

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 61, 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 31, 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 57, 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 35, 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 57. Mr. Fong is a Director of Fong Law Corporation, a legal practice. He is also Chairman of the Disciplinary Committee of SGX-ST. Prior to that, Mr. Fong sat on the Securities Industry Council between 1992 and 2003. He was also a Council Member of the Law Society of Singapore from 1990 to 1992. He is a director of several public listed companies.

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，現年六十一歲，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。

陳統運先生，現年三十一歲，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，於二零零二年九月成為執行董事，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，現年五十七歲，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，現年三十五歲，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。

鄭國禎先生，現年五十七歲。鄭先生為Fong Law Corporation律師事務所之董事。彼亦為新加坡證券交易所紀律委員會之主席。之前，鄭先生於一九九二年至二零零三年在新加坡證券業評議會服務。彼亦於一九九零年至一九九二年為Law Society of Singapore之委員。彼亦為數間上市公司之董事。

DIRECTORS AND MANAGEMENT PROFILE

DIRECTORS (Continued)

Mr. Fong graduated from the University of Singapore with a LL.B. (Honours). In 1976/77 he was awarded the Colombo Plan Award to attend the Government Legal Officer's Course in the United Kingdom. In 1986, he attended the NITA (National Institute of Trial Advocates) Advocacy Programme at Harvard Law School. Mr. Fong appointed to the Board in 1995.

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 a partner of BDO McCabe Lo Limited, K.L. Lee & Partners C.P.A. Limited and KLL Associates CPA Limited. Mr. Lee was appointed as an independent non-executive director on October 1994.

Mr. Wong Dor Luk, Peter, aged 64, 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 55, 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. Lee Liat Cheng, aged 64, is the Chairman & CEO of Anglo-French Travel Pte Ltd. ("AFT"). A veteran in the travel industry, Mr Lee is responsible for the overall business development of AFT. Mr Lee's contribution to the travel industry extends beyond AFT. In 1999-2000, he was appointed Board Member on the Singapore Tourism Board (STB). He was also the Chairman for the Centre of Tourism Related Studies (CTRS) from 1998-2000. Mr Lee also served as the President of the National Association of Travel Agents Singapore (NATAS) from 2000-2004. He is also a fellow of Institute of Directors, UK (FIOD). Currently, Mr Lee is a Board Member on the Civil Aviation Authority of Singapore (CAAS). For his service to the community and to the travel industry, Mr Lee was conferred the Public Service Medal (PBM) by the President of Singapore on her 34th National Day 1999 and Public Service Star (BBM) by the President of Singapore on her 40th National Day 2005.

Mr. Chan Tung Moe, aged 27, the Chief Executive Officer 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.

董事及管理人員簡介

董事 (續)

鄭先生擁有新加坡國立大學法律學(榮譽)學士學位。於一九七六/七七年，彼獲得Colombo Plan Award到英國進修政府司法人員課程。於一九八六年，彼於Harvard Law School進修NITA (National Institute of Trial Advocates)法庭辯護課程。鄭先生於一九九五年獲委任加入董事會。

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。李先生為英國公認會計師公會及香港會計師公會資深會員。李先生現為德豪嘉信會計師事務所有限公司、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。

王多祿先生，現年六十四歲，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本公司獨立非執行董事。

Da Roza Joao Paulo先生，現年五十五歲，擁有逾二十年人力資源、中國貿易及房地產業之經驗。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

李烈清先生，現年六十四歲，為Anglo-French Travel Pte Ltd. ("AFT") 之主席及行政總裁。李先生於旅遊行業擁有豐富經驗，負責AFT之整體業務發展。李先生對旅遊業之貢獻更超越AFT。於一九九九至二零零零年，彼獲委任為Singapore Tourism Board (STB) 新加坡旅遊局之董事會成員。於一九九八年至二零零零年間，彼亦為Centre of Tourism Related Studies (CTRS) 之主席。李先生於二零零零年至二零零四年間亦於National Association of Travel Agents Singapore (NATAS) 擔任主席。彼亦為英國董事學會之資深會員 (FIOD)。現時，李先生為Civil Aviation Authority of Singapore (CAAS) 董事局成員。李先生於一九九九年新加坡三十四週年國慶日獲新加坡總統受勳為Public Service Medal (PBM)及於二零零五年新加坡四十週年國慶日獲新加坡總統受勳為Public Service Star (BBM)，以表揚其於社會及旅遊業之服務。

陳統武先生，現年二十七歲，為聯網信用卡有限公司(「聯網信用卡」)之行政總裁及董事，負責信用卡之整體營運及管理。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。

DIRECTORS AND MANAGEMENT PROFILE

SENIOR MANAGEMENT (Continued)

Mr. Wong Shui Yeung, aged 35, 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 13 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.

Mr. Yuen Ping Man, aged 42, is the joint Company Secretary and the Senior Manager-Corporate Services of the Group responsible for the corporate secretarial function of the Group. Mr. Yuen is also the Chief Operating Officer of OCCL responsible for compliance, human resources, sales & marketing, business development, customer service and general administration of OCCL. Mr. Yuen has over 15 years experience in corporate secretarial & compliance, business development, 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 Chartered 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.

Mr. Oyama, Masahiro, aged 44, is the Managing Director of Japan Xpress Limited. He has experience in airlines sales & marketing as well as travel agent operation & management since graduation. Subsequently, he has extended his career with marketing service and entertainment business in Japan, as the Managing Director. Mr. Oyama is responsible for the business development in Japan.

Mr. Cheung Kai Yip, Frederick, aged 48, is an Executive Director of Japan Xpress Limited since its establishment in 2005. Mr. Cheung began his career with the then Hong Kong Tourist Association as marketing & PR executive for Japan market. Subsequently, Mr. Cheung worked for a 5-star hotel in Hong Kong and was a director of a travel agent in Japan. Mr. Cheung has over 20 years' experience at tourism industry and is fluent in Japanese. Mr. Cheung is responsible for Japan Xpress's overall operations and liaison with Hong Kong head office.

Mr. Sakamoto, Atsukuni, aged 43, is an Executive Director of Japan Xpress Limited since its establishment in 2005. He brings to Japan Xpress his marketing communications expertise gained through working in advertising/public relations agencies for both Japanese and international clients. He has over 20 years' experience in event management, communication tools development and crisis communications management. He earned a university degree with a major in Fine Art in the United States in 1984.

董事及管理人員簡介

高級管理層 (續)

黃瑞洋先生，現年三十五歲，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。彼擁有十三年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香港證券學會之會員。

源秉民先生，現年四十二歲，為本集團之聯席公司秘書及高級經理—企業服務，負責本集團之公司秘書事務。源先生亦為聯網信用卡之營運總裁，負責監察、人力資源、市場推廣及銷售、業務發展、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及監察、業務發展、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，源先生於本港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。彼為英國特許秘書及行政人員學會、香港特許秘書公會之資深會員，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及香港財務策劃師學會，註冊財務策劃師協會會員。

大山真博先生，現年四十四歲，為Japan Xpress Limited之董事總經理。彼擁有於航空公司之營銷及市場推廣及旅行社之營運及管理之經驗。其後，彼拓展其於日本之事業，並出任市場服務及娛樂事務董事總經理。大山先生負責日本之業務發展。

張啟業先生，現年四十八歲，於二零零五年Japan Xpress Limited成立時被委任為執行董事。張先生最初於前香港旅遊協會任職日本區市場及公共傳訊理事。其後，張先生於香港一間五星級酒店任職及一間於日本之旅行社任董事一職。張先生擁有超過二十年於旅遊業之經驗及說流利日本語。張先生負責Japan Xpress整體之營運及與香港總公司之聯繫。

坂本德士先生，現年四十三歲，於二零零五年Japan Xpress Limited成立時被委任為執行董事。彼將其於日本及國際客戶代理之廣告及企業傳訊吸取之經驗引進進入Japan Xpress。彼擁有超過二十年於項目管理、傳訊工具發展及危機傳訊管理之經驗。彼於一九八四年於美國取得大學學位，主修藝術。

DIRECTORS AND MANAGEMENT PROFILE

董事及管理人員簡介

SENIOR MANAGEMENT (Continued)

高級管理層 (續)

Mr. Yamaguchi, Susumu, aged 59, joined Japan Xpress Limited as an Executive Director since June 2006. He is responsible for Japan Xpress travel business development. He started his career with Nippon Travel Agency, the second largest travel agent in Japan after graduation. He has vast and broad experience in travel business, from negotiation with airlines, hotels, to planning of wholesale product to destination all over the world. During his career with Nippon Travel Agency, he had 2 major appointments: Deputy Director for East Japan, which is the major market area in Japan and Managing Director of Nippon Travel Agency Europe Company based in London. He had engaged in establishing the European company to develop inbound tour operation and outbound business by setting up offices in all over Europe. His last appointment before joining Japan Xpress was Managing Director of Gullivers Travel Associates in Japan, a Europe base worldwide tour operator.

山口進先生，現年五十九歲，於二零零六年六月加入Japan Xpress Limited為執行董事。彼負責Japan Xpress之旅遊業務發展。彼畢業後於日本第二大之旅行社Nippon Travel Agency任職。彼於旅遊行業各方面，包括與航空公司、酒店洽談，策劃世界各地旅遊之批發等擁有廣泛之經驗。彼於Nippon Travel Agency任職時擔任兩項主要職位：副董事 — 日本東，此乃日本主要市場區域；及於英國之Nippo Travel Agency Europe Company董事總經理。彼負責成立歐洲公司拓展境內旅遊營運及於整個歐洲地區設立境外旅遊。於加入Japan Xpress前，彼於日本Gullivers Travel Associates，一間以歐洲為基地之環球旅行社當董事總經理一職。

Mr. Fujii, Michihiko, aged 45, is the Executive Assistant to Directors of Japan Xpress Limited. He is responsible for the corporate secretarial function and compliance of Japan Xpress. Mr. Fujii has over 20 years' banking and real estate business experiences since graduation. He brings notary public, financial and real estate expertise to Japan Xpress. He holds a Bachelor's Degree in economics and laws.

藤井理彥先生，現年四十五歲，為Japan Xpress Limited董事行政助理。彼負責該公司之監察及企業秘書事務。藤井先生擁有超過二十年銀行及房地產業務之經驗。彼將公証、財務及房地產之專門經驗帶進Japan Xpress。彼擁有經濟及法律學士學位。

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Mr. Chong You Hwa, Roger, aged 43, 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.

張祐華先生，現年四十三歲，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。

Mr. Lui Wai Leung, Alan, aged 35, 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.

呂偉良先生，現年三十五歲，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。

Mr. Ng Hin Chau, aged 45, joined the Group as an Administration Manager since March 1995. Currently, Mr. Ng is the Operations Manager of OCCL responsible for its credit card operations. 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.

吳顯周先生，現年四十五歲，於一九九五年三月加入本集團為行政經理。現時，吳先生為聯網信用卡之運作部門經理，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。

Mr. Ong Ban Poh, Michael, aged 33, is a Director of China Credit Management Limited. He is responsible for business development and operations of the Group in the PRC. Mr. Ong assisted in providing consultancy management for a number of large organisations on PRC issues: legal structuring, negotiation, documentation and external counsel management of several large-scale investments/joint ventures. He holds several directorships and was an independent director in a Singapore listed company. He holds a Bachelor's Degree in Law.

王萬寶先生，現年33歲，為中國信貸管理有限公司董事。彼負責集團於中國區之業務發展及營運。王先生曾協助數間大型機構有關中國之法律結構、商議、文件處理及數個大型之投資／合資經營項目之顧問管理。彼為多間公司之董事及曾委任為一間新加坡上市公司之獨立董事。彼擁有法律學士學位。