

Case No : HC/PA 1320/2024  
Filed : 19-Mar-2024 03:07 PM

IN THE GENERAL DIVISION OF THE  
HIGH COURT OF THE REPUBLIC OF  
SINGAPORE

The following document(s) have been  
deposited in the Registry of the High Court  
of Singapore under Section 48 of the  
CLPA (Cap 61).

POWER OF ATTORNEY granted by Lee  
Wai Fai, Attorney for United Overseas Bank  
Limited, SIN NRIC:



*Ju*

TAN BOON HENG  
REGISTRAR  
SUPREME COURT  
SINGAPORE

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POWER OF ATTORNEY

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TING HI KENG  
Yu & Co LLC  
101A UPPER CROSS STREET # 09 - 18  
PEOPLE'S PARK CENTRE Singapore  
058358  
TEL: 65326070  
FAX: 65325662  
Ref: NP(UOB-1183(1))/dl (UOB DASA  
2024-07 loan agreements (Wholesale - Credit  
Admin & Operations) -PA1881

UNITED OVERSEAS BANK LIMITED

DEED OF APPOINTMENT OF SUB-ATTORNEY

Pursuant to the authority conferred on me by UNITED OVERSEAS BANK LIMITED (Company Registration No. 193500026Z), a company incorporated in Singapore and having its registered office at 80 Raffles Place, UOB Plaza, Singapore 048624 (hereinafter called the "Bank") by a Power of Attorney (the "Power of Attorney") dated 13 March 2013 (a certified copy of which is attached).

I, Lee Wai Fai (Singapore NRIC No. [REDACTED]), hereby appoint each of the following officers of the Bank, namely.

- |      |                         |                    |            |
|------|-------------------------|--------------------|------------|
| (1)  | Han May Lin Noeline     | Singapore NRIC No. | [REDACTED] |
| (2)  | Ong Hwee Kuan           | Singapore NRIC No. | [REDACTED] |
| (3)  | Teo Ling Miang          | Singapore NRIC No. | [REDACTED] |
| (4)  | Lee Soh Hwa             | Singapore NRIC No. | [REDACTED] |
| (5)  | Sim Beng Hwa            | Singapore NRIC No. | [REDACTED] |
| (6)  | Adrian Chia Hor Huang   | Singapore NRIC No. | [REDACTED] |
| (7)  | Penelope Wee Yen Ching  | Singapore NRIC No. | [REDACTED] |
| (8)  | Shirley Goh Seow Lai    | Singapore NRIC No. | [REDACTED] |
| (9)  | Tressilian Loy Teck Sia | Singapore NRIC No. | [REDACTED] |
| (10) | Quek Choon Hiang        | Singapore NRIC No. | [REDACTED] |
| (11) | Lim Jin Hui             | Singapore NRIC No. | [REDACTED] |
| (12) | Lily Yap                | Singapore NRIC No. | [REDACTED] |
| (13) | Cher Mui Khim           | Singapore NRIC No. | [REDACTED] |
| (14) | Soh Chiah Lan           | Singapore NRIC No. | [REDACTED] |
| (15) | Lee Hong Ping           | Singapore NRIC No. | [REDACTED] |
| (16) | Foang Wan Hoong         | Singapore NRIC No. | [REDACTED] |
| (17) | Loke Chung Lup          | Singapore NRIC No. | [REDACTED] |
| (18) | Tan Koon Puay           | Singapore NRIC No. | [REDACTED] |
| (19) | Phang Mee Key           | Singapore NRIC No. | [REDACTED] |
| (20) | Lim Si Ya               | Singapore NRIC No. | [REDACTED] |
| (21) | Lim See Mun             | Singapore NRIC No. | [REDACTED] |
| (22) | Ng Hwee Lian            | Singapore NRIC No. | [REDACTED] |
| (23) | Ho Wan Li               | Singapore NRIC No. | [REDACTED] |
| (24) | Tan Lee Hong            | Singapore NRIC No. | [REDACTED] |

as my true and lawful Sub-Attorneys (hereinafter individually and collectively called the "Sub-Attorney") to act singly with full power and authority for and in the name of the Bank and on behalf of the Bank to severally do, execute or perform all or any of the following acts, deeds and things:



**UNITED OVERSEAS BANK LIMITED**

**DEED OF APPOINTMENT OF SUB-ATTORNEY**

1. To execute, sign, seal and deliver, endorse or otherwise make or give effect to conveyances, assignments, transfers, mortgages, debentures, covenants, memorandums of lien or deposits of any form of securities, pledges, acknowledgments of rights, credit agreements made with or in favour of the Bank or any transfer, confirmation, variation or postponement of any of the instruments or securities hereinbefore mentioned or in respect of any rights of the Bank thereunder whether in favour of the Bank or any other persons relating to loans, advances, credit and/or other facilities granted or to be granted by the Bank and/or to debts and liabilities owed or which may become owing to the Bank and all other documents whatsoever (including but not limited to all deeds, agreements, instruments, forms, applications, confirmations, authorisations, vesting applications.) which the Sub-Attorney deems fit for the Bank to sign or execute in its capacity as mortgagee, chargee, creditor or banker.
2. To execute, sign, seal and deliver, endorse or otherwise make or give effect to security sharing agreements, postponements or any agreements of like nature relating to sharing between the Bank and other financial institutions or other persons of any securities whatsoever (including but not limited to mortgages, charges, debentures, assignments, pledges, guarantees.) and/or any rights, entitlements, benefits, advantages or interests arising out of, accruing from or connected with the said securities, created or to be created by the customers or borrowers or debtors of the Bank and/or any of their sureties (which expression in these presents shall include mortgagors, chargors, assignors and any other owners of property held by the Bank from time to time as security for any moneys or liabilities) in favour of the Bank and/or the other financial institutions or other persons.
3. To execute, sign, seal and deliver, or otherwise make or give effect to caveats and extensions of caveats in respect of any interest in land in the Bank's capacity as mortgagee or chargee (which expression in these presents shall include the Bank as holder of a lien or any other security interest).
4. To execute, sign, seal and deliver, endorse or otherwise make or give effect to reconveyances, reassignments, discharges, releases, surrenders, disclaimers or any agreements of the like nature, whether by deed or otherwise as the nature of the case may require or as the Sub-Attorney shall deem fit and expedient, relating to securities of the type contemplated under paragraphs 1 and 2 hereof.
5. To execute, sign, seal and deliver or otherwise make or give effect to withdrawals of caveats in respect of any caveats and/or extensions of caveats whatsoever executed by or on behalf of the Bank as mortgagee or chargee.
6. To consent to any variation, modification, postponement or surrender of any conveyances, assignments, leases, transfers, agreements, deeds made by or in favour of the customers, borrowers or debtors of the Bank or any of their sureties and where necessary, to endorse, execute, sign, seal and deliver any of the abovementioned instruments.

**UNITED OVERSEAS BANK LIMITED**

**DEED OF APPOINTMENT OF SUB-ATTORNEY**

7. To execute, sign, seal and deliver, endorse or otherwise make or give effect to consents to applications by the customers, borrowers or debtors of the Bank or any of their sureties in respect of the issue of Certificates of Title or Subsidiary Strata Certificates of Title, registration of strata title plans, cancellation of cautions, lapsing of cautions or any other matters whatsoever relating to land mortgaged or charged to the Bank.
8. To execute, sign, seal and deliver, endorse or otherwise make or give effect to consents to registration of any instruments whatsoever affecting any land against or in respect of which a caveat, mortgage, charge or any other instrument has been lodged by or in favour of the Bank.
9. To exercise all rights and powers of the Bank as mortgagee or chargee of any property whatsoever mortgaged or charged (legally or equitably) to the Bank and in particular (but without prejudice to the generality of the foregoing) to exercise any power of sale or other powers vested in the Bank as mortgagee or chargee, to enter into possession of and/or receive the rent of any such property and/or to appoint a receiver to do so, to consent to the leasing of any such property, to transfer any mortgage debt or security and to give notices and do all other acts which the Sub-Attorney deems necessary or proper to effect, complete or perfect such transfer and to reconvey, reassign or release any such property.
10. To execute, sign, seal and deliver, endorse or otherwise make or give effect to all options to purchase, sale and purchase agreements, conveyances, assignments or transfers by the Bank in favour of purchasers and all variations or cancellations thereof, relating to the sale of properties by the Bank, in the Bank's capacity as mortgagee or chargee of the said properties.
11. To commence, prosecute, carry on, defend, settle, adjust, withdraw, compromise, compound, discontinue, file appeals or interplead in respect of all suits, actions and proceedings (including arbitration and distress proceedings) arising out of or relating to any transactions, acts and things or in which the Bank shall be in any way be interested or concerned, to sign, make, file or lodge petitions, praecipes, applications, statements of claims, affidavits, declarations or any other ancillary documents whatsoever which the Sub-Attorney deems necessary or expedient relating to any such matters or for furtherance of the Bank's interests, to sign any documents for authorising an officer of the Courts of any jurisdiction to effect service of any summons or orders of Court or levy execution or judgment against any customers or borrowers or debtors of the Bank or any of their sureties or any other parties against whom or against whose assets the Bank wishes to make claim and to sign any warrant or authority empowering any person to represent or act for the Bank in any proceedings relating thereto.
12. Without prejudice to the generality of paragraph 11 hereof, to commence and take all steps in any proceedings taken or hereafter to be taken by or against any person, firm or bank under any Act or Ordinance for the time being in force for the relief or

UNITED OVERSEAS BANK LIMITED

DEED OF APPOINTMENT OF SUB-ATTORNEY

otherwise of insolvent debtors or the winding-up of companies and generally to act for the Bank in all proceedings whether by way of bankruptcy or liquidation by arrangement or by composition which may be taken against or for the relief of any debtor of the Bank.

13. Without prejudice to the generality of paragraphs 11 and 12 hereof, to sign, make, file or lodge proofs of debts or declarations or affidavits in proofs of debts and claims or any other affidavits or ancillary documents which the Sub-Attorney deems necessary or expedient under or relating to the bankruptcy or insolvency or receivership of any persons or firms or the judicial management or receivership or liquidation or winding-up of any companies and to sign any petition or authority empowering any officer of the Bank to represent or act for the Bank in all such matters and to vote or take part in the meetings and proceedings thereof as the Sub-Attorney deems fit.
14. To execute sign seal and deliver and perfect all deeds instruments and documents of whatsoever nature which the Sub-Attorney shall deem necessary or expedient for effecting all or any of the purposes in the aforesaid paragraphs 9, 11,12 and 13.
15. To appoint lawyers, auctioneers, valuers and any other person necessary to carry out any of the aforesaid matters.

I hereby declare and confirm that the powers and authorities which are hereby delegated by me in favour of the Sub-Attorney shall be without prejudice and limitation to the concurrent exercise by me of the powers and authorities delegated to the Sub-Attorney.

I, the said **LEE WAI FAI**, hereby declare that:

- (a) the Sub-Attorney shall have full authority to act in the premises singly and in all such acts as the Sub-Attorney is hereby authorized or empowered to do himself, the Sub-Attorney may join with another or others in doing or concur in the same being done;
- (b) the documents required to be executed by the Sub-Attorney hereunder from time to time shall be valid and effective as if executed by the Bank itself if executed by the Sub-Attorney, and if so executed, I hereby confirm that the Bank and I will ratify all and whatsoever the Sub-Attorney shall lawfully do or cause to be done by virtue of this Deed of Appointment of Sub-Attorney (this "Deed"); and
- (c) this Deed shall continue notwithstanding my death.

This Deed shall not prejudice the power conferred on me by the Power of Attorney to revoke this appointment at any time. The powers and authorities given by this Deed shall remain in full force and effect until their express revocation by me or the Bank.



UNITED OVERSEAS BANK LIMITED

DEED OF APPOINTMENT OF SUB-ATTORNEY

This Deed is governed by Singapore law.

IN WITNESS WHEREOF I have set my hand and seal this 14<sup>th</sup> day of March 2024.

SIGNED SEALED and DELIVERED by )  
LEE WAI FAI )  
In the presence of : )



TING HI KENG  
ADVOCATE & SOLICITOR  
SINGAPORE

On this 14th day of March 2024 before me, **TING HI KENG**, an Advocate and Solicitor of the Supreme Court in the Republic of Singapore and practising in the Republic of Singapore, personally appeared **LEE WAI FAI** who of my own personal knowledge I know to be the identical person whose name "Sgd **LEE WAI FAI**" is subscribed to the within written instrument and acknowledged that he had voluntarily executed this instrument at Singapore.

Witness my hand

TING HI KENG  
ADVOCATE & SOLICITOR  
SINGAPORE

Case No :PA 1881/2013  
Filed :21-Mar-2013  
10:43 AM

IN THE HIGH COURT OF THE REPUBLIC  
OF SINGAPORE

The following document(s) have  
been deposited in the Registry of  
the High Court of Singapore under  
Section 48 of the CLPA (Cap 61).

POWER OF ATTORNEY granted by United  
Overseas Bank Limited, UEN No:  
193500026Z



A handwritten signature in black ink, appearing to read "F. Hock".

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FOO CHEE HOCK  
REGISTRAR  
SUPREME COURT  
SINGAPORE

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POWER OF ATTORNEY

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LUM KWONG HOE MELVIN  
WONGPARTNERSHIP LLP  
63 MARKET STREET #02-01 Singapore  
048942  
TEL: 6564168000  
FAX: 6565325722  
Ref: CF/2013/phy

CERTIFIED TRUE COPY

A handwritten signature in black ink, appearing to read "Sim Kwee Soik Theresa".

SIM KWEE SOIK THERESA  
*Secretary*

14 MAR 2024

UNITED OVERSEAS BANK LIMITED

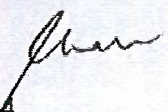
POWER OF ATTORNEY

By this POWER OF ATTORNEY given on the 13th day of March 2013, UNITED OVERSEAS BANK LIMITED (Company Registration No. 193500026Z), a company incorporated in Singapore and having its registered office at 80 Raffles Place, UOB Plaza, Singapore 048624 (hereinafter called the "Bank") hereby appoints each of the following officers of the Bank:

	<u>Name</u>	<u>Designation</u>	<u>Singapore NRIC No./FIN</u>
1.	Lee Wai Fai	Chief Financial Officer	
2.	Chan Kok Seong	Chief Risk Officer	

(hereinafter individually and collectively called the "Attorney") to be the true and lawful attorneys of the Bank for and in the name of the Bank or in his own name and on behalf of the Bank to severally do, execute or perform all or any of the following acts, deeds and things:

1. To execute, sign, seal and deliver, endorse or otherwise make or give effect to conveyances, assignments, transfers, mortgages, debentures, covenants, memorandums of lien or deposits of any form of securities, pledges, acknowledgments of rights, credit agreements made with or in favour of the Bank or any transfer, confirmation, variation or postponement of any of the instruments or securities hereinbefore mentioned or in respect of any rights of the Bank thereunder whether in favour of the Bank or any other persons relating to loans, advances, credit and/or other facilities granted or to be granted by the Bank and/or to debts and liabilities owed or which may become owing to the Bank and all other documents whatsoever (including but not limited to all deeds, agreements, instruments, forms, applications, confirmations, authorisations, vesting applications etc.) which the Attorney deems fit for the Bank to sign or execute in its capacity as mortgagee, chargee, creditor or banker.
2. To execute, sign, seal and deliver, endorse or otherwise make or give effect to security sharing agreements, postponements or any agreements of like nature relating to sharing between the Bank and other financial institutions or other persons of any securities whatsoever (including but not limited to mortgages, charges, debentures, assignments, pledges, guarantees, etc.) and/or any rights, entitlements, benefits, advantages or interests arising out of, accruing from or connected with the said securities, created or to be created by the customers or borrowers or debtors of the Bank and/or any of their sureties (which expression in these presents shall include mortgagors, chargors, assignors and any other owners of property held by the Bank from time to time as security for any moneys or liabilities) in favour of the Bank and/or the other financial institutions or other persons.
3. To execute, sign, seal and deliver, or otherwise make or give effect to caveats and extensions of caveats in respect of any interest in land in the Bank's capacity as mortgagee or chargee (which expression in these presents shall include the Bank as holder of a lien or any other security interest).
4. To execute, sign, seal and deliver, endorse or otherwise make or give effect to reconveyances, reassignments, discharges, releases, surrenders, disclaimers or any agreements of the like nature, whether by deed or otherwise as the nature of the case may require or as the Attorney shall deem fit and expedient, relating to securities of the type contemplated under paragraphs 1 and 2 hereof.

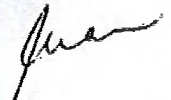




**UNITED OVERSEAS BANK LIMITED**

**POWER OF ATTORNEY**

5. To execute, sign, seal and deliver or otherwise make or give effect to withdrawals of caveats in respect of any caveats and/or extensions of caveats whatsoever executed by or on behalf of the Bank as mortgagee or chargee.
6. To consent to any variation, modification, postponement or surrender of any conveyances, assignments, leases, transfers, agreements, deeds made by or in favour of the customers, borrowers or debtors of the Bank or any of their sureties and where necessary, to endorse, execute, sign, seal and deliver any of the abovementioned instruments.
7. To execute, sign, seal and deliver, endorse or otherwise make or give effect to consents to applications by the customers, borrowers or debtors of the Bank or any of their sureties in respect of the issue of Certificates of Title or Subsidiary Strata Certificates of Title, registration of strata title plans, cancellation of cautions, lapsing of cautions or any other matters whatsoever relating to land mortgaged or charged to the Bank.
8. To execute, sign, seal and deliver, endorse or otherwise make or give effect to consents to registration of any instruments whatsoever affecting any land against or in respect of which a caveat, mortgage, charge or any other instrument has been lodged by or in favour of the Bank.
9. To exercise all rights and powers of the Bank as mortgagee or chargee of any property whatsoever mortgaged or charged (legally or equitably) to the Bank and in particular (but without prejudice to the generality of the foregoing) to exercise any power of sale or other powers vested in the Bank as mortgagee or chargee, to enter into possession of and/or receive the rent of any such property and/or to appoint a receiver to do so, to consent to the leasing of any such property, to transfer any mortgage debt or security and to give notices and do all other acts which the Attorney deems necessary or proper to effect, complete or perfect such transfer and to reconvey, reassign or release any such property.
10. To execute, sign, seal and deliver, endorse or otherwise make or give effect to all options to purchase, sale and purchase agreements, conveyances, assignments or transfers by the Bank in favour of purchasers and all variations or cancellations thereof, relating to the sale of properties by the Bank, in the Bank's capacity as mortgagee or chargee of the said properties.
11. To commence, prosecute, carry on, defend, settle, adjust, withdraw, compromise, compound, discontinue, file appeals or interplead in respect of all suits, actions and proceedings (including arbitration and distress proceedings) arising out of or relating to any transactions, acts and things or in which the Bank shall be in any way be interested or concerned, to sign, make, file or lodge petitions, praecipes, applications, statements of claims, affidavits, declarations or any other ancillary documents whatsoever which the Attorney deems necessary or expedient relating to any such matters or for furtherance of the Bank's interests, to sign any documents for authorising an officer of the Courts of any jurisdiction to effect service of any summons or orders of Court or levy execution or judgment against any customers or borrowers or debtors of the Bank or any of their sureties or any other parties against whom or against whose assets the Bank wishes to make claim and to sign any warrant or authority empowering any person to represent or act for the Bank in any proceedings relating thereto.



UNITED OVERSEAS BANK LIMITED

POWER OF ATTORNEY

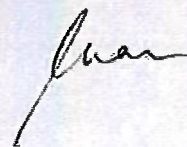
12. Without prejudice to the generality of paragraph 11 hereof, to commence and take all steps in any proceedings taken or hereafter to be taken by or against any person, firm or bank under any Act or Ordinance for the time being in force for the relief or otherwise of insolvent debtors or the winding-up of companies and generally to act for the Bank in all proceedings whether by way of bankruptcy or liquidation by arrangement or by composition which may be taken against or for the relief of any debtor of the Bank.
13. Without prejudice to the generality of paragraphs 11 and 12 hereof, to sign, make, file or lodge proofs of debts or declarations or affidavits in proofs of debts and claims or any other affidavits or ancillary documents which the Attorney deems necessary or expedient under or relating to the bankruptcy or insolvency or receivership of any persons or firms or the judicial management or receivership or liquidation or winding-up of any companies and to sign any petition or authority empowering any officer of the Bank to represent or act for the Bank in all such matters and to vote or take part in the meetings and proceedings thereof as the Attorney deems fit.
14. To execute, sign, seal and deliver and perfect all deeds instruments and documents of whatsoever nature which the Attorney shall deem necessary or expedient for effecting all or any of the purposes in the aforesaid paragraphs 9, 11, 12 and 13.
15. To appoint lawyers, auctioneers, valuers and any other person necessary to carry out any of the aforesaid matters.
16. To appoint, at any time, one or more sub-attorneys (hereinafter individually and collectively called the "Sub-Attorney") and to delegate to him all or any of the powers hereby conferred on the Attorney (other than this power of delegation) but without prejudice and limitation to the concurrent exercise by the Attorney of such powers and authorities so delegated; and to revoke any such appointment of Sub-Attorney and appoint another or others in his place and all such appointments of Sub-Attorney shall continue notwithstanding the death of the Attorney and the revocation of this Power of Attorney by the Bank unless otherwise expressly provided by the Bank in such revocation.

The Bank shall have the power to revoke at any time this Power of Attorney and any deed of appointment of Sub-Attorney made by the Attorney.

The Bank hereby declares and confirms that the powers and authorities hereby granted shall be without prejudice to and shall not in any case be deemed to revoke any power or authority granted by the Bank prior to this Power of Attorney to any other person or persons.

And the Bank hereby declares that:

- (a) the Attorney shall have full authority to act in the premises singly and in all such acts as the Attorney or Sub-Attorney is hereby authorized or empowered to do himself, the Attorney or Sub-Attorney may join with another or others in doing or concur in the same being done; and



UNITED OVERSEAS BANK LIMITED

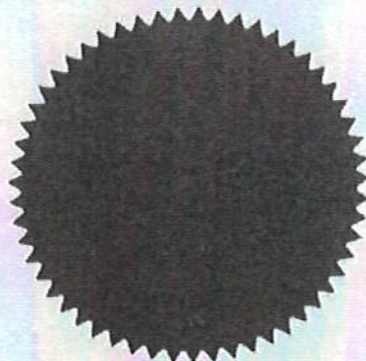
POWER OF ATTORNEY

(b) the documents required to be executed by the Attorney or Sub-Attorney hereunder from time to time shall be valid and effective as if executed by the Bank itself if executed by the Attorney or Sub-Attorney, and if so executed, the Bank hereby confirms that it will ratify all and whatsoever the Attorney or Sub-Attorney shall lawfully do or cause to be done by virtue of this Power of Attorney.

This Power of Attorney is governed by Singapore law.

IN WITNESS WHEREOF the Common Seal of the Bank was hereunto affixed,

The Common Seal of UNITED OVERSEAS BANK LIMITED was hereunto affixed in the presence of: ) ) )



*[Signature]*  
\_\_\_\_\_  
WEE CHO YAW Director

*[Signature]*  
\_\_\_\_\_  
WEE EE CHEONG Director

*[Signature]*  
\_\_\_\_\_  
VIVIEN CHAN Secretary

I, **Fong Siew Ping Cornelia** an Advocate and Solicitor of the Supreme Court in the Republic of Singapore practising in the Republic of Singapore hereby certify that on the 13th day of March 2013 the Common Seal of UNITED OVERSEAS BANK LIMITED was duly affixed to the within written instrument at Singapore in my presence in accordance with the regulations of the said Bank (which regulations have been produced and shown to me).

Witness my hand this 13th day of March 2013

REGISTERED  
20/12/2017  
BK 4737 NO 175



*[Signature]*  
**Fong Siew Ping Cornelia**  
Advocate & Solicitor  
Singapore