

Disclosures pertaining to (a)

I was made a bankrupt in March 2003 by United Overseas Bank for the amount of approximately S\$24,856 but the bankruptcy order was subsequently discharged in April 2010 upon the full settlement of my outstanding debts. In addition to the amount under the aforesaid bankruptcy order, there were other writs of seizure and sale (“**WSS**”) filed by other banks for aggregate amounts not exceeding S\$150,000 which formed part of the amounts owing to my creditors following the bankruptcy order.