

Directors' Profile

EXECUTIVE DIRECTORS

Bankee Pak-hoo KWAN

Chairman, 45, MBA, BBA, FFA, CMP(HK), MHKIM, MHKSI

Mr Bankee Kwan joined the Board on 11 April 2000. He is in charge of the Group's strategic business development and executive management. Mr Kwan has extensive experience in corporate management, strategic planning, marketing management, financial advisory and banking. Before joining the Group and Celestial Asia Securities Holdings Limited ("CASH"), he served as the managing director of a number of Hong Kong listed companies and held senior executive positions in several leading international banks in Hong Kong. Mr Kwan is a firm believer of education and public affairs and actively participates in philanthropic activities in these areas. He is a John Harvard fellow of Harvard University, USA, a member of the Harvard University Asia Center Advisory Committee, USA, an honorary university fellow of The Open University of Hong Kong, a trustee of New Asia College of The Chinese University of Hong Kong, an honorary member of the Board of Trustees of Nanjing University, PRC, and an honorary advisor of China Charity Federation. He is also an honorary advisor to LiPACE of The Open University of Hong Kong and Academy of Oriental Studies of Peking University, PRC, and an advisory professor of Nanjing University, PRC. Mr Kwan is a member of the Chinese People's Political Consultative Conference, Shanghai Committee, and the chairman of the Hong Kong Retail Management Association. Mr Kwan is also the substantial shareholder of the Company and the chairman of CASH and CASH Financial Services Group Limited ("CFSG").

Bernard Ping-wah LAW

CFO, 46, MBA, FCCA, FCPA, MHKSI

Mr Bernard Law joined the Board on 3 May 2001. He is in charge of the Group's financial and accounting management. Mr Law has extensive experience in financial management and accountancy. Before joining the Group and CASH, he served as finance director and group financial controller for several Hong Kong listed companies and corporations. Mr Law is also the CFO of CASH and CFSG.

Elaine Lai-ling KWOK

Executive Director, 36, BA, ACCA, CPA, FCGA

Ms Elaine Kwok joined the Board on 18 March 2003. She is the chief operation officer and is in charge of the Group's operational management and control. Ms Kwok has extensive experience in the professions of auditing, compliance, credit control and risk management. Before joining the Group, she served as the head of the credit and risk management division of CFSG and assumed senior executive positions in the fields of finance and internal audit.

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James Siu-pong LEUNG

Executive Director, 42, MBA, BSocSc

Mr James Leung joined the Board on 8 May 2000. He is in charge of the retail management of the Group. Mr Leung has extensive experience in capital market, corporate restructuring, structured finance and financial management. Before joining the Group, he was the head of syndications of a leading international investment bank responsible for credit and marketing management. He also held senior executive positions in several other international banks.

Thomas Yuen-cheuk LI

Executive Director, 43, MBA, BBA, MHKSI

Mr Thomas Li joined the Board on 3 May 2001. He is in charge of the Group's business development in China and the business diversification into retailing of digital consumer products in Hong Kong. Mr Li has extensive experience in marketing and general management. Before joining the Group, he served as the CEO of the financial services business of the CASH Group, and assumed senior executive positions of several leading international banks in Hong Kong and was responsible for business and marketing development, and corporate management. Mr Li is also an executive director of CASH.

INDEPENDENT NON-EXECUTIVE DIRECTORS

Ronnie Ka-wah HUI

Independent Non-executive Director, 41, MBBS, MRCP, DCH, FHKAM, FHKCP, CFA

Dr Ronnie Hui joined the Independent Board on 30 March 2004. Dr Hui is a specialist in Paediatrics and is the principal of a private medical clinic in Hong Kong since 1991. He is a CFA charterholder and is currently the chief financial officer of a metal trading company in Hong Kong. Dr Hui is a member of the Audit Committee of the Company, and is also an independent non-executive director and a member of audit committee of CFSG.

Daryl Wai-kwong LAI

Independent Non-executive Director, 42, MBA, BBA

Mr Daryl Lai joined the Independent Board on 3 November 2004. Mr Lai has extensive experience in marketing and general management in banking and real estate fields. He is currently the director of a property investment firm in Canada. Mr Lai is also a member of the Audit Committee of the Company.

Charles Ming-chi LO

Independent Non-executive Director, 55, CPA(A)

Mr Charles Lo joined the Independent Board on 3 November 2003. Mr Lo has many years of professional and business experience in finance and investment services in Australia, Hong Kong and other Asian countries. Mr Lo is also a member of the Audit Committee of the Company.