

Directors and Senior Management

董事及高級管理層

Directors

Chairman and Non-executive Director

Dr. LEE Nai Shee, Harry, S.B.S., J.P., aged 63, was appointed a Director on 19 September 2000. He is also our Chairman. He was educated in both the United Kingdom and the United States. He holds a Bachelor's degree in Electrical Engineering from the Imperial College of Science and Technology, London, the United Kingdom and a Doctorate from Brown University, the United States. He joined Textile Alliance Limited in Hong Kong in 1979 as a Director and in 1983, was appointed Managing Director of TAL Apparel Limited, which currently employs over 20,000 employees. He has over 20 years' experience in the garment and trading industry. He is actively involved in a number of trade organizations in Hong Kong. He was the Chairman of the Innovation & Technology Fund (Textiles Projects) Vetting Committee and is currently the Honorary Chairman of the Hong Kong Garment Manufacturer's Association, as well as Chairman of Textile Council of Hong Kong Ltd. He is also a member of the Textiles Advisory Board as well as a council member of The Hong Kong Polytechnic University and the Vocational Training Council. He was named in the Queen's birthday honours list as an Officer of the British Empire (OBE) in 1996. He was appointed a Justice of Peace (J.P.) in 1997 and was awarded the Silver Bauhinia Star (S.B.S.) at the Fourth Anniversary of the Establishment of the HKSAR in 2001.

Executive Directors

Mr. YUE Kwok Hung, Justin, aged 64, was appointed a Director on 1 August 1996. He has also been our Chief Executive Officer since 1996. Mr. Yue has over 30 years' experience in the trade and commerce industry. Prior to joining us, he had worked at executive level both in the Government and the local trading community. He joined the Government in 1968 in what was then the Commerce & Industry Department and progressed to become Deputy Commissioner of Trade, Industry and Customs in 1979. In 1983, he moved to the Trade and Industry Branch of the Government Secretariat. He left the Government in 1985 to join the private sector as a Senior Executive of Winner Garments Ltd. He is active in a number of trade associations and advisory bodies including the Federation of Hong Kong Industries Group, Trade & Industry Advisory Board, Hong Kong Logistics Development Council, Hong Kong Garment Manufacturers Association and Textile Council. He is also an Independent Non-executive Director of Dah Sing Financial Holdings Limited, Dah Sing Life Assurances Company Limited and Winsor Industrial Corporation Limited. He graduated from the University of Hong Kong with a First Class Bachelor of Arts Honours degree in 1965.

董事

主席及非執行董事

李乃熺博士，S.B.S. · J.P. · 六十三歲，於二零零零年九月十九日獲委任為董事，李博士亦為本公司之主席。他於英國及美國接受教育。他持有英國倫敦Imperial College of Science and Technology之電機工程學士學位及美國Brown University之博士學位。李博士於一九七九年成為香港Textile Alliance Limited董事，並於一九八三年獲公司委任為聯業製衣有限公司的董事總經理，該公司現聘用超過二萬名員工。他於成衣及貿易業擁有逾20年經驗。李博士積極參與香港多個貿易組織。他是創新及科技基金紡織項目評審委員會主席、香港製衣廠同業公會名譽會長，以及香港紡織業聯會會長。他亦是紡織業諮詢委員會成員以及香港理工大學及職業訓練局校董會成員。他於一九九六年之英女皇壽辰授勳名單中獲得大英帝國官員勳章(OBE)。他於一九九七年獲委任為太平紳士(J.P.)，亦於二零零一年香港特別行政區成立四周年獲授銀紫荊勳章(S.B.S.)。

執行董事

余國雄先生，六十四歲，於一九九六年八月一日獲委任為董事。他自一九九六年起亦為本公司之行政總裁。余先生擁有逾30年之商貿界經驗。加入本集團前，他於政府及本地商界中均擔任行政人員之職務。他在一九六八年加入香港政府當時的工商署，及於一九七九年升任為工商署副署長。於一九八三年，他調任布政司署工商科。余先生在一九八五年離開政府，加入永南製衣擔任高級行政職務。余先生活躍於各個商會組織及諮詢團體，包括香港工業總會、工業貿易諮詢局、香港物流發展局、香港製衣業總會及香港紡織業聯會。他亦為大新金融集團有限公司、大新人壽保險有限公司及南聯實業有限公司之獨立非執行董事。他於一九六五年於香港大學畢業，獲一級榮譽文學學士學位。

Directors and Senior Management *(continued)*

董事及高級管理層 *(續)*

Ms. CHUNG Shun Kwan, Emily, aged 49, was appointed a Director on 13 May 2005. She is also our Chief Operations Officer and is responsible for the management of our activities in the areas of business development, marketing and sales, customer services, training and service centres. Since joining us in 1992, she has gained 13 years of experience in the e-commerce industry. Prior to joining us, she worked in the Government Secretariat of the Hong Kong Government for over 11 years. She graduated from the University of Hong Kong with a Bachelor of Science degree and a Master of Science degree in Engineering.

Non-executive Directors

Mr. LAU Kam Kuen, David, aged 39, was appointed a Director on 7 March 2005. Mr. David Lau joined the Hong Kong Government as an Administrative Officer in 1992. He has since served in various positions within the Government, including as Assistant Commissioner of the London Economic and Trade Office, Principal Assistant Secretary for the Environment and Food, and Administrative Assistant to the Secretary for Health, Welfare and Food. He joined the Financial Services and Treasury Bureau in March 2005 as Principal Assistant Secretary (Investments). His responsibilities include financial policy for public corporations, evaluation of the financial aspects of corporatization, privatization and infrastructure-related project proposals, and the management of the Government's Capital Investment Fund and the Loan Fund. He has over 10 years' experience in public sector administration and management. Mr. Lau obtained a Bachelor of Science degree and a Master of Arts degree from King's College, University of London.

Mr. Hubert CHAK, aged 44, was appointed a Director on 21 October 2002. He is an Executive Director of Pacific Century Premium Developments Limited and a member of its executive committee. He became a Director of Pacific Century Premium Developments Limited in May 2004. He is also currently the Company Secretary and Director of Mergers and Acquisitions of PCCW Limited, which he joined in October 1999. He has more than 10 years' experience in corporate finance transactions and previously worked for a number of financial institutions, as well as a well-known firm of certified public accountants in Hong Kong. He is a graduate of the University of Wales (now known as Cardiff University) in the United Kingdom and holds a Master of Business Administration degree and a Bachelor of Science degree in Mechanical Engineering.

鍾順群女士，四十九歲，於二零零五年五月十三日獲委任為董事。她亦為本集團之營運總監，負責管理業務發展、市場推廣及銷售、客戶服務、培訓及服務中心。她於一九九二年加入本集團，在電子商貿方面擁有13年經驗。加入本集團之前，她於政府總部之庫務局工作超過11年。鍾女士於香港大學畢業，獲理學士學位及工程學碩士學位。

非執行董事

劉淦權先生，三十九歲，於二零零五年三月七日獲委任為董事。劉先生於一九九二年加入香港政府成為政務主任。自此，劉先生於政府部門擔任不同職務，包括香港駐倫敦經濟貿易辦事處的助理署長、環境食物局首席助理局長及衛生福利及食物局局長政務助理。他於二零零五年三月加入財經事務及庫務局為首席助理秘書長（投資）。他的職務包括制訂公營機構的財務政策；評估企業化、私有化及基建相關項目建議的財務範疇；以及管理政府之資本投資基金及貸款基金。他於公營界別之行政及管理方面擁有逾10年之經驗。劉先生持有倫敦大學King's College之理學士學位及文學碩士學位。

翟迪強先生，四十四歲，於二零零二年十月二十一日獲委任為董事。他為盈科大衍地產發展有限公司執行董事兼執行委員會成員。他於二零零四年五月成為盈科大衍地產發展有限公司董事。他於一九九九年十月加入電訊盈科有限公司，現時擔任電訊盈科公司秘書兼收購及合併事務總監。翟先生對企業融資交易方面擁有超過10年經驗，並曾於多間財務機構及本港一家著名執業會計師事務所工作。翟先生畢業於英國 University of Wales (現稱卡迪夫大學)，獲頒授工商管理碩士學位及機械工程理學士學位。

Mr. YING Tze Man, Kenneth, aged 50, was appointed a Director on 16 September 1996. He is an Executive Director of Hongkong International Terminals Limited. He is responsible for the financial matters of Hutchison Ports' business units in South China. He is a member of the Hong Kong Institute of Certified Public Accountants and also a fellow member of the Chartered Association of Certified Accounts, the United Kingdom. Before joining Hongkong International Terminal Limited, he was the Finance Director of Hong Kong-listed Fairwood Holdings Limited. He has 10 years' experience in the logistics sector and 15 years' experience in accounting, finance and administration.

Mr. LO Sze Wai, Albert, aged 56, was appointed a Director on 13 May 2005. Having joined Cathay Pacific Airways Limited in 1993, Mr. Lo was the Manager for Cargo Hub Operations before taking up his current position as Manager for Cargo Services, with responsibility for the system-wide cargo operations. He is also the Chairman of Carrier Liaison Group, which is a forum primarily consisting of airlines and ground handling agents at the Hong Kong International Airport and dealing with matters related to air cargo, mail, courier and express cargo handling. Prior to joining Cathay Pacific Airways Limited, Mr. Lo was involved in cargo operations at Pan American World Airways and United Airlines respectively before embarking on freight forwarding operations at Benson Air and Sea Cargo, NAF Airfreight, Danzas and Infolink in Hong Kong and Canada respectively. Mr. Lo has over 35 years' experience in the cargo and freight forwarding industry.

英子文先生·五十歲·於一九九六年九月十六日獲委任為董事。他是香港國際貨櫃碼頭有限公司之執行董事。他負責和記黃埔於華南地區港口業務之財務事宜。他為香港會計師公會之會員及英國特許公認會計師公會之資深會員。於加入香港國際貨櫃碼頭有限公司前·他是香港上市公司大快活集團有限公司的財務董事。他於物流行業擁有10年經驗·在會計·金融及行政界擁有15年經驗。

羅四維先生·五十六歲·於二零零五年五月十三日獲委任為董事。羅先生於一九九三年加盟國泰航空有限公司·擔任貨運中心業務經理·現擔任貨運服務經理·負責整個系統的貨運營運。他亦為航空公司貨運聯絡小組主席·該小組為一個主要由航空公司及香港國際機場的地勤服務代理人組成的論壇·處理與空運·郵件·處理貨運派遞及速遞有關的事項。加入國泰航空有限公司前·羅先生曾分別參與Pan American World Airways及聯合航空公司(United Airlines)的貨運業務·其後分別在香港及加拿大的Benson Air and Sea Cargo·NAF Airfreight·Danzas及Infolink從事貨運業務。羅先生在貨運業擁有超過35年經驗。

Directors and Senior Management *(continued)*

董事及高級管理層 *(續)*

Mr. NG Chik Sum, Jackson, aged 45, was appointed a Director on 1 August 1999. He is also the Chief Financial Officer of Modern Terminals Limited and an Independent Non-executive Director of Computech Holdings Limited, a Growth Enterprise Market listed company. He is a Fellow member of the Hong Kong Institute of Certified Public Accountants. He has extensive experience in financial management. He obtained a Master of Business Administration degree from the Hong Kong University of Science and Technology and Master of Science degree from the Chinese University of Hong Kong. Mr. Ng previously served as Financial Controller for Lam Soon Group, a listed company in Hong Kong. Prior to joining Modern Terminals, he served as the Finance Director for East Asia for Allergan Asia Limited.

Dr. CHEUNG Yiu Sing, aged 54, was appointed a Director on 23 March 2004. He is the Senior Director-Certification of the Hong Kong General Chamber of Commerce. He joined the Chamber in 1990 and worked in various areas including international business, industrial affairs, corporate affairs, membership and human resources and certification services. His current job portfolio covers the area of trade document certification and finances. He was born in Hong Kong and graduated from the Chinese University of Hong Kong with a Bachelor of Science in mathematics. He then studied in France and obtained a Doctorate degree in mathematics from Paris University VII. He had served as a Board member on the China Studies Course Advisory Committee of the Baptist University and the Advisory Board for the Department of Social Science of Lingnan University.

Mr. Alistair CURRIE, aged 38, was appointed a Director on 19 June 2004. He has worked for HSBC for over 14 years, having joined HSBC in London after graduating from Imperial College in London with a Master of Science degree in Management. He has overall responsibility for the Bank's trade services businesses throughout the Asia Pacific region, encompassing 21 countries and territories. Prior to becoming Head of Trade Services Asia Pacific, Mr. CURRIE was Chief Operating Officer of Wells Fargo HSBC Trade Bank N.A. in the United States. He has previously held trade finance and other banking roles in Hong Kong, the United States, Indonesia and the United Arab Emirates, as well as business and strategic planning roles in HSBC's Middle East and Asia Pacific head offices.

吳植森先生，四十五歲，於一九九九年八月一日獲委任為董事。他亦是現代貨箱碼頭有限公司之財務總監及創業板上市公司駿科網絡訊息有限公司之獨立非執行董事。他是香港會計師公會之資深會員。他擁有財務管理方面的豐富經驗。他亦持有香港科技大學之工商管理碩士及香港中文大學之理學碩士學位。吳先生曾擔任香港上市公司南順集團之財務總監。加入現代貨箱碼頭有限公司前，他於Allergan Asia Limited擔任大中華區之財務總監。

張耀成博士，五十四歲，於二零零四年三月二十三日獲委任為董事。他是香港總商會的核證總裁。他於一九九零年加入總商會及擔任不同範疇之職務，包括國際商務、工業事務、企業事務、會員及人力資源及核證服務。他現時之職務範圍涵蓋貿易文件核證及金融事務。他於香港出生並於香港中文大學畢業，取得數學理學士學位。他其後於法國深造及取得Paris University VII之數學博士學位。他為浸會大學中國研究課程顧問委員會成員，亦是嶺南大學社會科學院之顧問委員會成員。

Alistair CURRIE先生，三十八歲，於二零零四年六月十九日獲委任為董事。他於倫敦Imperial College畢業並取得理學(管理學)碩士後，便於倫敦之滙豐銀行工作，隨即為此銀行工作超過14年。他全面負責滙豐銀行在亞太地區(跨越21個國家及地域)之貿易服務業務。於成為Trade Services Asia Pacific之主管前，CURRIE先生為美國Wells Fargo HSBC Trade Bank N.A.之營運總監。他曾於香港、美國、印尼及阿拉伯聯合酋長國擔任貿易融資及其他商業銀行之職務，及於滙豐銀行的中東及亞太區總辦事處擔任業務及策略計劃之職務。

Independent Non-executive Directors

Dr. FONG Ching, Eddy, S.B.S., J.P., aged 59, was appointed a Director on 13 May 2005. He was also appointed as the Chairman of the Audit Committee and a member of the Nomination Committee.

Dr. Fong is a certified public accountant and was formerly a senior partner of an international accounting firm, PricewaterhouseCoopers. He has over 30 years' experience in accounting. Currently he is an Independent Non-executive Director of China Resources Power Holdings Company Limited and Parkson Retail Group Limited (listed on the Main Board), and SUNeVision Holdings Ltd (listed on the Growth Enterprise Market of the SEHK), and a Non-executive Director of Li Ning Company Limited (listed on the Main Board).

Apart from pursuing an active professional career, Dr. Fong is active in public and community services in Hong Kong. He is currently a Non-executive Director of the Securities and Futures Commission, a Director of Hong Kong Applied Science and Technology Research Institute Company Limited and a Council Member of the Open University of Hong Kong. He was appointed a Justice of Peace (J.P.) in 1996 and awarded the Silver Bauhinia Star (S.B.S.) in 2000 by the Government of the Hong Kong Special Administrative Region of the People's Republic of China.

Dr. Fong graduated from the University of Kent in the United Kingdom and was conferred Honorary Doctor of Civil Law in 1997.

獨立非執行董事

方正博士，S.B.S.，J.P.，五十九歲，於二零零五年五月十三日獲委任為董事。他亦獲委任為審核委員會主席及提名委員會委員。

方博士為香港執業會計師和國際會計師行羅兵咸永道會計師事務所的前合夥人，擁有逾30年會計經驗。他現時為主板上市公司華潤電力控股有限公司及聯交所創業板上市公司新意網集團有限公司之獨立非執行董事，及主板上市公司李寧有限公司之非執行董事。

除於其專業表現積極之餘，方博士亦熱衷參與香港之公益及社區服務。他為證券及期貨事務監察委員會的非執行董事、香港應用科技研究院有限公司董事及香港公開大學校董。他於一九九六年獲委任為太平紳士(J.P.)及於二零零零年獲中華人民共和國香港特別行政區政府授予銀紫荊勳章(S.B.S.)。

方博士於英國肯特大學畢業，於一九九七年獲頒授民事法榮譽博士。

Directors and Senior Management *(continued)*

董事及高級管理層 (續)

Mr. HO Lap Kee, Sunny, aged 45 was appointed a Director on 13 May 2005. Mr. Ho is the Executive Director of the Hong Kong Shippers' Council. He has over 20 years' experience in the Shipping and Logistics industry. As he now shapes the thrust of the Shippers' Council mandate as the voice of the Hong Kong shippers, he has considerable experience in aspects of trade and transport of goods. Prior to the Shippers' Council, he was Deputy Managing Director of Swire Shipping Agencies and Taikoo Maritime Services Ltd, gaining experience in liner shipping, warehousing, container haulage, mid-stream operations, China feeders, transport and logistics services. Mr. Ho is a member of the Port Development Advisory Group of the Port Development Council, the Port Operations Committee, and the Transport & Shipping Committee of the Hong Kong General Chamber of Commerce. He is heavily involved in various working groups of the LOGSCOUNCIL. He was appointed as the Chairman of Logistic Committee of the Chartered Institute of Transport and Logistics of Hong Kong for 2003-2004, and Advisor to the Chamber of the Hong Kong Logistics Industry and Shenzhen Ports & Harbour Association. He was a member of the Dangerous Goods Standing Committee for several years and Chairman of the Hong Kong Liner Shipping Association for 1993-1995.

Mr. WONG Tin Yau, Kelvin, aged 45, was appointed a Director on 13 May 2005. He is a Deputy Managing Director, Executive Director and the Chairman of the Corporate Governance Committee of the Board of Directors of COSCO Pacific Limited. Mr. Wong is an associate member of the Chartered Institute of Bankers, Deputy Chairman of the Hong Kong Institute of Directors, a member of the Hong Kong Securities Institute, a member of the Chartered Institute of Marketing, a member of the National Investor Relations Institute in the United States, a vice chairman of the Hong Kong Chinese Orchestra Limited and member of the 2005 China Trade Advisory Committee of the Hong Kong Trade Development Council. He obtained his Master of Business Administration degree from Andrews University in Michigan, the United States in 1992. He has more than 20 years' working experience in the banking and securities industries. Before he joined COSCO Pacific Limited in July 1996, he was a Senior Manager in the Corporate Finance Division of Chuang's China Investments Holdings Limited and the Group General Manager of Termbay Industries Holdings Limited. Mr. Wong is also an Independent Non-executive Director and Chairman of the Audit Committee of the Board of Directors of China Metal International Holdings Inc. (listed on the Main Board). He is also an Independent Non-executive Director of CIG Yangtze Ports PLC (listed on the GEM-Board). He is responsible for the overall management and investor relations of COSCO Pacific Limited.

何立基先生，四十五歲，於二零零五年五月十三日獲委任為董事。何先生為香港付貨人委員會之執行總幹事。他於航運及海事行業擁有逾20年之經驗。何先生擁有豐富之貿易及貨運經驗，以此推動香港付貨人委員會成為代表香港付貨人之「喉舌」。於加入付貨人委員會之前，他為太古船務（代理）有限公司及太古貨運公司之副董事總經理，積累了定期船運輸、倉存、拖運行業、中流作業、China feeders、運輸及物流服務之經驗。何先生為香港港口發展局轄下之港口發展諮詢小組、港口行動事務委員會及香港總商會運輸及船務委員會之成員。他於香港物流發展局之不同工作小組擔當要職。他於二零零三年至二零零四年獲委任為香港運輸物流學會物流委員會主席，以及香港物流商會及深圳港口協會之顧問。他過去擔任危險品常務委員會委員多年，並於一九九三年至一九九五年間出任香港定期班輪協會主席。

黃天祐先生，四十五歲，於二零零五年五月十三日獲委任為董事。他現為中遠太平洋有限公司之董事副總經理、執行董事及中遠太平洋有限公司董事會轄下之公司管治委員會主席。黃先生為香港銀行學會之資深會員、香港董事學會副主席、香港證券專業學會會員、英國特許市務學會會員、美國 National Investor Relations Institute會員、香港中樂團有限公司副主席及二零零五年度香港貿易發展局中國貿易諮詢委員會委員。他於一九九二年在美國密西根州安德魯大學獲得工商管理學碩士。他擁有超過20年銀行業及證券行業之工作經驗。他於一九九六年七月加入中遠太平洋有限公司之前，曾任莊士中國投資有限公司企業融資部高級經理，以及添利工業國際（集團）有限公司集團總經理。黃先生為主板上市公司勤美達國際控股有限公司之獨立非執行董事及董事會核數委員會之主席。他亦為創業板上市公司中國基建港口有限公司之獨立非執行董事。他負責中遠太平洋有限公司之整體管理及投資者關係。

Senior Management

Mr. LI Fuk Kuen, Wilfred, aged 55, is our Chief Financial Officer, and is responsible for all our financial management activities including financial accounting and reporting, treasury, budgeting, financial planning and control. He has over 30 years' experience in finance and accounting. Prior to joining us in 1997, he held the post of Senior Manager in the Finance Division of Hong Kong Telecommunications Limited. He holds a Master's degree in Business Administration and a Master of Science degree in Logistics. He is a member of the Chartered Institute of Management Accountants in the United Kingdom and is also a member of the Hong Kong Institute of Certified Public Accountants.

Mr. YUEN Kam Ming, Alfred, aged 43, our Chief Technology Officer, is in charge of all our technical service activities. He has more than 20 years' experience in the industry of information technology, and has been with us since 1993. Mr. Yuen graduated from the Simon Fraser University of Vancouver, B.C., Canada, with an honours degree in Computing Science in 1986. He then spent his early stage of career development in The Hongkong and Shanghai Banking Corporation Limited.

Mr. CHENG Chun Chung, Andrew, aged 36, is our Senior Vice President (Business Development). He joined Digi-Sign, our subsidiary, in 2002. He has over 10 years' experience in IT related business. He was involved as a technical specialist in a consultancy proposal on the setting up of a Public Key Infrastructure (PKI) by the Hong Kong Government. He holds a Master of Commerce in Information Systems from the University of New South Wales, a Master of Engineering from the University of Sydney, a Bachelor of Engineering with Honors in Electrical Engineering from the University of Sydney and a Bachelor of Science from the University of Sydney. Prior to joining us, he was a Manager of Professional Services in Baltimore Technologies Limited.

高級管理層

李福權先生，五十五歲，財務總監，負責本集團之財務管理活動，包括財務會計及申報、庫務、預算、財務計劃及監控。他於金融及會計方面擁有超過30年經驗。於一九九七年加入本集團之前，他是香港電訊有限公司財務部之高級經理。他持有工商管理學碩士學位及物流學理學碩士學位。他為英國特許管理會計師公會及香港會計師公會之會員。

袁錦明先生，四十三歲，技術總監，負責本集團之所有技術服務業務。他於資訊科技行業擁有超過20年經驗，他自一九九三年起於本集團工作。袁先生於加拿大卑詩省溫哥華之 Simon Fraser University 畢業，於一九八六年取得電腦科學學士榮譽學位。其最先於香港上海滙豐銀行有限公司開展事業。

鄭俊聰先生，三十六歲，高級副總裁（業務發展）。他於二零零二年加盟本集團之附屬公司Digi-Sign。他擁有超過10年之資訊科技相關經驗，亦參與香港政府設立之公開密碼匙基礎建設（公匙基建），作為其諮詢建議書之技術專員。他為新南威爾士大學之資訊系統商學碩士、悉尼大學之工程學碩士、悉尼大學之電機工程學榮譽工程學士及悉尼大學之理學士。於加入本集團之前，他為Baltimore Technologies Limited之專業服務部經理。

Directors and Senior Management *(continued)*

董事及高級管理層 *(續)*

Mr. NG, Paul, aged 46, is our Senior Vice President (Customer Service). He has worked in the areas of customer service and management since 1982. Prior to joining us in 1996, he held various positions at American Express International Inc.. During his term as a Manager of Customer Service, he was responsible for the overall servicing of card-members and service establishments. Mr. Ng holds a Diploma of Management Study.

Mr. LIU Kin Ming, William, aged 40, has been the Company Secretary since 13 March 2001. He is a solicitor admitted in Hong Kong on 12 July 1997 and in England and Wales on 1 July 1998. Mr. LIU holds a Bachelor of Science with Honours from the University of Hong Kong, a Master of Philosophy from the Chinese University of Hong Kong, a Master of Laws (Chinese and Comparative Law) with Credit from the City University of Hong Kong and a Post Graduate Certificate of Laws from the University of Hong Kong.

吳保羅先生，四十六歲，客戶服務部之高級副總裁。他自一九八二年起在客戶服務及管理界別工作。於一九九六年加入本集團之前，他曾於American Express International Inc.擔任不同職務。他任職客戶服務經理期內負責整體之信用卡會員及商戶之服務。吳先生持有管理學文憑。

廖健明先生，四十歲，自二零零一年三月十三日起出任公司秘書。他於一九九七年七月十二日取得香港執業律師資格，及於一九九八年七月一日取得英國及威爾斯之執業律師資格。廖先生持有香港大學之榮譽理學士學位、香港中文大學之哲學碩士學位、香港城市大學法律碩士學位（中國及比較法）及香港大學之法學研究生證書。