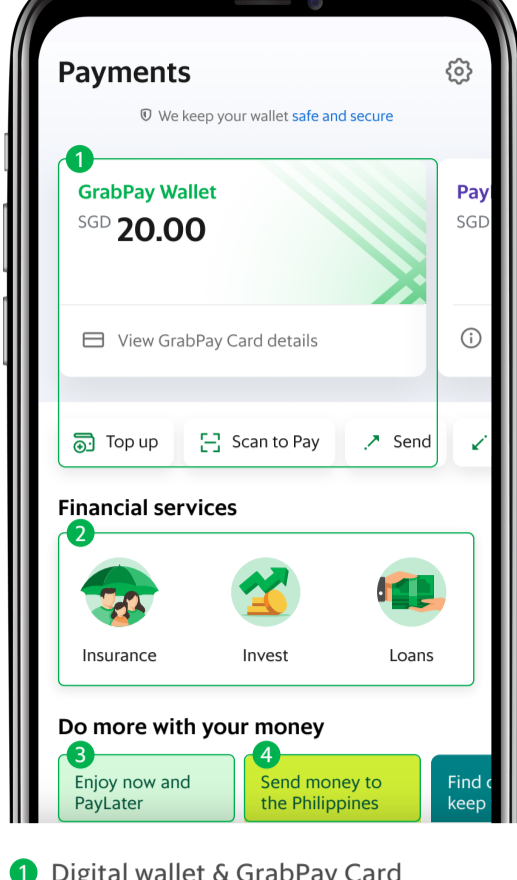
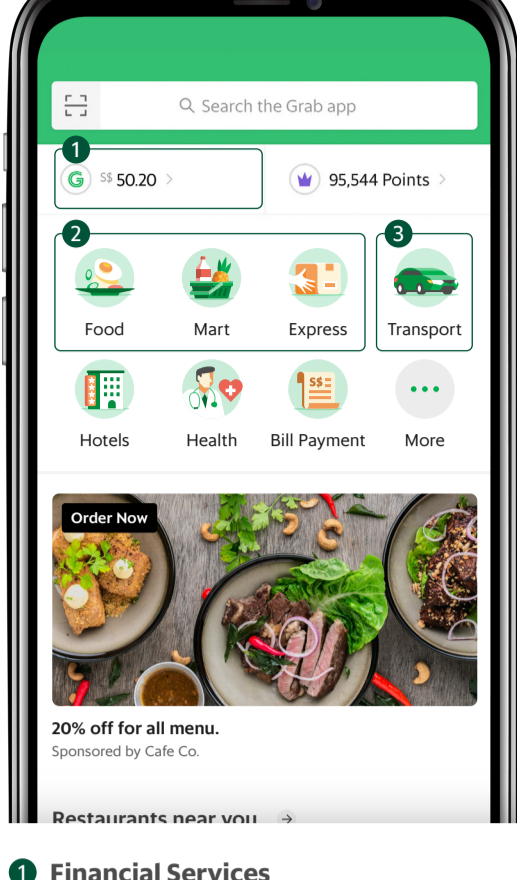




Southeast Asia's Leading Superapp^[1]

Driving economic empowerment across Southeast Asia

All-in-one platform for everyday needs and everyday entrepreneurs

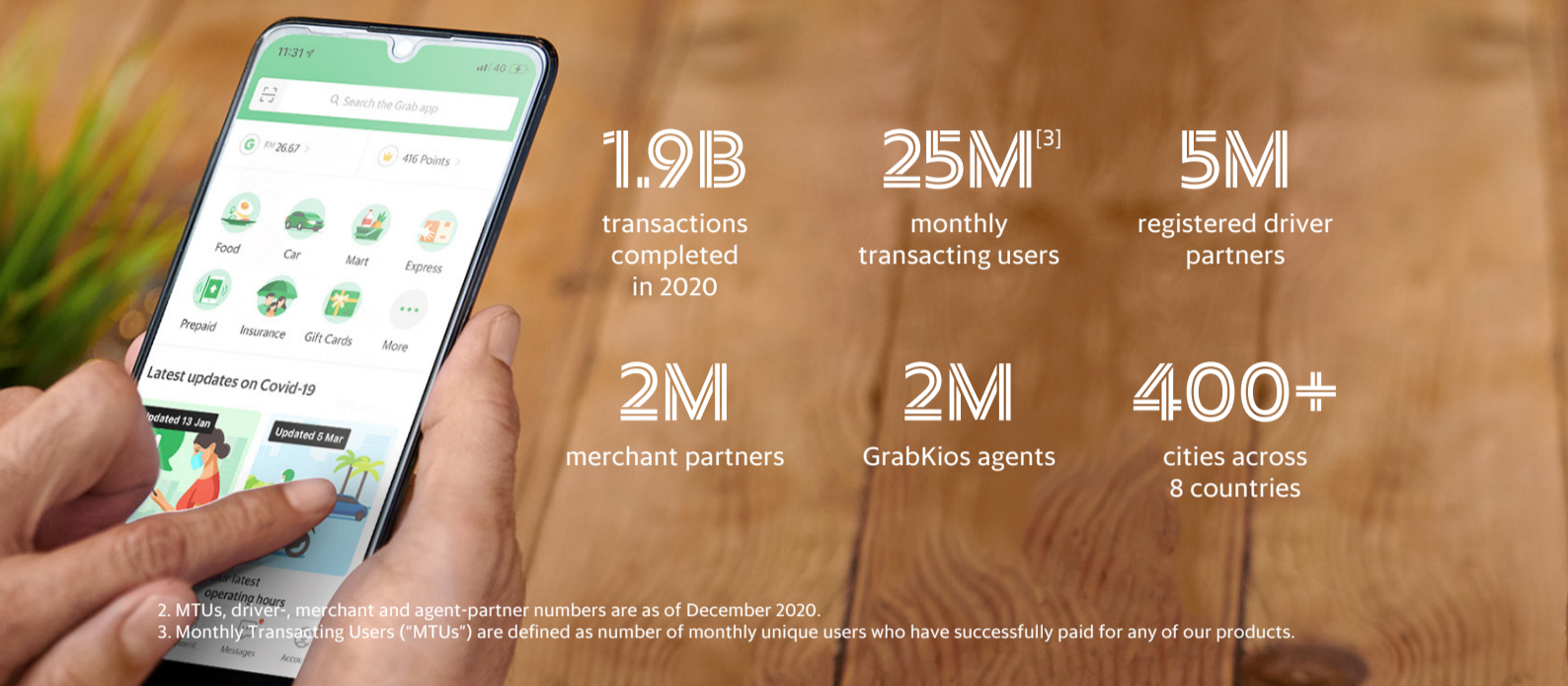


- 1 **Financial Services**
- 2 **Deliveries:** On-demand delivery for ready-to-eat meals, groceries and parcels
- 3 **Mobility:** On-demand two, three and four-wheel transport options

- 1 Digital wallet & GrabPay Card
- 2 Insurance, wealth management and loans
- 3 PayLater
- 4 Remittance

1. Based on category leadership in online food delivery, ride-hailing and digital wallet payments, as determined by Euromonitor based on 2020 share of GMV across Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam.

Grab's scale at-a-glance^[2]



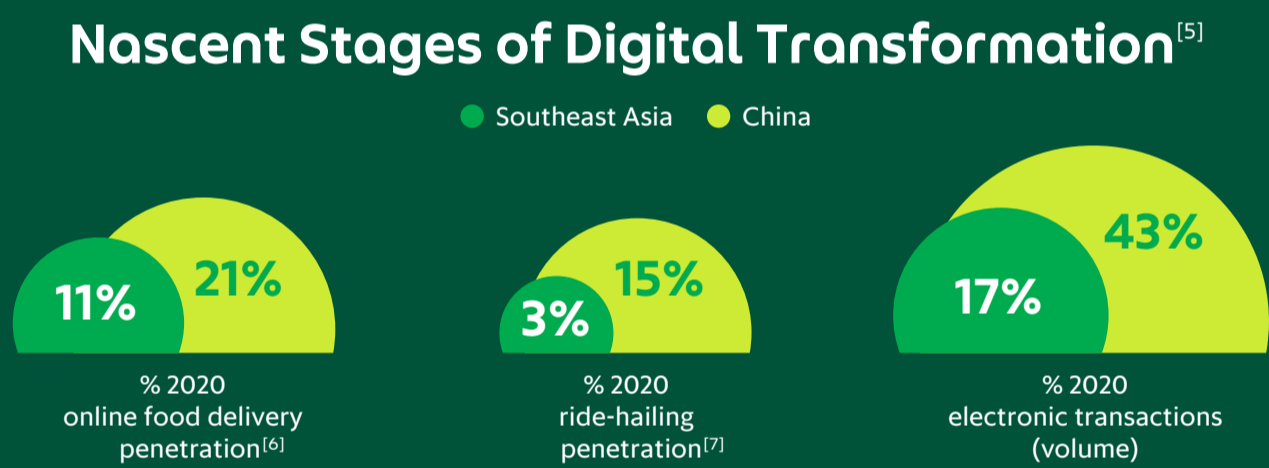
The Southeast Asian Market Opportunity

670M population, 2x the size of the U.S.

6 in 10 people in Southeast Asia are unbanked or underbanked⁴



Nascent Stages of Digital Transformation^[5]

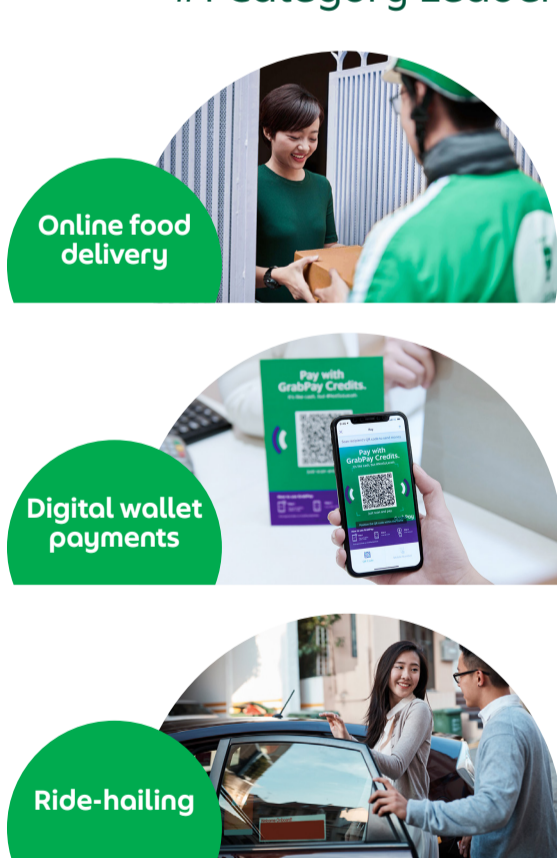


5. Source: Euromonitor. Southeast Asia statistics here refer to Indonesia, Malaysia, Philippines, Singapore, Thailand and Vietnam
6. Based on % of total consumer foodservice that is ordered online (including online ordering for dine-in and takeaway)
7. Based on % of total consumer expenditure on ride-hailing out of consumer expenditure on buses, coaches and taxis, and operation of personal transport equipment

Grab's Superapp Success Story

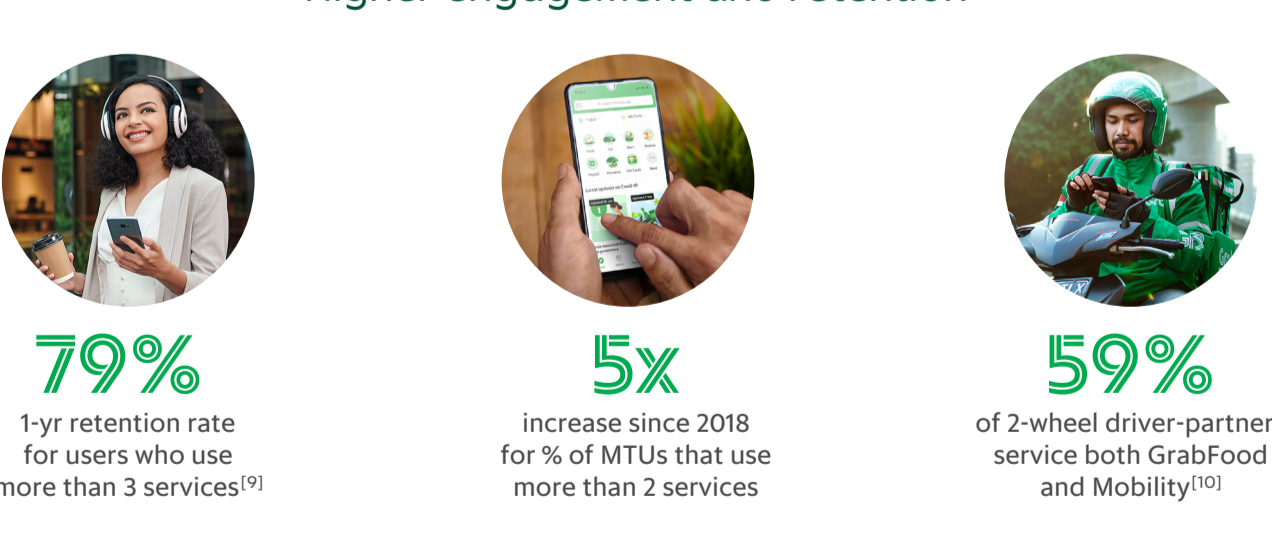
Cross platform synergies accelerate growth and deliver competitive edge

#1 Category Leadership Across Southeast Asia^[8]



8. Source: Euromonitor. Based on 2020 share of GMV in online food delivery and ride-hailing, and share of TPV for digital wallet payments, across Indonesia, Malaysia, Singapore, Thailand, Philippines and Vietnam

Higher engagement and retention



9. for all users active in Dec 2019
10. As of 4Q2020. Based on Indonesia, Vietnam and Thailand driver-partner base.

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Forward-Looking Statements

This document includes "forward-looking statements" within the meaning of the federal securities laws with respect to the proposed transaction between Grab Holdings Inc. ("Grab"), J1 Holdings Inc. ("PubCo") and Altimeter Growth Corp. ("AGC"). These are inherently subject to risks, uncertainties and other factors that could cause actual facts or results to differ from these forward-looking statements. Forward-looking statements speak only as of the date they are made. AGC and Grab anticipate that subsequent events and developments may cause their assessments to change. However, while PubCo, AGC and Grab may elect to update these forward-looking statements at some point in the future, PubCo, AGC and Grab specifically disclaim any obligation to do so, except as required by law. These forward-looking statements should not be relied upon as representing AGC's or Grab's assessments as of any date subsequent to the date of this document. Accordingly, undue reliance should not be placed upon the forward-looking statements.

Important Information About the Proposed Transactions and Where to Find It

This document relates to a proposed transaction between Grab and AGC. This document does not constitute an offer to sell or exchange, or the solicitation of an offer to buy or exchange, any securities, nor shall there be any sale of securities in any jurisdiction in which such offer, sale or exchange would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. The proposed transactions will be submitted to shareholders of AGC for their consideration.

PubCo intends to file a registration statement on Form F-4 (the "Registration Statement") with the SEC which will include preliminary and definitive proxy statements to be distributed to AGC's shareholders in connection with AGC's solicitation for the vote by AGC's shareholders in connection with the proposed transactions and other matters as described in the Registration Statement, as well as the prospectus relating to the offer of the securities to be issued to Grab's shareholders in connection with the completion of the proposed business combination. AGC and PubCo also will file other documents regarding the proposed transaction with the SEC.

After the Registration Statement has been filed and declared effective, AGC will mail a definitive proxy statement and other relevant documents to its shareholders as of the record date established for voting on the proposed transactions. This communication is not a substitute for the Registration Statement, the definitive proxy statement/prospectus or any other document that AGC will send to its shareholders in connection with the business combination. AGC's shareholders and other interested persons are advised to read, once available, the preliminary proxy statement/prospectus and any amendments thereto and, once available, the definitive proxy statement/prospectus, in connection with AGC's solicitation of proxies for its special meeting of shareholders to be held to approve, among other things, the proposed transactions, because these documents will contain important information about AGC, PubCo, Grab and the proposed transactions. Shareholders and investors may also obtain a copy of the preliminary or definitive proxy statement, website available, as well as other documents filed with the SEC regarding the proposed transactions and other documents filed with the SEC by or for Grab, at the SEC's electronic data room located at www.sec.gov or by directing a request to AGC. The information contained on, or that may be accessed through, the websites referenced in this document is not incorporated by reference into, and is not a part of, this document.

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Participants in the Solicitation

AGC, PubCo and Grab and certain of their respective directors, executive officers and other members of management and employees may, under SEC rules, be deemed to be participants in the solicitations of proxies for AGC's shareholders in connection with the proposed transactions. Information regarding the persons who may, under SEC rules, be deemed participants in the solicitation of AGC's shareholders in connection with the proposed transactions will be set forth in PubCo's proxy statement/prospectus when it is filed with the SEC. You can find more information about AGC's directors and executive officers in AGC's final prospectus filed with the SEC on September 30, 2020. Additional information regarding the participants in the proxy solicitation and a description of their direct and indirect interests will be included in the proxy statement/prospectus when it becomes available. Shareholders, potential investors and other interested persons should read the proxy statement/prospectus carefully when it becomes available before making any voting or investment decisions. You may obtain free copies of these documents from the sources indicated above.

No Offer or Solicitation

This document is for informational purposes only and shall not constitute an offer to sell or the solicitation of an offer to buy any securities pursuant to the proposed transactions or otherwise, nor shall there be any sale of securities in any jurisdiction in which the offer, solicitation or sale would be unlawful prior to the registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended.