

FairPriceGroup

Every Day, Made A Little Better

Defining the Future of Retail

Annual Report 2025



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ABOUT THIS REPORT

NTUC FairPrice Co-operative Limited and our subsidiaries (FairPrice Group) are pleased to present our annual report, published on 28 April 2026. This report covers the period 1 January to 31 December 2025, and is aligned with the Group's financial reporting period. The report gives an overview of our operations, financial performance, and strategic initiatives undertaken by the Group's core Singapore operations, which include NTUC FairPrice Co-operative Limited and the following subsidiaries: NTUC Foodfare Co-operative Limited, Kopitiam Investment Pte. Ltd., Cheers Holdings (2004) Pte. Ltd., NTUC Link Private Limited, Grocery Logistics of Singapore Pte Ltd, Origins Healthcare Pte Ltd, NTUC Enterprise Nexus Co-operative Limited and Cleaning Concept Pte Ltd.

For queries or feedback, please contact us at media.query@fairprice.com.sg.

BUSINESS PHILOSOPHY

Every Day, Made a Little Better

Founded in 1973 to combat profiteering, we remain steadfast in our commitment to make every day a little better for those we serve by keeping daily essentials within reach for all in Singapore.

BUILDING A BETTER SINGAPORE TOGETHER

Our purpose to make every day a little better for those we serve is not something that we deliver on alone. Our journey from a single co-operative supermarket in 1973 to becoming Singapore's largest retailer today would not have been possible without the support of the National Trades Union Congress (NTUC).

NTUC's as well as our unions' support has been the foundation of our growth over the last five decades, and will continue to play a critical role in helping us achieve our vision of becoming Asia's most admired retailer. We are grateful for the collaboration thus far, and look forward to many more years of keeping daily essentials within reach for all in Singapore, together.



The Future of Retail

What drives us to pioneer the next frontier of retail? A commitment to deliver on our purpose of making every day a little better for all in Singapore. From AI-powered supermarkets and food courts to autonomous logistics, we are making shopping and dining experiences easier and more exciting for Singaporeans with the power of innovation.



PIONEERING THE STORE OF TOMORROW

In June, we officially launched our Store of Tomorrow (SOT) programme, a multi-year collaboration with Google Cloud to reinvent the retail journey for our customers and people with the power of AI. Our blueprint for the future, this initiative is already delivering seamless, hyperpersonalised retail experiences to shoppers, and empowering our frontline staff with the digital tools they need to work smarter, and better.

We opened the world's first gen-AI powered supermarket at Punggol Digital District (PDD) in August. This FairPrice Finest outlet serves as our innovation hub, where we pilot technologies like Smart Carts, gen-AI shopping assistants, hybrid 'endless' aisles, and more. By bringing these solutions to market, we're not just defining the future of retail—we are actively building it.

More than
20 new digital innovations
piloted annually to transform
retail experiences



CONNECTING BRANDS AND COMMUNITIES WITH FPG ADVANTAGE



In October, we launched FPG ADvantage, Singapore's largest omnichannel retail media network. By leveraging our network of over 150 supermarkets, over 1,000 digital screens, and 6,000 Kopitiam tabletop decals, we are connecting brands with customers where they shop, dine, and live. Combined with AI-enabled Smart Carts, the FPG App which serves over 1.7 million users, and more than two million Link Rewards members, FPG ADvantage offers our partners unparalleled reach and engagement. More importantly, we are enabling brands to make things even easier on the wallet and experience for our customers.

1.7m+ FPG App users

2m+ Link Rewards members

1,000+ digital screens powering Singapore's largest omnichannel retail media network

POWERING UP FOOD SERVICES WITH AI

We are bringing digital innovation to the heart of Singapore's food culture. In July, our Punggol Coast hawker centre began piloting AI video analytics to manage queues, monitor safety incidents, and alert staff when tables require clearing. In August, we introduced Kimberly at Mapletree Business City, Singapore's first AI-powered food court assistant. This multilingual avatar helps customers find seating, choose what to eat, and explore promotions for a more seamless dining experience.



LEADING THE WAY WITH AUTONOMOUS LOGISTICS

In 2025, we became the first organisation in Singapore to be authorised by the Land Transport Authority to operate autonomous vehicles (AVs) on public roads. Following a rigorous series of trials, our AVs now transport cargo between our distribution centres, ensuring a more efficient supply chain and consistently stocked shelves in the supermarket for our customers. Through this initiative, we are setting an industry benchmark for sustainable, innovation-driven logistics, and bringing ways of work for our supply chain team into the future.

FPG WILL ADD 30 AVs
to our fleet to enhance supply resilience



Board of Directors



Mr
Kee Teck Koon
Chairman



Mr
Lee Seow Hiang
Board Member



Ms
Tan Hwee Bin
Board Member



Mr
Robert Yap
Board Member



Mr
Zulkifli Baharudin
Board Member



Mr
Arasu Duraisamy
Board Member



Mr
Jimmy Ng
Board Member



Mr
Tan Wern Yuen
Board Member

MR KEE TECK KOON CHAIRMAN



Appointed on 17 May 2022; Joined 2019

- Executive Committee Member
- Nominating & Human Resources Committee Member

Mr Kee is the Chairman of NTUC FairPrice Co-operative Limited and NTUC FairPrice Foundation Ltd. He also holds directorships in Changi Airport Group, Mandai Park Holdings Pte Ltd and Tangram Asia Capital Holdings Pte. Ltd. In May 2025, Mr Kee stepped down as the Deputy Chairman of NTUC Enterprise Co-operative Limited, the holding company of FairPrice Group, NTUC First Campus, NTUC Health, Income Insurance Limited, NTUC LearningHub, and Mercatus. He previously served as a director of Tangram Asia Capital LLP and Trust Bank Singapore Limited. He was awarded the Public Service Star (BBM) by the Singapore Government and Meritorious Service Award by the NTUC in 2021. He holds a Master of Arts in Engineering Science from Oxford University, UK.

MS TAN HWEE BIN BOARD MEMBER



Joined 2020

- Executive Committee Chairman
- Nominating & Human Resources Committee Member

Ms Tan is the Executive Director of Wing Tai Holdings Limited. She serves as a Director of NTUC Enterprise Co-operative Limited and Tripartite Alliance Limited. She is the Vice President of Singapore National Employers Federation. She was the Chairman of SLF Strategic Advisers Pte Ltd and served on the board of Agency for Integrated Care Pte Ltd. She was also a director of the Singapore Labour Foundation and a member of the Corporate Governance Advisory Committee of the Monetary Authority of Singapore (MAS). Ms Tan retired as the Chairman of NTUC Health Co-operative Limited in 2020 and returned to serve on the board of NTUC FairPrice Co-operative Limited, where she previously served up to 2015. Ms Tan was awarded the Public Service Medal (PBM) and the Public Service Star (BBM) by the Singapore Government in 2011 and 2018 respectively. In 2018, she was presented the Meritorious Service Award by NTUC.

MR LEE SEOW HIANG LEAD INDEPENDENT DIRECTOR



Appointed on 6 November 2024; Joined 2018

- Executive Committee Member
- Nominating & Human Resources Committee Member

Mr Lee is the Chairman of the Singapore National Library Board, and a Director of the Singapore Tourism Board and Bhutan's Gelephu Mindfulness City. He is also a member of the Energy Supply Resiliency Advisory Panel of the Energy Market Authority. Until 1 July 2024, Mr Lee was the Chief Executive Officer of Changi Airport Group and was concurrently the Deputy Chairman of Changi Airports International Pte Ltd, as well as Chairman of Jewel Changi Airport Holding Pte Ltd and Changi Foundation Board. From 2005 to 2008, he was the Principal Private Secretary to the late Minister Mentor Lee Kuan Yew in the Prime Minister's Office.

MR ROBERT YAP BOARD MEMBER



Joined 2020

Audit & Risk Committee Member

Mr Yap is the Executive Chairman of Varuni Holdings and concurrently Chairman of Swan & Maclaren Group and Khoo Teck Puat Health Fund Limited. He is presently the Senior Advisor of Equity 65 Partners—a global investment firm with offices in Singapore, London, Paris, San Francisco and New York. In February 2022, he was appointed by the MAS as a member of the Corporate Governance Advisory Committee and the Sub-committee Chair to review the SGX Code of Corporate Governance. Previously, he served as Advisory Board Chairman of EDPR Asia Pacific and member of IBM Corporation's Global Advisory Board, the ASEAN Business Advisory Council and Singapore National Employers Federation Council. In January 2020, Mr Yap was conferred Singapore Management University's Distinguished Fellow and the inaugural Dean's Fellow with the School of Computing and Information Systems for his contribution as an eminent industry leader.

MR ZULKIFLI BAHARUDIN BOARD MEMBER



Joined 2023

Audit & Risk Committee Member

Mr Zulkifli is the Executive Chairman of Indo-Trans Logistics Corporation, a logistics and supply chain company across IndoChina. He is an Independent Director of GDS Holdings Limited (PRC), Asian Plantations Limited, STT GDC Indonesia JVCo Pte. Ltd., PT STT GDC Indonesia and Global Business Integrators Pte. Ltd. Mr Zulkifli is currently Singapore's Non-Resident Ambassador to the Republic of Kazakhstan and the Republic of Uzbekistan. He was appointed as Justice of Peace from September 2020. He also served as a Nominated Member of Parliament from October 1997 to September 2001, and was awarded the Public Service Medal in 2005 and Public Service Star Medal in 2011. He holds a Bachelor of Science from the National University of Singapore.

MR JIMMY NG HWEE KIM BOARD MEMBER



Joined 2024

- Audit & Risk Committee Chairman
- Digital & Technology Committee Chairman

Mr Ng is currently Group Head of Operations at Southeast Asia's and Singapore's largest bank, DBS Bank, where he leads the transformation of operations across the bank's six key markets—Singapore, Taiwan, India, Indonesia, China, and Hong Kong. With over 15 years of experience at DBS, Mr Ng has held key positions such as Chief Information Officer (CIO) and Head of Group Technology & Operations, where he laid the foundation for DBS' data platform, hybrid cloud strategy and site reliability engineering practices. He was also instrumental in the establishment of the DBS Technology Hubs in both Hyderabad and Guangzhou. Prior to this, Mr Ng was the Group Head of Audit at DBS, where he introduced new auditing techniques such as Continuous Auditing, Predictive Auditing, and Agile Auditing—methods that are now part of IIA standards. Beyond his responsibilities at DBS, he also serves as an Independent Director on the Board of Keppel Corporation and chairs the Technology and Operations Workgroup at the Institute of Bank and Finance Singapore (IBF).

MR ARASU S/O DURAISAMY BOARD MEMBER



Joined 2024

Audit & Risk Committee Member

Mr Arasu is a member of the NTUC Central Committee and serves as the President of the Singapore Port Workers Union. Within the Labour Movement, he participates in various NTUC Committees, including the NTUC Industrial Relations and NTUC Training Councils. Additionally, Mr Arasu is a member of the ITE Board of Governors and serves on the NTUC Investment Committee, as well as the NTUC Club Management, Finance & Strategy, and Audit Committee. He was also appointed as a Nominated Member of Parliament for one term.

MR TAN WERN YUEN BOARD MEMBER



Joined 2025

Executive Committee Member

Mr Tan is a Partner at Hillhouse Investment, where he leads the firm's consumer and retail investments practice globally. Before joining Hillhouse in 2025, Mr Tan held the position of Chief Commercial Officer at PepsiCo and served as its APAC CEO for the Asia Pacific, including Australia, New Zealand and China. In these roles, he spearheaded strategic growth initiatives as well as worked closely with market teams and strategic channel partners to enhance and expand PepsiCo's Commercial Data and Digital capabilities. Prior to his tenure at PepsiCo, Mr Tan was the President and CEO of Walmart China, overseeing more than \$10 billion in annual revenues across Walmart, Sam's Club, and e-commerce operations. Under his leadership, the company became an industry pioneer in omnichannel innovation and retail digitisation. He also brings extensive experience from the restaurant industry, having led Strategy & Insights for McDonald's in the APAC, Middle East, and Africa regions, and serving as Managing Director for McDonald's Taiwan. Earlier in his career, he was a consultant at the Boston Consulting Group, advising clients in retail, consumer, and private equity sectors on growth strategy, innovation, and turnarounds. He began his professional journey with the Singapore government. Mr Tan holds a bachelor's degree in economics and management from the University of Oxford and a master's degree in finance from the University of Cambridge. He is currently a board member of the Singapore Economic Development Board and Raffles Medical Group.

Leadership Team



Mr Vipul Chawla
Group Chief Executive Officer



Mr Henry Chu
Chief Executive Officer,
Food Services Business



Ms Grace Chua
Chief Executive Officer,
Own Brands & Food Solutions
Business & Chief Sustainability Officer



Ms Zhao Tongwen
Chief Corporate &
People Officer



Ms Karen Chan
Chief Customer Officer



Mr David Goh
Chief Executive Officer,
Supermarket, Cheers &
Unity



Ms Tan Huey Ling
Managing Director, Finest



Mr Kenneth Tan
Chief Strategy, Network
& Transformation Officer



Mr Dennis Seah
Chief Digital &
Technology Officer



Ms Zeng Qiao Jia
Chief Financial Officer &
Chief Operations Officer



Mr Alvin Neo
Chief Customer &
Marketing Officer



Mr Trevor Ng
Managing Director,
Hypermarket



Mr Sean Cheng
Managing Director, eCommerce
& Chief Omnichannel Officer



Leroy Seow
Managing Director,
Products

Joint Message from Chairman and Group Chief Executive Officer

FairPriceGroup
Every Day, Made A Little Better



Singapore crossed its 60th birthday in 2025, and FairPrice Group (FPG) celebrated this milestone by delivering on our commitment to make every day a little better for all in the nation. This was a year of connecting with our fellow Singaporeans more meaningfully, reflecting on our shared values, and building a better Singapore, together.

Throughout SG60, we showed our customers and community a renewed dedication to support them with accessing daily essentials across their life journeys. We returned \$25 million in Linkpoints and Pioneer Generation (PG), Merdeka Generation (MG), Senior, and Community Health Assist Scheme (CHAS) Blue and Orange discounts to the public. We launched a wave of initiatives—from price freezes to return vouchers, savings campaigns, and more—that helped our customers stretch their dollar even further against a backdrop of inflation risks and rising costs.

We also improved nutrition understanding and access through a series of FairPrice Foundation (FPF) signature programmes aimed at supporting vulnerable communities across life stages.

With that said, 2025 was also a year of looking to the future.

We returned \$25 million in Linkpoints and Pioneer Generation (PG), Merdeka Generation (MG), Senior, and Community Health Assist Scheme (CHAS) Blue and Orange discounts to the public.

We continue to operate in unprecedented times—geopolitical volatility, labour market uncertainty, and inflation risk pose persistent challenges to businesses both large and small across the globe. In the face of these challenges, our people have shown an unwavering commitment to keep daily essentials within reach for those we serve.

As an organisation, we asked ourselves one simple question—how do we ensure that we can continue delivering on our purpose of making every day a little better for our customers, no matter how uncertain things get in the years to come?

The answer: defining the future of retail on our terms. Throughout 2025, we laid the foundation for digital innovation to take our business to the next level. Moving forward, our focus will be on catalysing this momentum to transform the way that we keep things easy on the wallet, experience, and planet for all in Singapore.

DEFINING THE FUTURE OF RETAIL

FPG's unique responsibility demands that we do more than just maintain our status quo—we must reimagine the entire retail experience to deliver greater value and seamless convenience to every Singaporean. In 2025, our focus was on investing in digital innovation as an essential tool to streamline our operations, enhance productivity, and transform how we engage our customers.

We announced our Store of Tomorrow (SOT) programme, a commitment to pilot more than 20 new digital solutions a year from 2025 to 2028 aimed at transforming retail experiences for our customers and staff. Through the programme, we opened the world's first generative AI (gen-AI) powered supermarket in Punggol Digital District. The outlet features AI innovation such as smart shopping carts, virtual gen-AI shopping assistants, 'endless aisles' integrating physical and digital shopping, and much more.

We launched FPG ADvantage, Singapore's largest omnichannel retail media network. Through this new business unit, we are leveraging the breadth and depth of our retail media—from over 1,000 digital screens, 6,000 Kopitiam tabletop decals, the FPG App, and more—to connect brands with our customers more meaningfully.

A commitment to pilot more than 20 new digital solutions a year from 2025 to 2028 aimed at transforming retail experiences for our customers and staff.

We became the first organisation in Singapore to receive approval from the Land Transport Authority (LTA) to use autonomous vehicles (AVs) on public roads for supply chain operations. This integration of AV technology into our supply chain, the backbone of FPG, is helping us make our operations more efficient, sustainable, and digitally-enabled.

We made some significant strides with our digital innovation efforts throughout 2025, and in 2026, we will find even more ways to redefine retail experiences throughout the business.

EASY ON THE WALLET

We know many are still feeling the pinch of rising prices. Food and groceries account for about 20 per cent of the average Singaporean's household budget, and even more so for underprivileged families and individuals. To deliver on our promise of keeping daily essentials within reach, we launched a wave of initiatives aimed at helping all in Singapore stretch their dollar even further.

We kicked off our SG60 celebrations by doubling discounts for CHAS Blue and Orange cardholders for the first 60 days of the year. To keep festive staples accessible and affordable for Chinese New Year (CNY), we announced

price freezes on popular vegetables, seafood, and pork, and four waves of FairPrice Return Vouchers. We also introduced more than \$5 million worth of daily essential deals for workers and members during May Day.

We doubled down on delivering SG60 deals through our Own Brands business (OB). First, we announced 60 deals over 12 weeks on Singaporeans' most loved FairPrice housebrand products, from rice to bathroom tissues. In the second half of the year, we launched another 12 weeks of half-off deals on the top housebrand snacks to celebrate National Day. OB remains a key pillar of our strategy to make things easy on the wallet for our customers, with over 3,500 products priced 10 to 15 per cent lower than alternatives.

We also helped to keep essentials within reach for communities in need through FPF. We doubled discounts for CHAS Blue and Orange cardholders with large families from September to December. We also committed to providing \$1 million of fresh protein to the nutritionally vulnerable by 2030 through the Protein Pledge, and distributed care packs to the beneficiaries of Yayasan MENDAKI for Ramadan.

We even brought back well-received FPF signature programmes for their second year—the Cheers Breakfast Club, through which we distributed 12,000 nutritious breakfast bundles to Primary 6 students ahead of their exams; and A Full Plate: Singapore's largest food donation drive through which we raised over \$1.6 million for families in need.

OB remains a key pillar of our strategy to make things easy on the wallet for our customers, with over 3,500 products priced 10 to 15 per cent lower than alternatives.

EASY ON THE EXPERIENCE

While staying true to our founding mission of keeping daily essentials within reach, we also delivered on our purpose of making every day a little better for those we serve with innovative, easy experiences.

We integrated Myinfo with the FPG App, facilitating the automatic application of Senior, PG, MG, and CHAS discounts for our customers who use the app at checkout. The FPG App remains a cornerstone of our omnichannel strategy, with over 1.7 million users to date.

We expanded on our partnerships with leading regional retailers LOTTE Retail (LOTTE) and Central Food Retail Group (CFG) to deliver even greater quality, variety, and excitement to customers. We exclusively opened LOTTE Mart Express outlets in FairPrice Xtra VivoCity and FairPrice Xtra JEM, and brought more than 180 FairPrice-exclusive products from LOTTE brands to over 100 FairPrice supermarkets.

Through our partnership with Thailand's CFG, we added over 50 new Thai snacks, condiments, fruits, and more to 90 FairPrice supermarkets across the island. By working with LOTTE and CFG, we aim to satisfy Singaporeans' growing appetite for authentic Korean and Thai flavours.

We are also doubling down on our commitment to offer customers the freshest produce across our supermarkets, starting with pork. This is a whole-of-organisation effort to find the best suppliers, relook how we can improve our supply chain, and level up the way we sell in store, from packaging to placement.

Through our Food Services business (FS), we integrated AI-powered innovation in our Kopitiam, with video analytics that help operational teams manage everything from footfall to safety more efficiently, and virtual concierge services that seamlessly help our customers decide what to eat and find where to sit.

Our Easy on the Experience commitment doesn't stop at the storefront, it also extends into the communities we serve. This year, FPF commissioned the Stay Strong study to better understand the food habits of our nation's seniors, and how we can support them with accessing nutrition in their daily lives.

This insight guided us to ink a Memorandum of Understanding (MoU) with Tan Tock Seng Hospital—a leader in geriatric expertise—to develop a practical, gamified nutrition education curriculum for seniors that will be launched by end-2026.

Our dedication to delivering easy experiences to those we serve is a collaborative effort across the entire organisation. In the years to come, we will continue to learn, innovate, and redefine retail experiences in ways that set us apart from the pack and empower us to make every day a little better for all.

EASY ON THE PLANET

As Singapore's largest retailer, we have a responsibility to ensure that as we grow, we do so in a way that is easy on the planet. We continued to make strides on our sustainability journey throughout 2025, embedding green practices even deeper into the business and leveraging our size and scale to advance the nation's sustainable agenda.

We crossed a significant milestone on our decarbonisation roadmap by receiving LTA approval to operate AVs on public roads. In the years to come, we aim to add close to 30 AVs to our vehicle fleet, each expected to lower our CO₂ emissions by more than 27 tonnes a year, freeing up our supply chain operations staff to focus on more meaningful, complex work. We are also on track to grow our wider electric vehicle (EV) fleet to over 160 EVs by end-2030.

Our Supply Chain Decarbonisation Programme (SCDP)—introduced to provide our supply chain partners with the knowledge and insights

they need to sustainably transform their businesses—saw its first batch of graduates in 2025. Through the programme, 15 of our key suppliers completed essential groundwork required to begin their climate journeys.

To bring sustainability from the boardrooms into the heartland communities we operate in, FPF worked closely with our sustainability partners to launch The Carbon Gallery (TCG), Asia's first carbon-focused experiential hub. Through TCG, over 28,000 Singaporeans every year will learn about how carbon is connected to biodiversity, food systems, and daily life in an easy and engaging way.

FINANCIAL PERFORMANCE

Our Group experienced strong financial growth this year, driven by continuous retail innovation, the expansion of our Own Brands portfolio, and the improvement of our Food Services business. Group revenue rose to \$4.7 billion, and profit from operations rose to \$49.9 million, despite challenges posed by inflation and ensuring supply resilience in the face of political uncertainty.

Throughout 2025, we focused on improving productivity by streamlining operations, integrating technology across the business, and finding new and innovative ways to deliver value to those we serve.

Similar to 2024, we issued a two per cent FairPrice member benefit in the form of Linkpoints at the point of purchase, to deliver immediate value to our members. In addition to this, the Board proposed a patronage rebate of two per cent and dividend payout of 10 per cent, which includes a special dividend of five per cent.

Group revenue rose to \$4.7 billion, and profit from operations rose to \$49.9 million.

AWARDS AND ACCOLADES

In 2025, we received more than 100 local, regional, and global awards that gave recognition to our many teams and initiatives throughout the year that helped to make every day a little better for those we serve. The significant increase in our global (36 per cent increase) and regional (62 per cent increase) wins highlight just how much closer we've come as one FPG to our ambition of becoming Asia's most admired retailer.



IGD Top Stores of the Year 2025—FairPrice City Square Mall and FairPrice Finest Clarke Quay



Shorty Impact Awards 2025—A Full Plate: Singapore's largest food donation drive



Effie Awards Singapore 2025—A Full Plate and Every Day Made a Little Better campaigns



Financial Times' 2025 Top 500 Best Employers in Asia Pacific



TIME Best Companies APAC 2025—#1 in retail category

THANKING OUR FAIRMLY AND LOOKING AHEAD

2025 was a year of resilience, agility, and innovation for FPG. We delivered on our mission of keeping daily essentials within reach for all, while doubling down on our purpose to make every day a little better for our customers. We delivered on new experiences, seamless digital integration, and strong growth by adopting a forward-thinking approach to the future of retail.

In 2025, we received more than 100 local, regional, and global awards that gave recognition to our many teams and initiatives throughout the year.

These achievements are a testament to the dedication of our Fairfamily, partners, and Board. As one FPG, we showed grit, determination, and a deep commitment to beating our best in the face of uncertainty. Our close partnership with the National Trades Union Congress (NTUC) has served as the bedrock of our mission and purpose, and will continue to guide us in improving the lives of our people and our customers in the years to come.

Our deepest gratitude goes out to the FPG leadership team members who are stepping down this year—Chey Chia Hui, Chief Financial Officer; Theresa Soikkeli, Chief Human Resources Officer; Chan Tee Seng, Chief Sustainability Officer; and Tng Ah Yiam, President, Group CEO Office. Your guidance over the years has been instrumental in getting us to where we are today, and we will continue to build on the foundation you have laid to build an even stronger FPG together.

With that being said, economic, geopolitical, and trading uncertainty is even more prevalent in the world today than ever before. That is why we will continue to invest heavily in empowering our people, and ensuring our infrastructure and operations remain agile and innovative for the future of retail. Whatever the next year holds, one thing will not change—our focus on making every day a little better by keeping daily essentials within reach for all in Singapore.

MR KEE TECK KOON
Chairman

MR VIPUL CHAWLA
Group Chief Executive Officer

Easy on the Wallet

We remain dedicated to keeping daily essentials within reach for every Singaporean household. Throughout 2025, we supported the communities we operate in with festive price freezes, SG60 promotions, targeted vouchers, and more. By stretching every dollar and nourishing the vulnerable, we're delivering on our promise of making every day a little better.



OWN BRANDS SG60 DEALS

Own Brands products are **10 TO 15%** more affordable than other brands

For SG60, we launched **60 DEALS** on popular FairPrice housebrand staples

Our Own Brands range, comprising over 3,500 products priced 10 to 15 per cent lower than branded alternatives, remains vital to our strategy of keeping essentials affordable. To celebrate SG60, we launched 'BestSellers for Less', featuring 60 deals on the most popular FairPrice housebrand staples, as well as 12 weeks of half-priced 'Snack-tacular' promotions on Singaporeans' favourite Own Brands snacks. Today, one in two customers choose our house brands for their consistent quality and value.

FREEZING PRICES ON CHINESE NEW YEAR PRODUCE

We shielded customers from seasonal inflation throughout the festive CNY season by freezing prices on popular seafood, vegetables, and pork. While external market prices surged by 30 to 40 per cent, our price freezes ensured that essential staples remained accessible for Singaporeans' CNY celebrations. In 2026, we expanded this initiative to cover all fresh pork products, providing families with greater peace of mind throughout CNY.



We froze prices for **ALL FRESH PORK PRODUCTS** throughout CNY 2026

STRETCHING EVERY DOLLAR WITH RETURN VOUCHERS

Throughout 2025 and early 2026, we continued to deliver tangible savings to households through five waves of FairPrice Return Vouchers. Launched in tandem with the government's CDC Voucher Scheme and on our own accord, these initiatives reinforce our commitment to helping customers stretch their dollar further amidst evolving cost pressures.



January 2025 / May 2025 / January 2026

\$6 Return Vouchers for every \$60 worth of CDC supermarket vouchers spent at FairPrice stores.

January 2025 / February 2026

\$8 Return Vouchers for every \$100 spent at FairPrice stores to assist with festive preparations.

NOURISHING OUR COMMUNITIES WITH THE PROTEIN PLEDGE

To address the vital need for balanced nutrition among communities in need, FairPrice Foundation launched the Protein Pledge. This new signature programme represents a commitment to provide \$1 million of fresh protein to Singapore's nutritionally vulnerable by 2030. By working closely with our community partners, we are empowering underprivileged Singaporeans to lead healthier lives.



UPLIFTING WORKERS WITH MAY DAY DEALS

To honour Singapore's workforce, we committed to providing over \$5 million in savings to NTUC Union and Link members throughout our May Day celebrations. These initiatives included 50 per cent discounts on key daily essentials such as rice and cooking oil at FairPrice supermarkets, as well as exclusive beverage deals across our Kopitiam network.

Over **\$5 MILLION** IN DISCOUNTS for NTUC Union and Link members



AMPLIFYING SUPPORT FOR LARGE FAMILIES



We doubled discounts for all CHAS Blue and Orange cardholders from January to March 2025, and again for large families from September to December 2025. These SG60 initiatives provided welcome relief to lower income households and helped us keep essentials affordable throughout the nation's milestone year.

Weekly discounts doubled **FROM 3% TO 6%** for CHAS Blue and Orange cardholders with large families

FOSTERING INCLUSIVITY WITH FREE BUKA PUASA REFRESHMENTS

To mark the start of Ramadan in March, we distributed 75,000 free Buka Puasa refreshment sets to our Muslim customers across 59 FairPrice supermarkets. Containing dates, snacks, and drinks, the sets were a convenient way for Muslim customers on the move to break their fast. This annual tradition is part of our commitment to fostering inclusivity in our community, and celebrating Singapore's rich cultural diversity.

75,000 refreshment sets given out at 59 FairPrice stores

Easy on the Experience

We are transforming the retail journey by combining convenience with discovery. Through seamless digital integration, innovative store formats, and global partnerships to bring the best to Singaporeans, we are making every grocery run better.

REDEFINING CONVENIENCE WITH OUR FIRST BLENDED RETAIL CONCEPT

At Sembawang Shopping Centre, we launched our first blended retail concept—a seamless integration of a Kopitiam Food Hall and a FairPrice supermarket. By combining fresh grocery essentials with cooked food offerings in a single, unified space, we created a one-stop destination that redefines the shopping and dining journey. This innovative layout allows our customers to transition fluidly between their weekly shop and their daily meals, delivering an experience tailored to the modern, fast-paced lifestyle.



ELEVATING EVERYDAY EXPERIENCES THROUGH OWN BRANDS INNOVATION

Our Own Brands business is dedicated to delivering unique experiences and affordable indulgences to customers by building excitement and innovation into our product range. In celebration of SG60, we launched an exclusive, limited-edition range of potato chips featuring iconic Singapore flavours—Kopi, Laksa, and Black Pepper Crab—that capture the spirit of our nation in every bite.

Additionally, we met growing customer demand for convenience by expanding our ready-to-eat range with premium products like our Smoked Chicken Breast delicatessen line, ensuring quality, easy meal solutions are accessible for even the busiest lifestyles.

SNACKING SHIOKNESS

Our SG60 potato chips were part of a 12-week promotion featuring our most-loved housebrand treats at half price.



DOUBLING DOWN ON OUR FRESH COMMITMENT

We have initiated a whole-of-organisation push to deliver the freshest produce in Singapore to our customers across our supermarkets. Starting with pork, we are revamping our fresh in-store offerings, from product packaging down to how our butchers make recommendations at the counter.

SEAMLESS SAVINGS THROUGH DIGITAL VERIFICATION

To make our discount schemes more accessible, we integrated Myinfo verification into the FPG App, automating daily savings for our Seniors, Merdeka and Pioneer Generation, and CHAS customers. Eligible shoppers need only verify their information with Myinfo on the FPG App once to enjoy the automatic application of discounts when checking out with the app, without the need to produce physical cards. The initiative has seen exceptional uptake, with over 700,000 users successfully verifying their profiles within the first five months.

700,000+
USERS

verified in under five months

GREATER CONVENIENCE FOR GLOBAL TRAVELLERS

In September, Cheers became the first local convenience retailer to launch a dedicated mini-app on the Alipay platform. Functioning as a virtual concierge for Chinese tourists, this digital gateway offers a personalised guide to convenience shopping throughout their visit to Singapore.



BRINGING SINGAPOREANS THE BEST FROM THE REGION

Building on the foundations laid in 2024, we deepened our strategic partnership with Korea's LOTTE Retail and Thailand's Central Food Retail Group (CFG) in 2025. These collaborations allowed us to introduce the region's first LOTTE Mart Express store-in-store, and over 50 new, authentic Thai food products to nearly 90 FairPrice stores island-wide. By bridging our retail ecosystems, we are not only satisfying our customers' appetite for regional delicacies but also strengthening our position as a premier provider of diverse, global food solutions.



MAKING HEALTHY LIVING EASIER FOR OUR SENIORS



We signed a Memorandum of Understanding (MoU) with Tan Tock Seng Hospital (TTSH) to develop a specialised nutrition education programme for seniors. This collaboration aims to help our silver generation overcome practical barriers to maintaining healthy diets and achieving better nutritional outcomes in their golden years. The initiative is directly informed by the findings of the 2025 'Stay Strong' study commissioned by the FairPrice Foundation, which explored the challenges that seniors face with understanding and accessing nutrition in their daily lives.

Easy on the Planet

We are championing environmental stewardship by embedding sustainability across our entire value chain, working with our customers, suppliers, and partners to build a greener future together.



LAUNCHING THE CARBON GALLERY TO INSPIRE CLIMATE ACTION

The Carbon Gallery is Singapore's first carbon-focused experiential hub, designed to bring carbon literacy directly into heartland communities. The Gallery was launched with key support from the FairPrice Foundation (FPF)—FPF has pledged \$3 million, which includes funds from the Disposable Carrier Bag Charge, to sustain the Gallery's operations over the next three years. Throughout 2025, more than 28,000 students and visitors went through the Gallery's doors, learning more about their own carbon footprint and how small daily choices can ladder up to build a greener future.



28,000 students and visitors inspired in 2025

DRIVING SUSTAINABLE LOGISTICS

Our AV initiative is a significant milestone on our roadmap to embed green innovation throughout our supply chain operations. Each AV is projected to lower our carbon dioxide emissions by 27 tonnes annually. This initiative is part of our wider commitment to electrifying our vehicle fleet, which will be expanded to over 160 EVs by the end of 2030.

27 TONNES in carbon dioxide emissions reduced by each AV annually



EMPOWERING OUR SUPPLIERS ON THEIR DECARBONISATION JOURNEYS

In November 2025, we celebrated the first graduates of our Supply Chain Decarbonisation Programme, an initiative designed to equip our partners with the tools they need to set and achieve tangible carbon reduction targets. This inaugural cohort saw 15 key suppliers establishing robust emissions baselines and carbon reduction goals. By collaborating closely with stakeholders across our value chain, we are extending our environmental impact into our wider ecosystem.

15 KEY SUPPLIERS committed to reduction targets

SCALING SUSTAINABLE IMPACT WITH NEIGHBORHOOD FOOD SHARE

8 TONNES of fresh produce rescued monthly

Our Neighbourhood Food Share initiative was launched in 2023 to nourish communities in need with produce rescued from our supermarkets across Singapore. In 2025, we expanded the programme to 70 distribution points island-wide, delivering more than 8 tonnes of fresh, rescued fruits and vegetables monthly to families in need. This initiative bridges the gap between environmental sustainability and social impact, ensuring that nutritious food remains accessible while helping us to reduce our carbon footprint.



For a comprehensive review of our environmental milestones and the progress of our green transition, please refer to our [2025 Sustainability Report](#).

Awards and Accolades

GLOBAL AWARDS



SHORTY AWARDS

FAIRPRICE GROUP & FAIRPRICE FOUNDATION

- WINNER**
Local Campaign (A Full Plate)
- GOLD**
Retail & E-Commerce (A Full Plate)
- SILVER**
Consumer Brand (Link Rewards)
- BRONZE**
Social Good (A Full Plate)
- AUDIENCE HONOUR**
 - Consumer Brand (Link Rewards)
 - Creative Use of Technology (A Full Plate)
 - Local Campaign (A Full Plate)



SHORTY IMPACT AWARDS

FAIRPRICE FOUNDATION

- GOLD**
 - Retail & E-commerce (A Full Plate Report)
 - Integration with Traditional Media (Nutritional Engagement Campaigns)



TRIPADVISOR

FAIRPRICE GROUP

- TRAVELLERS' CHOICE AWARDS**
Lau Pa Sat Satay Street



INSTITUTE OF GROCERY DISTRIBUTION

FAIRPRICE GROUP

- MUST-SEE STORES IN 2026**
FairPrice Punggol Digital District

REGIONAL AWARDS



FINANCIAL TIMES

FAIRPRICE GROUP

- TOP 500 BEST EMPLOYERS IN ASIA PACIFIC (#480)**

TIME

FAIRPRICE GROUP

- BEST COMPANIES APAC (#224)**



BRAND FINANCE

FAIRPRICE GROUP

- ASEAN 500**
 - FairPrice (#63)
 - Kopitiam (#222)



FORTUNE 500

FAIRPRICE GROUP

- SOUTHEAST ASIA #103**



RETAIL ASIA AWARDS

FAIRPRICE GROUP



- Digital Initiative of the Year
- Digital Transformation of the Year
- Drugstore of the Year
- Food & Beverage Retailer of the Year
- In-Store Campaign of the Year
- Loyalty Programme of the Year
- Retail App of the Year
- Retail Product of the Year
- Specialty Store of the Year
- Sustainability Initiative of the Year

CAMPAIGN ASIA EVENT MARKETING AWARDS

FAIRPRICE GROUP



- BEST EXPERIENTIAL BRAND (BRONZE)**

The Drum Awards Marketing APAC

THE DRUM AWARDS

FAIRPRICE GROUP

- SILVER**
 - Design/Brand
 - Experience



LOYALTY AND ENGAGEMENT AWARDS

FAIRPRICE GROUP

- GOLD**
Best Loyalty Strategy (Membership Programme)
- BRONZE**
Best Loyalty Strategy (Consumer)



INFLUENTIAL BRANDS 2025

FAIRPRICE GROUP

- TOP BRANDS**
 - Supermarket
 - Supermarket Private Label
 - Online Grocery Retailer
 - Food Court
 - Heritage Hawker Centre
 - Top Sustainability Award

REGIONAL AWARDS

MARKETING TECHNOLOGY AWARDS



FAIRPRICE GROUP

- CHIEF MARKETING OFFICER OF THE YEAR (SILVER)
- BEST USE OF GENERATIVE AI PLATFORM (BRONZE)



ASIA ECOMMERCE AWARDS

FAIRPRICE GROUP

- BEST ECOMMERCE CUSTOMER SERVICE (GOLD)

FMCG ASIA AWARDS



FAIRPRICE GROUP

- DIGITALISATION INITIATIVE OF THE YEAR—SINGAPORE
- HEALTH & WELLNESS INITIATIVE OF THE YEAR—SINGAPORE
- HOUSE BRAND OF THE YEAR—SINGAPORE
- PRODUCT LAUNCH OF THE YEAR—SINGAPORE
- RETAIL PARTNERSHIP OF THE YEAR—SINGAPORE

campaign

Asia-Pacific

CAMPAIGN ASIA

FAIRPRICE GROUP

- 50 OVER 50**
Alvin Neo, Chief Customer and Marketing Officer
- ASIA-PACIFIC POWER LIST**
Alvin Neo, Chief Customer and Marketing Officer
- WOMEN LEADING CHANGE**
Jean Khong, Senior Director, Group Strategic Communications & General Manager, FairPrice Foundation



IDC FUTURE ENTERPRISE AWARDS

FAIRPRICE GROUP

- CEO OF THE YEAR (APAC)
Vipul Chawla, Group CEO



LOGISYM AWARDS

FAIRPRICE GROUP

- BEST SUPPLY CHAIN INNOVATOR

SUPPLY CHAIN ASIA AWARDS

FAIRPRICE GROUP



- SUPPLY CHAIN INNOVATOR OF THE YEAR (ROBOTICS)



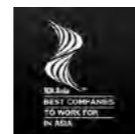
ASIAN INNOVATION EXCELLENCE AWARDS

FAIRPRICE GROUP

- SINGAPORE CUSTOMER-CENTRIC INNOVATION OF THE YEAR - RETAIL
- SINGAPORE TECHNOLOGY INNOVATION OF THE YEAR - RETAIL

HR ASIA AWARDS

FAIRPRICE GROUP



- BEST COMPANIES TO WORK FOR IN ASIA
- SUSTAINABLE WORKPLACE AWARDS
- TECH EMPOWERMENT AWARDS

LOCAL AWARDS



EFFIE AWARDS SINGAPORE

FAIRPRICE FOUNDATION

- SILVER**
 - Media Idea (A Full Plate)
 - Social Good (A Full Plate)
- BRONZE**
Corporate Reputation (Every Day Made a Little Better)

THE STRAITS TIMES

FAIRPRICE GROUP



- SINGAPORE'S BEST EMPLOYERS
- SINGAPORE'S BEST CUSTOMER SERVICE 2025/2026



SUSTAINABILITY IMPACT AWARDS

FAIRPRICE GROUP

- IMPACT ENTERPRISE EXCELLENCE AWARD (LARGE ENTERPRISE)

BRAND FINANCE

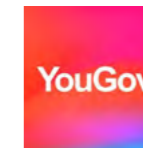
FAIRPRICE GROUP



- MOST VALUABLE BRAND (SINGAPORE)**
 - FairPrice (#11)
 - Kopitiam (#48)

YUOGOV

FAIRPRICE GROUP



- TOP 10 BRANDS—SINGAPORE (#6)
- MOST PERSUASIVE GENERAL RETAIL BRAND (#1)



SINGAPORE BUSINESS REVIEW

FAIRPRICE GROUP

- NATIONAL BUSINESS AWARD—SUPPLY CHAIN
- TECHNOLOGY EXCELLENCE AWARD—AI RETAIL



MARKETING EXCELLENCE AWARDS

FAIRPRICE GROUP & FAIRPRICE FOUNDATION

- GOLD**
Retail/Shopper Marketing
- SILVER**
Consumer Insights/Market Research



SINGAPORE RETAILERS ASSOCIATION RETAIL AWARDS

FAIRPRICE GROUP

- RETAILER OF THE YEAR (PEOPLE'S CHOICE)
- SUPERMARKET OF THE YEAR
- BEST E-COMMERCE EXPERIENCE

LOCAL AWARDS


SINGAPORE MEDIA MARKETING AWARDS

FAIRPRICE GROUP

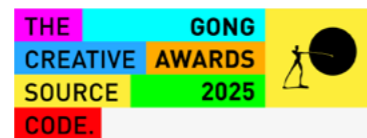
- BEST BRAND AWARENESS CAMPAIGN
- BEST CREATIVE PR STUNT
- BEST IN TARGETED MARKETING
- BEST USE OF TECHNOLOGY
- BRAND OF THE YEAR

READERS DIGEST TRUSTED BRANDS

FAIRPRICE GROUP



- **PLATINUM**
Supermarkets and Online Grocery
- **GOLD**
 - Cooking Oils
 - Tissue Paper
 - Rice


SINGAPORE CREATIVE CIRCLE AWARDS

FAIRPRICE GROUP

- BEST USE OF CULTURAL INSIGHTS IN FILM & BRANDED CONTENT
- BEST USE OF DIRECT (PRINT & OUTDOOR CHANNELS)


FASTJOBS EMPLOYER AWARDS

FAIRPRICE GROUP

- FASTJOBS BEST EMPLOYER BRANDING (BRONZE)
- FASTJOBS JOBSEEKERS' CHOICE EMPLOYER AWARD (F&B)
- FASTJOBS JOBSEEKERS' CHOICE EMPLOYER AWARD (LOGISTICS)
- FASTJOBS JOBSEEKERS' CHOICE EMPLOYER AWARD (RETAIL)
- FASTGIG MOST POPULAR CONCIERGE EMPLOYER AWARD

FRASERS PROPERTY

FAIRPRICE GROUP



- **RETAIL SPARK**
 - Best Store (Big Store Format)
 - Outstanding Customer Service


ICC - PHARMACEUTICAL SOCIETY OF SINGAPORE

FAIRPRICE GROUP

- **ICM PHARMA OUTSTANDING YOUNG PHARMACIST AWARD**


EXCELLENT SERVICE AWARD RETAIL

FAIRPRICE GROUP

- **STAR** 22 wins
- **GOLD** 62 wins
- **SILVER** 188 wins


IDC FUTURE ENTERPRISE AWARDS

FAIRPRICE GROUP

- **CEO OF THE YEAR (SINGAPORE)**
Vipul Chawla, Group CEO


CONTACT CENTRE ASSOCIATION SINGAPORE OF AWARDS

FAIRPRICE GROUP

- **BEST CONTACT CENTRE CUSTOMER SERVICE PROFESSIONAL**
- **BEST CONTACT CENTRE DATA SCIENTIST OF THE YEAR**
- **BEST CONTACT CENTRE TEAM LEADER OF THE YEAR**



People's Association

PEOPLE'S ASSOCIATION COMMUNITY SPIRIT AWARDS

FAIRPRICE FOUNDATION

- **EXCELLENCE AWARD**


 华社自助理事会
CDAC

CHINESE DEVELOPMENT ASSISTANCE COUNCIL

FAIRPRICE FOUNDATION

- **DEDICATED DONOR AWARD**



SINGAPORE

SINGAPORE RED CROSS

FAIRPRICE FOUNDATION

- **FRIEND OF SRC AWARD**


COMMUNITY CHEST AWARDS

FAIRPRICE FOUNDATION

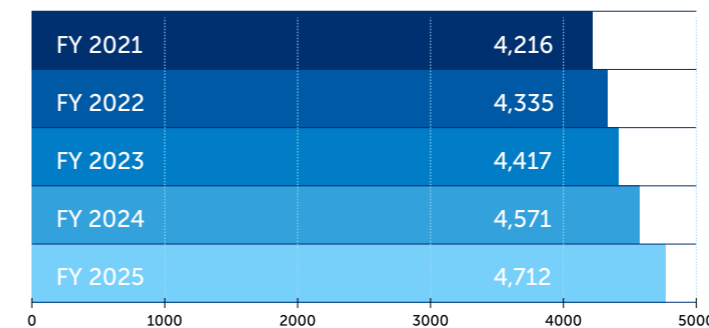
- **CHARITY GOLD AWARD**

Founder, Institutional and Ordinary Members

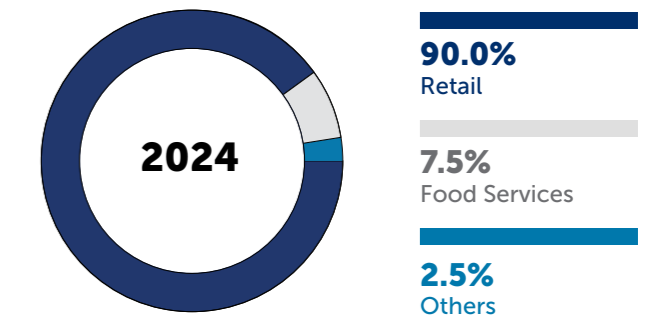
	NO. OF SHARES OF \$1 EACH
FOUNDER MEMBER	
National Trades Union Congress	100,000
INSTITUTIONAL MEMBERS	
Citiport Credit Co-operative Limited	55,236
Customs Credit Co-operative Society (S) Limited	127,591
National University of Singapore Multi-Purpose Co-operative Society Ltd	25,100
NTUC Enterprise Co-operative Limited	315,534,712
SATU Multi-Purpose Co-operative Society Ltd	226,270
Singapore Association of the Visually Handicapped	5,523
Singapore Mercantile Co-operative Society Ltd	199,543
Singapore Shell Employees' Union Co-operative Ltd	304,766
TCC Credit Co-operative Limited	88,511
The Singapore Government Staff Credit Co-operative Society Ltd	74,242
The Singapore Teachers Co-operative Society Ltd	55,236
Ordinary Members (835,707 members)	114,548,684
Balance as at 31 December 2025	431,345,414

Group Financial Highlights

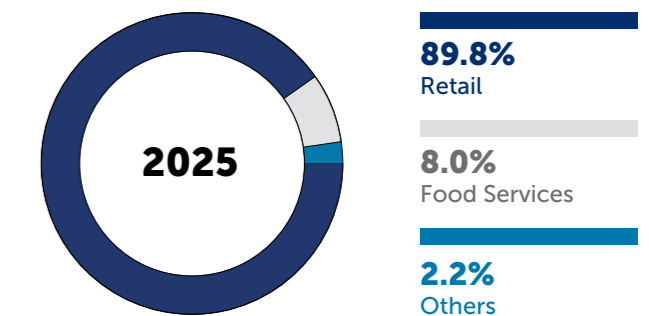
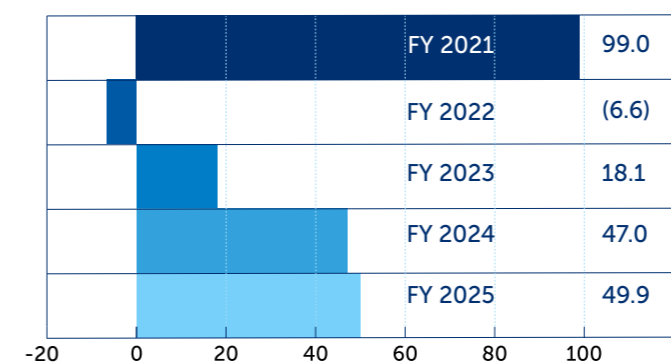
REVENUE (\$'m)



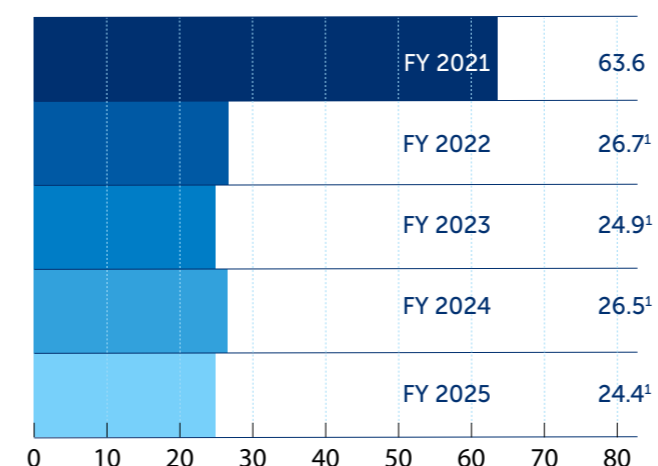
REVENUE MIX



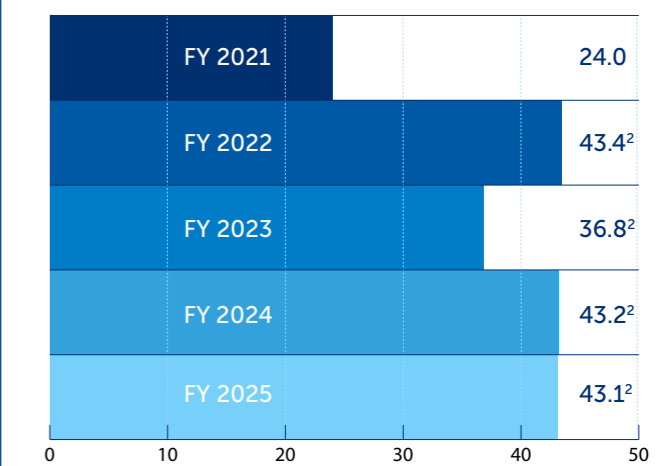
PROFIT & LOSS FROM OPERATIONS (\$'m)



PATRONAGE REBATES DECLARED (\$'m)



DIVIDENDS DECLARED (\$'m)



¹ As part of our ongoing efforts to deliver better and more immediate value to our members, the member benefits for 2022 to 2025 include an upfront component of 2% issued in Linkpoints, subject to a spending cap of \$6,000 per annum (excluding Goods and Services Tax, GST). Collectively a total of 4% member benefits.

² Inclusive of a one-off special dividend of 5.0% in 2022, 2024 and 2025, and 3.5% in 2023.

Group Formats

FairPriceGroup
Every Day, Made A Little Better

 **FairPrice**

 **FairPrice**

*FairPrice***finest**

*FairPrice***Xtra**

*FairPrice***xpress**

*FairPrice***Shop**

Cheers **Unity**

KOPITIAM

KOPITIAM

KOPITIAM
corner

KOPITIAM
Food Hall

Cantine
by *KOPITIAM*

Cantine
corner
by *KOPITIAM*


Lau Pa Sat

FOOD FOLKS
© LAU PA SAT

 **HEAVENLY WANG**

 **Foodfare**
an NTUC Social Enterprise

 **Link**

Linkpoints

FairPriceGroup
Supply Chain
GLS



Corporate Information

BOARD OF DIRECTORS

CHAIRMAN

Mr Kee Teck Koon

Mr Lee Seow Hiang
Ms Tan Hwee Bin
Mr Robert Yap
Mr Zulkifli Baharudin
Mr Arasu Duraisamy
Mr Jimmy Ng
Mr Tan Wern-Yuen

SECRETARY

Mr Vipul Chawla

AUDIT & RISK COMMITTEE (ARC)

CHAIRMAN

Mr Jimmy Ng

Mr Robert Yap
Mr Zulkifli Bin Baharudin
Mr Arasu S/O Duraisamy

SECRETARY

Ms Cheah Yee Hooi

NOMINATING AND HUMAN RESOURCES COMMITTEE

Mr Kee Teck Koon
Ms Tan Hwee Bin
Mr Lee Seow Hiang

SECRETARY

Ms Zhao Tongwen

EXECUTIVE COMMITTEE

CHAIRMAN

Ms Tan Hwee Bin

Mr Kee Teck Koon
Mr Lee Seow Hiang
Mr Tan Wern-Yuen

SECRETARY

Mr Mark See

DIGITAL AND TECHNOLOGY COMMITTEE

CHAIRMAN

Mr Jimmy Ng

NON-DIRECTOR MEMBER

Mr Vipul Chawla

NTUC FAIRPRICE FOUNDATION LTD.

CHAIRMAN

Mr Kee Teck Koon

Ms Lim Sau Hoong
Mr Arasu Duraisamy
Mr Vipul Chawla
Mr Don Yeo

SECRETARY

Mr Mark See

SECRETARIAT

Mr Mark See, Head (Legal & Corporate Secretariat)

UNION

- FOOD, DRINKS AND ALLIED WORKERS' UNION**
 Ms Cheong Ai Hung Julie (President)
 Mr Sankaradass S Chami (General Secretary)
 Ms Melissa Ng Chai Yong (Executive Secretary)
- FAIRPRICE – UNION BRANCH COMMITTEE**
 Mr Patrick Chua (Vice Chairman)
 Mr Yeo Soon Hock (Secretary)
 Ms Jennifer Lim (Treasurer)

REGISTERED ADDRESSES

HEADQUARTERS

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🌐 www.fairpricegroup.com.sg

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