

DIRECTORS AND MANAGEMENT PROFILE

Brief biographical information of the directors and senior management of the Group are as follows:

DIRECTORS

Mr. Chan Heng Fai, aged 57, is the Chairman and Managing Director of the Company. He has been a director since September, 1992 and was appointed as Chairman and Managing Director in June, 1995. Mr. Chan is responsible for overall business development of the Group. His experience and expertise are in the finance and banking sectors. He is the spouse of Madam Chan Yoke Keow.

Madam Chan Yoke Keow, aged 53, has been a director of the Company since January, 1992. She is responsible for the general administration and financial planning of the Group. She has over 20 years experience in financial management and administration. Ms. Chan is a member of the Hong Kong Securities Institute. She is the spouse of Mr. Chan Heng Fai.

Ms. Chan Sook Jin, Mary-ann, aged 30, has been a director of the Company since 1995. Ms. Chan is responsible for retail operations and involved with the development of Marketing for the Group. Ms. Chan has previous experience with one of the leading banks in Hong Kong where she was involved in sales and marketing as well as relationship management for the Regional Securities office. Ms. Chan is the daughter of Mr. Chan Heng Fai and Ms. Chan Yoke Keow.

Mr. Fong Kwok Jen, aged 52, is a solicitor practicing in Singapore. Mr. Fong is a partner of a solicitors' firm in Singapore. Mr. Fong was appointed as a non-executive director in May 1995.

Mr. Kam Kwong Chan, aged 68, is the Chairman of a Canadian securities firm for over 10 years. The firm is a member of the Toronto Stock Exchange and Vancouver Stock Exchange. He has over 20 years' experience in the finance and securities industry. Mr. Kam was appointed as a non-executive director in October 1997.

Mr. Ha Kee Choy, aged 44, is a fellow of the Chartered Association of Certified Accountants, a fellow of the Taxation Institute of Hong Kong and an associate of the Hong Kong Society of Accountants. Mr. Ha holds directorship in several public companies listed in Hong Kong. Mr. Ha was appointed as a non-executive director in December 1994.

Mr. Wong Dor Luk, Peter, aged 59, has over 30 years' experience in the fashion industry including distribution, sourcing, overseeing manufacturing and exporting to international clients in France, the United Kingdom, Germany and the US. Mr. Wong was appointed as an independent non-executive director in September 1998.

董事及管理人員簡介

本集團董事及高級管理人員履歷概述如下：

董事

陳恒輝先生現年五十七歲，現為本公司主席兼董事總經理。陳先生自一九九二年九月起加入本公司成為董事，並於一九九五年六月獲委任為主席兼董事總經理。彼負責制訂本集團之整體發展政策，於銀行及公司財務業務擁有廣泛經驗。彼乃陳玉嬌女士之配偶。

陳玉嬌女士現年五十三歲，自一九九二年一月起為本公司董事。陳女士負責本集團之日常行政及財務計劃。彼擁有二十年以上之專業財務管理及行政經驗。陳小姐為香港證券學院之會員。彼乃陳恒輝先生之配偶。

陳淑貞小姐現年三十歲，自一九九五年起加入本公司成為董事。陳小姐負責零售業務及參與本集團開發市場。陳小姐曾於香港一家主要銀行任職，參與銷售、市場推廣及於地區證券辦事處從事公關工作。陳小姐乃陳恒輝先生及陳玉嬌女士之千金。

鄺國禎先生現年五十二歲，新加坡執業律師，現為新加坡一律師事務所之合夥人。鄺先生於一九九五年五月獲委任為非執行董事。

甘光親先生現年六十八歲，於加拿大一證券公司出任主席逾十年。該公司乃多倫多證券交易所及溫哥華證券交易所之會員。甘先生於財務及證券業務方面擁有逾二十年經驗。甘先生於一九九七年十月獲委任為非執行董事。

夏其才先生現年四十四歲，乃英國公認會計師公會資深會員、香港稅務學會資深會員及香港會計師公會會員。夏先生於多家香港上市之公營公司擔任董事。夏先生於一九九四年十二月獲委任為非執行董事。

王多祿先生現年五十九歲，在時裝界擁有逾三十年經驗，包括分銷、採購、掌管製造業務，以及出口往法國、英國、德國及美國之國際客戶。王先生於一九九八年九月獲委任為獨立非執行董事。

DIRECTORS AND MANAGEMENT PROFILE – continued

董事及管理人員簡介 – 續

Mr. Lee Ka Leung, Daniel, aged 43, is a certified public accountant and was admitted to practise in Hong Kong. He is a fellow of the Chartered Association of Certified Accountants, a fellow of the Hong Kong Society of Accountants and a member of the Taxation Institute of Hong Kong. Mr. Lee is the managing partner of K.L. Lee & Partners C.P.A. Limited in Hong Kong. Mr. Lee was appointed as an independent non-executive director in October 1994.

李家樑先生現年四十三歲，乃香港執業會計師。李先生為英國公認會計師公會及香港會計師公會資深會員，並為香港稅務學會會員。彼現為香港李家樑合夥會計師事務所有限公司之首席合夥人。李先生於一九九四年十月獲任為獨立非執行董事。

Mr. Chan Tong Wan (Tony), aged 26, began his career by working in two international companies as an investment banker specializing in Asian equity financial products. Since July 1999, Mr. Chan has worked for American Fronteer Financial Corporation as an investment banker and as Chief Operating Officer of eVision USA.Com, Inc., a finance and technology company in the United States (OTCBB: EVIS), where he is coordinating the synergistic growth strategies of its various subsidiaries. Mr. Chan joined the Group as a non-executive director in January 2000 and is the son of Mr. Chan Heng Fai and Ms. Chan Yoke Keow.

陳統運先生現年二十六歲，陳先生最初在兩間跨國公司任職投資銀行家，專門負責亞洲之股本金融產品。自一九九九年七月起，陳先生在American Fronteer Financial Corporation任職投資銀行家及在美國上市金融及科技公司eVision USA.Com, Inc. (OTCBB: EVIS)任職營運總監，專責統籌多間附屬公司之協同增長策略。陳先生於二零零零年一月加入本集團出任非執行董事，彼為陳恒輝先生及陳玉嬌女士之兒子。

SENIOR MANAGEMENT

高級管理階層

Mr. Chong You Hwa, aged 39, is the Information Technology Manager of OCCL in charge of the information technology and electronic data processing functions since October, 1996. Prior to joining OCCL, Mr. Chong has worked as Technical Services Section Head for a credit card company in Malaysia for six years. Mr. Chong holds a Bachelor Degree of Science in Computer Science from the University of Southwestern Louisiana, USA.

張祐華先生現年三十九歲，自一九九六年十月為聯網信用卡資訊科技經理，負責資訊科技及電子數據處理事務。在加入聯網信用卡前，張先生曾擔任馬來西亞一間信用卡公司技術服務部主管一職6年。張先生持有美國University of Southwestern Louisiana電腦科學理學士學位。

Mr. Lau Man Tak, aged 32, is the financial controller of the Group. He was graduated from the Hong Kong Polytechnic University with a Bachelor Degree in Accountancy. He is an associate member of the Chartered Association of Certified Accountants and of the Hong Kong Society of Accountants and a member of Hong Kong Securities Institute. Mr. Lau worked with an international accounting firm before joining the Group in 1995.

劉文德先生現年三十二歲，為本集團財務總監。劉先生畢業於香港理工大學，持有學士學位，主修會計。彼為英國公認會計師公會及香港會計師公會會員及香港證券專業學會之會員。於一九九五年加入本集團前，劉先生於一間國際會計事務所工作。

Mr. Liew Tze Choon, aged 44, the Senior Manager-Operations of OCCL, is responsible for the New Accounts, Embossing, Authorization, Fraud control, Credit Control and Collection. He has 17 years experience in the credit card industry. Before joining OCCL, he worked for a credit card company in Malaysia. He was seconded to Jakarta, Indonesia, for 2 years to set up Credit Card Center and subsequently seconded to Hong Kong in 1998 after completing his assignment in Jakarta.

劉子俊先生，現年四十四歲，為聯網信用卡高級經理—營運，負責新客戶、審批、授權、核證、信貸控制及賬項催收。彼於信用卡行業擁有17年經驗。於加入聯網信用卡前，彼於馬來西亞一間信用卡公司工作。彼曾駐於印尼耶加達2年，成立信用卡中心，完成耶加達之任務後，在一九九八年調職香港。

DIRECTORS AND MANAGEMENT PROFILE – continued

Mr. Ng Hin Chau, aged 40, is the administration manager of the Group. Mr. Ng is responsible for the daily administration of the Group and credit card operations of OCCL. Prior to joining the Group in March 1995, Mr. Ng has thirteen years banking experience specializing in branch accounting, credit administration and project financing in PRC.

Ms. Poon Man Yee, Alison, aged 44, is the Deputy General Manager of OCCL in charge of the Sales and Marketing Department. She is an experienced banker and a qualified accountant with 8 years audit experience. Before joining OCCL in May 2000, she was one of the founders and the compliance officer of a fund management company. She had worked as an implementation manager of the global cash management business and as the relationship manager in the global custody business of international banks. She is a fellow member of the Chartered Association of Certified Accountants and holds a diploma in Marketing and International Business.

Mr. Yuen Ping Man, aged 37, is the company secretary, human resource and customer service manager of OCCL responsible for the human resource, customer service, general administration and corporate secretarial function of OCCL. Prior to joining OCCL in June 1997, Mr. Yuen worked in two listed groups and a financial institution for over eight years in the administration, human resources, company secretarial and legal compliance areas. Mr. Yuen is an associate member of the Institute of Chartered Secretaries and Administrators and of the Hong Kong Institute of Company Secretaries, and a member of the Hong Kong Securities Institute, the Hong Kong Institute of Human Resource Management and the Hong Kong Institute of Purchasing & Supply.

董事及管理人員簡介 – 續

吳顯周先生現年四十歲，為本集團行政經理。吳先生負責本集團之日常行政事務及聯網信用卡之信用卡之運作事宜。於一九九五年三月加入本集團前，吳先生擁有十三年之分行會計、信貸管理及項目投資之專門銀行經驗。

潘敏怡女士，現年四十四歲，為聯網信用卡副總經理，負責聯網信用卡銷售及市場部。彼為富有經驗之銀行家及具有8年經驗之專業會計師。於二零零零年五月加入聯網信用卡前，彼為一家基金管理公司之創辦人之一，並出任該基金之監察經理。彼曾擔任環球資金管理業務之營運經理及於國際銀行出任環球信託業務之公關經理。彼為英國特許會計師公會資深會員並持有市場推廣及國際業務之文憑。

源秉民先生，現年三十七歲，為聯網信用卡之公司秘書、人力資源及客戶服務經理，負責公司之人力資源、客戶服務、行政及公司秘書事務。自源先生於一九九七年六月加入聯網信用卡前，曾於本港兩間上市集團及一間財務機構任職人力資源及公司秘書職務超過八年。彼為英國特許秘書及行政人員學會、香港公司秘書公會、香港證券專業學會、香港人力資源學會及香港物資採購與供銷學會會員。