

From MVNO to AI-Native Digital Operator

Unlocking Growth with SaaS-Powered Transformation *powered by Circles*

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Chief Executive Officer, Circles Aspire BV
Chief Revenue Officer, Circles Group



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Telcos & MVNO's are under pressure to differentiate beyond connectivity



Commoditization of Core Services

Voice & data have become **commoditized**, pushing companies to seek differentiation through **value-added** services



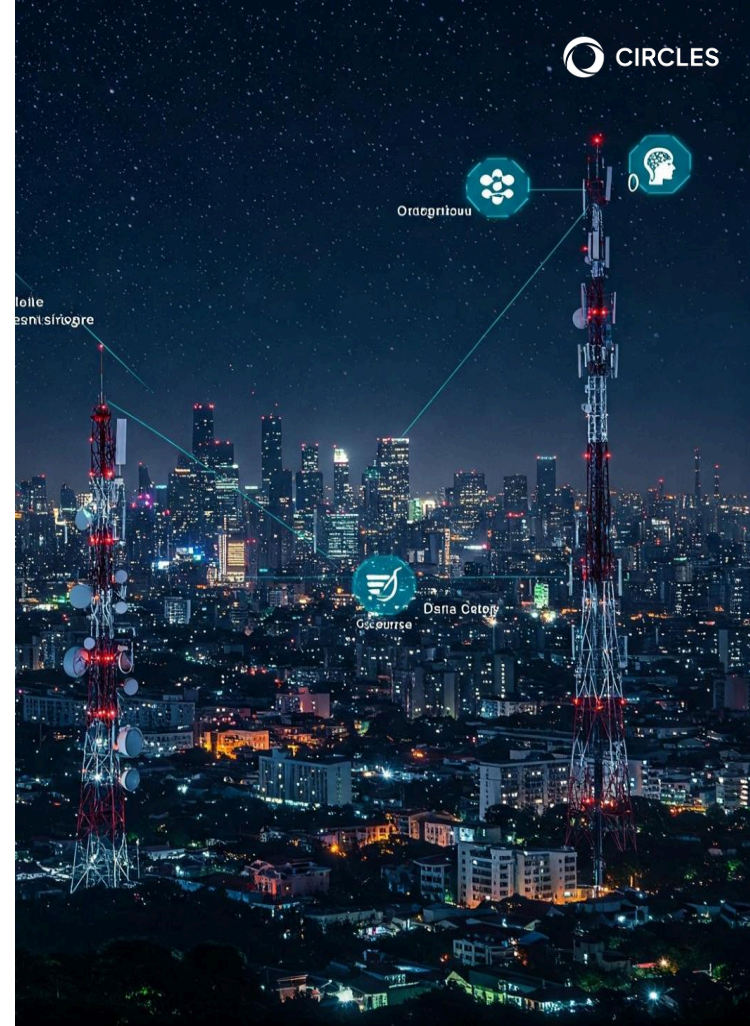
Embracing AI & Tech-Driven Differentiators

Implementing conversational AI provides **personalized customer interactions**, offering a **competitive edge** in a saturated market

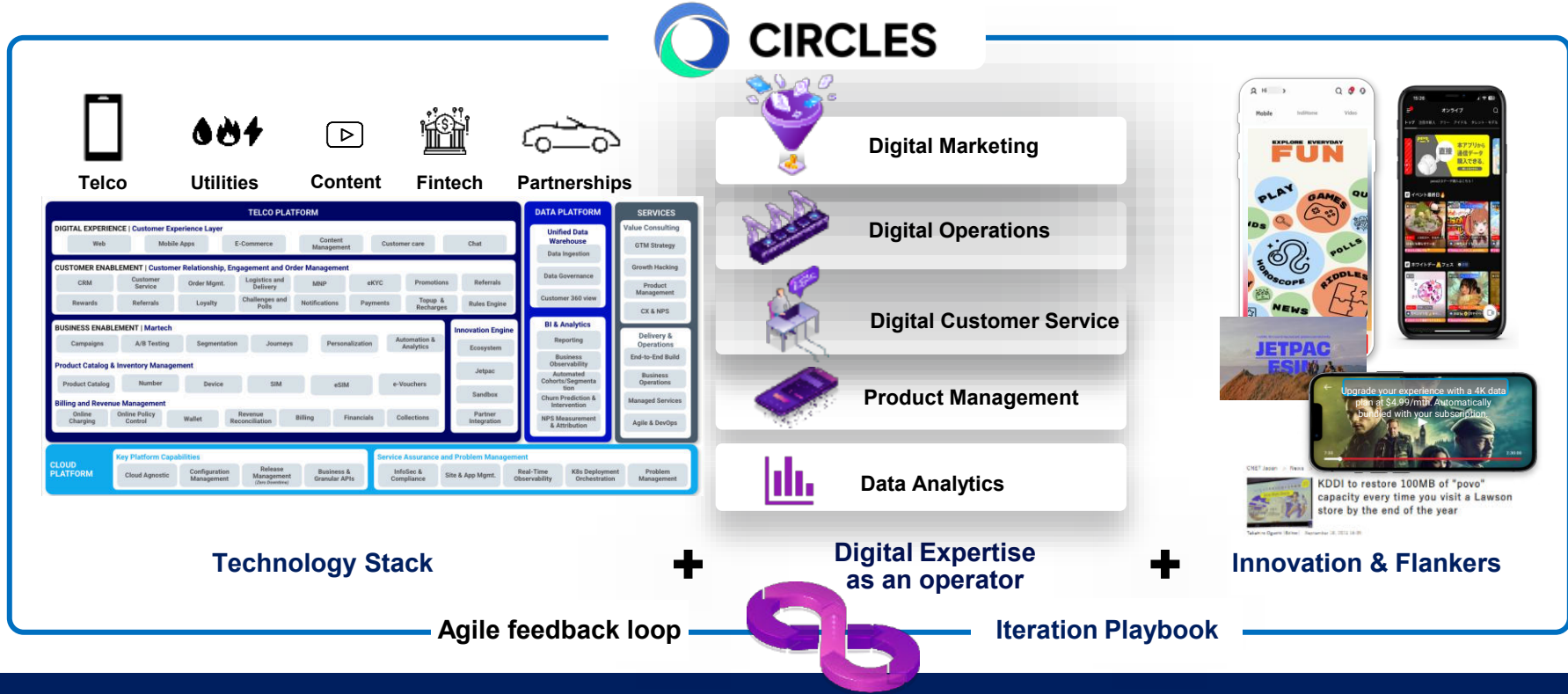


Diversification Strategies

Digital-first telcos are **exploring integrations with lifestyle & technology services** to enhance customer **engagement & retention**



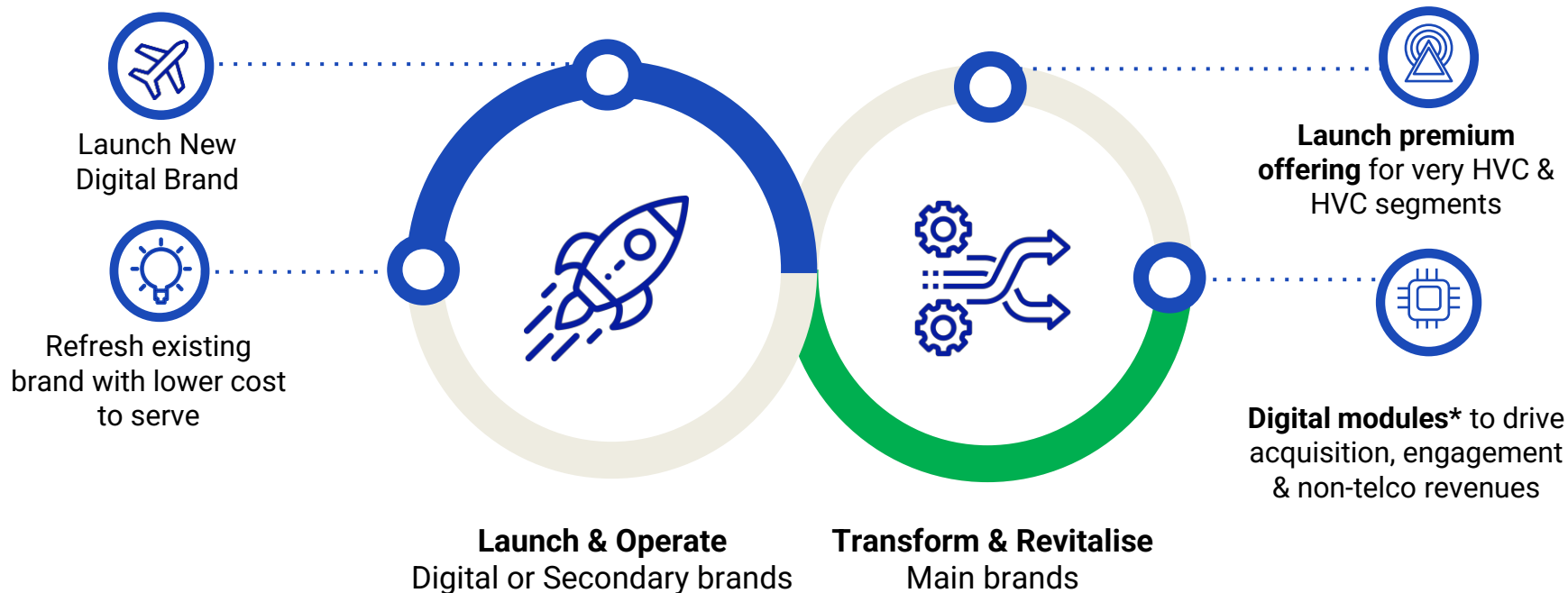
Circles Innovation = Tech Stack + DQE



Technology with digital expertise to drive superior business outcomes

Circles Use Cases

Full Stack with Digital expertise



* Available without full stack

Partnering with Global Operators on Different Ambitions

As operator

and by powering other operators



Singapore

Pakistan

Japan

Mexico

Indonesia

United Arab Emirates

World's 1st Digital Telco

Leading Product Innovation

1st 100% 5G Digital Telco

Digital Partnerships

Pathway to >50M Subs

AI-Native Telco

+20% ARPU
vs. leading MNO

1st to market features
10+ since launch

> 1 million
subs within 1 year of launch

50% GAs
acquired from market leader

Brownfield transformation toward a main brand play

World's 1st AI-powered telco for digital pioneers

+ 15% rev
non telco

2 X ARPU
vs market average

>70%
subs acquired from competitors

4x ARPU
vs market average

Circles.Life - Singapore Story

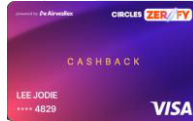
We Bring Innovation



Free Access to the best AI models



The **best deals** at your favourite **merchants**



A **VISA debit card** giving cashback on daily spend

With Real Commercial Outcomes



60+ NPS

Zerofy Users vs Baseline



15%

ARPU Uplift from Innovation



5x

LTV/CAC vs Telco Only Users



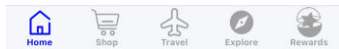
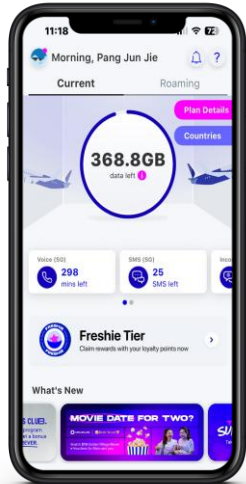
20%

Lower Churn Rate



...and a one-stop digital services ecosystem beyond telco

Telco



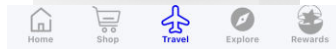
Personalized, frictionless & delightful customer experience

Shop



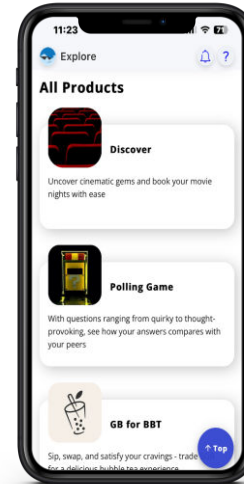
eCommerce platform

Travel



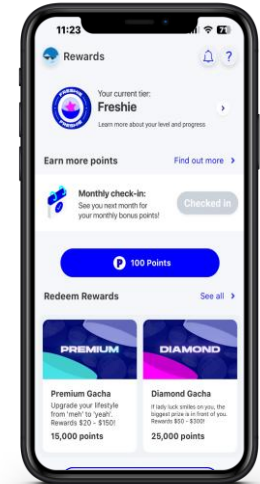
Instant eSim connectivity to 50+ countries

Explore



Innovation playground to rapidly test non telco products

Rewards



Customer loyalty and rewards

Circles' AI Strategy in collaboration with OpenAI



Key strategic pillars to fundamentally change the benchmarks for telcos globally



Strategic Building Blocks of an AI-Native Telco



Efficiency / EBITDA

Drive massive cost efficiencies:

- AI Copilots for commercial, research, CS, Ops, product & engineering teams for insights & planning
- Local language AI Agents for end-to-end voice/chat support



Retention / NPS

Drive unprecedented NPS through Cingularity:

- 360-degree AI-generated behavioural user personas
- In-app agentic AI search & recommendation
- Hyper-personalized & contextualized CVM stack



Growth / Subscribers

Supercharge growth:

- GenAI-powered SEO
- GenAI-powered content & creative experimentation
- Rapid prototyping & AI-powered web CRO experimentation
- AI-powered channel strategy & campaign execution to maximize conversion



New Business Models

Unlock new revenue streams:

- XploreAI (AI aggregator apps, AI companions, gaming, etc)
- AI app marketplaces
- AI-as-a-service business models (dev platforms, etc)
- Adtech platform

Organizational Enablement (AI-Native Org)

Introducing Circles' MAXIM

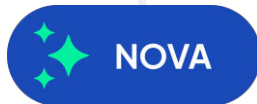
MAXIM (*Multi AI eXperience, Intelligence & Monetization*) introduces a new operating model for operators. One that is AI-native, composable, and continuously connected.



At the core of MAXIM are composable interoperable modules



Agentic customer service that resolves queries end-to-end via BSS/OSS actions



Real-time decision intelligence with governed, explainable insights



Contextual gratification engine drives timely, personalized subscriber engagement



Unified AI concierge connecting customer experience, operations, and revenue intelligence

Beyond Transformation: What Circles MAXIM Enables

Operators have invested heavily in digital transformation but the systems still operate in silos. **MAXIM** connects them into a self-reinforcing operating model.



CareX

- End-to-end query customer resolution through Agentic AI
- Direct execution on BSS/OSS systems
- Live agent escalation, when needed, with full issue context

Reduces cost-to-serve while improving resolution speed & NPS



NOVA

- Real-time intelligence built on a reusable knowledge graph
- Explainable insights for faster, trusted decisions
- Covers entire customer lifecycle (Order to Cash)

Improves decision making speed & effectiveness



PromoX

- Deliver hyper- personalized customer engagement
- Automate promotions & communication delivery
- Optimize offers dynamically based on context & intent

Increase Customer Lifetime Value and Retention



Xplore IQ

- Unified AI concierge connecting CX & Operations
- Identifies monetization opportunities & predicts revenue impact
- Triggers closed-loop actions across systems to maximize business outcomes

Unlocks new revenue streams beyond core connectivity

Circles value to our Partners



1st digital / CX full-stack Telco SaaS Platform



Help operators launch and operate ideal digital operators



Transform industries to TechCos!

★ Superior outcomes for both consumers and operators ★

30+
Market NPS

>20%+
ARPU

Up to 70%
Lower OPEX

<1 day
launch product

>4.7
App Rating

Let us talk and see we can partner

