

DIRECTORS AND SENIOR MANAGEMENT PROFILE

DIRECTORS

Executive Directors

Mr. Chan Heng Fai, aged 57, is the Chairman and Managing Director of the Company and is responsible for the Group's overall corporate policy. His experience and expertise are in the finance and banking sectors. Mr. Chan has been a director of Online Credit International Limited, ("Online Credit") the Company's ultimate holding company, since 1992. Prior to that, Mr. Chan was a director of a financial institution in the United States and several listed companies engaged in investment banking activities and property development in North America. Mr. Chan joined the Group in September 1997 and is the spouse of Ms. Chan Yoke Keow.

Ms. Chan Yoke Keow, aged 53. Ms. Chan was appointed as a director of Online Credit in 1992 and is responsible for general administration and strategic planning of Online Credit. Ms. Chan has over 20 years' experience in financial management and administration and is responsible for the financial management of the Group. She is a member of the Hong Kong Securities Institute. Ms. Chan joined the Group in September 1997 and is the spouse of Mr. Chan Heng Fai.

Ms. Chan Sook Jin, Mary-ann, aged 30, has been a director of the Company since September 1997. 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. Lau Man Tak, aged 32. Mr. Lau graduated from the Hong Kong Polytechnic University with a Bachelor's Degree in Accountancy and worked in an international accounting firm for over 3 years before joining Online Credit in 1995 as financial controller. Mr. Lau is an associate member of the Chartered Association of Certified Accountants and of the Hong Kong Society of Accountants and a member of the Hong Kong Securities Institute. He joined the Group in September 1997 and is responsible for the accounting and cashflow management of the Group.

Non-Executive Directors

Mr. Fong Kwok Jen, aged 52, is a solicitor practising in Singapore. Mr. Fong is also a non-executive director of Online Credit and was appointed as a non-executive director in September 1997.

Mr. Wooldridge Mark Dean, aged 33, is a regional manager of one of the leading banks in Hong Kong and is responsible for overall international system strategy development for securities processing. Mr. Wooldridge was appointed as a non-executive director in September 1997 and is the spouse of Ms. Chan Sook Jin, Mary-ann.

DIRECTORS AND SENIOR MANAGEMENT PROFILE

DIRECTORS – *continued*

Non-Executive Directors – *continued*

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 August 1999 and is the son of Mr. Chan Heng Fai and Ms. Chan Yoke Keow.

Independent Non-executive Directors

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 1997.

Mr. Lee Ka Leung, Daniel, aged 43, is a certified public accountant and is 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 also currently the managing partner of K.L. Lee & Partners C.P.A. Limited, and is an independent non-executive director of Online Credit. Mr. Lee was appointed as an independent non-executive director in September 1997.

Mr. Da Roza Joao Paulo, aged 50, is the personnel officer of an airport services company in Hong Kong. Mr. Da Roza has experience in China trade and real estates industry and was appointed as an independent non-executive director in August 1999.

SENIOR MANAGEMENT

Ms. Wong Pui Man, aged 34, is the retail manager. She joined the Group in October 1996 and is responsible for the retail management of the Group's retail outlets. She holds a Master's Degree in Business Administration from University of Keele in United Kingdom. She has over 9 years' experience of retail management.

Mr. Yuen Ping Man, aged 37, is the company secretary of the Group. He is also the company secretary, human resource and customer service manager of Online Credit Card Limited ("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.