

Management Team

MS CHAN IZ-LYNN

*Chief Executive Officer &
Head of Investor Relations*

Iz-Lynn is the Chief Executive Officer of the Manager. She is responsible for steering BHG Retail REIT's strategic direction alongside the Board, and delivering the overall business plans with the support of the management team.

Prior to driving the REIT's listing, Iz-Lynn headed Beijing Hualian Department Store Co., Ltd's (the "**Sponsor**") Mall Management Operations and was based in Beijing. In this capacity, Iz-Lynn oversaw active mall management of this Shenzhen-listed group's nation-wide portfolio of properties. She was also part of the senior management team responsible for directing the Sponsor's future strategic development.

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 the delivery of the business unit's operational and service excellence. During her tenure, Iz-Lynn also concurrently held the position of the Head of Service Quality at the group's corporate level.

Iz-Lynn began her career with Singapore Airlines where she had varied roles which enhanced her exposure to different aspects of airline operations. She became Singapore Airline's first female Station Manager and was entrusted to manage 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 she completed the General Management Programme at Harvard Business School. Iz-Lynn was also the case protagonist in Harvard Business School Case Study "Iz-Lynn at Far East Organization".

MR VICTOR TEN

Chief Financial Officer

Victor is a seasoned finance professional with more than 32 years of experience in corporate management, finance, investment, accounting, and project management, Victor serves BHG Retail REIT and its Manager as Chief Financial Officer ("**CFO**") since 2018. He leads the finance team and maintains oversight on the REIT's financial accounting & reporting, financing, internal controls, treasury, and tax matters. As CFO, he also actively guides the overall operating strategies and processes of the REIT.

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

Victor's earlier experiences included the setting up of real estate, engineering, logistics and healthcare operations and offices across 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 Bachelor of Arts (Honours) in Accountancy from University of Bolton, United Kingdom and attended the Asia Strategy Management Programme for CFOs at the NUS-Chicago Booth Business School. Victor is Fellow member of both the Institute of Public Accountants, Australia and the Institute of Financial Accountants, United Kingdom. He is also a member of the Singapore Institute of Directors.

MR JACKY CHAN FU YEK
Senior Finance Manager

Jacky brings along more than 20 years of experience in the accounting and finance industry. Reporting directly to the CFO, he oversees finance matters of both the REIT and Manager, in areas including financial reporting, taxation, capital management and treasury. Jacky supports the Compliance team by providing relevant financial data for its onward reporting.

Prior to joining BHG Retail REIT, Jacky previously served as a Finance Manager in Audio-Technica (S.E.A.) Pte Ltd. He handled full set of accounts, management of cashflow, analyse company's financial performance, opportunity growth, profitability and provide insightful analysis and trend for management review.

Jacky's professional career began as an auditor. He was an auditor with Ernst & Young and KPMG. He possesses a Bachelor of Business (Accountancy) from RMIT University, Melbourne. He is a Fellow member of CPA Australia and a Chartered Accountant of Singapore with ISCA.

MR ERIC LIU
Investment and Asset Management Manager

With more than 15 years of valuable experience in the investments and financial services space under his belt, Eric is responsible for the value creation of BHG Retail REIT through acquisitions, asset recycling, asset enhancement and active asset management.

Prior to joining BHG Retail REIT, Eric was an 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 the Asia Pacific region. Prior to Straits Real Estate Pte. Ltd., he was the Investment and Asset Manager of Bright Ruby Resources Pte. Ltd. where he provided market research, deal sourcing, and strategic direction for real estate investments for their global portfolio. In addition, Eric also actively led and managed transaction procedures from concept through to completion.

Eric began his career as an independent market researcher at Nexus Link Pte. Ltd. in 2009, where he provided advisory-related services, including that of merger & acquisitions and risk management, based on market analysis and research, for various sectors.

Eric holds a Bachelor of Science (Honours), in Finance and Accounting from the University of Bradford, United Kingdom.



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MR MALCOLM CHEN

Investor Relations Manager

Malcolm reports directly to the CEO and is responsible for investor relations matters at BHG Retail REIT. His responsibilities include strategic targeting, as well as building and reinforcing relationships with investors, the research community, and the media. He is also actively involved in crafting corporate messaging across various platforms and facilitating compliance with capital market requirements for the REIT.

Prior to joining BHG Retail REIT, Malcolm held various corporate communications roles in the real estate and hospitality industries. He was the Corporate Communications Manager (Asia) at Millennium & Copthorne International Limited, where he led communications and strategic partnerships across the regional portfolio of CDL Hospitality REIT. He later moved on to become the Regional Head of Marketing at Furama Hotels and Resorts, where he oversaw brand positioning, marketing campaigns, and stakeholder engagement across multiple ASEAN countries. Earlier in his career, he managed brand development for United Engineers' hospitality arm, UE Park Avenue International.

Malcolm holds a Bachelor of Communication from the Singapore University of Social Sciences. He is also a certified trainer in digital marketing and public relations, and has served as an adjunct lecturer with Nanyang Polytechnic and Singapore Management University (SMU) Academy. He is a member of the Institute of Public Relations of Singapore (IPRS).

MR PHILIP TAN

Compliance Manager

Philip is responsible for regulatory and operational compliance, legal matters, corporate governance, sustainability reporting, and enterprise risk management. He oversees all regulatory submissions and communications on behalf of the Manager and the REIT, and assists in ensuring compliance with the applicable rules and regulations of the Securities and Futures Act, the Singapore Exchange (SGX), and other relevant regulatory agencies.

He is also in charge of BHG Retail REIT's annual sustainability report in his capacity as the Manager's Sustainability Officer. In addition, Philip maintains a reporting line to the Audit and Risk Committee and facilitates communications between the Manager and the Board of Directors.

Philip's professional experience includes quality assurance and internal audit roles at institutes of higher learning, as well as teaching financial reporting and financial management courses for tertiary qualifications. He began his professional career as an auditor with the Auditor-General's Office, where he trained as a Certified Public Accountant (CPA). Currently a Chartered Accountant of Singapore, Philip is also a Certified Internal Auditor accredited by the Institute of Internal Auditors (IIA). His other qualifications include a Master's degree in Finance from Lancaster University, United Kingdom, and a Diploma in Governance, Risk and Compliance awarded by the International Compliance Association.