

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 Ms. Chan Yoke Keow.

Ms. 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 31, has been a director of the Company since 1995. Ms. Chan is involved with the securities operations and 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 53, is a solicitor practising in Singapore. Mr. Fong is a partner of a solicitors' firm in Singapore. Mr. Fong was appointed as a non-executive director of the Company in May 1995.

Mr. Ha Kee Choy, aged 45, 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 of the Company in December 1994.

Mr. Wong Dor Luk, Peter, aged 60, 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 United States. Mr. Wong was appointed as an independent non-executive director of the Company in September 1998.

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

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出任本公司董事，並於一九九五年六月獲委任為主席兼董事總經理。陳先生負責制訂本集團之整體業務發展政策，於金融及銀行業擁有豐富經驗及專業知識。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出任本公司董事。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。陳女士為香港證券專業學會之會員。彼乃陳恒輝先生之配偶。

陳淑貞女士，現年三十一歲，自一九九五年起出任本公司董事。陳小姐參與證券業務及本集團市場推廣發展。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。

鄭國禎先生，現年五十三歲，新加坡執業律師，現為新加坡一律師事務所之合夥人。鄭先生於一九九五年五月獲委任為本公司非執行董事。

夏其才先生，現年四十五歲，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本公司非執行董事。

王多祿先生，現年六十歲，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本公司獨立非執行董事。

李家樑先生，現年四十三歲，乃香港執業會計師，獲許於香港執業。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。李先生現為李家樑合夥會計師事務所有限公司及華融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委任為本公司獨立非執行董事。

DIRECTORS AND MANAGEMENT PROFILE – continued

董事及管理人員簡介 – 續

Mr. Chan Tong Wan (Tony), aged 27, began his career by working in two international companies as an investment banker specializing in Asian equity financial products. Subsequently, starting July 1999, Mr. Chan has been working for a finance and technology company in the United States as the Chief Operating Officer with a focus in its investment banking and merchant banking activities. 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，現年二十七歲，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。其後，自一九九九年七月起，陳先生在美國一家金融及科技公司任職營運總監，專責統籌投資銀行及商人銀行業務。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

高級管理層

Mr. Chong You Hwa, aged 40, is the Information Technology Manager of Online Credit Card Limited ("OCCL") in charge of the information technology and electronic data processing functions since October, 1996. Prior to joining OCCL, Mr. Chong had worked as Technical Services Section Head for a credit card company in Malaysia for six years. Mr. Chong has over 12 years system experience in the credit card industry.

張祐華先生，現年四十歲，自一九九六年十月起出任聯網信用卡有限公司（「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六年。彼擁有十二年以上之信用卡行業系統經驗。

Mr. Liew Tze Choon, aged 45, is the Senior Manager-Operations of OCCL, responsible for the New Accounts, Embossing, Authorization, Fraud Control, Credit Control and Collection. He has 18 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，現年四十五歲，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十八年經驗。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二年，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。

Mr. Ng Hin Chau, aged 41, 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 13 years banking experience specializing in branch accounting, credit administration and project financing in PRC.

吳顯周先生，現年四十一歲，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、信貸管理及國內項目融資之專門銀行經驗。

Ms. Poon Man Yee, Alison, aged 45, 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.

潘敏怡女士，現年四十五歲，為聯網信用卡副總經理，負責銷售及市場部。彼為富有經驗之銀行家及具有八年核數經驗之專業會計師。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。

Mr. Wong Shui Yeung, aged 31, is the Financial Controller of the Group and responsible for the financial and management reporting of the Group, including internal control and policy review, taxation, audit, legal and regulatory affairs. He has over 9 years in public accounting, taxation, and financial consultancy and management in Hong Kong. He worked with an international accounting firm prior to joining the Group in 2001. He holds a Bachelor Degree in Business Administration and is a Certified Public Accountant in Hong Kong. He is an associate member of the Hong Kong Society of Accountants and the Association of International Accountants.

Mr. Yuen Ping Man, aged 38, is the Senior Manager-Corporate Services of the Group responsible for the corporate secretarial function of the Group and human resources, customer service and general administration of OCCL. Prior to joining OCCL in June 1997, Mr. Yuen worked in two listed groups and a financial institution for over 8 years in the administration, human resources, company secretarial and legal compliance areas. Mr. Yuen is a fellow 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.

黃瑞洋先生，現年三十一歲，為本集團之財務總監，負責本集團之財務及管理匯報工作，包括有關內部控制及政策檢討、稅務、審計、法律及監管事宜。彼擁有九年以上有關香港之企業會計、稅務及財務顧問與管理經驗。於二零零一年加入本集團前，黃先生於一間國際會計師事務所工作。黃先生擁有工商管理學士學位，並為一名香港執業會計師。彼為香港會計師公會及國際會計師公會之會員。

源秉民先生，現年三十八歲，為本集團之高級經理－企業服務，負責本集團之公司秘書事務及聯網信用卡之人力資源、客戶服務及一般行政事務。於一九九七年六月加入聯網信用卡前，源先生於本港兩間上市集團及一間財務機構任職行政、人力資源、公司秘書及法規監察職務逾八年。源先生為英國特許秘書及行政人員學會、香港公司秘書公會之資深會員及香港證券專業學會、香港人力資源學會及香港物資採購與供銷學會會員。