This presentation may contain “forward-looking statements” that are not historical in nature. These forward-looking statements, which include, without limitation, statements regarding PCCW's future results of operations, financial condition or business prospects, are based on the current beliefs, assumptions, expectations, estimates, and projections of the directors and management of PCCW about the business, the industry and the markets in which PCCW operates. These statements are not guarantees of future performance and are subject to risks, uncertainties and other factors, some of which are beyond PCCW's control and are difficult to predict. Actual results could differ materially from those expressed, implied or forecasted in these forward-looking statements for a variety of factors.
Overview

BG Srinivas
Group Managing Director
Review of 2020

- Global economic output contracted, Hong Kong continues to fight the recession due to COVID-19. The impact has been felt by all industries, most acutely in sectors such as travel, hospitality and retail.
- PCCW group has ensured business continuity and delivery of high quality services to our enterprise clients and consumers in Hong Kong and in the region. At the same time we have continued to make prudent investments to launch new products and services to capture market opportunities.
- Precautionary measures are in place to protect the health and safety of our employees and customers.
- The team has done a tremendous job in delivering a steady set of results in these unprecedented times.
Expanding Our Media and Solutions Businesses Regionally...

15
Viu OTT markets outside of HK

89%
Viu revenue from outside of HK

127
Active PCCW Solutions customers based outside of HK in Forbes Global 2000

No. 1
Quadplay service provider

No. 1
IT Services

... And Sustaining Market Leadership in Hong Kong
Financial Review

Susanna Hui
Group Chief Financial Officer
# Financial Highlights

## Revenue (US$ million)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKT1 (Excluding Mobile Product Sales)</td>
<td>3,808</td>
<td>3,818</td>
<td>0.3%</td>
</tr>
<tr>
<td>Now TV2</td>
<td>344</td>
<td>322</td>
<td>(6)%</td>
</tr>
<tr>
<td>OTT</td>
<td>137</td>
<td>152</td>
<td>11%</td>
</tr>
<tr>
<td>Free TV</td>
<td>33</td>
<td>41</td>
<td>22%</td>
</tr>
<tr>
<td>Solutions</td>
<td>541</td>
<td>607</td>
<td>12%</td>
</tr>
<tr>
<td>PCPD</td>
<td>130</td>
<td>236</td>
<td>82%</td>
</tr>
</tbody>
</table>

## EBITDA (US$ million)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKT1</td>
<td>1,643</td>
<td>1,606</td>
<td>(2)%</td>
</tr>
<tr>
<td>Now TV2</td>
<td>58</td>
<td>58</td>
<td>-</td>
</tr>
<tr>
<td>OTT</td>
<td>(40)</td>
<td>(20)</td>
<td>51%</td>
</tr>
<tr>
<td>Free TV</td>
<td>(35)</td>
<td>(21)</td>
<td>40%</td>
</tr>
<tr>
<td>Solutions</td>
<td>130</td>
<td>102</td>
<td>(22)%</td>
</tr>
<tr>
<td>PCPD</td>
<td>5</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>

Note:
1. Includes Now TV’s 2020 fourth quarter financials which formed part of the HKT business upon completion of transfer of Now TV business to HKT on September 30, 2020.
2. Represents Now TV’s full year financials.
Resilient Financial Performance

Adjusted Funds Flow grew to US$690 million
PCCW to receive a total distribution of approx. US$359 million from HKT for FY20

- Demand for reliable broadband services and enterprise digital transformation fueled 6% growth in local data revenue
- International revenue grew 4% benefitting from increased requirements for international voice and data connectivity
- Mobile impacted by decline in roaming but encouraging take-up of 5G services

HKT Revenue (US$ million)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay TV</td>
<td>4,244</td>
<td>4,152</td>
</tr>
<tr>
<td>Mobile Product Sales</td>
<td>436</td>
<td>334</td>
</tr>
<tr>
<td>Mobile Services</td>
<td>1,079</td>
<td>995</td>
</tr>
<tr>
<td>TSS</td>
<td>2,814</td>
<td>2,866</td>
</tr>
<tr>
<td>Eliminations &amp; Others</td>
<td>(85)</td>
<td>(126)</td>
</tr>
</tbody>
</table>

Local Data Revenue +6% yoy
Intl Revenue +4% yoy

HKT EBITDA Margin

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>39%</td>
<td>39%</td>
</tr>
<tr>
<td>Exclude Mobile Product Sales</td>
<td>43%</td>
<td>42%</td>
</tr>
</tbody>
</table>

EBITDA declined driven by Mobile segment but overall EBITDA margin stable at 39%

HKT EBITDA (US$ million)

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay TV</td>
<td>1,643</td>
<td>1,606</td>
</tr>
<tr>
<td>Mobile</td>
<td>650</td>
<td>609</td>
</tr>
<tr>
<td>TSS</td>
<td>1,072</td>
<td>1,078</td>
</tr>
<tr>
<td>Others</td>
<td>(79)</td>
<td>(103)</td>
</tr>
<tr>
<td>TSS EBITDA +1% yoy</td>
<td>22</td>
<td></td>
</tr>
</tbody>
</table>
EBITDA Steady Despite COVID Impact

Now TV Revenue (US$ million)

- Revenue affected by live sport suspensions and lower commercial activity in F&B segment
- Installed base stable at 1,348,000 supported by Now E subscriptions
- Rebound of hospitality & commercial segments and in advertising
- Live sports return and enhanced user interface and features to boost business growth in 2021
- Integration with HKT will enable deeper collaboration and synergies

* Represents Now TV’s full year financials.

Now TV EBITDA (US$ million)

- Stable EBITDA with improved margin at 18%
- Content cost streamlining and spending control in publicity & promotions

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2020*</th>
</tr>
</thead>
<tbody>
<tr>
<td>EBITDA</td>
<td>58</td>
<td>58</td>
</tr>
</tbody>
</table>

EBITDA Margin:

- 17%
- 18%
Pan-Regional Streaming Service Viu Experienced Strong Engagement and Revenue Growth

Viu subscription revenue jumped by 62%; MAU and paying subscribers grew to 45.0* million and 5.3* million, up 29% and 47% respectively

Greater South East Asia was the largest contributor and recorded impressive growth of 63% with strong performances in Thailand and Indonesia

Viu Originals continue to engage viewers and recognized by industry

Live events suspension disrupted music business

* Excluded India market
Strong content slate pulling in more viewers

Expanded viewership attracting advertising clients, fueling 29% growth in advertising revenue despite market-wide decline

Artiste management business leveraging positive fan response to ViuTV programs

- EBITDA loss ameliorated owing to expanded advertising revenue and disciplined spending
Revenue climbed 12% driven by the strong demand for data center services, solid project delivery in Hong Kong and expansion in South East Asia.

Recurring revenue grew by 27% from data centers and managed services.

Project based revenue impacted by delays in project delivery as lockdowns imposed.

Secured orders grew to US$3.2 billion supporting future growth.

Solutions Revenue (US$ million)

- Recurring 2019: 218
  - 2020: 196

- Project based 2019: 323
  - 2020: 411

+12% yoy

+27% yoy

Solutions EBITDA (US$ million)

- Recurring 2019: 36
  - 2020: 6

- Total 2019: 94
  - 2020: 96

24% 17%

29% 23%

Lockdowns in various countries led to projects being delayed to 2021 resulting in compressed margins for the year.
Disciplined Discretionary Spending

- Core opex savings of 10% year-on-year
- Core opex to revenue ratio declined to 14%
- Cost savings initiatives across the entire Group particularly in the discretionary areas of publicity & promotions and travel & entertainment

Core Operating Expenses (US$ million)

<table>
<thead>
<tr>
<th>Year</th>
<th>Solutions</th>
<th>Media</th>
<th>HKT</th>
<th>Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>734</td>
<td>577</td>
<td>221</td>
<td>24</td>
</tr>
<tr>
<td>2020</td>
<td>660</td>
<td>533</td>
<td>195</td>
<td>17</td>
</tr>
</tbody>
</table>

Core Opex to Revenue Ratio:

<table>
<thead>
<tr>
<th>Year</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>16%</td>
</tr>
<tr>
<td>2020</td>
<td>14%</td>
</tr>
</tbody>
</table>
Targeted Capex Investments for Future Growth

- Capex to revenue ratio was 8.0%
- Mobile capex steady, as spending on the 5G rollout and critical infrastructure enhancements replaced the prior spending on the 4G network
- TSS capex shrank reflecting the extensive coverage of local fiber backbone and international cable investments already made and the reprioritization of business projects
- Media capex continued to decrease after the completion of its studio upgrade
- Solutions capex increased to support the expansion of data center capacity and equipment enhancement in Hong Kong
Debt Maturity Profile

As of December 31, 2020

- Current mix of floating and fixed rate debt approximately 40:60
- Effective interest rate was approximately 3.1% in 2020
- Average debt maturity of approximately 3.8 years
- Arrangement has already been put in place to refinance the HKT debt that matures in early 2021

HKT

PCCW

Post PERP issuance

Note:
1) Excludes PCPD

In Jan 2021, issued US$750 million perpetual securities (“PERP”) which were used to repay bank loans and for general corporate uses.
## Healthy Liquidity

<table>
<thead>
<tr>
<th></th>
<th>As of Dec 2019</th>
<th>As of Dec 2020</th>
<th>Post PERP Issuance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gross Debt</td>
<td>Cash Balance</td>
<td>Undrawn Facilities</td>
</tr>
<tr>
<td>HKT</td>
<td>5,220</td>
<td>372</td>
<td>1,178</td>
</tr>
<tr>
<td>PCCW</td>
<td>817</td>
<td>197</td>
<td>961</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>6,037</strong></td>
<td><strong>569</strong></td>
<td><strong>2,139</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Core Gross Debt / EBITDA</th>
<th>Core Net Debt (1) / EBITDA (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKT</td>
<td>3.77x</td>
<td>3.41x</td>
</tr>
<tr>
<td>PCCW</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) Core net debt refers to the principal amount of short-term and long-term borrowings minus cash balance (excluding PCPD)
(2) Based on core net debt as at period end divided by EBITDA for the 12-month period
(3) Includes short-term deposits
(4) 50% of the PERP (i.e. USD 375 million) is taken into account for debt ratio calculation
Shareholder Focused Dividend Policy

HKT Distribution Pass-through

<table>
<thead>
<tr>
<th>Year</th>
<th>Final Dividend Per Share (HK cents)</th>
<th>Interim Dividend Per Share (HK cents)</th>
<th>Total Dividend Per Share (HK cents)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>20.20</td>
<td>6.99</td>
<td>27.19</td>
</tr>
<tr>
<td>2015</td>
<td>25.00</td>
<td>7.96</td>
<td>32.96</td>
</tr>
<tr>
<td>2016</td>
<td>28.33</td>
<td>8.16</td>
<td>36.49</td>
</tr>
<tr>
<td>2017</td>
<td>29.75</td>
<td>8.57</td>
<td>38.32</td>
</tr>
<tr>
<td>2018</td>
<td>31.24</td>
<td>8.91</td>
<td>40.15</td>
</tr>
<tr>
<td>2019</td>
<td>32.18</td>
<td>9.18</td>
<td>41.36</td>
</tr>
<tr>
<td>2020</td>
<td>23.00</td>
<td>13.21</td>
<td>36.21</td>
</tr>
</tbody>
</table>

CAGR of Full-year Cash Dividend +8%

Dividend Yield *

<table>
<thead>
<tr>
<th>Year</th>
<th>Dividend Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>71%</td>
</tr>
<tr>
<td>2015</td>
<td>74%</td>
</tr>
<tr>
<td>2016</td>
<td>74%</td>
</tr>
<tr>
<td>2017</td>
<td>90%</td>
</tr>
<tr>
<td>2018</td>
<td>90%</td>
</tr>
<tr>
<td>2019</td>
<td>90%</td>
</tr>
<tr>
<td>2020</td>
<td>89%</td>
</tr>
</tbody>
</table>

* Based on PCCW closing price on the annual results announcement date for each respective year

Final Cash Dividend 23 HK cents (Stable YoY)

Special Interim Dividend
108 PCPD shares for every 1,000 PCCW shares

2020 Full-year Cash Dividend 32.18 HK cents
Dividend Yield 7.28%
Media Business
Viu Continues to Grow in Monthly Active Users & Premium Subscriber Base
Supporting Ad & Subscription Revenue Growth

**45 Million**
Monthly Active Users

- MAU grew **29% y-o-y** and reached **45 million** in Dec 2020

<table>
<thead>
<tr>
<th>Year</th>
<th>MAU</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>21.6</td>
</tr>
<tr>
<td>2019</td>
<td>34.9</td>
</tr>
<tr>
<td>2020</td>
<td>45.0</td>
</tr>
</tbody>
</table>

**5.3 Million**
Paid Subscribers

- Paid subscribers grew **47% y-o-y** and reached **5.3 million** in Dec 2020

<table>
<thead>
<tr>
<th>Year</th>
<th>Subscribers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>1.4</td>
</tr>
<tr>
<td>2019</td>
<td>3.6</td>
</tr>
<tr>
<td>2020</td>
<td>5.3</td>
</tr>
</tbody>
</table>

* Normalized for India exit
Viu Continues Growth in Revenue, Users and Engagement

**30% Revenue**

**62% Subscription Revenue**

**Driven by Strong Market Position & Growth in Greater SE Asia**

HIGHEST NUMBER of users in Southeast Asia

According to AMPD Research of Media Partners Asia (MPA)

1st

- NUMBER OF USERS
- Amongst major video streaming platforms including iflix, iQiyi, Line TV, Netflix, TrueID, Vidio, WeTV, excluding YouTube, in Southeast Asia (Indonesia, Thailand, Singapore, the Philippines)

2nd

- PAID SUBSCRIBERS
- Research period: users and paid subs Q3 2020; streaming minutes week 1-48 2020; sample size: passive measurement: 3,002, survey 20,854 individuals

2nd

- STREAMING MINUTES

**POWERED BY STRONG MARKET POSITION in Greater SE Asia**

19 vs 20 YoY

Beating GSEA OTT Video Market growth rate

Viu GSEA vs Overall GSEA

- Viu GSEA: 63%
- Overall GSEA: 17%

Greater SEA Online Video Industry Revenue

Projected Market Size *

(in US$m)

- 2020: 1,722
- 2025: 2,120

19% CAGR (2020-25E)

AVOD (Advertising Video On Demand)

SVOD (Subscription Video On Demand)

* Source: MPA Asia Pacific Online Video & Broadband Distribution 2021

Values represent annual revenue of Hong Kong, Singapore, Thailand, Malaysia, Indonesia, Philippines. Includes revenue from UGC platforms.
Continued Leadership in Asian Content

Continue to be the hub of key Korean content with sought-after titles such as **Mr Queen, True Beauty, Penthouse, Lie after Lie**

<table>
<thead>
<tr>
<th>TRUE BEAUTY</th>
<th>MR QUEEN</th>
<th>PENTHOUSE</th>
<th>LIE AFTER LIE</th>
</tr>
</thead>
</table>

Appealing Premium Content & Award-winning Originals

- Viu Original’s popularity prevails - continues to **rank high among all titles on Viu**
- Data analytics provide insights for content decisions and scaling up production in 2021
- High production quality **recognized by industry**

**Viu Original titles won 33 awards at**

“Asian Academy Creative Awards 2020”

<table>
<thead>
<tr>
<th>Best TV Format Adaptation in Asia (Scripted)</th>
<th>Pretty Little Liars</th>
<th>ContentAsia Awards 2020</th>
<th>and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Best Drama Series</td>
<td>Best Actress in Leading Role</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Best Cinematography</td>
<td>Best Direction (Fiction)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Best Sound</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**ASIAN ACADEMY CREATIVE AWARDS 2020**

- **Best Actor in Leading Role**
- **Best Actress in Leading Role**
- **Best Adaptation of an Existing Format**
- **Best Theme Song**
- **Best Original Program**
- **Best Direction (Fiction)**
- **Best Sound**
- **Best Actor in Leading Role**
- **Best Actress in Leading Role**
- **Best Adaptation of an Existing Format**

---

22
Quality Content Drives Viewership Growth

ViuTV (CH99)

- Increased average monthly audience reach from 3.7M in FY 2019 to 4.0M in FY 2020¹
- Average TVR during prime time (18:55-24:05) increased 89% Y-o-Y in FY 2020¹
  - Drama time belt (weekdays 21:30-22:30) TVR increased 147% Y-o-Y in FY 2020¹

Digital

- Total streamviews increased 30% Y-o-Y in FY 2020²
- Total consumption hours increased 40% Y-o-Y in FY 2020²

Strong Original Program Lineup

LEAP DAY
- Received the “Best Drama Series (Hong Kong)” award in the 2020 Asian Academy Creative Awards³

WE ARE THE LITTLES
- Extensive recognition with over 1,200 media exposures and voted the “Best Drama of the Year” by netizens⁴

KING MAKER S3
- Average TVR increased 143% compared to S1’s average TVR⁵

1 Source: CSM Media Research HKTAM from 01 Jan-31 Dec 2020 vs 01 Jan-31 Dec 2019
2 Source: Google Analytics and/or Internal Data (viu.tv + ViuTV apps) from 01 Jan-31 Dec 2020 vs 01 Jan-31 Dec 2019
4 Source: A popular online polling event organised by a KOL
5 Source: CSM Media Research HKTAM from 02 Nov-26 Dec 2020 vs 15 Jul-14 Oct 2018
Sustained Momentum in Artiste Management Business

Increasing Popularity And Recognition

- Mirror launched their first album – “One And All”
- Gained reputation in the industry:

**KEUNG TO**
- Youngest artist to receive the “Most Favorite Male Singer” ¹
- “Most Favorite Song of the Year” ¹

**MIRROR**
- 3rd for “Best Group of the Year” ¹
- 3rd in “Top 10 Songs of the Year” ¹

Riding On Momentum To Build A Second Wave

- Mirror members, Jeremy Lau and Anson Lo, awarded 1st and 3rd place respectively for “Best New Singers of the Year” ¹
- Collaborated with Universal Music to launch a new boy group – “P1X3L”

¹ Ultimate Song Chart Awards Presentation 2020
Revenue by Industry & Services

2020 Revenue by Industry

- Public Sector (Intl): 39%
- High-Tech & Media: 16%
- Retail & Manufacturing: 11%
- Travel & Transportation: 7%
- BFSI: 4%
- Others: 2%
- Telecom: 1%

Secured orders of US$3.2 billion as of December 31, 2020 (+172% YoY)

2020 Revenue by Services

- Business Process Outsourcing: 31%
- Enterprise Applications: 36%
- Technical Services: 16%
- Application Development & Maintenance: 11%
- Digital, Cloud Solutions & Infrastructure: 7%
Regional Expansion

- **Singapore**: Serving majority of the government agencies and telecom companies with a full range of IT and outsourcing services.
- **Malaysia**: Expanding the delivery center in Kuala Lumpur to provide application development, infrastructure and managed services. Opened a new data center in Cyberjaya, addressing the growing demand from clients.
- **Southeast Asia**: Focus on telecom, public sector and data center to drive business opportunities. Expanding presence with projects in Indonesia, Thailand and the Philippines.
- **Mainland China**: Driving growth from digital transformation projects for telecom companies and data center business.
Contributing to the Smart City Development and FinTech Innovation in Hong Kong

- Infrastructure for 160+ eGovernment Services
- Facilitate eServices for 981K Taxpayers
- Enable Digital Payment for 3.4M Passengers
- Identity Document Issuance for 7.5M Population
- Traffic Management of 794K Vehicles
- Manage 419K Air Traffic Movements
- Technical Services for 27 Performance Venues
- Manage Treasury Paymaster System for 80+ Government Bureaux and Departments
World-class Data Center Services

- Phase 2 of SLC data center in Fo Tan will be completed by 2021 while one-third of its capacity has been pre-sold
- Confirmed new data center location in Tsuen Wan West in Hong Kong; target completion in late 2022
- Secured contract extensions and renewals from regional cloud provider and global hyperscale clients
- Achieved over 95% occupancy rate across data center portfolio
- Opened a new data center in Cyberjaya in Malaysia and planning capacity expansion
# Industry Case Studies

## Solutions

<table>
<thead>
<tr>
<th>Value</th>
<th>The Treasury of HKSAR Government</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Standardize financial workflow across 80+ government bureaux and departments with over 10,000 users&lt;br&gt;• Adopt Robotic Process Automation (RPA) to reduce manual efforts and achieve cost savings&lt;br&gt;• Improve Help Desk communications with live chat support to enhance user experience</td>
<td></td>
</tr>
</tbody>
</table>

## Value

- Optimize operations with proactive monitoring to ensure uninterrupted IT services<br>- Effectively manage IT infrastructure to enhance business agility and system performance<br>- Achieve cost savings, improved availability, reduced risk and increased productivity

## Public

<table>
<thead>
<tr>
<th>The Treasury of HKSAR Government</th>
<th>Government Agency in Singapore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision of total outsourcing solution to upgrade, enhance, implement and operate the highly sophisticated Government Financial Management Information System (GFMIS) to manage accounting and financial management processes</td>
<td>Provision of Agency Tenant Facilities Management Services, including remote monitoring of the high-end IT infrastructure and provide onsite support for the agency’s end users</td>
</tr>
</tbody>
</table>

## Data Center

<table>
<thead>
<tr>
<th>A Leading Hyperscale Cloud Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deliver highly resilient and scalable co-location services to support business growth in Hong Kong and Asia markets</td>
</tr>
</tbody>
</table>

## Data Center

- Fulfill client’s high density and high capacity requirements<br>- Comply with stringent industry standards and service level commitments<br>- Trusted partner to help client quickly respond to market needs

---

The image contains a table displaying industry case studies with solutions tailored to different sectors. The table includes case studies from public and data center sectors, highlighting specific services and benefits achieved.

- **Public** section includes case studies from the Treasury of HKSAR Government and Government Agency in Singapore. The Treasury focuses on standardizing financial workflow, adopting RPA, and improving Help Desk communications. The Government Agency provides Agency Tenant Facilities Management Services, including remote monitoring and onsite support. Both aim to optimize operations, manage IT infrastructure, and achieve cost savings.

- **Data Center** section features a case study from a leading hyperscale cloud provider, emphasizing the delivery of highly resilient and scalable co-location services to support business growth in Hong Kong and Asia markets, along with fulfilling high density and capacity requirements and ensuring compliance with industry standards and service commitments.
Industry Case Studies

Retail, Manufacturing and Logistics

Rain Forest Retail
- Design and build a new IT platform for its e-Commerce business and implement IT tools to integrate product information from different platforms
- Save 50% IT efforts to maintain various internal and external systems
- Accelerate IT transformation with innovative technologies and proven expertise

Property

Gammon Construction
- Design and implement ELV systems and ICT network for Phase II of the temporary quarantine facilities at Penny’s Bay, with smart control center to monitor site progress
- Support smart construction with various innovative applications for safety management e.g. AI-based helmet detection system
- Rapid deployment of comprehensive ELV systems to facilitate fast-track construction
- Achieve efficient site coordination and effective quality management

Banking, Financial Services & Insurance

A Leading Bank
- Implement a Financial Spreading System* to automate the process of financial spreading for credit risk analysis using a combination of AI technologies
- Support multiple file uploads and instant data extraction to save time
- Significantly improve process efficiency and accuracy, facilitating better analysis for decisions making
- Spreading rules and report can be customized to enhance user experience and address specific needs

* Financial Spreading is defined as the process by which a bank transfers information from a borrower's financial statements into the bank's financial analysis program.
HKT will continue to drive 5G adoption with consumers as well as commercial and public sectors through innovative applications. As the true quadplay provider, HKT will deliver an enriched proposition of superb connectivity and premium content.

As the demand for quality home entertainment soars, our OTT and Free TV businesses are perfectly suited to continue to provide engaging and exciting content and entertainment for our viewers in the region.

With a strong pipeline of secured orders, PCCW Solutions will solidify our leading position in Hong Kong and become a trusted digital transformation provider in the region.