

KEY MANAGEMENT

MS CHAN IZ-LYNN

Chief Executive Officer
Head of Investor Relations

Iz-Lynn is the Chief Executive Officer of BHG Retail REIT. She has over 20 years' experience in the real estate and service sector, including 10 years focused exclusively on retail and hospitality real estate at management level.

Prior to joining the Manager, Iz-Lynn was the Director of Mall Management at Beijing Hualian Department Store Co., Ltd (the "Sponsor") from 2013 where she was responsible for the active management of the Sponsor's portfolio of shopping malls to ensure that financial and operational targets were met. As head of the Sponsor's Mall Management Department, Iz-Lynn was part of the team that established the organisational strategy and direction of the business.

From 2005 to 2013, Iz-Lynn held various positions in Far East Organization. She was the Assistant Director of the Retail Business Group where her primary responsibility included maximizing the business performance of the flagship asset Orchard Central, while her concurrent role as Vice-President (Retail Consultancy) involved the exploration of international new-to-market brands to the retail portfolio.

In the Hospitality Business Group, comprising hotels and serviced residences, she was responsible for service and operations. During her tenure, Iz-Lynn also concurrently held the position of the Head of Service Quality at the group's corporate level.

From 1996 to 2005, Iz-Lynn was with Singapore Airlines where she became the airline's first female Station Manager and managed overseas stations' airport operations in Frankfurt, Copenhagen, New York and Hong Kong.

Iz-Lynn holds a Bachelor of Arts (Honours) in English from the University of Leicester, United Kingdom and attended the General Management Programme at Harvard Business School, Boston MA, USA.

MR VICTOR TEN

Chief Financial Officer

Victor is the Chief Financial Officer of BHG Retail REIT. He has more than 25 years of experience in corporate management, finance, investment, accounting, and project management.

Prior to joining the Manager, he was the Financial Controller of Hyflux Ltd where he oversaw financial, accounting, taxation, cost management and corporate reporting matters for overseas operations in the Middle East and North Africa region.

Victor's prior experience further included the setting up of real estate, engineering, logistics and healthcare operations and offices in South East Asia. He implemented numerous operational and financial strategies and processes which added strength to various stages of successful transformation and growth of the businesses.

Victor holds a Degree (Honours) in Accounting from University of Bolton, United Kingdom, a Fellow Member for both the Institute of Public Accountants, Australia and the Institute of Financial Accountants, United Kingdom.

KEY MANAGEMENT

MS YVONNE LEW

Senior Finance Manager

Yvonne is involved in the financial and statutory reporting, treasury and provides support for compliance matters of BHG Retail REIT in Singapore. She has over 15 years of financial and audit experience. Prior to joining BHG Retail REIT, Yvonne held financial positions at Keppel Infrastructure Fund Management Pte Ltd, the Trustee-Manager of Keppel Infrastructure Trust.

Yvonne is a Singapore Chartered Accountant (CA) with the Institute of Singapore Chartered Accountants and she is a Fellow with the Association of Chartered Certified Accountants.

MR ERIC LIU

Investment and Asset Management Manager

Eric is responsible for creating value for Unitholders through acquisitions and divestments, asset enhancement and active asset management. Prior to joining BHG Retail REIT, Eric was the Asset Manager in Straits Real Estate Pte Ltd where he provided direction and oversight of the company's business plan and strategy with regard to the company's asset portfolio in APAC. Prior to Straits Real Estate, he was the Investment and Asset Manager in Bright Ruby Resources Pte Ltd where he provided market research and strategic direction for real estate investments for their global portfolio. Eric also led and managed the transactions procedure.

Eric holds a Bachelor of Science in Finance and Accounting from the University of Bradford.

MR NIGEL NAI ZI

Investor Relations Manager

Nigel's responsibilities include strategic targeting of investors, management of communications and roadshows with existing and potential investors, as well as the research and media community. Nigel has over 10 years of experience in auditing, finance & regulatory reporting, and investor relations. Prior to joining BHG Retail REIT, he held positions at Ernst & Young, JP Morgan Singapore and SPH REIT.

Nigel is a Certified Public Accountant with CPA Australia, and holds an International Certificate in Investor Relations by the Investor Relations Society of UK. Nigel graduated from University of Western Australia, Perth, with a Bachelor of Commerce in Financial & Management Accounting, and Corporate Finance.

MR MELVYN LEE

Compliance Manager

Melvyn is responsible for legal, compliance and enterprise risk management matters at BHG Retail REIT in Singapore. Prior to his current appointment at BHG Retail REIT, Melvyn was the Compliance Officer at Pheim Asset Management (Asia) Pte Ltd. He started his career as a senior executive at the Singapore Land Authority.

Melvyn holds a Bachelor of Laws and Legal Practices LLB from Flinders University. In 2013, he was admitted to the Bar in the state of South Australia and is eligible to practice as a barrister and solicitor in South Australia.