two decades of cybersecurity and tech innovation expertise, Ms Ong Chen Hui leads diverse teams in driving impactful outcomes in deep tech. As the Assistant Chief Executive (Business-Technology Group) at Singapore's Infocomm and Media Development Authority, Ms Ong spearheads initiatives in emerging technologies like AI, 5G, Quantum Safe Communications, and Green ICT.

Ms Ong also advocates for diversity in the industry, and contributes to various

organisations like the OECD Experts Group on AI Compute and Climate. She excels in translating tech advancements into business opportunities and vice versa, having built and managed teams across different domains, from concept to execution.

With a strong academic background, including a PhD from the Singapore-MIT Alliance, Ms Ong has a proven track record in business development, R&D, and security-related roles.



NG TIONG GEE

Co-Opted Member
Technology Committee

Mr Ng Tiong Gee is an accomplished C and Board level executive with proven success in building and leading high-performance teams across multiple geographies. A strategic thinker that is versatile in playing multiple roles at large and small corporations. Successfully integrated two of the largest independent semiconductor Assembly and Test providers in the role of

Lead Integration Manager. Strong interest in working with and developing people.

His Specialties: Strategy, Digital Transformation, Leading complex IT systems, Strong Human Resources and Organisation Development Leader, Mergers and Acquisition.



Senior Management

1 Mr Lam Chee Weng

Chief Executive Officer

2 Ms Debbie Ng

Senior Director, People & Culture and Singapore Pools Academy

3 Mr Leemon

Senior Director, Customer and Corporate Strategy

4 Mr Li Chong Jin

Chief Financial Officer

5 Mr Chin Sau Ho

Senior Director, Community Partnerships & Communications

6 Mr Jonathan Lim

Director, Transformation Programme Office

7 Mr Alan Soon

Senior Director, Channels

8 Mr Simon Leong

Chief Product Officer

9 Mr Tay Boon Khai

Chief, Risk & Compliance

10 Mr Paul Fong

Director, Legal Counsel

11 Mr Yeo Teck Guan

Chief Business Technology Officer



Operations Committee

The Operations Committee consists of representatives who have daily operating responsibilities for their respective divisions. The committee's main objective is to direct and ensure that business and operational results are achieved in accordance to approved budgets and plans. With a reporting line to Senior Management, the committee also reviews and resolves operational issues, and identifies opportunities for operational improvement.

- | | | | |
|---|---|---|---|
| 1 Alan Soon (Chair)
Channels | 5 Ee Hock Chye
Customer | 10 Kevin Pang
Procurement | 15 Tan Hong Yi
Wagering Control |
| 2 Lee Sin Yee
Community Partnerships & Communications | 6 Jude Goh
Singapore Pools Academy | 11 Alex Chan (Deputy Chair)
Infrastructure Operations | 16 Kristine Tan
Business Operations |
| 3 Mohd Norhelmy Bin Ja'afar
Facilities Management | 7 Grace Chong
Capability Governance Office | 12 Germaine Ngan
Insights & Analytics | 17 Fu Jun Cong
Product Planning & Development |
| 4 Anthea To
Retail Network Excellence | 8 Wallace Tan
Digital Governance, DevOps & QA | 13 Wong Chun Fye
Finance | 18 Jenny Siew
People & Culture |
| | 9 Lorraine Yeak
Compliance & IT Risk | 14 Sharon Choo
People & Culture | |

05

Built on Purpose, Moved by People

To keep pace with evolving market trends and offer customers a diverse and compelling slate of experiences, Singapore Pools continuously reviews and updates our products and sales channels. Innovation through technology and digitalisation continues to enhance customer experiences and drive operational excellence to stay effective as a counter to illegal operators. These strategic efforts have led to steady progress across multiple fronts.

Strengthening and Diversifying Our Offerings

We continued to build on our horse racing initiatives to expand Singapore Pools' international presence and strengthen collaboration with our business partners. This year marked the third consecutive year of the Singapore Pools Trophy named races, where we partnered our key racing partners to raise our corporate branding on the global simulcast stage. These included inaugural named races with Perak Turf Club and Perth Racing. These efforts reflect our commitment to deepening ties with overseas jurisdictions, creating new collaborative opportunities and enhancing the international visibility of the Singapore Pools brand in support of the sport's growth.

Horse racing fans were also better served through several new initiatives. Regular premier races from key Middle East jurisdictions were introduced during their October-to-April season, bringing elite races from Saudi Arabia and the United Arab Emirates — including the US\$20 million Saudi Cup. These additions elevated both the quality and appeal of our horse racing offerings.

Football also remains central to many of our customers. To stay competitive and relevant, five new football leagues were offered by Singapore Pools. They include A League (Women), Saudi League, UE Conference League, Campeonato Paulista and French League Division 2.

These enhancements provide our sports customers with a more complete 'live' betting experience for major tournaments around the world.



Building Trust and Operational Resilience

The integrity and continuity of lottery draw operations are essential to maintaining public trust and regulatory compliance. To strengthen this, we set up a new Lottery Draw Operations Backup Office at Bukit Merah at the end of 2024. This facility ensures uninterrupted lottery draw operations in the event of a crisis or disruption at the main office — such as system failures, building inaccessibility, or other emergencies.

The new Backup office has significantly improved our operational resilience. Fully equipped and secure, it meets all technical, operational, and regulatory requirements for live lottery draws. With this setup, we can now respond to service disruptions in half the time, ensuring that our services remain consistent and reliable under any circumstances.

Strengthening public trust is a cornerstone of our brand and business. In 2024, we also introduced delayed broadcasts of TOTO draws to improve customer experience and promote greater transparency. By bringing customers

behind the scenes of the draw process, the broadcasts demystify operations and create a more open engaging experience. This initiative also reflects our commitment to adopting digital solutions that enhance customer touchpoints and satisfaction.

Since its launch, the delayed telecast has achieved around 1,000 unique views per draw, with viewership showing an upward trend.

To deliver more quality horse racing simulcasts, we established a Broadcast Operations Centre on Level 8 of the Singapore Pools building. This centre oversees and delivers live overseas racing content to customers via off-course betting centres, dedicated Horse Racing Channels, and the livestreaming platform on users' Singapore Pools Account.

In addition, we developed a new horse racing information microsite to improve accessibility and engagement. Featuring an enhanced racing calendar, racecards, and customisable features via API integration, the microsite provides seamless access to timely updates on horse colours, jockeys, trainers, track conditions, and horse form.

Expanding Our Reach and Impact Through Our Retail Network

Singapore Pools remains steadfast in growing our retail network to ensure broad access to safe and responsible betting services. In FY2024/25, we launched several strategic initiatives to reinforce our presence and elevate outlet service standards across the network.

We partnered with two new chain store brands — Shell and ACE — to widen our market coverage and offer legal betting through a variety of retail shops. These collaborations resulted in the opening of six new outlets: three shell locations at Tuas South, Geylang, and Bukit Batok West as well as three ACE stores at Changi, Geylang, and Lorong Chuan.

The horse wagering product was also rolled out at 28 authorised retailers as part of a two-year pilot programme, complementing the existing availability at our branches and live betting venues.



Fostering Strong Community and Stakeholder Connections

We deepened engagement efforts through the Retail Stakeholder Engagement Taskforce (RSET), which continues to play a vital role in strengthening community trust and collaboration.

In FY2024/25, we broadened our outreach to connect with community partners. Not only have we hosted these stakeholders at our outlets, but we also participated in key community events such as the Jurong Town Constituency's Community Response Roundtable and the Pasir Ris Chingay Heartlands Celebrations.

Singapore Pools also partnered with the Agency for Integrated Care (AIC) to support the Dementia-Friendly Singapore initiative by designating five outlets as Go-To Points (GTPs). These outlets act as accessible hubs offering educational resources

to the public and support materials for caregivers of persons living with dementia.

To strengthen our community ties through sport, Singapore Pools supported Euro Screenings at Our Tampines Hub and Heartbeat @ Bedok. These events united residents in the excitement of live football, with Singapore Pools sponsoring prizes to enrich the overall community experience.

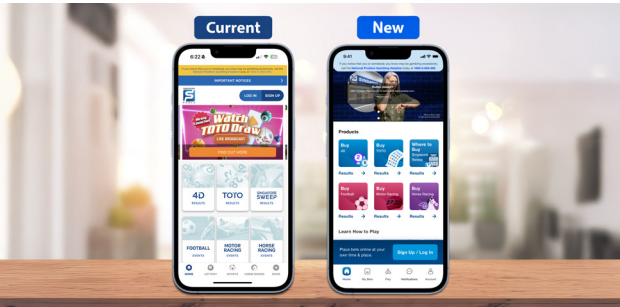


Enhancing Our Account Services to Stay Ahead in the Market

To keep pace with competition from illegal operators, we have intensified our efforts to deliver user-focused digital experiences across our account platforms. Our newly formed User Experience design team is spearheading a comprehensive redesign of the Singapore Pools Account website and mobile app.

This channel refresh addresses customer pain points while improving account services and product content delivery. Guided by robust UX principles, these improvements will not only streamline existing services but also introduce innovative features that better anticipate and fulfil customer needs.

This channel refresh marks a significant milestone in strengthening our internal expertise, being the first major in-house channel development project in partnership with the Business Technology team. To fuel the next phase of the mobile app redesign, we have embraced new frontend technologies such as Flutter and microservices. An internal pilot involving over 70 staff has been completed to ensure the product meets the highest quality standards ahead of its launch.



Before



Delivering Consistent and High-Quality Experiences Within Outlets

To position our retail business for the future, we are committed to optimising our retail spaces and enriching service delivery to modernise the customer experience and amplify brand visibility.

We successfully rolled out PayNow services across all outlets, providing customers with a secure and convenient payment and prize collection option. To support this launch, our retail frontline training team equipped over 2,400 operators through comprehensive training over six months, ensuring a smooth rollout and superior customer experience. The adoption of PayNow has reduced cash handling, improved operational efficiency, and enabled our staff to dedicate more time to serving customers.

Our ongoing multi-year Outlet Improvement Programme continues to revitalise retail spaces. Notable refurbishments this year include outlets at Chinatown Point, Woodlands, Clementi, and Yishun. Beyond cosmetic upgrades, better lighting and improved content screens were installed in outlets to create a more comfortable and informative experience.

To unify and bolster brand identity, all authorised retailer outlets, including individual and chain stores have begun adopting standardised signboards. This shift away from previously diverse designs ensures consistencies in colour, typography, and logo application, establishing a more cohesive and recognisable brand identity and clearer presentation of information for customers.

After



Celebrating the Spirit of Service Excellence

This year, our in-house Retail Excellence Awards were extended to include our authorised retailer partners, recognising outstanding contributions across our wider network. A total of 10 exceptional individuals and 20 outlets were honoured for their achievements in operational excellence and delivering exceptional customer service.

In a further mark of distinction, 108 of our colleagues received the Excellent Service Award (EXSA) 2024 from the Singapore Retailers Association. This national accolade recognises individuals who consistently go above and beyond in service delivery, setting new benchmarks for service quality in Singapore's retail landscape. This achievement reflects the strength of collaboration within our frontline teams and underscores the dedication and service mindset of our people.



Innovation for Long-Term Impact

Our Innovation Team has implemented pilot projects that deliver long-term impact for the business. One such achievement is the Ticket Checker, which has progressed beyond the proof-of-concept stage and is now fully deployed at Livewire in the Singapore Pools building. This self-service tool allows customers to check their lottery tickets for winnings, enhancing convenience and efficiency. With its success, the solution has been handed over to the operations team for further rollout across multiple branches.

Another key milestone is a facial recognition project to strengthen security surveillance at Singapore Pools Off-Course Betting Centres. This initiative has not only improved staff efficiency in surveillance operations but also reinforced Singapore Pools' commitment to safeguarding the community. As part of our continued push for smart, future-ready solutions, we unveiled the Hologram AI Concierge located at our Level 11 office of the Singapore Pools building. This smart, interactive assistant leverages AI and speech recognition technology to enhance workplace experience.

We also introduced the Digital OMGxSpace, a virtual one-stop hub for employees and invited guests. It showcases our past achievements while inspiring future, socially

responsible innovation. This virtual environment expands our innovation footprint without increasing the physical space required while embodying a more sustainable and forward-thinking approach.

This year's progress reflects our commitment to strengthening the innovation pipeline, from surfacing new ideas to developing these impactful solutions that create value across the organisation.

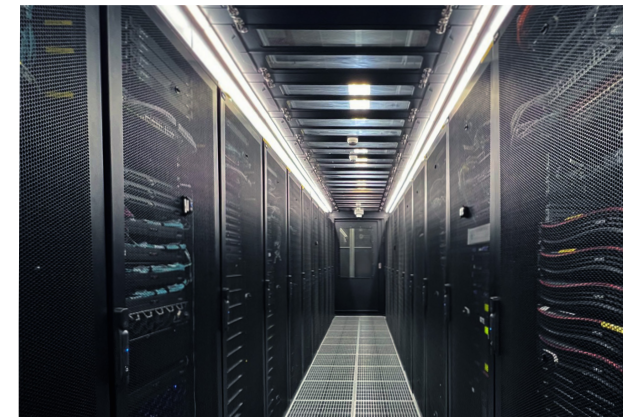


His Majesty King Jigme Khesar Namgyel Wangchuck of Bhutan and his delegation was introduced to our Innovation Hub and operations centre during his visit, gaining firsthand insights into how we integrate safer gaming features across all our products and channels.

Generative Artificial Intelligence Workshops

The Innovation team hosted the first Generative Artificial Intelligence (Gen AI) Huddle Workshop, featuring facilitators from Singapore Polytechnic. This collaborative session brought together colleagues from Procurement, Legal, Insight & Analytics and FM Security to collectively explore the transformative potential of Gen AI.

The workshop aimed to assess the impact of Gen AI, identify opportunities where it can support daily operations, and surface real ground-level use cases relevant to each division. It marked a significant step in fostering innovation awareness and building practical readiness for future AI-driven solutions across the organisation.



Data Centre Modernisation

To enable us to stay effective in diverting demand from illegal operators, our Business Technology team has been upgrading our technological infrastructure and gaming services. As data centres serve as the backbone of our infrastructure, business applications and data, Singapore Pools launched the Data Centre Modernisation Programme, successfully completing a sophisticated tri-site "active-active-active" architecture from hardware to software.

During the fiscal year, Singapore Pools successfully migrated three data centres without disrupting business operations. We have transformed our model from the traditional "primary-standby-disaster recovery" setup to a modern all-active architecture with three autonomous data centres. This new approach enhances our overall reliability and performance, from the data centres to the critical applications we utilise. It allows us to dynamically shift important IT workloads between the data centres during scheduled maintenance or unexpected outages, ensuring the continuous delivery of key services.



Modernising Legacy Gaming Infrastructure

Singapore Pools’ transformation of our legacy gaming infrastructure was honoured at the Singapore Business Review (SBR) Technology Excellence Awards, a distinguished platform recognising companies at the forefront of innovation and digital progress. Part of the regional Asian Technology Excellence Awards held across 50 countries, the SBR Awards highlight exceptional projects that are revolutionising industries through technology.

In this award-winning project, Singapore Pools collaborated with AsiaPac to revamp its legacy gaming infrastructure by adopting a modern, scalable and secure digital architecture. The cornerstone of this transformation was the transition to a cloud-native microservices architecture supported by a Software-Defined Data Centre (SDDC). This approach

enables the infrastructure to be fully automated, programmable and highly responsive to real-time demands, ensuring the platform could effortlessly scale during peak events — such as major sports tournaments — without compromising performance.

Moreover, the application of Infrastructure as Code (IaC) and Continuous Integration/Continuous Deployment (CI/CD) pipelines facilitated consistent, automated deployments across various environments, significantly reducing manual intervention and accelerating feature delivery. These innovations led to a 30% reduction in operational overhead, a 40% improvement in scalability, and a 50% faster time-to-market for new services.

The SBR Technology Excellence Award affirms Singapore Pools’ leadership in responsible digital transformation as we develop a resilient, future-ready platform that sets a new standard for the non-profit gaming industry and beyond.

Sustained Commitment to Customers

At Singapore Pools, we continued to roll out new initiatives under the Customer Engagement Framework, which is designed to divert market share from illegal operators, moderate the overall interest in gambling and provide a safer play environment for those that choose to play for a little flutter.

Guided by our commitment to customer care, we deliver quality service while ensuring a safe and legal gaming experience.

One component of this strategy is the introduction of Pools membership programme, which was launched after the cessation of horse racing by the Singapore Turf Club on 5 October 2024, to transition the legacy benefits previously offered to racing fans. Designed to ensure a smooth and secure transition for affected stakeholders, this programme reinforces Singapore Pools’ commitment to providing a safe and regulated wagering platform, while reducing the risk of customers turning to illegal betting markets.

Another initiative is the SPPL Presence, where we engage sports fans at major events in Singapore through curated activities, creating top-of-mind brand awareness about Singapore Pools whilst supporting sports development locally. Singapore Pools proudly participated in various

sporting events in FY 24/25, including KFF Singapore Badminton Open, FIBA Intercontinental Cup, WTA Singapore Tennis Open and WTT Singapore Smash, interacting with more than 2,400 sports enthusiasts in all.

Customer Care

Customer Service Management was rebranded as Customer Care to underscore our commitment to customer well-being and to demonstrate our progression from a reactive service approach to a proactive engagement model, where we reach out to customers who exhibit signs of potential risk through targeted care calls. To support this initiative, agents have completed specialised training focused on empathetic communication, risk identification and solution-focused interactions. This approach aims to strengthen early intervention, improve customer outcomes and reinforce our genuine commitment to customer well-being.



06

Trust is Our True Capital

As the sole legal operator for lottery, sports betting and horse wagering, Singapore Pools remains committed to conducting our gaming operations responsibly, in accordance with Singapore's gambling regulations and strict governance practices. We continually uphold Safer Play practices, which include recognising and managing the risks associated with gambling, as well as promoting safe and healthy gambling practices amongst our customers.

Safer Play Initiatives

Responsible Gambling Awareness Week (RGAW) 2024 was held from 17 to 27 October 2024, with the theme "Are you aware of Responsible Gambling Tools?". In partnership with the National Council of Problem Gambling (NCPG), we hosted outreach roadshows at 12 selected Singapore Pools outlets islandwide to share tips on how to bet with care and to promote safer play at our outlets with our customers.

In addition to the retail roadshows, adapted collaterals for RGAW 2024 by NCPG were launched with a call to action encouraging our customers to better understand healthy betting habits. Customers were encouraged to understand the potential risks of their betting behaviour by taking a self-assessment test across our remote and retail networks.



Customers participating in interactive games at our Responsible Gambling Awareness Week 2024 roadshow, learning practical tips on betting with care and staying in control.

Safer Play Microsite Refresh

In October 2024, we refreshed our Safer Play microsite, highlighting the social safeguard features that make the retail and online environment safer for customers. There is also a new section featuring Safer Play tips, tools and help resources to encourage customers to make positive changes to their betting behaviours.

Risk Management Initiatives

Singapore Pools has implemented an Enterprise Risk Management (ERM) policy to integrate risk management into our day-to-day business operations, enhance decision-making and mitigate risks to meet our business goals and objectives. Driving the policy are Key Risk Indicators that are tracked and monitored with clear escalation thresholds.

In FY2024/25, we launched other new initiatives to build a more risk-centric culture. They include:



ERM, Incident and Crisis Management Workshops

Conducted by the Risk & Compliance team to raise awareness of risk management best practices for colleagues across different business units.



Extending the Control Self-Assessment (CSA) Programme to Retailers

Implemented for higher-risk processes to enhance staff awareness of controls in policies and procedures. This year, we expanded the CSA programme to our retailers.



CERT NO.: IS27-2020-0067
ISO/IEC 27001 : 2022

Transitioned to the New ISO/IEC 27001:2022 Standard

We successfully transitioned from the ISO/IEC 27001:2013 standard to the latest ISO/IEC 27001:2022 standard, which is the world's best-known standard for information security management systems.

Business Continuity Management (BCM)

Singapore Pools has an enterprise-level BCM policy which comprises three major disruptive scenarios and respective Business Continuity Plans (BCPs) around (i) IT Resiliency; (ii) Alternate Site Resumption; and (iii) Pandemic. This is supplemented by an Incident Notification Guidance Matrix and a centralised incident reporting system to enable prompt notification of incidents.

This year, all BCP exercises were 100% completed, with all targets met.

Draw Integrity

To uphold the integrity of our lottery draws, Singapore Pools utilises mechanical draw machines and multiple sets of draw machines and balls. Each set is randomly selected and witnessed by an independent auditor before draw events at our Singapore Pools Building. Independent public accounting firms also regularly review our draw procedures to verify compliance with industry standards, ensuring transparency and fairness in our lottery operations.

07

Care at the Core

Our “Best People” strategy aims to create a great workplace defined by purpose and pride, and we want our employees to thrive in a vibrant, learning-oriented and caring environment. We take a proactive and long-term approach to fostering a corporate culture where employees can feel inspired and flourish.

Renewal of Collective Agreement for 2025 to 2028

Singapore Pools has signed the Collective Agreement with the Singapore Manual and Mercantile Workers Union for another three years from 2025 to 2028. This renewal reaffirms our commitment to fair and progressive employment practices, and to fostering strong labour-management relations. This milestone highlights the importance of collaboration between management and the union in building a supportive, inclusive and future-ready workplace.

Your Voice, Loud & Clear!

Insights from Your Voice, our biennial employee engagement survey, continue to shape many of our People initiatives. Our fifth edition, Your Voice 2024, was conducted in November and saw a strong participation rate of 98%, as well as a Sustainable Engagement score of 84%, which is two percentage points above the Singapore average. We are especially encouraged by the high positive endorsement scores across key categories such as Values, Communication and Employee Development. These results reflect the strength of our culture and the commitment of our people.



The Collective Agreement Signing Ceremony attended by Singapore Pools' Chairman and senior management, as well as the Singapore Manual and Mercantile Workers' Union (SMMWU) and the Singapore Pools Union Committee Branch.

Winning in Well-being

Understanding the vital role leaders play in workplace well-being, our People Managers were trained to be first responders for mental health. The training equips them to identify distress, respond empathetically and guide employees to appropriate resources. To date, 62% of our leaders, led by senior management, have completed the training. By the end of 2025, all People Managers will be trained, ensuring every leader is empowered to foster a psychologically safe and supportive environment.

The Singapore Pools Challenge Cup (SPCC) continued to foster camaraderie and teamwork through fun and competitive activities, including the SingaPop Stars Contest, Battle 4s Telematch and AI Model Car Grandprix. Like-minded colleagues also connect through company-supported staff interest groups such as futsal and running.

We encourage employees to take charge of their health and are heartened by a 62% increase in participation in our annual health screening exercise. To promote active lifestyles, we increased the frequency of fitness classes at our headquarters and adjusted the start times to better accommodate working parents.

Recognising that family, relationships and well-being are deeply intertwined, we encourage employees to prioritise time with loved ones through initiatives like Eat with Your Family Day. We also offer corporate memberships to local attractions such Gardens by the Bay, Bird Paradise and the National Service Resort & Country Club, enabling staff to create meaningful experiences with their loved ones.



Pioneer group of senior management who completed training to be first responders for workplace mental health.

Innovation in People Operations

We continue to modernise our People Operations by leveraging smart technologies that transform the way we attract, engage and support talent. AI-powered tools have been introduced to streamline candidate selection, automate routine tasks and improve responsiveness. A key milestone is the development of an in-house chatbot that facilitates real-time interactions with employees. These innovations enhance operational agility and reinforce our commitment to delivering a seamless and people-centric experience.

Looking Ahead

As we build on the momentum of our people-first initiatives, Singapore Pools remains committed to shaping a workplace where every employee feels supported and empowered to contribute meaningfully. Guided by a shared vision and strong sense of purpose, we will continue to invest in our people, strengthen our culture, and drive positive change for our organisation and for the community we serve.



Work hard and play hard - employees went 'Back to School' at the annual Staff Appreciation Dinner.



Singapore Pools Grand Prix - Employees took on the thrill of motor racing powered by Machine Learning.

08

Where Every Win Gives Back

People are Singapore Pools' greatest asset and the community is at the heart of all we do. We are committed to equipping our employees with the skills, knowledge, and values to serve a greater community purpose. By leveraging our volunteer resources, financial contributions through sponsorships, and key assets such as the Singapore Pools Academy and iShine Cloud, we foster a strong culture of community giving and staff volunteerism. These efforts align with our long-term goals of advancing social responsibility, supporting the community, and enhancing staff well-being.

Culture of Innovation and Training

The Singapore Pools Academy is a key pillar of our people development initiatives. We offer our employees a comprehensive curriculum to develop diverse skills, foster innovation and support career progression.

In line with our goals of employee development, we continued to run the Certification in Business Digitalisation and Transformation programme, equipping our staff with the capabilities to navigate the evolving digital landscape and drive sustained innovation and efficiency. This year, 80 employees graduated from the programme, achieving certification in critical areas such as AI, data storytelling and digital tools.

“Attending this course has allowed me to understand better the different tools and technologies being used in business today, and how they can potentially improve and drive efficiency within the organisation.”

Mr Seetoh Chee Ming, Senior Executive Officer,
Digital Innovation

“Business Digitalisation and Transformation, to me previously, were merely buzzwords. The Certification has allowed me to gain clarity on what it entails and better appreciate these digital initiatives at work.”

Ms Leow Su Wei, Manager,
Insights & Analytics

Beyond future-skilling, the Academy also focused on fostering a culture of innovation in learning. Our Trainers Unite Community of Practice explored different learning methodologies by collaborating with the Institute for Adult Learning (IAL), which focused on Generative AI in training. Separately, a partnership with the Singapore Institute of Technology (SIT) empowered our trainers to experiment with immersive Augmented Reality tools, enhancing engagement and knowledge retention.

Parallel to technological advancements, a core focus remained on elevating service excellence. The Service Excellence Series, a blended learning approach encompassing classroom and self-paced modules, reached over 1,000 frontliners. This initiative reinforces key customer experience

and service coaching principles, ensuring consistent and responsive service delivery across all customer touch points.

Investing in our leadership pipeline, the Academy piloted a targeted Corporate Coaching and Mentoring programme for frontline supervisors. It introduced a practical module focused on handling difficult conversations for People Managers. These foundational initiatives supported approximately 100 supervisors and managers, building a strong base for scalable leadership development.



Supporting NPOs and Uplifting the Community

Our commitment to people development extends beyond Singapore Pools. Recognising the vital role of non-profit organisations (NPOs) in our community, we expanded our Academy's reach in 2021, providing free access to people development programmes and helping them build a stronger workforce to maximise their impact on the community.

Building upon the Memorandum of Understanding established with SIT in March 2024, the Academy provided financial assistance to 26 professionals from 16 non-profit organisations to attend the Certificate in Business Digitalisation and Transformation course.

“The most valuable aspect of this programme was the hands-on practice and practical sharing by the trainers. I can now frame and present business issues better and propose solutions by leveraging robust data.”

Mr Ow Khai Hoong, Deputy CEO,
Equal Ark Singapore

“I can immediately apply data storytelling principles to my work which requires me to create many presentations. The cohort largely consists of people from the charity sector which allows the class to network and share our challenges.”

Ms Lee Shok Li, Head of Donor Management,
The Bone Marrow Donor Programme

Demonstrating our commitment to the wider learning community, the Academy also launched Launchpad, a skills-based volunteerism initiative in collaboration with IAL. This programme offers real-world co-facilitation opportunities for eight Workforce Skills Qualifications (WSQ) advanced Certificate in Learning and Performance graduates, strengthening our internal trainer pool and the broader learning ecosystem.

From promoting digital fluency to leadership excellence, these initiatives reflect the Academy's holistic approach to empowering our employees and contributing to a more vibrant and resilient society by strengthening the capacity of social service agencies.



Excellence Recognised

In recognition of the high-performance culture fostered at Singapore Pools Academy, the Brandon Hall Group HCM Excellence Awards awarded our organisation two Silver Awards.

The Academy's inhouse training management system, My Learning Space (MLS), developed using Microsoft Power App and Power Automate, earned the Best Learning Technology Implementation Award. MLS automates administrative tasks and supports digital transformation initiatives, and has significantly improved process efficiency and user experience.

The Certified Service Professional (CSP) initiative, which equips frontline employees with essential retail and digital skills, received the Best Certification Program Award. Previously, the CSP programme had already received the National Workplace Learning Certification (Gold) Award, and the latest accolade further validates the quality of the programme.



Community Partnerships for a Vibrant and Resilient Society

Over the years, Singapore Pools have been providing contributions to the Tote Board to fund impactful community causes to strengthen bonds, build resilience and uplift the lives of Singaporeans. As a company with a strong social purpose, Singapore Pools constantly looks for ways to engage the community and create meaningful impact by leveraging our facility infrastructures, retail network, staff expertise, and partners and stakeholders.

Our employees play a major part in achieving our corporate purpose. By galvanising staff and partners to make a social impact in addressing the needs of underserved communities, we also build a stronger sense of teamwork, unity and purpose in our company. For the past 20 years, our staff volunteers have come together to help disadvantaged children, bring cheer to frail and needy elderly persons and organise meaningful fundraising activities. Our staff volunteerism rate is currently at 53.7%, with more than 7,500 volunteering hours clocked to date. In furthering our efforts to add value to the community through non-monetary giving. Initiatives include the Community Housing Scheme which provides affordable office space to worthy causes, while the Venue Sponsorship Scheme and iShine Cloud help generate innovative solutions for underserved areas.

In addition, Singapore Pools Academy offers training seats to charities, enabling them to enhance their skills and capabilities across various areas.

Making an Impact Together



Championing Inclusivity

As a strong advocate for inclusivity, we supported Shaping Hearts 2023, Singapore’s largest inclusive arts festival organised by North East CDC. This initiative celebrated the artistic talents of persons with disabilities and raised funds for key assistance schemes that benefit over 500 individuals annually, across education, housing, and employment.



Mr Kai Nargolwala, Singapore Pools Chairman, and Mr Lam Chee Weng, Chief Executive Officer, joined President Tharman Shanmugaratnam and Dr Teo-Koh Sock Miang, President of the Singapore National Paralympic Council, at the official launch of the Paralympic Fiesta on 4 May 2024.

Supporting Our Para-athletes

Singapore Pools is deeply committed to supporting para-athletes and advancing inclusive sports in Singapore.

In support of the Paris 2024 Paralympic Games, we partnered with the Singapore National Paralympic Council to present the Paralympic Fiesta at Our Tampines Hub from 4 to 7 May 2024. Centered on the themes of Inspire, Empower and Unite, the Fiesta featured inclusive sporting activities and awareness programmes that brought the community together in celebration of our para-athletes.

To further amplify public understanding and appreciation of our local para-athletes, Singapore Pools also supported a short film series by Reddentes Sports, which profiled the journeys of Singapore’s para-athletes as they prepared for Paris 2024.

Demonstrating our people’s commitment, nearly 140 Singapore Pools staff members volunteered at the Fiesta, contributing their time and energy to support operations and promote a more inclusive sporting community.

Together with our partners, Singapore Pools will continue to champion para-athletes and drive greater inclusivity through sport.

“ Through your support, we are not only able to enable Team Singapore’s participation at major competitions such as the Paralympic Games, but also to promote para sports in Singapore and advance inclusion, accessibility, and equal opportunities through sports and beyond.”

Mr Leslie Lee, Secretary General, Singapore National Paralympic Council

Scoring Goals with Community Efforts

The 2024 edition of Singapore Pools Football with a Heart grew into a two-day event, raising a record \$1.25 million for five beneficiaries — ART:DIS, iShine Cloud Limited, Loving Heart Multi-Service Centre, SportCares and TOUCH Community Services.

A total of 53 corporate teams, along with 42 youth and 70 children’s teams, grassroots advisers, local para-athletes, media personalities and former national football players, participated in various tournaments and charity matches.

The second day also marked the 20th anniversary of the People’s Association PAssion Community Football programme with football clinics conducted by the Football Association of Singapore for children, creating memorable experiences for beneficiaries.



Mr Chee Hong Tat, then Minister for Transport and Second Minister for Finance with radio personalities and the Singapore National Paralympic Team at Football with a Heart 2024.

“ With the support of Singapore Pools, through its ‘Football with a Heart’ initiative, we were able to bring heartwarming and memorable Mid-Autumn celebrations to over 800 seniors across our Active Ageing Centres. These festivities, rooted in our Asian cultural traditions, not only brought joy to the seniors but also fostered community bonds by bringing together individuals from diverse backgrounds in shared celebration. We are grateful for Singapore Pools’ partnership in helping us build a more caring and connected community, and we look forward to continued collaboration in enriching the lives of those we serve.”

Mr James Tan, CEO, TOUCH Community Services



Community With A Heart

The second edition of the Community With A Heart campaign was launched in May 2024 in conjunction with the Paralympic Fiesta, achieving its \$500,000 fundraising target four months ahead of schedule.

Interactive screens at 17 Singapore Pools outlets enabled members of the public to send virtual hearts in support of local para-athletes. For each virtual heart sent, Singapore Pools and Tote Board, pledged \$2 to Community Chest to support inclusive sport for persons with disabilities.

The funds raised benefited charities including Cerebral Palsy Alliance Singapore, Equestrian Federation of Singapore, Parabowls Singapore, Singapore Disability Sports Council, Singapore National Paralympic Council, and Special Olympics Singapore.



Mr Kai Nargolwala, Chairman of Singapore Pools, and Mr Keith Ng, Senior Director of Tote Board, presented the cheque to Mr Chew Sutat, Chairman of Community Chest, witnessed by Mr Alvin Tan, then-Minister of State, Ministry of Culture, Community and Youth.

Shaving for a Good Cause

On 10 July 2024, Singapore Pools hosted its inaugural Hair for Hope (HfH) Satellite event in support of the Children’s Cancer Foundation (CCF). 64 “shavees” stepped forward to shave their heads in a powerful show of solidarity with children battling cancer. Our Senior Director of Channels, Mr Alan Soon, led by example as the first “shavee” among the 40 Singapore Pools staff who registered for the event.

Through collective efforts at both the corporate and individual levels, we raised over \$86,000 for CCF. This achievement was made possible by the courage of our participants, many of whom led their own fundraising campaigns via the HfH website.

“ Singapore Pools came on board as a Hair for Hope satellite partner in 2024 and has demonstrated steadfast dedication ever since. In their first year, they rallied 64 shavees and raised over \$86,000 in support of children and families impacted by childhood cancer. We are deeply grateful for their spirit of solidarity and compassion, which brings real hope to the lives we serve.”

Mr Koh Shukai, Deputy CEO, Children’s Cancer Foundation

Vending Machines for Good

Singapore Pools in partnership with Tote Board, supported *Project Sama Sama @ North West*, a community initiative that provides 24/7 access to essential daily goods through vending machines for resource-low households. The project aims to ease the burden of rising living costs by offering complimentary credits that can be used to redeem necessities such as food, toiletries and cleaning products.

First launched in July 2024 at Zhenghua constituency, the initiative has since expanded to other constituencies such as Canberra, Nee Soon South and Limbang.

The name *Sama Sama*, meaning “togetherness”, underscores the project’s mission to build a more inclusive and supportive community for all.

“Singapore Pools has been a valued partner of North West CDC, and we are grateful for the continued support. Their generous contributions have benefitted many residents across various initiatives, notably through *Project Sama Sama @ North West*, which enabled us to provide 24/7 assistance through vending machines, to the less privileged families in our community.”

Mr Alex Yam, Mayor of North West District



Uplifting the Less Fortunate

As part of this year’s Community Chest *Fú Dài* 2025 event preparation, 25 staff volunteers came together to pack *Fú Dài*, or “prosperity bags”, bringing festive cheer to seniors and lower-income families. This is one of the many initiatives done in partnership with Community Chest, with whom we have collaborated for more than 30 years.

“Singapore Pools has been a steadfast partner of Community Chest to uplift the lives of individuals and families in need. In Financial Year 2024, they contributed \$1.1 million towards key initiatives such as SGSHARE, our national regular giving programme and the ComLink+ Progress package which helps over 9,000 lower-income families take steps to clear debt and achieve financial stability. Their employees have also been actively volunteering in our annual packing and distribution of essential items to those in need nationwide during festive seasons, through our initiatives *Fú Dài* and *Habuan Harapan*. We are grateful for Singapore Pools’ commitment to sustainable philanthropy and look forward to our continued partnership in building a caring and inclusive society for all.”

Mr Jack Lim, Managing Director, Community Chest



Then Minister for Education, Mr Chan Chun Sing, visiting the Unlocking ADHD office on 6 April. The office, located above the Holland Drive branch of Singapore Pools, was offered rent-free as part of our Community Housing Scheme.

Creating Sustainable Community Spaces

In 2024, Casa Raudha opened a new centre at 26 New Upper Changi Road — an effort made possible through Singapore Pools’ Community Housing Scheme, which offers unutilised space at its outlets to charities on a rent-free basis.

Under this initiative, Singapore Pools provided Casa Raudha with a 1,615 square feet unit, rent-free, to house its new centre. Beyond providing the premises, Singapore Pools also funded the renovation of the space to ensure it met the operational and emotional needs of its users.

This new space enables Casa Raudha to deliver a streamlined help-seeking process, where victims of family violence can undergo safety assessments and receive direct referrals to support services — all in one accessible location.

Looking ahead, Singapore Pools will continue to expand such initiatives under its Community Housing Scheme. Spanning 15,000 square feet, Hub With A Heart @ Bukit Merah OCB will bring together multiple partners to provide health screenings and uplifting programmes for seniors in the neighbourhood — furthering our commitment to repurpose community spaces into meaningful hubs of care and support.

“Thanks to Singapore Pools’ generous provision of premises, Casa Raudha is able to offer essential counselling, empowerment programmes, family therapy, and headquarters services in a safe and welcoming space. This invaluable partnership empowers survivors of domestic violence, members of the public, and frontliners to find hope, strength and healing.

Together, we are committed to fostering resilience and rebuilding lives in a supportive community.”

Mdm Zaharah Ariff, Executive Director, Casa Raudha



Then Deputy Prime Minister Heng Swee Keat with the completed collaborative art piece at the official opening of Casa Raudha.



Empowering Charities with Digital Solutions

iShine Cloud, the charitable arm of Singapore Pools, offers an integrated and cost-effective suite of cloud-based IT solutions tailored specifically to the charity sector. Leveraging Singapore Pools' infrastructure and technical expertise, iShine Cloud drives digital transformation by enhancing operational efficiency, governance and productivity — enabling charities to allocate more resources directly towards their beneficiaries.

Launch of Enhanced VDI Platform – Digital Workspace

In October 2024, iShine Cloud launched its enhanced Virtual Desktop Infrastructure (VDI) platform, known as the Digital Workspace. Built on Microsoft Azure Virtual Desktop, this secure cloud-based solution provides seamless access to a full Windows desktop environment from any device, at any time and anywhere.

The upgrade brought significant improvements in both performance and security, delivering faster load times, reduced latency, and a smoother, more responsive user experience. Enhanced enterprise-grade security features

include a premium firewall, secure web gateway, real-time threat detection and response, data leak prevention, end-to-end encryption, automatic backups, 24/7 monitoring and multi-factor authentication.

Over 2,200 users from 37 charitable organisations have migrated to the new platform during the transition period, enabling safer and more efficient daily operations.

Shaping a Shared Digital Future in the Charity Sector

In early 2025, iShine Cloud brought together over 30 charity leaders and key government stakeholders in a series of strategic workshops. These sessions addressed pressing challenges and established a clear, unified digital strategy aimed at driving sector-wide transformation.

By uniting charity organisations in a “by the sector, for the sector” movement, the workshops reinforced a shared commitment to empower the sector through a collaborative digital platform designed to deliver sustainable, meaningful impact across the charity landscape.

As a key initiative led by iShine Cloud, this effort reflects the organisation's reaffirmed commitment to building a digitally empowered, future-ready charity sector — one equipped to meet the evolving needs of the communities it serves.

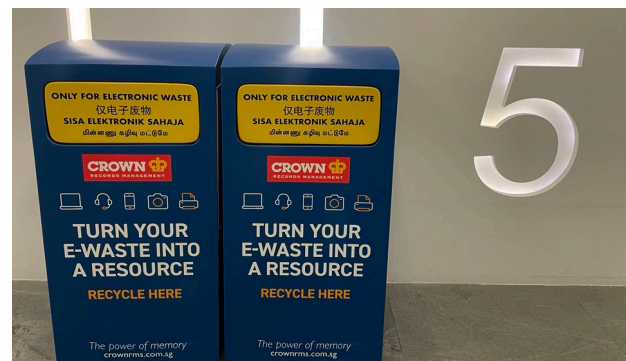


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Because the Future Deserves Care

At Singapore Pools, we are deeply committed to supporting Singapore's national climate ambitions. This commitment is reflected in our continued efforts to embed sustainable practices across our operations, focusing on reducing energy and resource consumption while fostering a culture of environmental responsibility.

In recognition of our commitment to sustainability and environmental responsibility, Singapore Pools building was conferred the Building and Construction Authority (BCA) Green Mark Platinum (Super Low Energy) Award.



Reducing Waste Through Targeted Recycling Initiatives

Singapore Pools actively minimises waste and promotes circular economy practices through responsible resource management and sustainable procurement efforts.

- **Electronic Waste Recycling Drive:** Through the efforts of our staff, 30kg of e-waste was collected and responsibly processed via our appointed vendor, ensuring materials were sustainably recovered and repurposed.

- **Hongbao Recycling Drive:** Post-Lunar New Year, we collaborated with specialised recycling partners to upcycle 81 kg of red packets — often unrecyclable due to metallic inks and laminations, into products like toilet rolls and carton boxes.

These initiatives reflect our ongoing journey toward sustainability, innovation and environmental responsibility. We will continue to explore new solutions and engage our stakeholders in building a greener, more resilient future.

Innovative Cooling Solutions for a Greener Workplace

We piloted a proof-of-concept hybrid cooling system on our newly renovated office floor, integrating the INOX Fan i-Breezy ceiling fans with our centralised air-conditioning. This approach aims to enhance thermal comfort while reducing energy consumption and carbon emissions. The insights gained from this trial will guide future implementations across our facilities, supporting our goal of improving energy efficiency without compromising operational effectiveness and comfort in our workplace.



Championing Environmental Awareness and Action

On 22 March, we joined the global Earth Hour movement by switching off all non-essential lights at our 210 Middle Road office from 8:30pm to 9:30pm. Employees were encouraged to adopt sustainable habits beyond the hour, reinforcing our commitment to environmental consciousness.

From 23 to 27 September, Singapore Pools launched its inaugural Sustainability Action Week, comprising a series of engaging activities designed to inspire greener habits amongst our staff.

Upcycling Competition

Employees creatively transformed used betting slips into artworks.

Learning Journey to The Greenhouse @ Republic Polytechnic

Participants explored waste reduction, sustainable living and innovative farming practices through an immersive experience.

3R Photo Competition





Staff showcased how they practice Reduce, Reuse, and Recycle in their daily lives, from repurposing household items to embracing zero-waste lifestyle choices.





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