

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 60, is the Managing Chairman of the Company. He has been a director of the Company since September 1992. Mr. Chan is responsible for the 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.

Mr. Chan Tong Wan, Tony, aged 30, is the Managing Director of the Company. Mr. Chan began his career by working in two international companies as an investment banker specialising in Asian equity financial products. Subsequently, Mr. Chan worked for a finance and technology company in the United States as the Chief Operating Officer with a focus on its investment banking and merchant banking activities. Mr. Chan joined the Group as a non-executive director in January 2000, was appointed as an executive director in September 2002 and was appointed as Managing Director in August 2003. Mr. Chan holds a Bachelor of Commerce degree with honours, with a Finance specialization, from the University of British Columbia. Mr. Chan is the son of Mr. Chan Heng Fai and Ms. Chan Yoke Keow.

Ms. Chan Yoke Keow, aged 56, 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 25 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 34, has been a director of the Company since 1995. Ms. Chan is involved with the securities operations. 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 56. Appointed to the Board in 1995, Mr. Fong is a non-executive director. Mr. Fong is a director of the law firm of Fong Law Corporation. He was previously in the Legal Service of Singapore where he served for 17 years till 1989 when he resigned to join the private sector. He is a director of CapitaCommercial Trust Management Limited, GeneMedix plc, Global Med Technologies, Inc. and WBL Corporation Limited. He also serves as the Chairman of the SGX-ST Disciplinary Committee and had served 12 years at the Securities Industry Council of Singapore.

Mr. Lee Ka Leung, Daniel, aged 47, is a certified public accountant admitted to practise in Hong Kong. He is a fellow of the Association of Chartered Certified Accountants and a fellow of the Hong Kong Institute of Certified Public 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 in October 1994.

董事及管理人員簡介

本集團董事及高級管理人員之簡歷資料如下：

董事

陳恒輝先生，現年六十歲，現為本公司執行主席。陳先生自一九九二年九月起出任本公司董事。陳先生負責訂定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。

陳統運先生，現年三十歲，現為本公司董事總經理。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，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，於二零零二年九月獲委任為執行董事，並於二零零三年八月獲委任為董事總經理。陳先生擁有University of British Columbia商貿（榮譽）學士學位，主修金融。彼為陳恒輝先生及陳玉嬌女士之兒子。

陳玉嬌女士，現年五十六歲，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策劃。彼擁有二十五年以上之財務管理及行政經驗。陳女士為香港證券專業學會會員。彼乃陳恒輝先生之配偶。

陳淑貞女士，現年三十四歲，自一九九五年起出任本公司董事。陳女士參與證券業務。陳女士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，現年五十六歲。鄺先生於一九九五年獲委任加入董事會，出任非執行董事。鄺先生現為Fong Law Corporation律師事務所之董事。之前，彼為新加坡政府Legal Service服務達十七年，直至於一九八九年離任，加入私人機構。彼為CapitaCommercial Trust Management Limited、GeneMedix plc、Global Med Technologies, Inc.及WBL Corporation Limited之董事，並為新加坡證券交易所紀律委員會之主席，及服務新加坡證券業評議會達十二年。

李家樑先生，現年四十七歲，乃香港執業會計師，獲許於香港執業。李先生為英國特許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伙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獨立非執行董事。

DIRECTORS AND MANAGEMENT PROFILE – continued

董事及管理人員簡介 – 續

DIRECTORS – continued

Mr. Wong Dor Luk, Peter, aged 63, has over 31 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 in September 1998.

Mr. Da Roza Joao Paulo, aged 54, has over 20 years' experience in human resources, China trade and real estates industry. Mr. Da Roza was appointed as an independent non-executive director of the Company in July 2004.

SENIOR MANAGEMENT

Mr. Chan Tung Moe, aged 26, the General Manager and a director of Online Credit Card Limited ("OCCL"), is responsible for the overall management of the card operation. Previously, Mr. Chan was in charge of technical and business development for a finance and technology company in the United States. He holds a Bachelor's Degree in Applied Science and a Master's Degree in Electro-Mechanical Engineering. Mr. Chan is the son of Mr. Chan Heng Fai and Ms. Chan Yoke Keow.

Mr. Chong You Hwa, Roger, 42, 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. Mr. Chong has over 12 years system experience in the credit card industry.

Mr. Lui Wai Leung, Alan, aged 34, is the Senior Accountant of the Group. He is responsible for the financial reporting of the Group and focus on the credit card business. He holds a Bachelor's Degree in Business Administration and he joined the Group in 1997.

Mr. Ng Hin Chau, aged 44, is the administration manager of the Group. Mr. Ng is responsible for the 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 the PRC.

Mr. Wong Shui Yeung, aged 34, is the qualified accountant and 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 12 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's Degree in Business Administration and is a Certified Public Accountant (Practising). He is an associate member of the Hong Kong Institute of Certified Public Accountants and a member of the Hong Kong Securities Institute.

董事 – 續

王多祿先生，現年六十三歲，在時裝界擁有逾三十一年經驗，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。

Da Roza Joao Paulo先生，現年五十四歲，擁有逾二十年人力資源、中國貿易及房地產產業之經驗。Da Roza先生於二零零四年七月獲委任為本公司獨立非執行董事。

高級管理層

陳統武先生，現年二十六歲，為聯網信用卡有限公司（「聯網信用卡」）之總經理及董事，負責信用卡業務之整體營運及管理。先前，陳先生在美國一家金融及科技公司工作，主管其科技及業務發展。彼擁有應用科學學士學位及電子機械工程碩士學位。陳先生乃陳恒輝先生及陳玉嬌女士之兒子。

張祐華先生，現年四十二歲，自一九九六年十月起出任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。彼擁有十二年以上之信用卡行業系統管理經驗。

呂偉良先生，現年三十四歲，為本集團之高級會計師。彼負責本集團之財務報告及專責信用卡業務之財務事宜。彼擁有工商管理學士學位及於一九九七年加入本集團。

吳顯周先生，現年四十四歲，為本集團行政經理。吳先生負責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。

黃瑞洋先生，現年三十四歲，為本集團之合資格會計師兼財務總監，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。彼擁有十二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，並為香港執業會計師。彼為香港會計師公會及香港證券專業學會之會員。

DIRECTORS AND MANAGEMENT PROFILE – continued

SENIOR MANAGEMENT – continued

Mr. Yuen Ping Man, aged 41, is the Senior Manager-Corporate Services of the Group responsible for the corporate secretarial function of the Group and compliance, human resources, customer service and general administration of OCCL. Mr. Yuen has over 15 years experience in corporate secretarial, human resources and general administration. Prior to joining OCCL in June 1997, Mr. Yuen worked in two listed groups and a financial institution. Mr. Yuen holds a Master's Degree in Business Administration. He is a fellow member of the Institute of Chartered Secretaries and Administrators and of the Hong Kong Institute of Company Secretaries, a member of the Hong Kong Securities Institute, the Hong Kong Institute of Human Resource Management and the Hong Kong Institute of Purchasing & Supply and an associate member of Institute of Financial Planners of Hong Kong and Society of Registered Financial Planners.

董事及管理人員簡介 – 續

高級管理層 – 續

源秉民先生，現年四十一歲，為本集團之高級經理－企業服務，負責本集團之公司秘書以及聯網信用卡之監察、人力資源、客戶服務及一般行政事務。源先生擁有超過十五年之公司秘書、人力資源及一般行政事務之經驗。於一九九七年六月加入聯網信用卡前，源先生曾於兩間上市集團及一間財務機構任職。源先生擁有工商管理碩士學位，並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以及香港證券專業學會、香港人力資源學會、香港物資採購與供銷學會、香港財務策劃師學會及註冊財務策劃師協會會員。