



Millions of firsts

Millions of new beginnings.



ESG Annual Report 2020



Foreword

As we reflected on the kind of impact our platform has had on our community, one theme was evident: **millions of first times.**

Especially in 2020, a year that tested the best of us, we were moved by the resilience of the everyday folks we serve in Southeast Asia. 40-year-old street hawkers braved technology for the first time to keep their business going. Grocers made their first online ads. Farmers, butchers, and fishmongers went from brick-and-

mortar markets to our virtual marketplace to maintain their way of life. And to sustain a living, many of our driver-partners who were used to ferrying passengers switched to delivering food and parcels for the very first time.

Since our founding days, pivotal moments like these have fuelled us to keep living our mission. These 'first times' tell us that we're making progress to create economic empowerment for all. In this report, we are excited to share with you the details of our progress so far. Here's to millions more firsts in Southeast Asia.



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Founders' Letter

2020 was a year of tremendous challenges and surprising opportunities. People who had lost their jobs due to the COVID-19 pandemic had to find new ways to earn a living and business owners who had lost their customers made new adjustments to go online to survive.

It was a challenging year, testing all of us in Southeast Asia. Yet, together we have come out stronger. We worked closely with our partners to help them thrive in this new digital age, and remained close to our users, innovating fresh ways to serve and delight them as they enjoy more services digitally.

Today, we offer everyday services at scale. Our superapp connects millions of consumers with up to 19 different everyday services, like ride-hailing, payments, food and grocery delivery. Over **9 million** partners have engaged with the Grab ecosystem since our founding, and in 2020, our driver- and merchant-partners earned **\$7.1 billion** through our platform.

When we started MyTeksi in Malaysia 9 years ago with a desire to create a company that would be a force for good in the region, we never thought we would be here today. While our business continues to expand and evolve, our desire and commitment to create positive social and economic impact at scale has not changed, it has only grown.

In 2019, we formalised our commitment to a multi-stakeholder bottom line by launching our 'GrabForGood' social impact programme that aimed to empower people in Southeast Asia by providing access to technology, upskilling, and digital services.

Under the 'GrabForGood' programme, our digital literacy partnership with Microsoft saw more than half a million training certificates distributed to 250,000 driver-partners as they were trained in various digital skills.

In April 2021, we deepened our commitment towards long-term sustainability initiatives by creating a **GrabForGood Fund**. The fund is an endowment fund consisting of cash and Grab shares, that aims to support programmes that deliver social and environmental impact for our partners and the communities we operate in. The initial fund size is slated to be around **US\$275 million**. In addition Grab's SPAC sponsor, **Altimeter**, is committing 10% of its sponsor promote shares towards the GrabforGood Fund. We and our President Ming Maa feel strongly about the fund's causes, and have personally pledged shares to it too.

These initiatives reflect our belief that the health of our business is intrinsically linked to the welfare of our communities and to the protection of our environment. In order for our business to grow and succeed in the long run, we must work toward building thriving communities where our partners have sustainable income opportunities, while protecting our environment for generations to come. We aim to continuously improve on our governance and policies so that our commitment is embedded deep in our actions across Grab's organisation.

As we intend to become a public company, we are increasing our commitment to high levels of transparency and accountability when it comes to sustainability reporting. This year's Environmental, Social and Governance (ESG) Report, the first for Grab, covers our key material topics in accordance with the **Global Reporting Initiative (GRI) Standards** and builds on previous years' Social Impact reports.

While we are pleased to report the progress we've made in 2020, we are keenly aware that there is still so much more to be done. Our work in Southeast Asia has only just begun, and we strive to improve every single year—in service of our consumers, partners, and communities, and in pursuit of our mission to drive Southeast Asia forward by creating economic empowerment for everyone.



Anthony Tan
Group CEO, Grab



Tan Hooi Ling
Co-Founder, Grab



About Grab

Who We Are

We are Southeast Asia’s leading superapp, operating primarily across the Deliveries, Mobility, and Financial Services segments across eight countries in the region.



Our Offerings

We enable millions of people each day to order food, groceries, rides, pay for online purchases, or access services such as lending, microinsurance and telemedicine, while providing income opportunities for our partners.

Deliveries

Food

Mart

Express

Mobility

Car

Bike

TukTuk

Financial Services

Payments

Insurance

Lending

Invest

Enterprise and Others

GrabAssistant

GrabKios

GrabHealth

GrabAds

Our Culture

Our corporate culture is anchored around ‘The Grab Way’, which lays out our mission, how we will achieve it, and the 4H principles that guide us on the journey.

Heart

To serve our communities and each other

Hunger

Achieving our mission and sustaining our impact requires grit and drive

Honour

Trust in Grab makes our mission possible

Humility

Acknowledging that we are all a work-in-progress

Our Footprint

14

Locations

Corporate offices in 14 locations.

>400

Cities

Operations in 8 countries and over 400 cities.

19

Services

Our superapp connects consumers with up to 19 different everyday services.

>9 Million

Partners

Number of partners who have engaged with the Grab ecosystem since our founding.





Idah Sri Astuti
Kios Owner of Mama Zaky
Bandung, Indonesia

Grab’s mission is to drive Southeast Asia forward by creating economic empowerment for everyone. We have a double bottom line. This means we aim to simultaneously deliver financial performance and make a positive social impact, while mitigating our environmental footprint.

Our Double Bottom Line In Action

1

In Indonesia, a former construction worker shared how he did not have a bank account until he signed up to become a driver-partner on the Grab platform and how the Grab platform provided opportunities that led to him being able to buy a house for his family.

2

A bakery worker in Malaysia shared how she has been hearing impaired since she was born and told us that being able to be a driver-partner on the Grab platform in addition to her job enabled her to earn a living and be independent, which she feels is a rare achievement in the hearing impaired community.

3

A single mother told us how being a GrabCar driver-partner enabled her to support her daughter through college and even pay for her daughter’s wedding.

4

A former factory worker shared how she was unable to pay her bills on time even when she sold mobile phone credits on the side. However, with a 300% increase in earnings as a GrabKios agent, she was able to expand her mobile phone credit business and also conveniently sell electricity voucher top-ups, groceries and more through GrabKios’ online network of partners and users.

Key Sustainability Highlights¹

\$7.1 billion

earned by our driver- and merchant-partners through our platform²



>1.7 million

driver-partners³ completed safety and upskilling training facilitated by Grab



>1,100

deaf and physically-impaired partners on the platform⁴



>9 million

micro-entrepreneurs in 8 markets engaged with Grab since inception



46%

of driver-partners⁵ did not earn an income prior to joining Grab



11%

improvement in overall road safety in terms of number of accidents per million kilometres

>\$200m

Invested for electric/hybrid vehicles for GrabRental⁶ since 2016



33%

of GrabFood merchants went online for the first time with Grab⁷

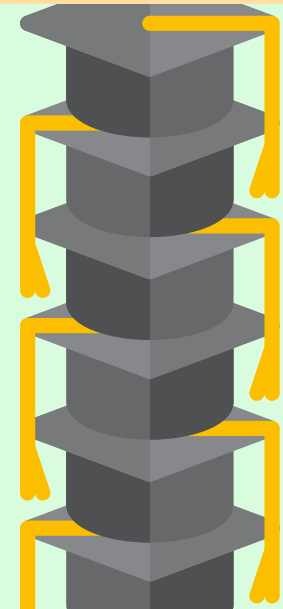


~600k

small businesses including wet market sellers and small food stalls, signed up to join the GrabFood & GrabMart platform⁸

\$670k

in education scholarships provided to driver-partners' children⁹



Reduced waste of 380m sets of single-use plastic cutlery

¹ Data from 1 Jan 2020 to 31 Dec 2020 unless otherwise stated.

² 'Driver-partner earnings' is defined as the fare, bonuses, tips and fees, net of commission. 'Merchant-partner earnings' is defined as the total basket size net of commission, Grab advertising spend, and promotion costs.

³ Cumulative figure is measured by the sum of course completions by unique drivers per course level on courses such as digital and financial literacy, and skills development and safety.

⁴ Based on data from inception to Dec 2020.

⁵ Based on a randomised online survey of 5,071 respondents, conducted by Nielsen from 4 April to 9 April 2021 in Singapore, Indonesia, Malaysia, Vietnam, Thailand, and the Philippines.

⁶ Gross investment into electric vehicles and hybrids in Singapore since 2016, excluding proceeds from the disposal of a small number of vehicles.

⁷ Based on March 2021 surveys conducted by Cardas Research & Consulting Group among 1,275 GrabFood merchants in Indonesia, the Philippines, Singapore, Thailand, Vietnam, and Malaysia. The phone surveys were conducted between 1-12 March for Indonesia and 5-26 March for ex-Indonesian countries.

⁸ Small merchants refers to businesses that are non-chain, non quick service restaurants across our GrabFood and GrabMart offerings.

⁹ Scholarships provided since 2018 and are available in Singapore, Thailand, the Philippines, and Indonesia.

About This Report


The ESG Report 2020 details Grab's sustainability philosophy, approach and performance for the reporting period from 1 January 2020 to 31 December 2020 ("2020"), unless otherwise stated. This report builds on Grab's previous Social Impact Reports. It is Grab's first comprehensive ESG Report covering its non-financial information in the Environmental, Social, and Governance areas.

This report is prepared in accordance with GRI Standards (2016 / 2018): Core Option following a materiality assessment to determine Grab's material topics. The GRI Standards have been selected as the reporting framework as they provide guiding principles on report content and quality, while they also recommend specific performance disclosures relevant to our material ESG topics. A detailed GRI Standards Index is provided at the end of this report.

Scope

Unless otherwise stated, the quantitative and qualitative information covered in this report includes all operations managed by Grab around the world during 2020, including our Mobility, Deliveries, Financial Services, and Enterprise and Others business segments. We have offices in 14 locations¹⁰ and operations in eight countries, namely Singapore, Cambodia, Indonesia, Malaysia, Myanmar, the Philippines, Thailand, and Vietnam.

External Verification

Grab has sought an independent limited assurance and performance of agreed-upon procedures for selected ESG disclosures. Please click [here](#)  for the independent limited assurance report, agreed-upon procedures report of factual findings and scope of data assured.

Contacts

For more information or feedback, please e-mail: **sustainability@grab.com**

Our current corporate headquarters is located in Marina One, East Tower in Singapore. We will move our headquarters to a new campus located at the One North business park in Singapore in the fourth quarter of 2021.

¹⁰ Singapore, Cambodia, China, Taiwan, India, Indonesia, Malaysia, Myanmar, the Philippines, Thailand, Vietnam, Romania, South Korea, and the United States.

Our ESG Topics

It is important to identify priority ESG topics that are crucial to Grab's business and stakeholders, and where we can make the most impact. These priority ESG topics, or key material topics, form the basis of our **Sustainability Framework**. We conducted a materiality assessment to identify our key material topics. It consisted of three main steps:

1 Identify potentially material ESG topics

The materiality assessment started with a review which identified potentially material ESG topics based on the current sustainability landscape as well as topics covered by our previous Social Impact Report. Considering the diverse business portfolio of Grab, we consulted trends from the ride-hailing, food delivery, and finance industries.

2 Prioritise topics

The long list of potentially material topics served as inputs for a materiality workshop, during which the relative importance of each topic was ranked and discussed among senior management and departmental representatives. Topics that were ranked as significant and relevant in the industry landscape research and materiality workshop were eventually identified as material to Grab.

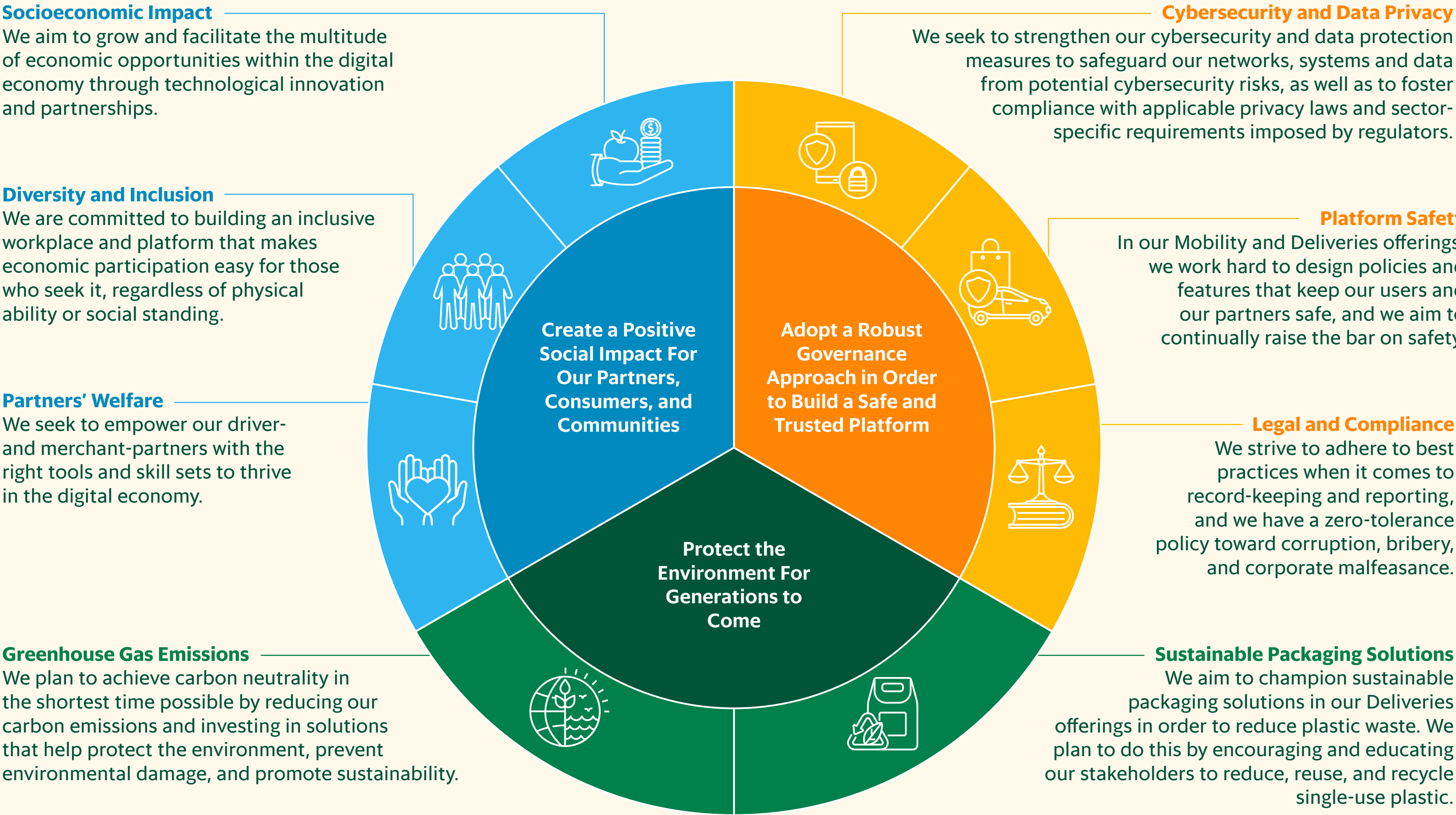
3 Validate topics

The identified material topics were reviewed and approved by senior management. We have identified eight ESG material topics to be material to Grab, as shown on the table in the next page.

We also mapped our material ESG topics to the Sustainable Development Goals (SDGs), aligning our sustainability priorities with wider global goals. The SDGs are a set of 17 universal goals recognised by the United Nations that require action on all fronts in order to achieve peace, prosperity and sustainable development for the world at large. As a responsible corporate citizen, we seek to do our part to contribute to these global goals and create value for the society at large.

Our Sustainability Framework and Key Material Topics

Grab was founded on a double bottom line philosophy; that a company can both run profitably and create positive social impact while protecting the environment. Our Sustainability Framework below comprises our key material ESG topics and our approaches to them.



The 8 topics above are our key material topics, defined as having a high impact on our business and being of high importance to our stakeholders.

ESG Boundaries

Material ESG Topics		Topic boundary (where the impact occurs)				Sustainable Development Goals (SDGs)
		Grab and its employees	Driver- and merchant-partners	Consumers	Local community	
Socioeconomic Impact	Economic empowerment		●		●	<div><div>1 NO POVERTY</div><div>8 DECENT WORK AND ECONOMIC GROWTH</div><div>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</div><div>10 REDUCED INEQUALITIES</div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div></div>
	Social empowerment		●		●	
	Financial empowerment		●	●	●	
Partners' Welfare			●			
Diversity and Inclusion		●	●	●		
Ensuring Platform Safety			●	●	●	<div><div>11 SUSTAINABLE CITIES AND COMMUNITIES</div></div>
Cybersecurity and Data Privacy		●	●	●		
Legal and Compliance		●				
Greenhouse Gas Emissions		●	●	●	●	<div><div>13 CLIMATE ACTION</div><div>12 RESPONSIBLE CONSUMPTION AND PRODUCTION</div></div>
Sustainable Packaging Solutions			●	●		



Definitions:

“**Grab**” means Grab Holdings Inc., an exempted company limited by shares incorporated under the laws of the Cayman Islands, or as the context requires, Grab Holdings Inc. and its subsidiaries and consolidated affiliated entities.

“**driver-partner**” refers to an independent third-party contractor who provides Mobility and/or Deliveries services on the Grab platform.

“**merchant-partner**” refers to online and offline merchants, restaurants and food stalls, convenience stores or retail shops, or shops that sell products or services on Grab’s platform.

“**consumer**” refers to an end-user who uses services offered through Grab’s platform.

“**local community**” refers to the wider community around Grab operations and includes individuals that do not necessarily interact with the platform directly.

Stakeholder Engagement

We seek to build mutual trust and support with various stakeholder groups through open dialogue, exchanges, and feedback.

This enables us to understand their concerns and explore ways to address them. We also strive to cultivate a stronger sense of ownership regarding sustainability through continued engagement. The following table identifies our key stakeholders and some of the common ways through which we engage with them.

Stakeholder group	Stakeholder representative	Priority concerns	Engagement mechanisms	Engagement frequency
Public Sector	<ul style="list-style-type: none">GovernmentsLocal government regulatory authoritiesInternational organisations, research institutes, and educational institutes	<ul style="list-style-type: none">Environmental, social, and economic complianceRegulatory compliance practicesLabour practicesHealth and safety performanceData regulationIndustry issues such as digitalisation and industry 4.0	<ul style="list-style-type: none">Industry consulting representationsProgrammes, discussions, and collaborations with governments and regulators	<ul style="list-style-type: none">On-goingAs needed
Employees	<ul style="list-style-type: none">Grab's employees and management	<ul style="list-style-type: none">Compensation and other employee benefitsCareer developmentOrganisational updatesFinancial and sustainability performance of the company	<ul style="list-style-type: none">Performance appraisals and compensation reviewEmployee engagement surveyInternal Grabber communications and updates (e.g., email updates, global as well as functional townhalls)Training and developmentMeetings and interactions	<ul style="list-style-type: none">Once every six monthsMonthlyOngoing
Driver-partners	<ul style="list-style-type: none">Driver-partners and representatives	<ul style="list-style-type: none">Benefits, welfare, trainingImportant updates and informationCommunity building and feedback	<ul style="list-style-type: none">Townhalls and special eventsCollecting insights, health pulses, and feedbackTrainings and workshopsCommunication via the driver-partner application, emails, social mediaPartner satisfaction surveysFocus group discussionsDriver-partner associations meetingsBeta testing programmes	<ul style="list-style-type: none">On-goingAs needed
Merchant-partners	<ul style="list-style-type: none">Merchant- partners	<ul style="list-style-type: none">Delivering training, merchant-partner participation in campaigns for growth	<ul style="list-style-type: none">Via Account managersIn-app communicationEmail, webinars/conferencesFocus group discussionsPartner satisfaction surveys	<ul style="list-style-type: none">On-goingAs needed
Consumers	<ul style="list-style-type: none">Users of Grab product and services	<ul style="list-style-type: none">Safety of Mobility, Deliveries, and Financial Services offeringsProtection of data and privacyAccessibilityConsumer satisfaction and service level satisfaction	<ul style="list-style-type: none">In-app communication or over email	<ul style="list-style-type: none">On-going basis

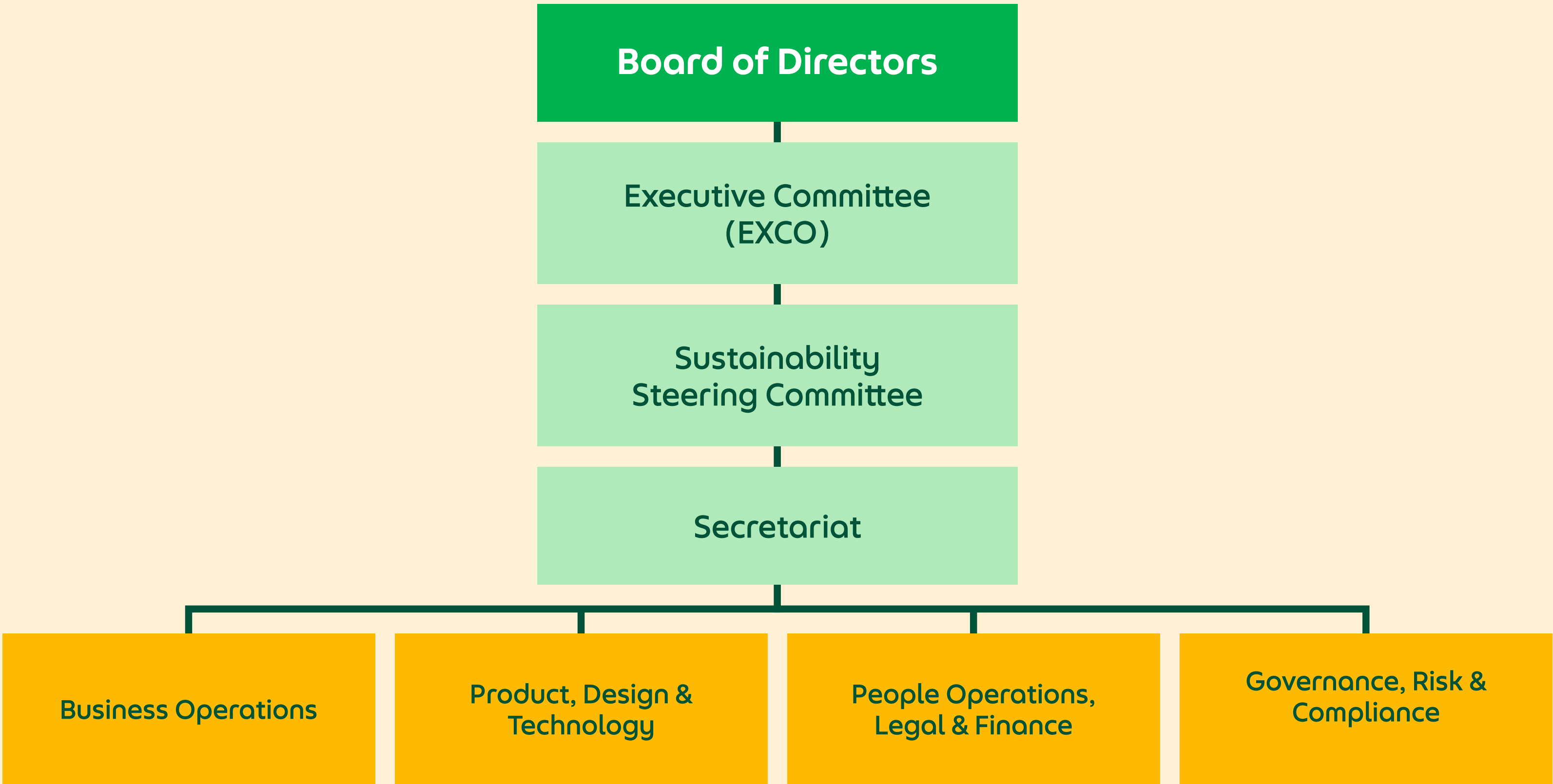
Sustainability Governance

The Board and management of Grab reviews and oversees the management and monitoring of key material topics impacting our stakeholders in the Environmental, Social, and Governance (ESG) factors.

These ESG factors are taken into consideration in determining the Company's strategic direction and policies.

The Executive Committee (EXCO) consists of the top management team at Grab, chaired by Grab's Chief Executive Officer (CEO).

The Sustainability Steering Committee, co-chaired by our Group Head of Marketing & Sustainability and our Group Managing Director of Operations, provides strategic and operational guidance and reviews ESG targets and performance. The Steering Committee is supported by a Secretariat comprising the Regional Sustainability Team, which aligns and coordinates ESG programme implementation with cross-functional working teams within the organisation.



Socioeconomic Impact

Gerai Sayur Zalilah
Illahzy Enterprise Pasar Bayan Baru
Penang, Malaysia

Southeast Asia is a rapidly developing and diverse region. We are seeing great social and economic transformation as millions enter the middle class for the first time. According to Euromonitor¹¹, there will be over 190 million people in Southeast Asia’s middle class by 2025.

As the region’s leading superapp, we seek to facilitate this economic activity and uplift those in vulnerable economic positions, to help build resilient small businesses, thriving entrepreneurs, and strong communities.

Through our ecosystem, we were able to help our partners continue to make a living through the pandemic. In 2020, our driver- and

merchant-partners earned \$7.1 billion through our platform¹². We aim to continue our mission to drive Southeast Asia forward by creating economic empowerment for everyone.

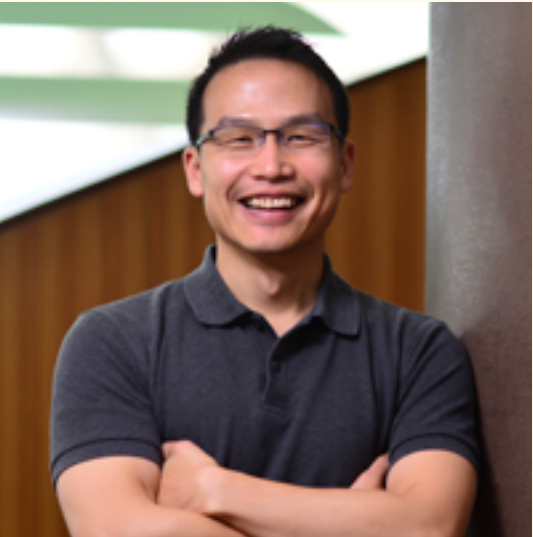
- **Economic Empowerment:** Enabling greater economic participation and digitalisation of businesses
- **Social Empowerment:** Providing financial and charitable support for our communities
- **Financial Empowerment:** Widening access for financial services for all in Southeast Asia, especially the unbanked, underbanked, and underserved

Our millions of everyday entrepreneurs are the face of Grab to the consumers accessing services through our platform. It is important that we uplift them by providing benefits and training programmes so that they can continuously upskill themselves to tap the opportunities in today’s digital economy.

At the same time, we are committed to building an inclusive platform that makes economic participation easier for members of

the community, including persons with disabilities. By promoting a culture of diversity and inclusion (D&I), we help unlock the potential of everyday entrepreneurs, regardless of their station and ability.

As we look ahead, we plan to launch more programmes and services to enable greater economic participation on our platform; giving increased opportunities for everyday entrepreneurs to thrive and to upskill themselves to meet the challenges and opportunities of the digital economy.



Ming Maa
President, Grab

¹¹ Including Indonesia, Singapore, Malaysia, Thailand, the Philippines, Vietnam, Cambodia, Myanmar.
¹² 'Driver-partner earnings' is defined as the fare, bonuses, tips, and cancellation and late fees, net of commissions paid to Grab.
'Merchant-partner earnings' is defined as the total basket size net of commissions paid to Grab, advertising spend on Grab, and merchant-funded promotional costs.



A busy wet market in Da Lat, Vietnam

Economic Empowerment

Last year was an unprecedented year due to the global COVID-19 pandemic. It put our driver- and merchant-partners in difficult economic situations and challenged us to rapidly expand our offerings and innovate on new business models so our partners could thrive in the new normal.

In 2020, we expanded our Deliveries and Mobility businesses across Southeast Asia, giving our partners more opportunities to earn an income. We reinvented old business models by bringing traditional “wet” markets online, and worked with government partners to digitalise small businesses.

As a result of these expansions and adaptations to our platform, we were able to have a positive economic impact on our communities. In 2020, our driver- and merchant-partners earned \$7.1 billion through our platform¹³.

Grab Offerings	percentage change in active cities ¹⁴ from 2019 to 2020
Transport Offerings	26%
GrabExpress	92%
GrabFood	59%
GrabKitchen	22%
GrabMart	517%

When COVID-19 hit Southeast Asia, it created an economic shock that resulted in the loss of many jobs in the region. Our platform was able to help cushion some of that economic shock by creating income opportunities for over 370,000 people who signed up to become our driver- partners in 2020.

A regional survey of 5,071 driver-partners conducted by NielsenIQ¹⁵ in April 2021 showed that:

46% of respondents said they were not working prior to becoming a driver-partner on the Grab platform

61% of respondents agreed that they were able to earn a higher average monthly income through a partnership with the Grab platform

13 'Driver-partner earnings' is defined as the fare, bonuses, tips, and cancellation and late fees, net of commissions paid to Grab. 'Merchant-partner earnings' is defined as the total basket size net of commissions paid to Grab, advertising spend on Grab and merchant-funded promotional costs.

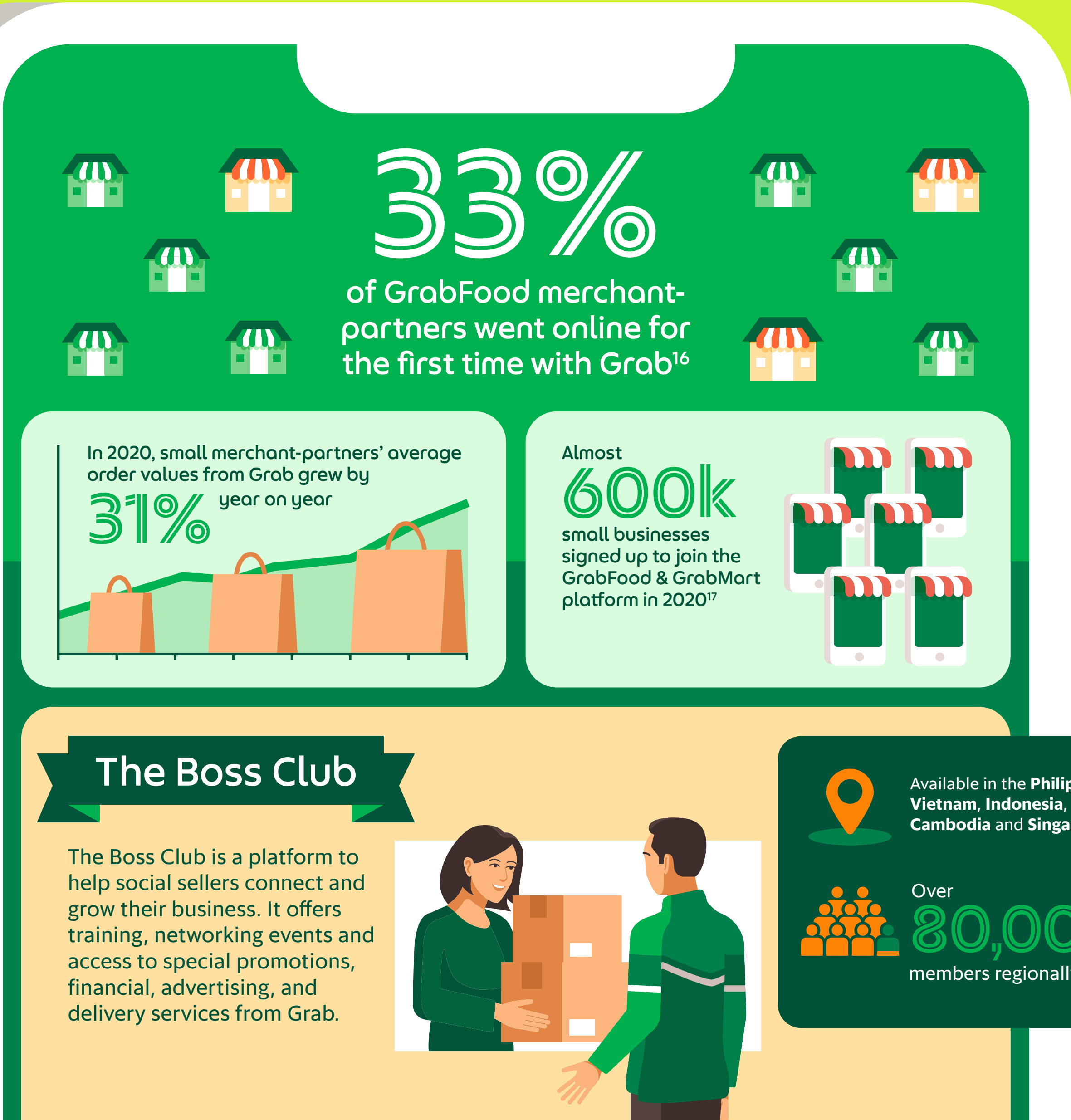
14 An active city is defined as a city that has at least one completed transaction of the particular Grab offering within the year.

15 A randomised online survey conducted by NielsenIQ from April 4 - April 9 2021 in Singapore, Indonesia, Malaysia, Vietnam, Thailand, and the Philippines.

Digitalising Small Business in Southeast Asia

We have helped small businesses in Southeast Asia to grow by bringing them online.

16 Based on March 2021 surveys conducted by Cardas Research & Consulting Group among 1,275 GrabFood merchants in Indonesia, the Philippines, Singapore, Thailand, Vietnam and Malaysia. The phone surveys were conducted between March 1-12 for Indonesia and March 5-26 for ex-Indonesian countries.
 17 'Small merchants' refers to businesses that are non-chain, non quick service restaurants across our GrabFood and GrabMart services.
 18 Membership base as of April 30 2021.



COVID-19 was a catalyst for the transformation of Southeast Asia's small and medium enterprises (SMEs). The lockdowns and movement control measures meant that many businesses had to go online for the first time to survive and meet their consumers who increasingly turned to digital platforms to fulfil their everyday needs.

According to the Bain, Google, and Temasek e-Conomy SEA 2020 report, during 2020, more than 1 in every 3 digital service consumers first tried the service during the COVID-19 pandemic, and 94 % of new digital service consumers intend to continue with the service.

- To facilitate this trend, we
- i) launched initiatives to bring small businesses online,
 - ii) increased engagement with social sellers who are leveraging the rise in e-commerce, and
 - iii) worked with governments to catalyse the digitalisation of industries.

Bringing Small Businesses Online

In 2020, we worked with a range of traditional offline businesses like wet markets, warungs (traditional convenience stores in Indonesia), outdoor bazaars, and small food stalls to go online. We streamlined the sign up process for GrabFood or GrabMart, offered affordable commission rates, and conducted outreach to these merchants to encourage the digitalisation process.

As a result of our efforts to digitise traditional businesses, 33% of GrabFood merchants recently surveyed said they came online for the first time through the Grab platform, with nearly half of them coming online in 2020.¹⁹

¹⁹ Based on March 2021 surveys conducted by Cardas Research & Consulting Group among 1,275 GrabFood merchants in Indonesia, the Philippines, Singapore, Thailand, Vietnam and Malaysia. The phone surveys were conducted between March 1-12 for Indonesia and March 5-26 for ex-Indonesian countries.



Street hawkers in Bangkok, Thailand

Key programme

Wet Markets

In Malaysia, Vietnam, and Indonesia, Grab partnered with various wet market vendors to offer fresh produce directly to consumers via GrabMart.

Impact

By the end of 2020, we had partnered with vendors in seven wet markets in Malaysia, in over 30 wet markets in Vietnam and 30 markets in Indonesia.



Ngo Thi Chang arranging the goods at her confectionery store

Ngô Thị Chang

Ba Banh Tet confectionery stall at Ben Thanh market

Ho Chi Minh City, Vietnam



Before COVID-19, the market was crowded and my business was good. However, due to COVID-19 the number of tourists visiting the market is very low. Grab allowed me to go online for the first time. Before partnering with Grab, I saw many Grab driver-partners pick up food orders from food stalls in the market. I would ask them how I could partner with Grab but they said Grab only had food delivery, not yet offering grocery delivery. So when a Grab staff member visited me in 2020 to introduce GrabMart, I was really happy and registered immediately. I also persuaded other nearby stalls' owners to get online.



Key programme

Warungs & Traditional Wet Markets

In Indonesia, we expanded our GrabAssistant service to more cities to let consumers buy items from more places including traditional convenience stores (warungs) and traditional wet markets through driver-partners.

Impact

In 2020, the service expanded to more than 100 cities and Grab has added thousands of warungs and traditional wet markets' locations to our mapping system, making them visible to consumers through our app.

Nurlela Sembiring
Pasar Kwala Berkah
Medan, Indonesia

“The GrabAssistant service helps me to maintain my income as a wet market seller. The pandemic has caused customers to stay at home and this service helps them to shop from home safely. I am also happy that I can maintain relationships with my current customers and to fulfil their kitchen needs, even if I don't meet them physically.”

Key programme

Hawker Centres & Food Courts

Grab worked with hawker centres and food courts in Singapore and Malaysia to bring their merchants, many offering traditional street food, onto GrabFood.

Impact

In Malaysia, we brought over 100 food courts onto GrabFood in 2020.

In Singapore, we launched Grab's Hawker Centre 2.0 pilot programme that now has over 50 hawker centres and nearly 400 participating food merchants.



Joselin and her husband Johnson outside their stall at a hawker centre in Ang Mo Kio, Singapore

Leo Satay at the Ang Mo Kio 724 Hawker Centre in Singapore is helmed by owner Joseline Oh and her husband, Johnson Poh. The street food stall, which sells charcoal-grilled meats known as satay and five spice pork rolls, has been around for nearly two decades.

Joseline registered for GrabFood looking for a way to stay afloat during Singapore's 'circuit breaker' as the movement control measures reduced footfall to the stall significantly.

Joseline Oh
Leo Satay
Singapore

“We have several regular customers. Some have been with us since the start, and I've seen them grow up! Now, it's great that we can (continue to) feed our customers at home with this full hawker centre experience.”

As a result of our efforts to digitalise small businesses, almost 600,000 small businesses²⁰ signed up to join the Grab platform in 2020.

In 2020, small merchant-partners' average order values from Grab grew 31% year on year.

As more food and deliveries merchants came online, we enabled driver-partners to move from mobility to delivering food and groceries to meet increased user demand. For example, based on our active driver base in Indonesia, Vietnam and Thailand, approximately 59% of GrabFood two-wheel driver-partners were also mobility-partners.

20 Small merchants refers to businesses that are non-chain, non quick service restaurants across our GrabFood and GrabMart offerings.

Driving Business for Social Sellers

As the pandemic caused a surge in e-commerce consumers, we launched a variety of services to help social sellers grow their business.

We started 'The Boss Club' in February 2020 in the Philippines to help small businesses thrive in today's digital age. The club was set up to provide informal networking and community support to social sellers in the Philippines.

The Boss Club connects entrepreneurs through training and networking events that help them grow their businesses on social media. The programme also gives them access to special promotions, Grab financial services, GrabAds, and GrabExpress.

Today, The Boss Club has expanded to Vietnam, Thailand, Indonesia, Cambodia and Singapore and has over 80,000 members regionally²¹.

21 Membership base as of April 30 2021.



I am the founder of Bathgems, a soapery that offers handcrafted all-natural soaps and bath products that are artisanal, world-class in quality, and proudly Filipino. Our soaps are environment-friendly, skin-safe, cruelty-free, and fully biodegradable. We prioritise giving excellent service so online shopping is easier for our consumers. Ever since joining the Boss Club, we're so grateful for the link up with GrabExpress, and the free ad spaces on the Grab app that has increased visibility for our products. Most of all, we are grateful for the wonderful female business community so we can keep learning to grow our business.



Gemma Gotangco
Founder of Bathgems



2020 Government Digitalisation Partnerships

Grab partnered with three agricultural ministries (Philippines, Indonesia and Thailand) to bring local farmers and agripreneurs online.

Thailand

At the height of the COVID-19 pandemic last year, fruits meant for export markets went unsold. Grab partnered with Thailand's Ministry of Agriculture and Cooperatives (MOAC) to provide a digital marketplace for fruit merchants to sell fruits directly to Thais in June 2020, thereby increasing domestic consumption to offset a fall in exports.

The partnership with MOAC saw Grab onboard fruit merchants onto GrabMart under a special category to sell fruits directly to consumers. Grab provided full digital marketing support to drive sales of this category and worked with the fruit merchants to get fresh fruit delivered to consumers.

The Philippines

Grab partnered with the Department of Agriculture in May to make it easy for farmers to sell online. Farmers would list their products such as mung beans, bell peppers, and fresh chillies on the online marketplace, eKadiwa, for sale across Metro Manila, and the GrabExpress delivery service would fulfil the orders. The partnership aims to expand economic opportunities for local agripreneurs and create livelihood opportunities for thousands of farmers and agricultural producers across the country.

Indonesia

Grab partnered with the Ministry of Agriculture to onboard six grocery chains to support farmers and agripreneurs in their digitalisation journey. By coming onboard GrabMart, the grocery merchants were able to market their products and get them delivered directly to consumers, thus supporting local farmers. Grab also signed a partnership with the Ministry of Marine Affairs and Fisheries to offer marine and fishery products on GrabMart.



Social Empowerment

The bonds we build with our partners extend beyond our platform. We aim to help build economically resilient communities by investing in our partners’ families and their broader communities.

We also provide support to our community with over US\$550,000 donated to charitable organisations via GrabRewards²² over the course of 2020.

When COVID-19 hit Southeast Asia, it caused significant economic pain for small businesses and our partners. To help tide them through this difficult period, we launched a variety of initiatives to support our partners, communities, and governments.

22 Users are able to convert their GrabRewards loyalty points into cash donations for various charities.

COVID-19 Support

In 2020, Grab committed over US\$40 million to partner relief efforts and launched over 100 initiatives to mitigate the impact of the pandemic on driver- and delivery-partners, frontliners, and communities. We also launched the Small Business Booster programme aimed at helping small businesses in Southeast Asia to go online and grow online.

We also helped governments in the region with their contact tracing and vaccination efforts and launched new hygiene protocols and mobility offerings in order to help keep our communities safe.

Helping Small Businesses Gain Visibility Online

Wendy Siew
LEO'S BOOKS
 Penang, Malaysia



As a child, I loved the feeling of just being in a bookstore. I would've bought everything off the shelf, but I could not afford it. My love of books led me to run my own bookstore (when I grew up). We opened Leo's Books in 2009 with a vision to bring in affordable books to all Malaysians. When Malaysia's Movement Control Order was implemented early last year, it threw a major curveball at us and just keeping the business afloat became challenging. It was one of our lowest points.

When we didn't know how to pay rent, long-time customers, friends and the community made purchases just enough for us to make rent.

We are thankful for the Grab ad campaign to raise the visibility of small local shops like ours. This was one of the most important lessons I've learnt from the pandemic – to support local shops. Your small purchase will go a long way to making a difference between survival and closure of your neighbourhood shop in these trying times.

Wendy's store, Leo's Books, was a beneficiary of Grab's Small Business Booster programme that saw Grab create free ads for Southeast Asia's small and independently-owned businesses.

The initiative saw Grab creating personalised ads for local businesses in 28 cities across 8 countries and feature them on the most prominent spaces within the app in the third quarter of 2020.



Wendy Siew, owner of Leo Books
Penang, Malaysia.

Financial Support for Our Partners

We launched a Partner Relief Fund in the first quarter of 2020 to show solidarity with partners who are hurting financially during the pandemic. Grab employees could voluntarily give to this fund by donating their flexible benefit dollars that were matched dollar-for-dollar by Grab.

Over US\$600,000 was raised for our partners in two weeks.

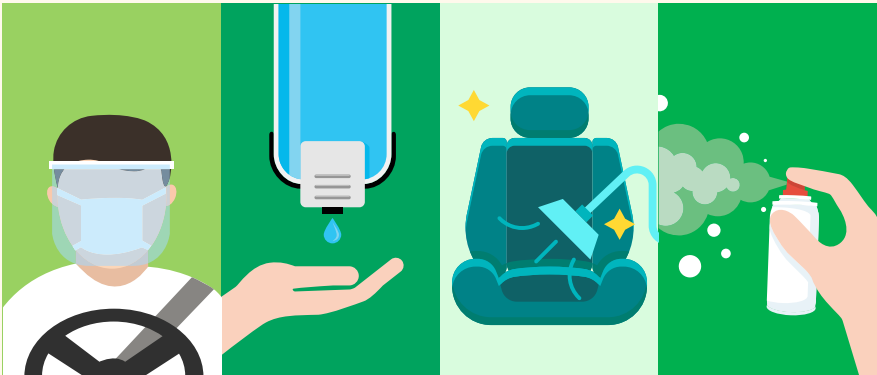
Our operations teams used the funds to purchase food and basic necessities for needy partners and also donated to the causes that directly support our driver- and merchant-partners.

Protecting Passengers' Health

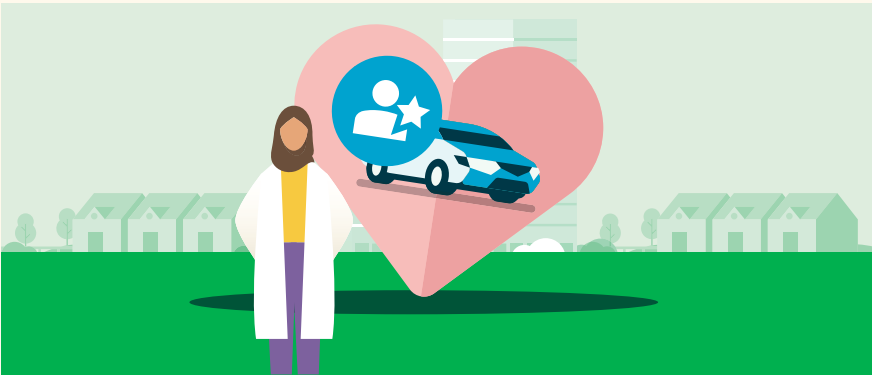
To protect our users, we launched specialty ride-hailing offerings and a cleanliness protocol to give them peace of mind when travelling with our driver-partners.



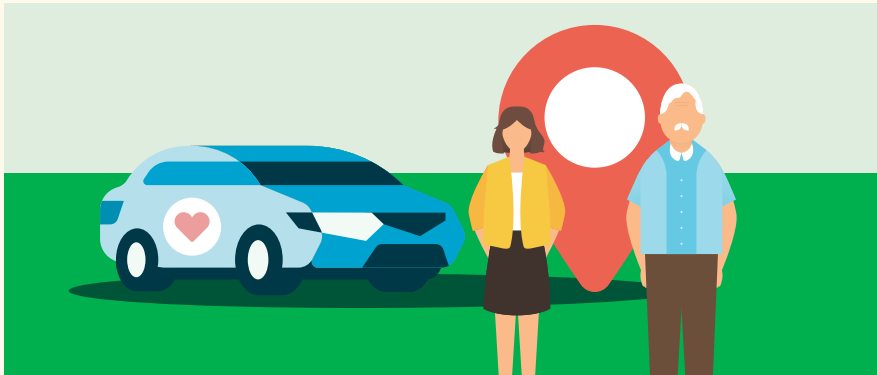
GrabProtect²³
New safety and hygiene standards across the region for Grab's mobility and delivery offerings, applicable to passengers and driver- and merchant-partners. It consists of safety features such as contactless deliveries and updated health and safety policies such as mandatory face masks.



GrabCar Protect / GrabBike Protect
A transportation offering available in some countries where driver-partners receive special training and have to follow specific hygiene protocols. In 2020, the GrabCarProtect and GrabBike Protect offerings completed nearly 13 million rides in Indonesia, Myanmar, and Malaysia.



GrabCare
A dedicated, on-demand offering to enable healthcare professionals to travel to and from hospitals in Singapore and the Philippines. In 2020, GrabCare completed over 110,000 rides in service to frontline healthcare workers.



GrabResponse
A dedicated, non-emergency transport offering in Singapore to ferry stable and clinically well suspected COVID-19 patients or individuals on 'stay-home-notice' to hospitals.

Working with Governments

Grab worked with several governments²⁴ to provide 24/7 contact tracing support, which included helping to identify and alert passengers and driver-partners who may have come in close contact with COVID-19 positive individuals.



²³ Introducing GrabProtect.
<https://www.grab.com/sg/press/social-impact-safety/grab-introduces-new-hygiene-measures-for-ride-hailing-with-grabprotect/>
²⁴ Singapore, Malaysia, Thailand, Philippines Vietnam, Cambodia and Myanmar.



Financial Empowerment

Grab Financial Group (GFG) was founded in 2018 in part to address the lack of access to affordable and convenient financial services in Southeast Asia. Roughly 6 in every 10 consumers in Southeast Asia are unbanked or underbanked and the vast majority of commerce continues to be done through cash, according to Euromonitor²⁵.

Financial inclusion, where individuals and businesses get access to financial products and services, is a key enabler of reducing poverty and boosting prosperity, especially in

the emerging countries of Southeast Asia like the Philippines and Indonesia. GFG provides financial services and solutions²⁶ to address the needs of driver- and merchant-partners and consumers, including digital payments, lending, insurance, and wealth management.

²⁵ Above 15 years old. Southeast Asia refers to Indonesia, Malaysia, Philippines, Singapore, Thailand, and Vietnam.
²⁶ Types of financial services offered differ from country to country.

Microloans

Small businesses in the region face a steep challenge in getting approval for working capital loans from banks. Some common issues are a lengthy approval process, stringent documentation requirements, and business history. To bridge this gap, GFG offers small business loans in Singapore, Thailand, and the Philippines using our proprietary algorithms to manage risks and assess credit worthiness.

In 2020, 59% of all working capital loans issued by Grab Financial Group were to small merchants²⁷.

Furthermore, to help driver-partners with their monthly cash flow and household expenditure, GFG partners with financial institutions to offer driver-partners a variety of financing options for household items, smartphones, or personal loans.

27 Merchants with less than US\$100,000 in annual turnover.

Robert Bonifacio Coronel, 37
GrabCar Driver-partner, Philippines

“
I am grateful to Grab because I was able to take out a loan to fix my car’s air conditioning during the pandemic. It was good timing because there was a fall in business so I could do all the repairs I needed to maintain it in good condition for when business picked up again.”

Khunkhid Chaisawai, 46
Toh KoiKanlasin, Udonthani, Thailand

Toh KoiKanlasin is a restaurant located in Udonthani in northeast Thailand. The restaurant sells traditional north-eastern food such as roasted chicken, sour and spicy pork soup, and spicy minced pork salad. The restaurant was severely impacted by movement control measures in Thailand and this caused a 30% drop in sales.

When the movement controls eased, the ongoing effects of the pandemic meant that the restaurant had no liquidity

to stock up on ingredients. Grab approved a merchant loan in February 2021 for Toh KoiKanlasin that allowed Chaisawai to buy the ingredients in volume in order to increase sales.

“
The loan from Grab allowed me to buy my ingredients so I can run my business and satisfy my customers. The application process was simple and it took me less than a day to get the loan. I hope to use a part of the loan to renovate the restaurant in order to expand it in the future.”

Microinsurance

Grab offers 11 types of insurance policies across our six major Southeast Asian countries for our driver-partners and consumers²⁸. The majority of the policies transacted over our platform are innovative microinsurance policies such as pay-per-trip insurance or insurance with fractionalised premiums. The accessibility and affordability of the microinsurance policies allow more people in Southeast Asia to protect themselves, their families, and their livelihoods. Since April 2019, over 130 million microinsurance transactions have been facilitated through the Grab platform.

Examples of Grab’s Microinsurance Offerings

Critical Illness: Pay Per Trip plan

In 2019, Grab partnered with NTUC Income, an insurance co-operative in Singapore, to launch a pay-per-trip critical illness microinsurance plan for driver-partners in Singapore. Driver-partners pay low premiums per trip completed for a fixed amount of insurance. As there is no minimum daily trip requirement, they can work anytime and remain protected by accumulated coverage on an ongoing basis, even if they choose to take a break from driving.

Hospital Cash Cover

In 2020, GFG launched the Hospital Cash Cover insurance offering in Indonesia with PT Asuransi Simas Jiwa. Hospital Cash Cover is an affordable way for users to supplement their existing health insurance by buying insurance through the Grab app and using their OVO²⁹ balance.

The hospitalisation insurance enables users to apply for insurance plans for either themselves or their families. Depending on the plan chosen, Hospital Cash Cover provides a lump sum payment per day of hospitalisation. Premiums are affordable and depending on the plan chosen will cover daily hospitalisation benefits as well as outpatient follow-up care for the same disease.

Daily Insurance

In 2019, Grab launched Grab Daily Insurance, a usage-based motor insurance for driver-partners in Malaysia. This product allows them to pay for daily insurance only when they are online and driving with Grab. This pay-per-use insurance is more affordable and accessible to gig workers. All Grab driver-partners in Malaysia have enrolled for this product.

Digital Payments

Governments in Southeast Asia have been promoting a shift towards a cashless society. In Malaysia, the government launched the e-Tunai Rakyat e-wallet initiative in January 2020 and distributed US\$107 million to its citizens via its digital wallet. Subsequently, the government partnered with digital wallets to distribute US\$178 million as part of the Penjana Economic Recovery Plan. GrabPay was the only non-government linked wallet chosen to distribute the funds.

“

Grab Financial Group was set up because we found that millions of Southeast Asians, including our driver- and merchant-partners, are either unbanked or underbanked. They lack the right access to banking and financial services and we found there is much work to be done to drive more financial inclusion. Therefore, we make fractionally-priced products and embed them into everyday offerings on the Grab platform so they are accessible to someone in Singapore, Malaysia, the Philippines, or Vietnam. Accessibility is key to financial inclusion.

”

Reuben Lai
Senior Managing Director and
Head of Grab Financial Group



28 Insurance policies offered vary from country to country.
29 OVO is Grab's payments partner in Indonesia.



Our Partners' Welfare

Our partners' welfare is very important to us. Over the years, we have heard from many driver- and merchant-partners about how our platform not only enabled them to increase their earnings, but provided them with the opportunities to earn a living in a way that better supported their life choices and aspirations.

Technology is displacing old models of work and it is requiring workers to be more agile and nimble in order to be successful in the workforce, full-time or gig. To help our partners succeed, we want to enable them to continuously

reinvent themselves in order to stay relevant in today's rapidly evolving digital economy. Thus, we strive to provide our partners with accessible training and upskilling opportunities so they can continue to learn new skills, become more productive, and achieve their dreams.

Furthermore, we aim to enrich our partners' lives by offering them benefits, discounts, and loyalty programmes that allow them to maximise their earnings and save on everyday expenses.

Partner Training and Upskilling Opportunities

We seek to provide relevant upskilling and training opportunities for our partners so they can increase their productivity and embrace the challenges and opportunities in the digital economy.

30 Cumulative figure is measured by the sum of course completions by unique driver-partners per course level.
31 Unique driver-partners.



In 2020, more than **1.7 million** driver-partners³⁰ completed training programmes facilitated by Grab

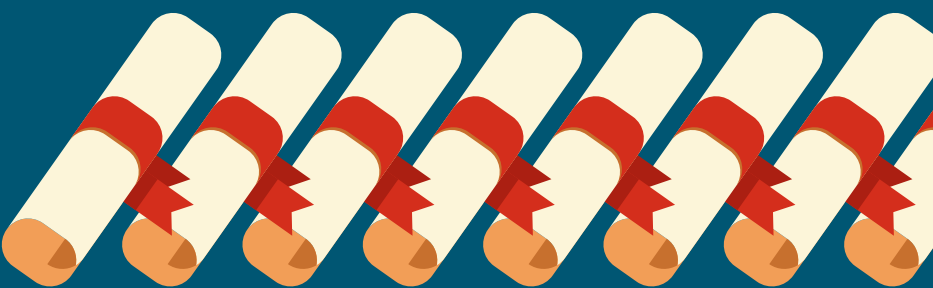


Microsoft Digital Literacy Programme

We partnered with Microsoft to offer courses that enable our driver-partners across the region to learn new digital skills.



Over **250,000**³¹ driver-partners participated



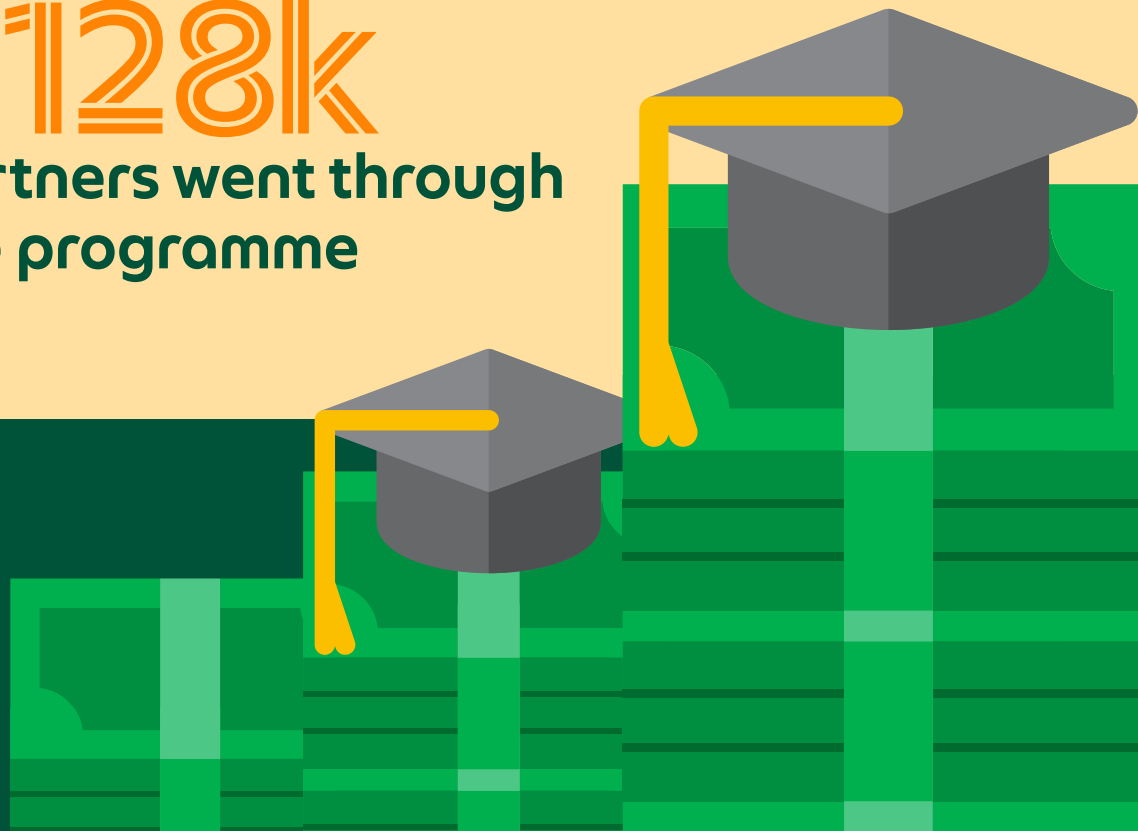
Over **550,000** certificates awarded

Figures as of Dec 31st 2020

Financial literacy in Indonesia

We launched a financial literacy programme with **Integrita** for our driver- and delivery-partners in Indonesia on GrabAcademy, our learning management system on the driver app. We want to help them gain an understanding of financial principles such as saving, budgeting, and investing.

In 2020, **>128k** partners went through the programme



In 2020, more than 1.7 million driver-partners³² completed training programmes facilitated by Grab.

We offer a wide range of training programmes to cater to their learning journeys and goals. The programmes range from digital literacy courses provided by our partner Microsoft, to data protection, financial literacy, and English communication courses.

Across the region, most of our training courses are free or heavily subsidised by corporate and government partners. By offering training programmes via different modalities, we are able to offer our partners a wide variety of courses to meet their needs, enabling them to learn new skills and improve their livelihoods.

In 2020, we offered more than 30 different training programmes delivered online and offline for our driver-partners.

32 Cumulative figure is measured by the sum of course completions by unique drivers per course level.

Types of Training

Grab platform-related training courses for driver-partners in order for them to operate safely on our platform.

Training commissioned by Grab and provided for free to our driver-partners.

Training courses whose content are provided by third-parties and facilitated through our online training platform

We refer partners to external training courses organised by third-parties like NGOs and educational institutes.

Examples

Safety Training
Driving safety and driver-partner conduct-related training.

Financial Literacy in Indonesia
Together with Integrita, Grab developed and offered financial literacy training via Grab Academy touching on topics such as financial check-ups, emergency savings/funds, and investments.

Microsoft Digital Literacy programme
Grab offered six Microsoft Digital Literacy topics through our driver-partner training platform, Grab Academy. Topics include how to communicate online and how to collaborate and manage content online.

Ngee Ann Polytechnic collaboration
In Singapore, Grab worked closely with Ngee Ann Polytechnic to identify a list of relevant courses for driver-partners who are keen on developing skills that enable them to earn an income while also driving as a Grab driver-partner, as well as those keen to make a career transition.

GrabAcademy

GrabAcademy is a dedicated training portal for driver-partners accessible from the Grab driver-partner app. GrabAcademy is offered in the eight countries we operate and provides partners a convenient way to find training courses, track their progress, and get reminders to complete a course.



Microsoft Digital Literacy Programme

In 2019, Grab and Microsoft partnered to offer Microsoft's Digital Literacy programme via GrabAcademy. The digital literacy programme covered topics such as computer basics and how to effectively use the Internet. Upon completion of the courses driver-partners are awarded Microsoft-Grab certifications for each topic.

Currently, the digital literacy programme is offered in Indonesia, Singapore, Malaysia, the Philippines, and Vietnam.

As of December 2020, more than 250,000 driver-partners³³ had participated in the programme, receiving more than 550,000 online certificates for courses completed.

³³ Unique driver-partners.



I enjoyed the Microsoft Grab digital literacy course because I learned a lot of skills that refreshed my knowledge of computers. The videos were very interesting and educational. The topic I liked most is how to create a formal email because it gave me the confidence to communicate by email to my friends. If there are more online courses in the future offered by Grab and Microsoft, I would love to join more of them.



Amador Creencia,
70, Manila, Philippines

Technical Upskilling Programme

Grab, Microsoft, and Generation, a global non-profit organisation, partnered to create a training programme to facilitate career transition opportunities for driver-partners looking to pursue tech-enabled careers.

The programme was run by Temasek Polytechnic and funded by the Singapore Government. The eight-month SGUnited Skills (SGUS) Up-Skill in Software Development course trained a total of 18 people, four of whom were Grab driver-partners.

The programme coursework helped trainees pick up relevant technical skills including computer science fundamentals, web development, Java programming, relational databases, and UI/UX concepts. In addition, they were also trained in simulated workplace scenarios to hone their soft skills including critical thinking and interpersonal skills.

At the end of the programme, Grab facilitated industry placement for the driver-partners who completed the course and hired a former driver-partner, **Farhan Ramdan**, into a junior software engineer role in the company.



Prior to the software development course, I was a Testing Inspector in the aerospace industry and driving as a driver-partner for Grab part-time. I decided to join this software development course because I wanted to change industries and learn something new. I found the technology sector very promising and dynamic. Going through the 8 months was a rollercoaster of emotions and sacrifices, but in the end it was all worth it. I made new friends, learnt valuable coding skills, and now I have an opportunity to join Grab as an associate software engineer. I'm very happy with my direction in life.

Farhan Mohamad Ramdan
30, a former Grab driver-partner.



"Microsoft and Grab both have a vision to transform the communities we operate in. This partnership makes the most of our reach across the Southeast Asia region, helping customers and partners have a positive impact in their industries. To me, our partnership with Grab is probably the most inspiring and promising next step in the digital transformation journey for Asia Pacific."

Scott Mauvais
Director, AI and Global Partnerships, Microsoft Philanthropies.



Partner Benefits

Across the region we offer different types of discounts, benefits and loyalty programmes to our driver-partners in order to help them maximise their earnings, maintain their vehicles, and enjoy everyday perks and discounts.

We also hold regular town hall meetings, small-group sessions, and festive gatherings to engage our partners and hear their concerns. These activities have the added benefit of fostering a sense of community amongst our partners.



A selection of benefits and discounts offered by Grab and our partners³⁴:

-  Fuel discounts
-  Vehicle maintenance discounts
-  Lifestyle and entertainment benefits
-  Medical, healthcare, and insurance benefits

Furthermore, all Grab driver-partners and passengers are covered by Grab's Group Personal Accident insurance policy that insures them during rides, while our driver-partners are also covered by the policy when they make deliveries. This insurance is provided at no cost to partners and passengers.

34 Benefits and discounts vary across countries and driver-partner tiers.

Support For Partners' Families

We regularly survey our partners on their long-term aspirations for themselves and their families. This engagement and feedback allows us to provide suitable financial and training support to our partners' families and communities. By training our partners' spouses and giving their children access to educational opportunities, we can create more dual-income households and economically resilient communities.

Education is the bedrock to a better life. We provide merit education scholarships to children of our driver-partners in order to help them build a better future.

From May 2018 to end 2020, we have disbursed over US\$670,000 in education scholarships and grants to more than 3,000 recipients in Southeast Asia³⁵.

35 In May 2018 Grab started disbursing scholarships. Today, scholarships are available in Singapore, Thailand, the Philippines, and Indonesia.

In Indonesia, Grab takes a proactive approach toward upskilling driver partners' spouses in order to establish a dual-income household or help our partners gain more economic stability. In Indonesia, we have organised makeup artist courses, hydroponic workshops, and sewing workshops for our driver-partner spouses to teach them new skills.



(Top picture) Our driver-partner's wife, Suwinda, attending a makeup artist course organised by Grab



**Bonar Bangun
Simanjuntak**
Deaf driver-partner

Diversity and Inclusion

Grab is committed to leaving no one behind in the digital economy and we want to do our part to help Persons With Disabilities (PWDs) generate income opportunities on our platform.

In Technology

We are committed to designing and building accessible experiences. We strive to create digital experiences that work with assistive technologies, adapt to unique needs, and meet rigorous standards set by the Web Accessibility Initiative from the World Wide Web Consortium.

In Operations

We strive to roll out offerings and tools that allow driver- and merchant-partners and consumers living with disabilities to participate and thrive in our ecosystem.

In Our Workplace

We seek to build diverse teams and create an inclusive workplace that enables all Grabbers to perform at their best, regardless of nationality, ethnicity, gender, religion, age or sexual orientation. We believe that diverse teams, aligned in mission and guided by a common culture, build better products and services for the stakeholders we serve.

In Advocacy

We will continue to advocate for greater inclusion in Southeast Asia by working alongside government agencies, non-governmental organisations, and disability advocacy groups to ensure open dialogue and accountability on diversity and inclusion. We aim to lead the dialogue with transparency about our accessibility plans, the progress in our developments, and innovations to inspire all to follow.

Inclusive Technologies

We have progressively made changes to our app to make it easier for PWDs to book offerings on our platform or use our platform to earn a living. Our in-app accessibility features include:



Improved colour contrast and action button design to enable visually impaired users to better navigate the app.



In-app notification to inform the user that the driver-partner has a disability and prompt the user to communicate with, or receive the order in a location that is accessible to the driver-partner.



In-app notification to a driver-partner that the passenger is visually impaired and requires assistance for pickup or travels with a guide dog.



Customisable delivery radii for PWD partners so they can deliver food or groceries within a comfortable distance.

Inclusive Mobility Offerings

In 2020, we expanded our transport offerings for people with disabilities and mobility challenges by launching GrabAssist Plus in Singapore, an offering that allows wheelchair or Personal Mobility Aid users to book wheelchair-accessible vehicles through Grab. GrabAssist Plus was launched in Singapore in partnership with Tan Tock Seng Hospital's Foot Care & Limb Design Centre and Centre for Geriatric Medicine, as well as Singapore General Hospital's Diabetes and Metabolism Centre.

GrabAssist Plus complements GrabAssist³⁶, an offering launched in 2018 that allows users with mobility issues to book rides with driver-partners trained in providing specialised assistance to them.

By expanding the range of mobility offerings provided, Grab allows PWDs to have more accessible transportation options, allowing them greater independence.

The GrabAssist offering has completed over 40,000 rides since its launch.

36 GrabAssist is available in Singapore and Thailand.

Danial "Wheelsmith" Bawthan, 27, is a multi-talented individual: He is a producer, rapper, singer-songwriter, actor, emcee, and rugby player living in Singapore.

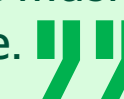
He also has muscular dystrophy. Muscular dystrophy causes progressive muscle degeneration and weakness. As a result of having muscular dystrophy, Danial used crutches from the age of 12 and has been in a wheelchair since he was 16.

Being the oldest in his family of six siblings, his parents never treated him differently and he has learnt to be independent, self-reliant, and resourceful. Today, Danial works as a musician and dramatist using his platform to express himself and give voice to issues and concerns faced by PWDs.

His busy schedule means he rides with Grab everywhere, using various Grab offerings because of the convenience it provides and the friendliness of the driver-partners.



My parents always said to me, I have to learn how to do it myself and take care of myself, the condition is not theirs, it's mine so I had to learn to deal with it. I live life as open and as freely as I can. I write music, I play sports, and I take Grab, just like everyone else, but with my own style.



Advocacy for Partners With Disabilities

In 2020, our 'Break the Silence' initiative that reduces barriers for the hearing and physically impaired to come onboard as driver-partners, reached our stated goal of doubling the number of partners with disabilities³⁷ on our platform.

As of December 2020, we had over 1,100 deaf and physically-impaired driver-partners and agents across six countries on Grab.

We owe the success of the programme to our local NGO partners: National Association of the Deaf Thailand (NADT), Singapore Association of the Deaf (SADeaf), Malaysia Federation of the Deaf (MFD), The Association of

Indonesian Disabled Persons (PPDI), Indonesia Association for the Welfare of the Deaf (IAWD/Gerkatin), Koneksi Indonesia Inklusif (Konekin), and Deaf Development programme Cambodia (DDP).

In Malaysia, Grab is piloting an initiative to make it easier for food and beverage merchant-partners with disabilities or food and beverage outlets who hire PWDs to come onboard GrabFood. As part of the programme, eligible merchant-partners receive tools to help them get started on GrabFood and a reduced commission rate to get them started on this journey of digitalisation.

Oscar Lim, Michael Lim, and Jason Lim Bassment Cafe, Selangor, Malaysia

Oscar wanted a brighter future for his hearing-impaired older twin brothers, Michael and Jason. With the support of their family, they opened The Bassment Cafe as a family business with Oscar as the manager, Michael as the barista, and Jason as the chef. The twin brothers had worked elsewhere before but were not always treated well or equally as the rest of the staff. The hope was that The Bassment can provide a safe place for Michael and Jason to develop their skills and knowledge in their craft.

Their cafe joined GrabFood in 2019 to begin their digital journey, under a pilot initiative created just for PWD partners. Their motto is to 'turn strangers into friends and family' and not just patrons of the restaurant. They wanted to provide a place for people to come together, regardless of their backgrounds.



37 Partner with disabilities include Grab driver-partners and GrabKios agents.

Diverse Workforce

We are committed to maintaining a diverse and inclusive workforce in terms of nationality, gender, and sexual orientation. Today, Grab reflects the diverse nature of the region we serve, Southeast Asia—a tapestry of religions, creeds, languages, and cultures.

We employ staff from over 52 countries and a third of our country heads are women.

We strongly believe in hiring and creating diverse teams because they build better products and offerings for our driver- and merchant-partners and consumers. Our work culture

emphasises on common shared values, builds bridges of understanding, and honours our differences. We encourage employees to adopt our 4H principles of Heart, Hunger, Honour, Humility. The 4Hs serve as our guide for how employees should lead, collaborate, and solve problems together.

Our management team together with People Operations (also known as human resources) track metrics associated with recruitment, retention, and promotion of our employees in order to weed out unconscious bias in promotion or hiring.

As of December 31, 2020, 41% of all Grab employees³⁸ were women. Grab's gender wage parity index stood at 0.98 for full-time employees across the 14 countries where we have a corporate presence.

This meant on average, a female Grabber earned 98 cents to a dollar paid to a male Grabber for performing a similar role. We measure and monitor wage parity on a quarterly basis to ensure there is no conscious or unconscious bias in how compensation is determined in Grab.

As of December 31, 2020, we had 6,585 full-time employees, 103 fixed-term contract employees, and 5,370 temporary agency workers. Our employee relations are strong, and we consistently gather ground-up employee feedback through engagement surveys. None of our employees are represented by a labour union.



38 Includes full-time and fixed-term contract Grab employees.

Governance



Integrity and business ethics are fundamental to Grab’s business success. The principles by which we operate our business are as important to us as how we grow our business. We seek to maintain high ethical standards in our operations and adhere to best practice when it comes to record-keeping and reporting, and we have a zero-tolerance policy toward corruption, bribery, and corporate malfeasance.

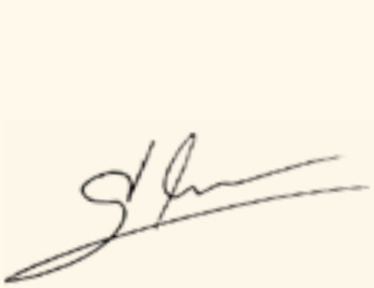
We are committed to continually strengthening our internal controls and its processes and maintaining high standards of transparency and accountability when it comes to dealings with our key stakeholders³⁹.

39 Including but not limited to governments, regulators, corporate partners, consumers, employees, investors, and our partner communities

We have robust governance principles that reflect our values around

- i. the safety of driver- and merchant-partners and consumers
- ii. managing our fraud risks
- iii. cybersecurity and data privacy
- iv. legal and compliance

Principles around these four core governance topics are important to our operations and procedures, to hold us accountable and to create a safe, fair, and ethical platform for people to transact on.



Peter Oey
Chief Financial Officer,
Grab



Ensuring Platform Safety

The safety and integrity of our platform is important to us. We work hard to design policies and features that protect our driver- and merchant-partners and consumers and prevent bad actors from operating within our ecosystem. We aim to continually raise the bar on trust and safety and strive to be the safest and most trusted choice in moving people or goods or facilitating financial transactions. To achieve this,

we have strengthened our management framework and made significant investments in protection technologies.

From using AI technology in facial recognition to enhancing account protection to safeguard everyday financial transactions, we have a team of more than 300 employees working to build and operationalise technologies that protect our partners and consumers.

Our Integrity team⁴⁰ regularly⁴¹ evaluates the safety and trustworthiness of our major business verticals⁴² to improve trust and safety performance.

⁴⁰ The Integrity team at Grab oversees functions related to trust and safety of our business such as, GFG Compliance, GFG Risk, User Trust, Account Security, Safety, InfoSec, and GrabDefence

⁴¹ At least 4 times a year

⁴² Mobility, Deliveries, and Financial Services business segments

Comprehensive Safety Management

Our comprehensive safety management framework encourages safe roads and communities. This framework covers our Mobility and Deliveries business segments. We have established Codes of Conduct that guide all platform user groups through the safe use of the Grab platform, including:

Code of Conduct: Driver-Partners [🔗](#)
for our driver-partners

Code of Conduct: Consumers [🔗](#)
for users of Grab, GrabFood, and GrabExpress

Code of Conduct: Merchant-Partners [🔗](#)
for our merchant-partners

In addition to these codes, we seek to ensure the safety of those who use our platform by conducting background checks⁴³ on our driver-partners. We also provide training to communicate our safety expectations. For example, potential driver-partners must complete mandatory training on safe driving and other training modules, including sexual harassment training before they can sign up to be a driver-partner on the platform.

Users and partners who fail to meet the expectations within the Code of Conduct may face permanent deactivation or bans from the Grab platform.

In our Mobility segment, we use technology to reduce road accidents. Examples include mobile telematics and in-app safety tools to enhance community safety.

In the unfortunate event of a safety incident or if an offence is committed, we have an **Incident Response Team** in every country, who will reach out to investigate the case, establish contact with the affected parties, ascertain severity of the incident, work with law enforcement, or insurance companies where relevant, and work towards resolution.

Moreover, we have established a grievance mechanism process that covers identifying, investigating, and providing post-incident or offence care management.



⁴³ Background checks on criminal history are done in 7 of the 8 countries we operate in. We are aiming to implement background checks in Cambodia in the near future.

2020 Safety Performance

Partner and Passenger Safety

We want to ensure that our driver-partners and passengers ride with ease. Our safety team rolls out features to protect our driver-partners and passengers.

44 Feature is available in Singapore, Indonesia, Malaysia, Thailand, the Philippines, Cambodia, and Vietnam.

45 Feature is available in Singapore, Indonesia, Malaysia, Thailand, the Philippines, and Vietnam.

46 VOIP and Number Masking are available for our Mobility and Deliveries business segments in most markets.

Pre-Trip

Our safety protections start before a ride begins.



Artificial Intelligence-powered facial authentication⁴⁴

Real-time selfie verification is required for driver-partners at login. The facial verification ensures only registered driver-partners can accept bookings via the Grab app and allows us to identify users who may be sharing or renting accounts.



Passenger verification⁴⁵

To protect our driver-partners against passenger-caused crimes, such as verbal or physical abuse, passengers are verified through bank card or selfie authentication.

The percentage of passengers verified on the platform has increased five folds over the past 2 years and is still growing.



Seamless communication⁴⁶

We encourage communication methods, such as in-app chat and VOIP calls, to protect users' and driver-partners' privacy when they communicate.

We use number masking technology in some countries to mask the phone numbers of users and driver-partners when a call is made.



Safety Centre & Emergency Help

All rides are equipped with a Safety Centre button displayed prominently in the middle of the screen for easy access. The key features include:



Driving Safety Report

Drivers are provided a customised safety report in-app, with detailed breakdowns of where exactly the unsafe event took place.



Telematics

Data received from driver-partners' phones to capture location-based intelligence and driving behaviour signals.

In 2018, Grab partnered with Toyota Motor Corporation (Toyota) with the aim to offer Toyota's 'Total-care Service' to Grab-owned Toyota vehicles across Southeast Asia. The 'Total-care Service' uses onboard telematics to provide information on a vehicle's condition, ensuring that driver-partners are receive timely information on maintenance schedules.



On-Trip

While users are on trip, Grab looks out for users and provides tools to ensure they reach their destination safely



Post-Trip

We're committed in helping our driver-partners drive better and more safely



Feedback from users

After each ride, both passengers and driver-partners can rate the trip and provide feedback about what can be improved, or what went wrong during the trip. Feedback can be submitted up to 72 hours after trip completion.



Safety Features

Share My Ride

A user can share their ride with anyone in their contact list. Once shared, the ride can be tracked live, together with the driver-partner's details and the estimated time of arrival.

SOS button

An emergency hotline to contact police or an ambulance should immediate assistance be required. The button also triggers a message to the user's pre-saved emergency contacts.

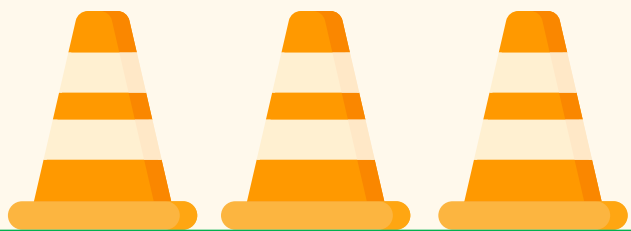
Report a safety issue

If passengers feel unsafe or feel that any aspect of the ride could be improved, they can report an issue directly through the app.

Trip monitoring for Unplanned Stops

Grab uses various signals to detect if a passenger may be in an unsafe position by monitoring multiple trip signals including GPS, traffic conditions and map intelligence to detect if there is an unplanned stop. If unplanned stops are detected, Grab pushes a notification to passengers to check if they are OK.

Data on accident / road safety figures



Overall Road Accident⁴⁷ Rate⁴⁸

Safety Performance	Grab's 2020 rate	2020 vs 2019
Road accidents per million kilometres ⁴⁹	0.224	11% improvement

Grab's regional mobility road safety performance benchmarked against Singapore's LTA standards

LTA's QoS requirement	Grab's 2019 rate	Grab's 2020 rate
Road Accidents <=0.5 accidents per 100,000 trips	0.15 accidents per 100,000 trips 71% better than the QoS benchmark	0.12 accident per 100,000 trips 77% better than the QoS benchmark

2020 Road Accident Injuries Severity⁵⁰

Road Accident Injuries Severity Category	Grab's 2020 Rate (PMR per million rides)
Moderate Accidents that led to moderate physical injuries	0.0718 PMR meaning an accident resulting in a moderate injury occurs in 1 in every 13.9 million rides.
Serious Accidents that led to serious physical injuries	0.0082 PMR meaning an accident resulting in a serious injury occurs in 1 in every 121.3 million rides.
Critical Accidents that led to loss of life or permanent disability	0.0130 PMR meaning an accident resulting in a critical injury occurs in 1 in every 77.2 million rides.

Mobility Safety Performance

In 2020, the vast majority of rides on our platform occurred **without incident**. Our overall road accident rate in 2020 for our Mobility and Deliveries segments saw an 11% improvement on a year-on-year basis. The majority of accidents on our platform resulted in injuries that are of a minor and moderate severity⁵¹.

Singapore's Land Transport Authority's (LTA) Quality of Service (QoS) benchmarks measure how well taxi companies manage service quality, including safety indicators. Grab conducts regular benchmarking exercises to measure our regional mobility safety performance against the Singapore QoS benchmarks for road accidents. Singapore's QoS benchmarks are used as a yardstick for the region as not all countries have a published or defined set of standards, and because Singapore has high safety standards for its taxi and ride-hailing industry.

Our regional Mobility segment has consistently outperformed Singapore's safety and service quality benchmarks for taxi operators by significant margins.

47 We define road traffic accidents as any accident caused by the driver-partner that occurs on-trip resulting in physical injury to the driver-partner, passenger and/or a third party

48 Includes accident data from our mobility and deliveries business segments across in Indonesia, Singapore, Malaysia, Vietnam, Thailand, Myanmar, Cambodia and the Philippines

49 Inclusive of accidents that result in minor, moderate, serious or critical injuries.

50 Includes accident injuries severity data from our mobility and deliveries business segments across in Indonesia, Singapore, Malaysia, Vietnam, Thailand, Myanmar, Cambodia and the Philippines. Excludes pilots and deactivated services.

51 Our injury severity definition is as follows:
Minor: Injuries that require on-the-spot or one time treatment. e.g. cuts, bruises.
Moderate: Injuries that go beyond skin which require outpatient or inpatient treatment. Treatment may include minor surgery defined as minimally invasive procedure(s) with little to no risk to the person's life. e.g. closed fractures, lacerations requiring surgery
Serious: Injuries that require major surgery defined as procedure(s) which requires entering a body cavity, typically of medium to high risk. Injuries do not result in permanent disability and person is able to return to pre-injury function. e.g. open fractures, operation on an organ
Critical: Injuries that led to loss of life or permanent disability

Preventing Sexual Harassment and Assault

We have a zero-tolerance policy for sexual harassment and sexual assault on our platform. Our partners and consumers use Grab because of the years of trust we have built with them and the number of safety features we have embedded into the platform.

Despite our best efforts, a very small number of sexual harassment cases and sexual assaults occur on our platform every year. We are committed to bringing that number to zero.

Incident Category	Grab's 2020 Rate (PMR)	Change in rate from 2019 to 2020
Sexual Harassment ⁵³	0.455 PMR meaning a sexual harassment incident occurs in 1 in every 2.2 million rides.	Reduced by 13%
Sexual Assault Incidents ⁵⁴	0.235 PMR meaning a sexual assault incident happens in 1 in every 4.3 million rides.	Reduced by 46%

⁵² Data from our 8 countries of operation across our mobility and deliveries business segments

⁵³ Verbal and non-physical unwelcome sexual advances, requests, or the inappropriate promise of rewards for sexual favours, and verbal bullying or coercion of a sexual nature.

⁵⁴ Defined as unlawful physical acts that are of a sexual nature. This includes attempted or actual penetration or touching or kissing any sexual body part. We also include sexual misconduct to encompass non-verbal and non-physical behaviour used to obtain sexual gratification against another's will or at the expense of another.

Preventive Measures

- 1

We train all driver-partners at onboarding on what constitutes sexual harassment.
- 2

Driver-partners found to have sexually harassed a passenger are permanently banned with no appeal. The policy also applies to passengers who sexually harass driver-partners.
- 3

We implemented mandatory re-training for driver-partners on sexual harassment in Singapore and Indonesia in 2020, and will roll it out to all markets in 2021.
- 4

We have regular in-app reminders to driver-partners on what constitutes sexual harassment.

In the event we receive a sexual assault or sexual harassment incident notification, the alleged perpetrator will be suspended pending an investigation. Once the investigation is concluded and the case is conclusive, the perpetrator will be permanently removed from the platform. Post incident care management is also provided to the victim.

Improving Driving / Riding Behaviour

Grab makes consented use of data received from driver-partners' phones to capture location-based intelligence and driving behaviour signals—otherwise known as telematics. This approach of utilising the driver-partner's phone is unique and a more scalable method of collecting driving data compared to traditional onboard devices which are attached to the vehicles.

Leveraging telematics data, we created our own algorithms to measure a set of indicators for unsafe driving, such as speeding, hard acceleration, and hard braking. These identifiers typically have strong correlations with negative passenger feedback and ratings. We then use the data to provide feedback to the driver-partner to encourage corrective behaviour.

Key objective: Influence driving behaviour change	Features	Details	Location
	Driving Safety Report	Driver-partners are provided a customised safety report in-app, with detailed breakdowns of where exactly the unsafe event took place. This helps them increase awareness of their unsafe driving behaviours and how they should improve. This also aids Grab in identifying which driver groups require additional coaching on safe driving.	The Driving Safety Report is available across the region.
	Taking action on dangerous driving	Grab combines telematics data on unsafe driving with feedback from passengers post-trip to identify driver-partners who have multiple counts of dangerous driving events. These driving events are tracked and driver-partners are first warned, and subsequently suspended should there be no improvement in time.	This feature is available in Indonesia, Malaysia, and Thailand and will be rolled out across the region in 2021.

Safety Partnerships

To create a safe environment for our partners and passengers, we have partnered with governments and non governmental organisations (NGOs) to work on community safety initiatives and instil safety best practices into our operations.

- In Indonesia, Grab established a partnership with Institut Perempuan, a women's NGO and a network of women crisis centres, Forum Pengada Layanan, to provide sexual violence assistance including counselling sessions across Indonesia.
- Grab partnered with the Philippine Drug Enforcement Agency (PDEA) to tackle drug trafficking. We will set up training programmes with PDEA for driver-partners to report suspicious packages that they are supposed to deliver.
- Across the region, our safety teams work closely with the local authorities to assist in active investigations.

55 Regional data unless otherwise stated.



Managing Fraud Risks

At Grab, we seek to guard against the fraud risks that are ever present in our industry. These risks include abuse of partner or passenger accounts, account takeovers, use of location spoofing software, marketing promotion or incentive abuse, and payment risk. While we may not be able to fully eliminate the risk of fraud posed by bad actors or criminal syndicates, we take a highly proactive approach in preventing and combating fraud on our platform.

We have a zero tolerance policy for fraud and we issue suspensions and bans for users and partners who are identified as engaging in fraudulent behaviour.

The Integrity team, which is in charge of protecting Grab, partners, and all its users against risks, has grown to over 400 employees across the region in the past six years.

Some of our fraud defensive mechanisms are:

- **Fraud risk management**
Ensuring our products and offerings are comprehensively risk-reviewed before launch.
 - **Active fraud detection & prevention**
We actively detect and prevent fraud throughout a product and offering’s lifecycle. This is enabled by Grab’s fraud detection systems that can function real-time and offline.
- **On-the-ground fraud intelligence**
We listen to Grab users and acquire fraud intelligence from the ground. We gather information from our teams and act on tips that come through our **Fairplay programme**, [where our driver-partners can anonymously submit reports on suspected fraudulent activities](#). This feedback is valuable in helping us improve our prediction and prevention of fraud risks.

These mechanisms allow us to actively manage our fraud risks as we strive to create a fair ecosystem for our partners.

A.I. In Fraud Detection

Leveraging our strength in technology, we use a combination of machine learning methods to automatically sift through millions of data points to uncover fraudulent patterns. As fraudsters adapt their tactics, our machine learning algorithms can evolve and learn their new patterns.

Our algorithms incorporate signals from different sources, such as registration information, ride history, and more sophisticated graph models⁵⁶. This allows us to continuously monitor and adapt our tactics to stay ahead of fraudsters.

56 Algorithms to discover anomalous relationships from a large group of connected entities

Our achievement in managing fraud risk goes beyond our business operations. Our experience accumulated over the years has created an enterprise solution, which we call GrabDefence.

GrabDefence is a suite of fraud detection and prevention tools that we offer companies to help them battle fraud and fortify trust in the digital ecosystem, thus creating a healthier environment for technology companies to thrive.



From left to right: **Wui Ngiap Foo**, Head of Technology, TIP (Transport, Integrity, Patent Office), **Teguh Arifiyadi**, Acting Director of Informatics Application Control, Ministry of Communication and Informatics of the Republic of Indonesia, and **Ridzki Kramadibrata**, President of Grab Indonesia



Cybersecurity & Data Privacy

Cybersecurity and data privacy are Grab’s strategic priorities. We have robust systems in place to protect our cyberinfrastructure and the data and privacy of those in our ecosystem.

Cybersecurity Framework

We continuously strengthen our cybersecurity and data protection measures to safeguard our networks, systems, and data from potential cybersecurity risks and to foster compliance with applicable privacy laws and sector-specific requirements imposed by regulators.

Our cybersecurity framework and policies align to the requirements of globally accepted standards such as National Institute of Standards and Technology (NIST) and ISO 27001 Information and Security Management.

We have a well-defined cybersecurity programme in the areas of cyber incident and response, security logging and monitoring, application security, infrastructure security, enterprise security, vendor security, security architecture, and security compliance, in order to safeguard Grab's systems and applications.

While cybersecurity controls and measures are designed to protect Grab's data, it is equally important that our people and business partners are empowered to understand and execute those measures. Our full-time employees undergo mandatory cybersecurity and data privacy training and an annual refresher so they are well-informed of our policies and practices. In 2020, we achieved a training completion rate of 100% for our full-time employees on these topics.



Data Privacy Framework

We uphold high standards and implement strict protocols on the storage, handling and protection of our employees', consumers', and partners'⁵⁷ data.

We have a dedicated department, the Privacy Office, which oversees our data privacy policies and keeps abreast of legislative changes. The Privacy Office works in tandem with our technology teams and our cybersecurity team to implement our data privacy framework.

Despite our best efforts, there is still room for improvement.

In 2020, we received official resolutions on three incidents of data breaches⁵⁸ that took place between 2018 to 2020. Two incidents happened in Singapore in 2018 and 2019 and have been reported publicly. The third incident took place

in the Philippines in 2020 and we have since reviewed our privacy practices and sought to work with the National Privacy Commission of the Philippines (NPC) to address its concerns.

In addition, Grab seeks to strengthen its privacy posture through continuous adoption of the "Privacy by Design" framework. The framework is a concept of embedding privacy and data protection into any new product or feature from its conceptualisation and design phase, and then throughout its lifecycle. Our Internal Audit and Risk Assurance teams provide evaluations and assurance on the effectiveness of these control measures.

⁵⁷ Driver-partners

⁵⁸ All substantiated complaints concerning breaches of customer privacy and losses of customer data resolved in the year 2020 that are of significant scale and impact

Grab’s Data Privacy Framework



Notification and Obtaining Consent

We aim to notify and obtain consent of our users and partners when we collect their personal data and we inform them of what we would be doing with their personal data.



Protection and Safe Custody of Personal Data

We seek to provide and implement reasonable security arrangements to protect personal data. This includes physical access controls and logical access controls to personal data, for example.



Retention For No More Than Necessary

We endeavour to cease the retention of personal data, through anonymisation, disposal or other suitable means, when there is no longer a legal or business need for us to retain the personal data.



Transparency

Our **Privacy Notice** [🔗](#) is publicly available on our websites, and so is the contact information to reach out to our Privacy Office.



Legal & Compliance

We have an Ethics & Compliance team that oversees policies relating to anti-bribery and corruption (ABC) and works with the Legal team to help ensure adherence to local applicable laws.

Grab adopts a zero-tolerance stance towards corruption and bribery in all the countries we operate in. While we recognise that in some countries there may exist an elevated risk of corruption, we are committed to upholding the same high standards across our operations.

In 2020, all our full-time employees underwent mandatory online training on ABC, either as part of the onboarding programmes or annual refresher training. We seek to maintain a completion rate of 100% amongst our full-time employees.

Collectively, our Legal, Public Affairs, and Ethics & Compliance teams work together to identify, evaluate and manage regulatory risks, including those that impact socio-economic issues such as health and safety, data privacy,

anti-trust issues, economic regulations, financial practices, intellectual property rights, and anti-terrorism financing.

In 2020, we did not receive any significant monetary fines⁵⁹ or significant non-monetary sanctions for non-compliance with applicable laws or regulations.

⁵⁹ Significant monetary fines are defined to be any fines above US\$1,000,000 incurred in the reporting year.

We have adopted a 3-prong approach toward maintaining high ethical standards across our organisation. They include ensuring our policies are robust, allowing for transparency via whistleblowing, and implementing organisation-wide training on our key policies.

Policies

We have established policies, including our ABC Policy, our Conflict of Interest Policy, our Donations Policy, our Gifts Entertainment and Meals Policy, and our Whistleblowing Policy.

These policies form the backbone of our management system around ABC and are applied consistently across our operations.

Grab extends its risk-based approach to ABC to its business partners too. All third-party suppliers are bound by our Supplier Code of Conduct, which covers topics such as ethics and ABC obligations.

Transparency

We have engaged an independent third party to maintain our whistleblowing hotline. It is open to all employees and members of the public via local toll-free numbers in the local language.

Complaints are reviewed by the team in charge of whistleblowing investigations. If warranted, they will be investigated by the team.

Once the investigations are complete, a report will be submitted to a Remediation Council for its adjudication on appropriate remediation steps to be taken.

Training

We seek to ensure all our full-time employees undergo mandatory training on ABC, so they are familiar with our policies and processes.

Preventing Financial Crime

Grab is committed to complying with all applicable regulations regarding Anti-Money Laundering and Countering the Financing of Terrorism (“AML/CFT”).

We proactively identify and assess the money laundering and terrorism financing (“ML/TF”) risks inherent to our business, and develop and implement control measures to mitigate these risks, including mandatory AML/CFT online training and annual refreshers for relevant employees.

These controls are enhanced by our continual investment in customer due diligence and transaction monitoring technologies, including the use of digital identification and artificial intelligence/ machine learning techniques.

This allows us to better understand the behaviour of our driver- and merchant-partners and consumers, and to proactively deter bad actors from using our platform.



Environment



Southeast Asia is a vulnerable region to climate change. This is due to high population growth and concentration, long coastlines and a heavy reliance on agriculture, forestry, and natural resources for economic activities. Climate change could lead to increased food insecurity and infectious diseases and decreased farmland in the region⁶⁰.

Protecting the environment is a tremendous responsibility and we seek to play an active role in minimising our environmental footprint in order to ensure economic and social stability within our communities for generations to come.

60 Asian Development Bank (2009); The Economics Of Climate Change in Southeast Asia: A Regional Review

Over the years, we have taken steps to reduce carbon emissions on our platform. However, there is still much work to be done. We plan to adopt two approaches to get us to a net-zero carbon future:

- Reducing our carbon emissions by adopting mitigative and adaptive strategies, such as shared mobility vehicles and electric vehicles, within our business and ecosystem
- Preserving carbon sinks and contributing to nature-based solutions like reforestation that will increase carbon sequestration.

In 2021, we plan to introduce environmentally-friendly features and options within our services to give green choices to our driver- and merchant-partners and consumers. We will also continue to engage with NGOs like the World Wide Fund for Nature (WWF) and the World Resources Institute (WRI) to embed global best practices into our business.

In addition, we plan to announce science-based net-zero carbon targets and a roadmap in 2022, building on the work we have done to measure and inventorise our Greenhouse Gas (GHG) emissions in 2020. The roadmap will lay out a clear path for us to achieve our carbon goals while ensuring transparency and accountability to our key stakeholders.

Looking ahead, we have to adopt practical solutions, geared toward partnerships, which are tailored to the needs and obstacles existing in the region. For example, we have signed partnerships with automakers and infrastructure players and invested into increasing

the number of electric vehicles on our platform and in our rental fleet. Since 2016, we have invested over US\$200 million to boost the number of electric vehicles and hybrids in our car rental fleet in Singapore.

We recognise that the rising popularity of food and groceries deliveries presents a unique challenge to the problem of plastic pollution in our region. We are committed to innovating on sustainable packaging solutions for our deliveries business to reduce plastic waste. In 2020, all of our seven countries that offer our food delivery service signed the WWF-Singapore’s PACT (Plastic ACTion) Food Delivery Service pledge with the vision of ‘No Plastic in Nature by 2030’.

While there is still much to achieve, a journey of a thousand miles begins with one step. We are committed to making a real sustainable and scalable impact for now and the future.



Cheryl Goh
Group Head of Marketing & Sustainability, Grab



GrabCar Elektrik
Powered by Hyundai
in Indonesia

Greenhouse Gas Emissions

In 2020, we conducted a baseline inventory study for Scope 1, 2, and 3 greenhouse gas emissions⁶¹ for our platform. This comprises our corporate office footprint across 11 countries⁶² (Scope 1 and Scope 2) and our regional operations, which include our main business segments⁶³ in eight countries⁶⁴ (Scope 3). The emission figures were calculated in line with an internationally recognised carbon accounting framework, the GHG protocol.

⁶¹ The greenhouse gas (GHG) emissions covered in our accounting and reporting process consists mainly of carbon dioxide (CO2). Methane (CH4), nitrous oxide (N2O), and other fluorinated gases make up a small percentage.

⁶² The baseline inventory study covered our offices in Singapore, Malaysia, Thailand, Vietnam, Indonesia, the Philippines, Myanmar, Cambodia, Beijing (China), Cluj-Napoca (Romania), and Bangalore (India). Our office in the United States and satellite offices in Taiwan and the Republic of Korea, were not covered under this study.

⁶³ Our Mobility, Deliveries, and Financial Services business segments.

⁶⁴ Singapore, Malaysia, Thailand, Vietnam, Indonesia, the Philippines, Myanmar, and Cambodia.

⁶⁵ Grab does not own any vehicles, refrigerant, or furnaces.

⁶⁶ Scope 2 does not include office building in the United States due to inability to meter individual office spaces.

Scope	Emissions	tCO2e (FY2020)	%
Scope 1	Direct GHG emissions: from fuel consumption and refrigerant ⁶⁵	0	0%
Scope 2	Energy indirect GHG emissions: from purchased electricity, cooling, and heating ⁶⁶	5030	0.3%
Scope 3	Other indirect GHG emissions: from use of sold products (fuel consumption from Grab rides and deliveries), air travel, and hotel stays of Grab employees	1,506,045	99.7%
Total		1,511,075	100%



Reducing Our Carbon Footprint

Reducing our carbon footprint is an important goal of ours.

- We plan to address carbon reduction through 3 main ways:
- 1 Innovative technologies and shared-mobility solutions
 - 2 Use of electric vehicles or hybrids on our platform
 - 3 Commitment to international carbon reduction standards

Innovative Technologies and Shared Mobility Solutions

We use artificial intelligence (AI) technology for algorithmic batching or hyperbatching where we group food or grocery orders together by proximity for maximum delivery efficiency.

We also launched shared mobility⁶⁷ solutions in some countries, like GrabShare, a commercial carpooling booking service for passengers and GrabHitch, a carpooling booking service, which enables drivers other than Grab's driver-partners, who sign up through the Grab platform, to accept bookings for carpool rides through Grab's platform.

In Indonesia, we have GrabWheels, a micro-mobility offering that provides shared electric Personal Mobility Devices (PMDs).



Partnerships to Promote Electric Vehicles / Hybrids in Southeast Asia

In Southeast Asia, it is important to adopt mitigation and adaptation strategies in combating climate change. Electric vehicles are our best opportunity to reduce our carbon footprint as they not only emit less greenhouse gas but also reduce air particulate pollution. However, the transition to electric vehicles has several barriers, namely:

- i) a lack of electric vehicle charging infrastructure
- ii) many countries in SEA still rely on fossil fuel to power their electricity grids
- iii) the relative high cost of electric vehicles compared to petrol cars

We will continue to work with governments, automakers, and infrastructure players to overcome these identified hurdles facing mass adoption of electric vehicles in the region.

Since 2016, we have invested over US\$200 million to build up the number of electric vehicles and hybrids in our car rental fleet in Singapore.

Today, Grab is one of the leading electric vehicle and hybrid operators in Southeast Asia.

Furthermore, we aim to protect the environment by encouraging driver-partners in Singapore to rent electric vehicles or hybrids from GrabRentals. As a result of our continued efforts to champion electric vehicles and hybrids, **in 2020, 31% of vehicles on our ride-hailing platform in Singapore were electric vehicles or hybrids⁶⁸, the majority of which are Toyota hybrid vehicles.**

Over the past two years, we have inked meaningful partnerships to expand the use of electric vehicles in Southeast Asia and we are hoping to onboard more partners within the infrastructure, government, services, and auto industries to make lasting change happen.

⁶⁸ Average monthly percentage of electric vehicles and hybrids on our platform from 1 January 2020 to 31 December 2020

⁶⁷ The GrabShare offering has been paused due to COVID-19 precautions

Governments

In Indonesia, we partnered with more than 10 government agencies to facilitate the adoption of electric vehicles in the country. In 2020, Grab Indonesia became the **first company in Indonesia to operate more than 5,000 electric vehicles in Indonesia**, ranging from electric cars to electric scooters and electric bicycles.

Furthermore, to introduce electric car options to daily commuters, we launched a GrabCar Elektrik offering in January 2020 that allows users to book electric vehicles at Jakarta’s Soekarno-Hatta International Airport.

In the future, we hope to expand our electric car offerings to our users, and integrate more carbon conscious features, like the ability to offset the carbon for each ride, into our app.

Automakers

We have partnerships with seven auto companies in the two-wheel and four-wheel space, such as Toyota, Hyundai, Kymco, Selis, Viar, Astra Honda Motor, and Gesits, to encourage our driver-partners to use electric vehicles or hybrids.

Grab x Hyundai

In 2018, Hyundai invested US\$275 million in Grab to create a Southeast Asia-wide electric vehicle partnership aimed at driving the adoption of electric vehicles in the region. Under the partnership, both companies launched a series of electric vehicle pilots that focused on utilising electric vehicles to maximise cost efficiencies for Grab’s driver-partners. The partnership also worked with regional stakeholders including governments and infrastructure players to improve electric vehicle infrastructure in the region.

“While electric vehicles are still nascent in Southeast Asia, as a Smart Mobility Solution Provider, we found that it’s important for us to step forward and partner with Grab in driving the adoption of electric vehicles. More and more we see countries taking on climate, CO2 emission issues and we wanted to play a role in tackling these issues, and applying electric vehicles to transport was a natural step.”

Dr. Minsung Kim
Vice President, Hyundai Motor Group

Currently, the Grab-Hyundai partnership is running electric vehicle pilots in Singapore and Indonesia. We plan to launch more electric vehicles as a continuous joint effort.



A Grab-wrapped Hyundai Ioniq Electric car

Infrastructure

Grab and SP Group, a leading energy utilities company in Asia Pacific, have a fleet partnership in Singapore that sees 200 fast-charging electric vehicles use SP’s fast-charging network at discounted rates. Grab and SP have also agreed to study electric vehicle usage patterns and behaviours to improve the accessibility and utilisation of charging stations in the country.

By teaming up with infrastructure players, we hope to expand the electric vehicle charging network across the region.

Our journey to reducing our emissions is a multi-year, multi-stakeholder one. We are committed to engaging with local, regional and global stakeholders in the public and private sector to make steady progress on carbon reduction and to share best practices with industry peers in order to create lasting change.

We are also committed to transparency and accountability on our climate goals and will seek to release regular progress reports on our carbon reduction progress. By taking these baby steps, we hope to not only substantially reduce our carbon emissions in the coming years, but also serve as an industry vanguard in the region for others to do the same.



Sustainable Packaging Solutions

Single-use plastics are a big problem in Southeast Asia. According to a 2019 UN Environment Programme (UNEP) assessment of plastic waste, the majority of plastic pollution in our oceans comes from five countries, four of which are in Southeast Asia. The plastic pollution has a negative impact on fishing, shipping, and tourism industries and is estimated to cost the Asia Pacific region US\$1.3 billion a year.

GrabFood’s operations are where Grab has the most material waste-related impact as the majority of GrabFood merchant-partners use single-use plastics to pack

food for delivery. We have taken steps to reduce single-use plastics on our platform and we will continue to seek out sustainable solutions to address this issue in the long term.

In 2020, all the 7 countries that provide our food delivery offering signed onto the WWF-Singapore’s PACT (Plastic ACTION) Food Delivery Service pledge with the vision of ‘No Plastic in Nature by 2030’. As part of our commitment under this WWF initiative, we will introduce a range of measures to support the adoption of sustainable consumer behaviours, engage merchant-

partners to help them become more sustainable in their packaging, implement a default opt-out for plastic cutlery, and communicate to stakeholders on our sustainability progress.

69 <https://www.unep.org/news-and-stories/press-release/unep-report-warns-plastic-policies-lagging-behind-south-east-asia>

How We Reduce Plastic Waste

We are committed to reducing our plastic waste via three methods:

- i) encourage our food merchant-partners to switch to eco-friendly packaging
- ii) use technology to prompt green behaviour from consumers and
- iii) help our food merchant-partners and consumers embrace the circular economy by opting for reusable packaging.



A staff member of our merchant-partner, Charlie's Cafe, testing eco-friendly packaging

Eco-Friendly Packaging

To encourage merchant-partners to choose eco-packaging, including biodegradable or compostable packaging, over single-use plastics. Grab sources for and negotiates with eco-packaging suppliers on behalf of our GrabFood merchant-partners.

In 2020, we ran a pilot in Singapore to test consumer demand for eco-packaging. The results were encouraging, with 1 in 4 users paying extra to the merchant-partners for eco-packaging.

GrabFood merchant-partners in Malaysia, Thailand, and Indonesia have access to a list of eco-packaging suppliers.

Opting out from single-use plastic cutlery

We launched our opt-out cutlery toggle option regionally in 2019.

We have saved close to 380 million sets of cutlery in 2020.

Reusable Packaging

Reusable packaging within the food delivery industry greatly reduces plastic waste.

In 2020, we launched two food delivery reusable packaging pilots in Singapore with our partners Muuse and barePack. When ordering from merchant-partners who have been onboarded to the reusable options, GrabFood users can return the containers at designated outlets. Through the Grab platform, we encourage our merchant-partners and users to partake in the circular economy.

As of March 2021, there are over 100 merchant outlets using reusable packaging from Muuse and barePack on GrabFood.

“We at Muuse are humbled to partner Grab in championing the reusables movement, and we are excited to pioneer reusable solutions tailored to the opportunity of food delivery. We’re seeing a great response so far and look forward to continuing to support GrabFood in their zero waste efforts.”

The late Brian Reilly
Founder and CEO, Muuse⁷⁰

“At barePack, we know that changing the status quo is not going to be easy, and that collaboration is key to achieving our goals. Grab is without doubt one of the most ubiquitous services in Singapore, and we’re delighted to be a key partner in making their sustainability goals a little easier.”

Linh Le
Co-Founder and CEO of barePack

Our Recycling Initiatives

Upcycling Delivery Bags

In December 2020, we launched an innovative social good programme to upcycle old and used GrabFood partner delivery bags to benefit school children and our driver-partners in Malaysia. Every month around 100 delivery bags are returned to Grab under our used bag exchange program. These bags are difficult and expensive to recycle. Thus, to give them a new lease on life, we worked with our partners **Suri Lifestyle** and designer **Neng Kho Razali** to turn the used bags into new items.

Once we receive the used bags from driver-partners, we deliver them to Suri Lifestyle who then takes them apart to remake the bags into pencil cases, school bags, fanny packs, and tote bags. These new items are then distributed to underserved communities and driver-partners to use.

Today, we have converted over 200 old GrabFood bags into 400 items and have distributed them to the Yayasan Anak Yatim and Tadika Istika Jaya orphanages, the SK Long Pelutan school, and our driver-partners.



Upcycling a used GrabFood delivery bag



Upcycled fanny pack, pencil cases and tote bag



Upcycled backpack

70 In memoriam of Brian Reilly who passed away in June 2021

Looking Ahead

Our northstar remains the same: we want to drive Southeast Asia forward by creating economic empowerment for everyone in the region.

To do so, we will keep innovating our platform in order to grow the economic pie for all. While we have made progress in many areas, problems of accessibility and invisible barriers remain. To overcome them, the public and private sectors must come together to collaborate on solutions that allow everyone to participate in the digital economy.

For our partners, they remain economically vulnerable even today as economies in the region open up in fits and starts. We plan to work with governments on exploring how we can collectively weave a stronger safety net for them. Furthermore, we will continue to engage with our partners closely in order to provide them with relevant upskilling and training opportunities so they can increase their productivity and embrace the challenges and opportunities in the digital economy.

Our GrabForGood Fund is a commitment to catalyse the change we seek. It will fund solutions and programmes to take us forward on our socioeconomic goals and environmental goals.

Combating climate change and protecting our environment for future generations is important to us, but achieving long-term change will not happen overnight. We strive to adopt practical and sustainable eco-solutions, form partnerships, and champion policies that will meet the needs and overcome the barriers existing in the region.

For our next steps, we plan to announce science-based net-zero carbon targets in 2022 and lay out a roadmap that will help us achieve our carbon goals, while ensuring transparency and accountability to our stakeholders. We plan to actively consult and engage with the private and public sector, as well as NGOs in order to build a net-zero carbon future together.

To succeed in our ESG journey, we need to keep innovating and looking for solutions beyond the obvious. More importantly, we have to keep our partners, consumers, and communities at the heart of what we do. This journey won't be short or easy. Only by endeavouring together and walking together can we create lasting positive change on our environment and society for generations to come.



Forward-looking statements

This report may contain forward-looking statements regarding our future business expectations, which involve risks and uncertainties. Actual results may differ materially from the results predicted, and reported results should not be considered as an indication of future performance. Forward-looking statements include all statements that are not historical or current facts and can be identified by terms such as “anticipate,” “believe,” “contemplate,” “continue,” “could,” “estimate,” “expect,” “hope,” “intend,” “may,” “might,” “objective,” “ongoing,” “plan,” “potential,” “predict,” “project,” “should,” “target,” “will,” or “would,” or similar expressions and the negatives of those terms. Forward-looking statements involve known and unknown risks, uncertainties, and other factors that may cause our actual results, performance, or achievements to be materially different from any future results, performance, or achievements expressed or implied by the forward-looking statements. These risks, uncertainties, and other factors relate to, among others: developments in the COVID-19 pandemic and the impact on our business and operations, competition, managing our growth and corporate culture, financial performance, investments in new products or offerings, our ability to attract driver-partners, consumers, and other partners to our platform, our brand and reputation and other legal and regulatory developments and proceedings, particularly with respect to our relationships with driver-partners.

Disclaimers for Greenhouse Gas Emissions

Scope 2:

The carbon emissions reported for Scope 2 are based on the reporting requirements of the WRI and WBCSD ‘GHG Protocol Corporate Accounting and Reporting Standard’. The equivalent CO2 emissions for electricity use are calculated based on the operating margin grid emission factors from the sources mentioned for each country:

Singapore: [Energy Market Authority \(EMA\), 2019](#)

India: [Central Electricity Authority \(CEA\) Version 15.0 2019](#)

Indonesia, Philippines, Vietnam, Cambodia, Thailand, China, Malaysia: [Institute for Global Environmental Strategies \(IGES\) List of Grid Emission Factors 2020](#)

Romania: [Carbon footprint 2020](#)

Myanmar: [Asian Development Bank 2017](#)

Scope 2 did not include the US office due to the lease contract including electricity and the building not metering individual office spaces.

Scope 3:

Air travel: Scope 3 air travel emission factors are derived from Department for Environment, Food and Rural Affairs ([DEFRA 2020](#))

Hotel stay: The hotel stay conversion factors are taken from the [Hotel Footprinting Tool](#), produced by the International Tourism Partnership and Greenview, which have been derived from the Cornell Hotel Sustainability Benchmarking Index that uses annual data from international hotel companies and a standardised industry methodology.

Use of sold products: The GHG Protocol categorises these emissions as Scope 3, Category 11, which includes emissions from the use of goods and services sold by the reporting company. The emission factors for the vehicles consuming petrol and diesel as fuel were referenced from [DEFRA 2020](#). The electric vehicles’ emission factors were calculated based on the operating margin grid emission factors from sources mentioned for each country in Scope 2 and efficiency of the vehicle sourced from [EV database](#).

Note on DEFRA:

DEFRA is recognised by [GHG Protocol](#) as one of the third party databases for calculation of carbon footprint. The conversion factors are updated yearly and are for use by UK and international organisations to report on [2020 greenhouse gas emissions](#).

GRI Content Index

Topic	Disclosure	Reference or direct answer
Organisational profile	102-1 Name of the organisation	About Grab (p. 5)
	102-2 Activities, brands, products, and services	About Grab (p. 5) There have been no products or offerings banned in certain markets
	102-3 Location of headquarters	About This Report (p. 8)
	102-4 Location of operations	About Grab (p. 5)
	102-5 Ownership and legal form	Grab is a privately-owned company
	102-6 Markets served	Founders' Letter (p. 4) Stakeholder Engagement (p. 12) Social Empowerment (p. 21) As a private company, Grab does not publicly disclose our sales, revenue or capitalisation
	102-8 Information on employees and other workers	Diverse Workforce (p. 36) Grab works with driver- and merchant-partners to deliver offerings. These are not included in employee numbers There is no seasonal or other significant variation in employee numbers through the year
	102-9 Supply Chain	The most material portion of Grab's supply chain is our driver- and merchant-partners who provide a significant portion of our offerings
	102-10 Significant changes to the organisation (size, structure, ownership) and its supply chain	No significant changes, other than plans and aspirations in the Founders' Letter

Topic	Disclosure	Reference or direct answer
Organisational profile	102-11 Precautionary Principle or Approach	Grab does not currently actively apply the Precautionary Principle or Approach
	102-12 External initiatives	2020 - The Charter of Principles for Good Platform Work 2020 - all 7 of our GrabFood markets are signed onto WWF-Singapore's PACT (Plastic ACTion) Food Delivery Service pledge with the vision of ‘No Plastic in Nature by 2030’.
	102-13 Membership of associations	Member of World Economic Forum (2021) Member of Asian Venture Philanthropy Network: AVPN (2020/2021) (Knowledge Partner) Asian Development Bank (2021)
Strategy	102-14 Statement from senior decision-makers	Founders’ Letter (p. 4)
Ethics and integrity	102-16 Values, principles, standards, and norms of behaviour	Governance (p. 37)
Governance	102-18 Governance structure	Sustainability Governance (p. 13)
Stakeholder engagement	102-40 List of stakeholder groups	Stakeholder Engagement (p. 12)
	102-41 Collective bargaining agreements	Diverse Workforce (p. 36)
	102-42 Identifying and selecting stakeholders	Our stakeholders were selected by identifying those groups that are affected by or affect the activities of the business
	102-43 Approach to stakeholder engagement	Stakeholder Engagement (p. 12)
	102-44 Key topics and concerns raised	Our ESG Topics (p. 9) Our Sustainability Framework and Key Material Topics (p. 10)

Topic	Disclosure	Reference or direct answer
Reporting Practice	102-45 Entities included in the consolidated financial statements	Grab is a private company and does not release public financial statements
	102-46 Defining report content and topic boundaries	About This Report (p. 8) Scope (p. 8) Our ESG Topics (p. 9) Our Sustainability Framework and Key Material Topics (p. 10) ESG Boundaries (p. 11)
	102-47 List of material topics	Our Sustainability Framework and Key Material Topics (p. 10)
	102-48 Restatements of information	NA - This is our first report
	102-49 Changes in reporting	NA - This is our first report
	102-50 Reporting period	About This Report (p. 8)
	102-51 Date of the most recent report	NA - This is our first report
	102-52 Reporting cycle	This is our first ESG report. We will continue to report annually from this year onwards
	102-53 Contact point for questions regarding the report	Contacts (p. 8)
	102-54 Claims of reporting in accordance with the GRI Standards	About This Report (p. 8)
	102-55 GRI Content Index	GRI Content Index (p. 63)
	102-56 External assurance	External Verification (p. 8) Please click here for the independent limited assurance report, agreed-upon procedures report of factual findings and scope of data assured. (p. 8)

Topic	Disclosure		Reference or direct answer
Management approach	103-1 Explanation of the material topic and its boundary		Our Sustainability Framework and Key Material Topics (p. 10) ESG Boundaries (p. 11)
	103-2 The management approach and its components		Our Sustainability Framework and Key Material Topics (p. 10) Socioeconomic Impact (p. 14) Governance (p. 37) Environment (p. 52)
	103-3 Evaluation of the management approach		Sustainability Governance (p. 13)
Material Areas	Economic and governance standards		
Socioeconomic Impact	203: Indirect economic impacts	203-2 Significant indirect economic impacts	Economic Empowerment (p. 16) Digitalisation (p. 17)
Legal and Compliance	205: Anti-corruption	205-2 Communication and training about anti-corruption policies and procedures	Legal & Compliance (p. 50) Currently the Board does not receive official training from Grab on anti-corruption; however, this process is under review
Material Areas	GRI 300 Environmental Standards		
Greenhouse Gas Emissions	305: Emissions	305-1 Direct (Scope 1) GHG emissions	Environment (p. 52) Greenhouse Gas Emissions (p. 54)
		305-2 Energy indirect (Scope 2) GHG emissions	This is our first ESG report therefore 2020 is our base year.
		305-3 Other indirect (Scope 3) GHG emissions	
Sustainable Packaging Solutions	306: Effluents and Waste	306-2 Management of significant waste-related impacts	Environment (p. 52) Sustainable Packaging Solutions (p. 58) Our waste related data is collected and monitored via internal systems

Topic	Disclosure		Reference or direct answer
Material Areas	GRI Social standards		
Ensuring Platform Safety	403: Occupational Health and Safety (2018)	403-1 Occupational health and safety management systems	Ensuring Platform Safety (p. 39)
		403-2 Hazard identification, risk assessment, and incident investigation	Ensuring Platform Safety (p. 39) 2020 Safety Performance (p. 41)
		403-3 Occupational health services	Ensuring Platform Safety (p. 39)
		403-4 Worker participation, consultation, and communication on occupational health and safety	Our Partners' Welfare (p. 27) Partner Training and Upskilling Opportunities (p. 28) We do not have a joint committee on safety that comprises of our driver-delivery partners
		403-5 Worker training on occupational health and safety	Our Partners' Welfare (p. 27) Partner Training and Upskilling Opportunities
		403-6 Promotion of worker health	Microinsurance (p. 26)
		403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Ensuring Platform Safety (p. 39) 2020 Safety Performance (p. 41) Preventing Sexual Harassment and Assault (p. 43)
		403-9 Work-related injuries: all workers who are not employees but whose work is controlled by organisation	Ensuring Platform Safety (p. 39) 2020 Safety Performance (p. 41) Grab has made a disclosure benchmarking against Singapore's taxi safety standards (<u>LTA's Quality of Service Standards</u> ↗), as we feel this is more material to us.

Topic	Disclosure		Reference or direct answer
Material Areas	GRI Social standards		
Partners' Welfare	404: Employment (2016)	404-2 Programs for upgrading employee skills and transition assistance programs	Partner Training and Upskilling Opportunities (p. 28) Grab has disclosed training programs for our driver-partners
Diversity and Inclusion	405: Diversity and Equal Opportunity	405-2 Ratio of basic salary and remuneration of women to men	Diverse workforce (p. 36)
Ensuring Platform Safety	416: Consumer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	Ensuring Platform Safety (p. 39) Our comprehensive safety management framework also covers our consumers
Cybersecurity and Data Privacy	418: Consumer Privacy	418-1 Substantiated complaints concerning breaches of consumer privacy and losses of consumer data	Data privacy framework (p. 48)
Legal and Compliance	419: Non-compliance with laws and regulations in the social and economic area	419-1 Non-compliance with laws and regulations in the social and economic area	Legal & Compliance (p. 50)

Thank you for reading this report.

Should you have any enquiries/feedback,
please address it to sustainability@grab.com

