



CHINA Xpress 中國特快



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CHINA Xpress 中國特快



Navigator

China Xpress Pte Ltd. (cXpress) Corporate Information	1	中國特速私人有限公司(中國特速)-公司資料
Chairman's Mission	2	主席使命
cXpress News Clips	3	中國特速 - 剪報
China Xpress Cards	4	中國特速信用卡
cXpress Organisation Charts	5-6	中國特速組織圖
China Xpress & MasterCard	7	中國特速及萬事達卡
cXpress Members	8	中國特速會員
cXpress Franchise Travel Stores	9	中國特速特許經營旅遊商店
cXpress Management Training and Control Centre	10-11	中國特速管理訓練中心
cXpress Strategic Shareholders	12-13	中國特速策略性股東
cXpress Partners	14-15	中國特速合作夥伴
cXpress 50,000 Travel Planners Worldwide	16-17	五萬中國特速環球旅遊規劃員
cXpress International Card Clearance Centre	18	中國特速國際卡務結算中心
cXpress VIP Transportation	19	中國特速尊貴會員運輸服務
cXpress VIP and Super Luxury Travel	20-21	中國特速貴賓及超級豪華旅遊
cXpress Travel - Technology	22	中國特速旅遊 - 科技
cXpress - Finance for the Travel Industry	23	中國特速 - 旅遊業融資信貸
Hotel Finance & Investment	24	酒店財務及投資
Hotel Logistics, Clubs, Rooms and Stores	25	酒店款待、會所、房間及商店
cXpress Hotel Stores	26	中國特速酒店商店
cXpress Wealth Builder Pte Ltd.	27	中國特速創富私人有限公司

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China Xpress Pte Ltd. (cXpress) Corporate Information

中國特速有限公司(中國特速)-公司資料

Major Shareholders 主要股東

China Credit Holdings Limited (listed on the Stock Exchange of Hong Kong Limited, Stock Code: 185), Mr. Chan Heng Fai, PRC Government State-Owned Corporations and in time, we intend to have over five thousand global travel agents as shareholders. 中國信貸集團有限公司(於香港聯合交易所上市，股票編號：185)，陳恒輝先生，中國國家企業，我們計劃擁有超過五千名全球旅遊代理人成為股東。

Directors 董事

Mr. Chan Heng Fai	陳恒輝先生
Mr. Chan Tong Wan	陳統運先生
Mr. Fong Kwok Jen	鄭國禎先生

Senior Management 高級管理層

Mr. Chan Tung Moe	陳統武先生
Mr. Wong Shui Yeung	黃瑞洋先生
Mr. Yuen Ping Man	源秉民先生
Mr. Ong Ban Poh	王萬寶先生
Mr. Robert Trapp	Robert Trapp先生
Mr. Chong You Hwa	張祐華先生
Mr. Boon Ah Hit	文亞克先生
Mr. Ching Chien Wei	莊劍偉先生
Ms. Ting My Ling	陳美伶女士

Corporate Offices 公司辦事處

Singapore	新加坡
Hong Kong	香港
Australia*	澳洲*
China	中國
Malaysia*	馬來西亞*
USA	美國
Canada	加拿大

* Planned 計劃中



Chairman's Mission

主席使命



To build globally branded, China focused international credit card and travel services for over 100 China banks and PRC state owned travel companies together with over 5,000 global travel agents.

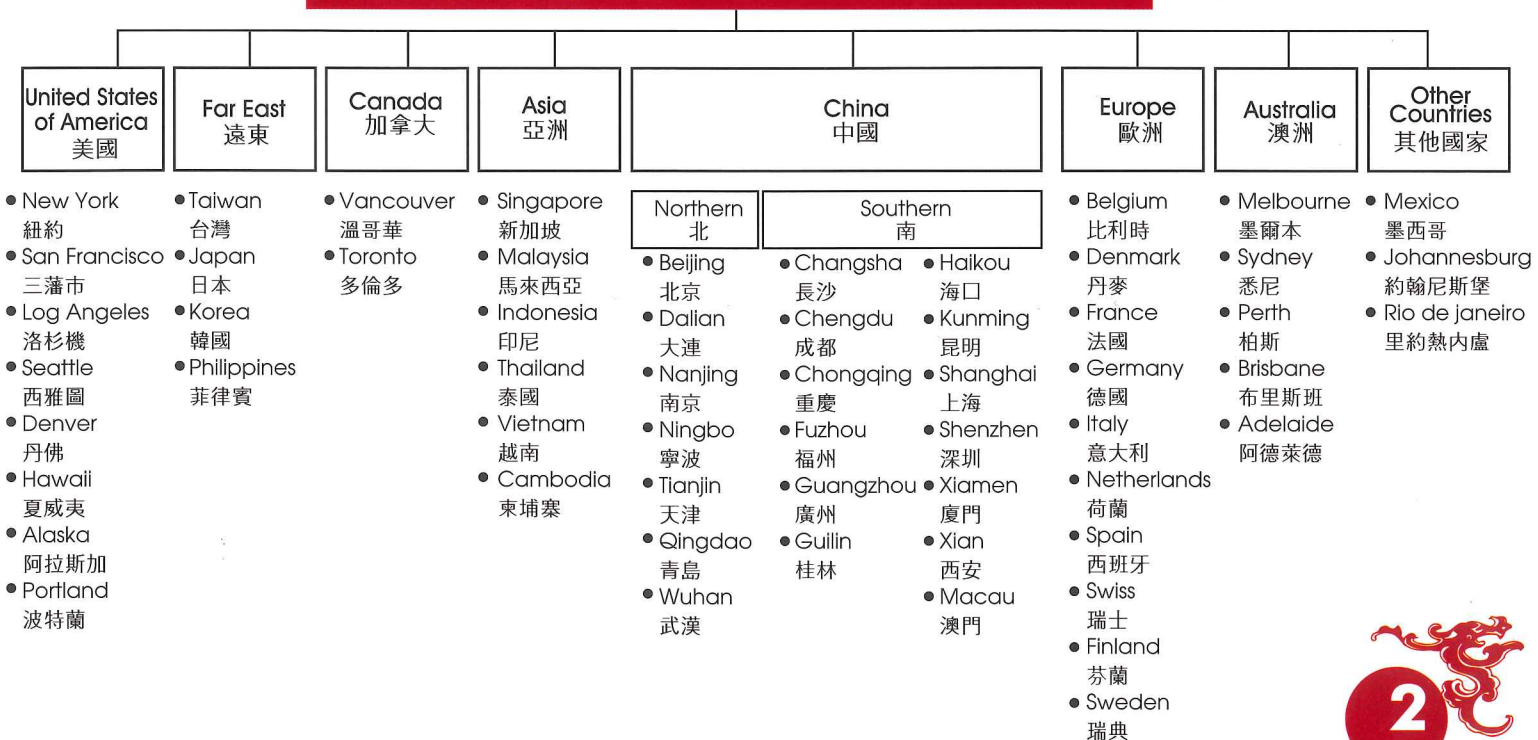
Chan Heng Fai
Group Executive Managing Chairman

為超過100家中國之銀行、國企公司
與超過5,000家全球性旅行社一起建
立全中國之品牌信用卡及旅遊服務。

陳恒輝集團執行主席

Countries with Planned Operations 計劃中的營運地點

Hong Kong (Headquarters) 香港(總辦事處)



cXpress News Clips

中國特快 - 剪報



Heng Fung in travel push

Nicole Kwok

Investment holding company Heng Fung Holdings is branching out into travel and consumer finance services.

The company plans to invest HK\$70 million this year in a wholly owned subsidiary called China Xpress, a travel company with a focus on the mainland. It will also provide travellers cheques and credit card services.

Chairman and managing director Chan Heng-fai said the capital will be used to acquire travel agencies in China and overseas, including four in Australia.

China Xpress is expected to raise a further HK\$400 million to HK\$500 million by introducing strategic partners and forming alliances with mainland banks, Chan said, adding negotiations were already being held with several potential partners.

“China Xpress will be in full operation in

three years and take a further three years to reach maturity,” Chan said. “It will contribute profit to Heng Fung in 16 months.”

Heng Fung’s move to diversify follows it cashing in HK\$180 million last month by agreeing to sell 250 million shares in China Gas, at HK\$0.72 per share.

The sale takes to HK\$345 million the amount of money the company has raised from selling shares in China Gas, Chan said.

Heng Fung also plans to spin off the travel and consumer finance services business for listing in either Hong Kong, Singapore or the United States in two to three years.

The company has cash on hand of HK\$300 million, and Chan said it has no bank borrowings and no intention to seek funding.

Meanwhile, Heng Fung’s associated company, Singapore-listed waste-to-energy infrastructure provider EnerSave, plans to build 20 more plants in China in the next five years.

 **The Standard**
英文虎報
2nd April 2004
2004年4月2日

引策略股東集五億 恆鋒擬分拆中國特快

【本報訊】恆鋒集團(185)董事長陳恆輝表示，未來會積極開拓旅遊及消費信貸業務，今年會率先投資七千萬元，收購各地旅行社及金融機構。並會引入策略性股東，集資四至五億元，發展旅遊金融公司—中國特快的業務。

恆鋒的收購目標，包括加拿大、美國及澳洲等地的旅行社。陳恆輝表示，期望中國特快的業務。可以覆蓋內地八十多個城市及全球二十個國家。並預料今年最少會收購四間澳洲旅行社。陳恆輝相信，中國特快最快會在兩、三年間上市集資，而上市地點，曾是香港、新加坡或美國。由於恆鋒擬發展旅遊及金融合而為一的業務，

陳恆輝表示，未來亦會入股內地銀行，而股權比例方面，大約是百分之五至十。他們希望以最少資金購買一些具潛力的公司，進行重紅增值。

另外，恆鋒亦有投資內地環保能源業務，持有新加坡上市公司安利興 (EnerSave) 約百分之二十五股權。他們的目標是在五年間開設二十家發電廠，每間的投資額為三千萬美元，相信在投產後，每間電廠可以帶來七百至八百萬元利潤。陳恆輝表示，現時北京、上海、天津和西安等城市，有環保業務正在斟酌中，另外位於惠州的發電廠，相信可以於年尾竣工。

 **Takungpao**
大公報
2nd April 2004
2004年4月2日



China Xpress Cards 中國特速信用卡



China Xpress Pte Ltd.

China Xpress is a China (PRC) credit card franchise that intends to operate China credit card central clearance services for its member banks and its cardholders. It will link all China Xpress merchants worldwide and provide special loyalty programs and conveniences for cardholders travelling into China and out of China. We intend its shareholders to be banks, government state owned enterprises, strategic investors, merchant members and travel agents worldwide.

中國特速私人有限公司

中國特速為一間中國信用卡特許經營店，主要為會員銀行及其信用卡會員提供中國信用卡及管理結算服務。而中國特速與全球中國特速會員店鋪連繫。無論外遊或內遊，均能提供比較起傳統信用卡所提供的服務更為優越。計劃之公司股東包括銀行、國企、全球性之策略投資者、合作商戶及旅遊代理商。



cXpress Organisation Charts



China Xpress Pte Ltd*

This division intends to provide travel credit cards, travelers cheques, travel related products and club facilities.



China Xpress

The Company will consist of a number of subsidiaries and associates that will provide a full range of travel services, travelers cheques and credit card services.



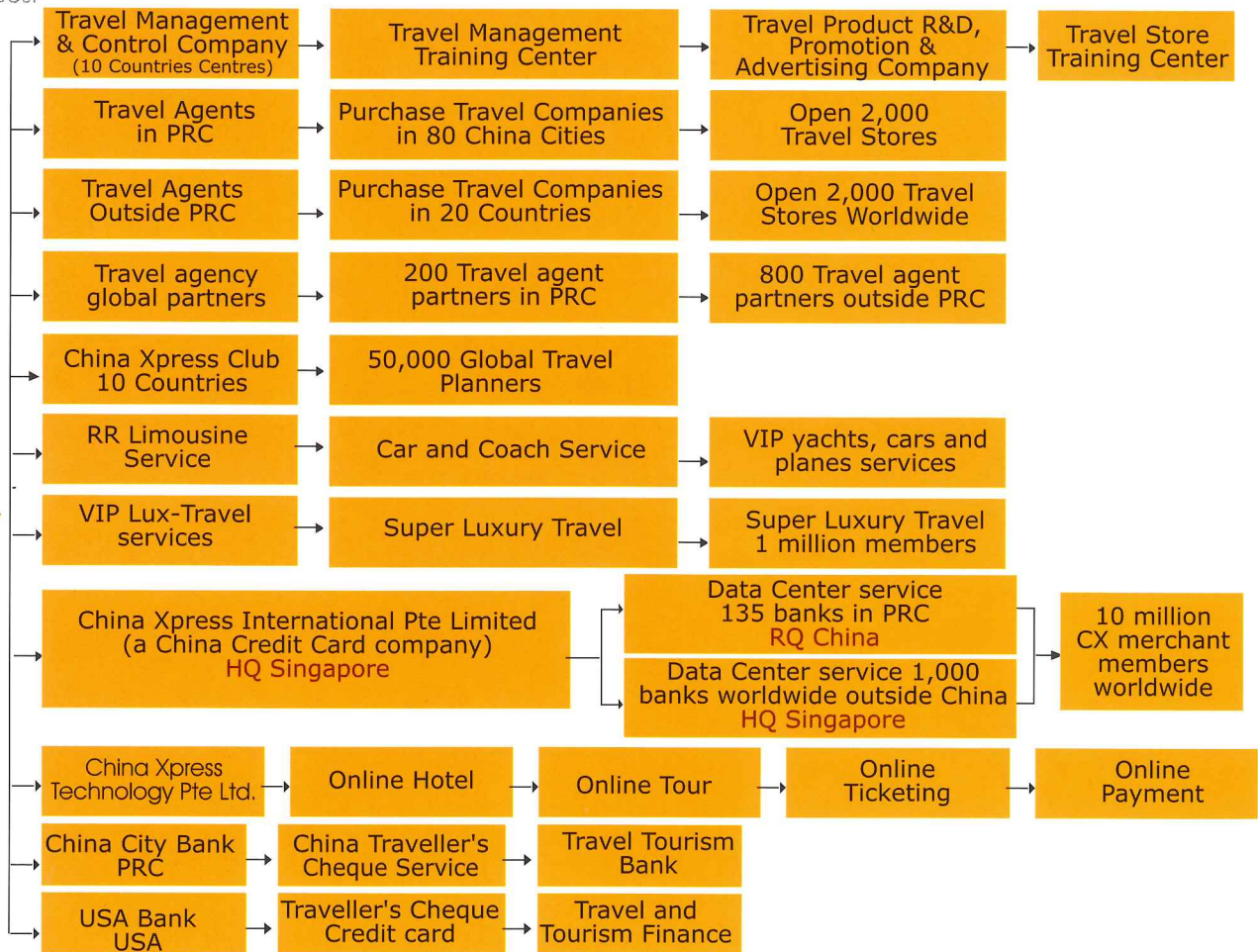
China Xpress Travel

China Xpress Travel will provide various travel services for consumers in China traveling inside and outside of China.



China Xpress Club

China Xpress Club will provide Club facilities, privileges and loyalty programs to as much as 10 million members for shopping around the world.



Travel agents outside PRC

- Member of CX.
- Travel agent partners of CX. Share ownership 5% - 55%.
- Travel agent product and management service center HQ for each country.

HQ for Travel agents in PRC

- Services PRC state owned travel companies.
- JV with 3 PRC state owned travel companies.

Finance & Banking for the Travel Industry

- Provides free financial planning
- Provides management planning
- Provides working capital
- Provides receivable financing
- Provides refinancing for existing banking line

* This project is in progress and is subject to change.

Other Companies



中國特速組織圖

CHINA Xpress
中國特速

中國特速私人有限公司*

計劃提供旅遊信用卡、旅遊支票、相關旅遊產品以及會所設施。



中國特速

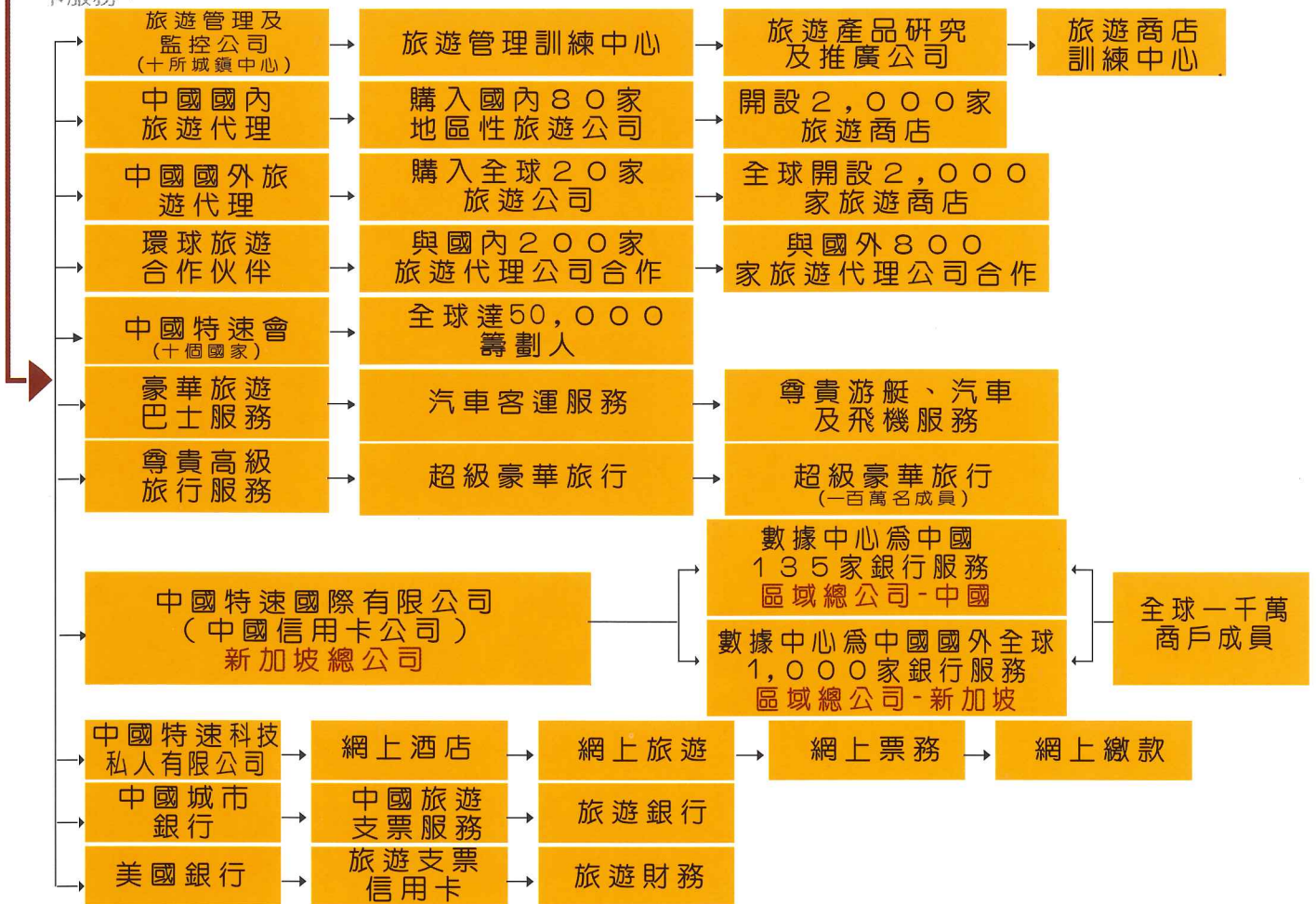
本公司旗下的附屬公司將提供全面及多完化的旅遊服務、旅遊支票及信用卡服務。

中國特速旅遊

本公司將向中國客戶提供多種本地及外遊旅行服務。

中國特速會

為接近一千萬名會員提供尊貴和優越、會所設施及與全球購物服務。



中國國外旅遊代理

- 中國特速私人有限公司成員。
- 中國特速私人有限公司旅遊代理伙伴，持有5%-55%股權。
- 於每個國家擁有總公司，提供旅遊代理產品及監控服務中心。

中國國內旅遊代理

- 為國有自遊行旅遊公司提供服務。
- 與三家國有自遊行公司組成合營公司。

旅遊業財務融資服務

- 免費提供財務策劃
- 提供管理策劃
- 提供營運資金借貸
- 提供財務收賬服務
- 提供現有銀行額度再融資

* 本項目/計劃正在進展中並隨時作出修改。

其他公司



China Xpress & MasterCard

中國特速及萬事達卡

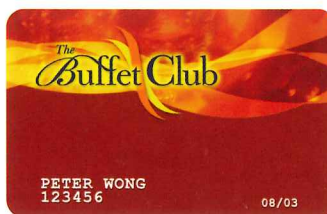
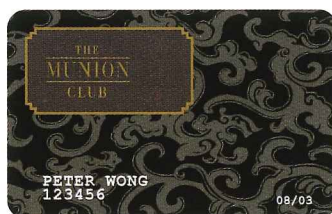


China Xpress will be a major shareholder of Online Credit Card Limited which carries out its Credit Card business in Hong Kong as a standalone card issuer and service provider for MasterCard cards, premium service credit cards, private label cards, charge cards and customised corporate financing.

Online Credit Card Limited intends to provide a credit card platform for all China Xpress members to facilitate cash flow and payment globally through a cobranded China Xpress MasterCard. The intended launching of a global Travel Miles Program for China Xpress members will enable the exchange of member's miles for airline tickets, hotel rooms nights, tours, restaurant spending credit and car services around the world.

中國特速將成為聯網信用卡有限公司之主要股東，聯網信用卡於香港為一獨立非銀行信用卡發行機構，主要業務為發行萬事達卡、尊貴服務信用卡、會員尊享卡、支賬卡及為企業提供度身訂造之財務融資。

聯網信用卡計劃推出一種全球性之中國特速聯營萬事達卡，為中國特速會員提供一個全球性之信用卡現金付款之交易平台。並計劃推出一個全球性之飛行里數計劃予中國特速會員，會員可使用飛行里數兌換為飛機機票、酒店房間住宿、旅遊團、餐飲消費優惠及汽車服務。



cXpress Members

中國特速會員



cXpress Global Members are members of cXpress without cXpress having share ownership in their individual travel companies. We expect to have 4,000 such members worldwide. We intend to have the Global Members pay a joining membership fee of US\$1,000 and an annual membership of US\$500 to enjoy and benefit from all the facilities offered by cXpress Travel every year. The intended benefits offered will be as follows:

中國特速全球性會員成員，其並無擁有個別旅遊公司股份。我們預算有4,000名環球會員。我們計劃為環球會員只須支付一次性一千美元之會員費和五百美元年費便可享用由中國特速旅遊提供如下構思/計劃之優惠：

Member's management support benefits 會員優惠

1. Access to Travel Agent Systems 可進入旅行社代理系統
2. Access to Airline Ticketing Systems 可進入航空機票系統
3. Access to Hotel Reservation Systems 可進入酒店房間預訂系統
4. Access to Package Tour Booking Systems 可進入旅行團預約系統
5. Access to Business Class Travel Systems 可進入商務旅遊系統
6. Access to Super Luxury Travel Systems 可進入高級豪華旅遊系統
7. Access to Special Occasion Travel Systems 可進入特別旅遊系統
8. Access to Travel Industry Payment Systems 可進入旅遊業支款系統
9. Access to Car Hire Systems 可進入汽車租借系統
10. Access to Travel Agent Account Systems 可進入旅行社賬項系統
11. Access to Broadcast Systems 可進入廣播系統
12. Access to Training Facilities 可進入訓練設施
13. Access to Competitive Products 可進入競爭產品消息

cXpress Franchise Travel Stores

中國特速特許經營旅遊商店



China Xpress Travel Pte Ltd. 中國特速旅遊私人有限公司
China Xpress Travel intends to operate 5,000 franchise travel stores in China, Asia and worldwide, providing credit card services, travel services and travel related products.
中國特速旅遊計劃於中國、亞洲及全球經營 5,000 家特許經營專門店，提供信用卡服務、旅遊服務及其他相關旅遊服務產品。



Benefits of owning a China Xpress Franchise Travel Store:

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Products - competitive, high margin and constant development of new products 2. Advertising and promotion - national and worldwide at bulk advertising rates 3. Unified management for all China Xpress Stores 4. Maximize investment returns 5. Finance - Franchise finance of up to 50% 6. Management training and yearly training upgrades 7. Yearly conventions for the China Xpress Group 8. Access to the China Xpress network to distribute your travel products 9. Financial planning and assistance for your store 10. 24 hour help and advice centre | <h3>經營/擁有中國特速旅遊特許經營商店之好處：</h3> <ol style="list-style-type: none"> 1. 產品-競爭性，高利潤及提供發展新產品 2. 廣告及推廣-以相宜優惠之價錢於國內及環球作廣告推廣 3. 統一管理 4. 最高投資回報 5. 財務上安排-可提供高達50%之特許經營融資 6. 每年提供管理會訓練 7. 週年聚會 8. 可透過中國特速網絡以分銷您的旅遊產品 9. 提供財務規劃及協助 10. 24小時求助支援中心 |
|--|--|



cXpress Management Training and Control Centre



China Xpress intends to open training centres in **10** major countries where cXpress has operations.

China Xpress Management Training Centres will provide training for new managers. Training encompasses travel business management, financial planning, knowledge of travel products and sales and marketing. The objectives of the Training Centres are to cultivate new managers to better manage their departments and ensure profitability.

It will offer a one time comprehensive training, ranging from starting a travel branch or franchise to a wholesale operation. Additionally, refresher courses will be provided yearly and/or on request of all China Xpress associates, officers and members.

China Xpress Branch - Manager Training

The training centres will provide training for Branch Managers of China Xpress Travel companies. Training focuses on Branch Managers who have no experience in the travel business and refresher training for existing Branch Managers.

China Xpress Franchise Store - Store Training

The training centres will provide training for new franchisees. Training will include knowledge / know-how of travel business, management skills, systems and methodologies to ensure that the business is run professionally and profitably.

China Xpress - Specialised Project Training

The training centre will provide customised project training related to the tourism industry, which includes hospitality logistics, travel and tours, transportation and finance.

China Xpress - Travel Planner Training

The training centre will provide training to full and part-time planners handling individual, family and business travel. All planners are required to attend a refresher course conducted on a yearly basis.



中國特速管理訓練中心



中國特速計劃於十個主要國家開設培訓中心。

中國特速管理培訓中心將為新任經理提供訓練。訓練內容包括旅行業務管理、財政規劃、旅遊產品知識之銷售和營銷。培訓中心之宗旨為栽培新任經理，使其善於管理部門和確保盈利。

訓練中心將為分店經理提供一次性之全面訓練，範圍從旅行社分店開始或特許經營以至廣佈性經營。另外提供每年或者要求下提供進修課程與聯營機構、主任和會員〔如有需要〕。

中國特速分店-經理訓練

培訓中心將為中國特速旅遊公司之部門經理提供訓練。訓練主要集中為沒有旅行事務經驗之分店經理提供訓練，並為現有的部門經理提供進修課程訓練。

中國特速特許經營商店-店務訓練

培訓中心將為新特許經營者提供訓練。訓練將包括旅行事務、管理才能、系統和方法，以保證業務能於專業和盈利下經營。

中國特速-特別項目訓練

培訓中心將提供特別的旅遊業訓練項目，包括款待，旅行和遊覽，運輸及財務。

中國特速-旅遊安排規劃訓練

培訓中心將為全職及兼職之旅遊安排規劃者提供處理個人、家庭和企業旅行之訓練。所有旅遊安排規劃者要求每年進行進修課程訓練。

cXpress Strategic Shareholders



cXpress' planned strategic shareholders will include:

1. People's Republic of China state-owned travel agents

Top PRC state-owned travel and tourism corporations, controlling a significant portion of China's organised tours.

2. People's Republic of China privately owned travel agents

China has over 13 provinces and 450 cities and in order to attain full geographical coverage, cXpress plans to have over thousands smaller travel agents as shareholders.

3. USA and Canada travel agents

The United States of America and Canada have high frequency travellers and family holiday planners. cXpress plans to have strategic shareholders to promote and provide global cross sale facilities.

4. Asia travel agents

As a result of the People's Republic of China opening up to the world and lower airfares in Asia, Asia is becoming more convenient with business and holiday travellers commuting frequently.

5. Europe travel agents

We plan to have European travel and tour agencies as partners to better service our outbound tours in Europe and also serve as a marketing arm for our Asian tours.

6. Far East travel agents

With countries like Korea and Japan being Asia's popular destinations, we will have agencies in these countries as strategic shareholders to service the cXpress group of members.

7. City banks in all the People's Republic of China major cities

cXpress will have partners and shareholders in over 100 city banks in the People's Republic of China to promote cXpress credit cards and its banking services.

8. Commercial banks that are operating outside China

cXpress intends to have over 1,000 commercial banks as cXpress members outside the People's Republic of China.

9. Hotel reservation system partners

cXpress will have global strategic partners and shareholders specialising in hotel room wholesale for the travel industry. Preferred rates will also be offered to all cXpress members and partners.

10. Hospitality business partners

cXpress will have hotel owners, operators, investors and management companies as its strategic shareholders.

11. Hotel logistic partners

cXpress will have strategic partners that offer a full-range of logistic services from B.O.T. to all other hotel related businesses.

12. Transport business partners

cXpress will have strategic shareholders in the car hire, coach transport and transport logistic businesses.

中國特速策略性股東



策略性股東：

1. 中國國企旅行社股東

中國特速之策略股東包括預級之國企旅行社。彼等控制國內相當大比重之旅行團。

2. 中國私有旅行社股東

中國擁有十三省及四百五十個城市，爲了獲得充分的地理覆蓋，中國特速計劃引入數以千計之小型旅行社代理作爲股東。

3. 美國及加拿大旅行社股東

美國和加拿大乃世界上最頻繁之旅行家和家庭假日旅行之國家。中國特速計劃有策略股東以促進和提供全球性交換銷售設施。

4. 亞洲區旅行社股東

由於中國對外開放及亞洲區之機票票價更爲廉宜，使亞洲區之商務及家庭假日旅遊更爲頻繁。

5. 歐洲旅行社股東

我們計劃與歐洲之旅行社及遊覽代理合作成商業夥伴，以提供更佳之歐洲對外之旅遊服務，並與亞洲區之遊覽團連結成一條龍式營銷網絡。

6. 遠東區旅行社股東

韓國及日本乃亞洲區喜愛之旅遊國家，我們將與該等國家之旅行社結成策略性股東。爲中國特速集團之會員提供服務。

7. 中國主要城市內之城市銀行股東

中國特速將與國內一百個城市之城市銀行夥伴成爲合作股東以推廣中國特速信用卡及其銀行業務。

8. 中國以外之商業銀行股東

中國特速計劃於國外開設超過1,000間之中國特速會員商業銀行

9. 酒店預訂房間系統股東

中國特速擁有專門於酒店房間住宿之全球性策略性夥伴和股東，爲旅遊業及會員提供優惠價格之酒店房間。

10. 酒店商務行業股東

中國特速將與酒店經營者、投資者和管理公司合作成策略性股東。

11. 酒店物流股東

中國特速將與策略性夥伴提供全面之物流及相關系統服務。

12. 商務運輸股東

中國特速將有汽車出租，旅遊車運輸及運輸物流業之策略性股東。

cXpress Partners

中國特速合作夥伴



China Xpress Partners and Franchise Benefits

中國特速旅遊合作夥伴及特許經營者之優點

China Xpress Travel partners will enjoy the following benefits

中國特速旅遊夥伴將可享有以下之優惠

Partner benefits 夥伴優惠

1. Access to travel news updates 可進入資訊情報更新
2. Access to new products 可進入新產品資訊
3. Access to joint group advertising 可進入聯合廣告之刊登
4. Access to cross selling facilities among members 可進入會員相互交流設施
5. Access to competitive products 可進入競爭性產品
6. Access to receivable financing 可進入應收賬貸款
7. Access to purchasing of acceptable receivables 可進入收購合理應收賬
8. Access to working capital facilities 可進入營運資金服務
9. Access to banker guarantee facilities 可進入銀行保證服務
10. Access to capital by subscription of new shares from travel agencies
可進入由旅行社代理認購發出新股份之資金

Partner management benefits 夥伴管理上優點

1. Access to Travel Agent Systems 可進入旅行社代理系統
2. Access to Airline Ticketing Systems 可進入航空機票訂位系統
3. Access to Hotel Reservation Systems 可進入酒店房間預訂系統
4. Access to Package Tour Booking Systems 可進入旅行團預約系統
5. Access to Business Class Travel Systems 可進入商務旅遊系統
6. Access to Super Luxury Travel Systems 可進入高級豪華旅遊系統
7. Access to Special Occasion Travel Systems 可進入特別旅遊系統
8. Access to Travel Industry Payment Systems 可進入旅遊業支款系統
9. Access to Car Hire Systems 可進入汽車租借系統
10. Access to Travel Agent Account Systems 可進入旅行社賬項系統
11. Access to Broadcast Systems 可進入廣播系統
12. Access to Training Facilities 可進入訓練設施

cXpress Partners

中國特速合作夥伴



China Xpress Travel intends to invest into 4 levels of partnerships with travel companies globally. This creates a global selling partnership and the sharing of information and knowledge in an ever-changing travel industry.

中國特速旅遊計劃於全球之旅遊公司成爲以下4種不同程度之合作夥伴。此將創造一個旅遊業的全球性之合作夥伴及分享旅遊業資訊和知識。

The 4 levels of partnerships are as follow:

四個級別之合作夥伴

Level I - China Xpress Partners 第一級夥伴

China Xpress Group takes a 5% ownership in these travel companies. China Xpress does not participate in management or have any representation in these travel companies.

中國特速將投資5%股權於此等旅遊公司，並不會委派代表或參予此等公司之日常管理。

Level II - China Xpress Partners 第二級夥伴

China Xpress Group takes a 55% ownership in these travel companies. China Xpress reserves the right to participate in the management and have representation on the Board of Directors.

中國特速將投資55%股權於此等旅遊公司，將會保留權利參予此等公司之日常管理及委派代表入董事局。

Level III - China Xpress Partners 第三級夥伴

China Xpress Group takes a 55% to 95% ownership in these travel companies. China Xpress normally exercises such acquisitions on the request of the travel company or a partner who wishes to retire from the business. It is normally extremely difficult for a small individual travel business to carry on when an owner retires. However, with China Xpress already owning 55% in these travel companies, a decision to increase its ownership to 95% will be an easy one.

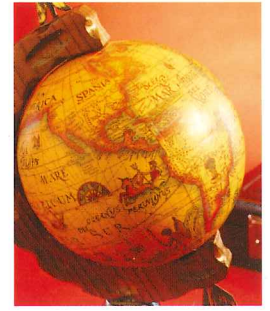
中國特速將透過收購投資55%-95%股權於即將退休之旅行社持有人。

Level IV - China Xpress Franchise Partners 第四級夥伴

China Xpress Group offers an owner-operator travel store under its China Xpress Franchise System. This makes owning a travel business easy and effective with franchisees focussing on sales and servicing of clients while China Xpress provides all other support functions to the business.

中國特速將提供一個中國特速特許經營之旅遊營運系統。中國特速將提供有關此等特許經營之所有業務上之協助。

cXpress 50,000 Travel Planners Worldwide



The world of travel services has become more complex and is ever-changing. Travellers seek affordability and value. At China Xpress Travel, we intend to have training centres providing our trainees with the best travel knowledge, tools and customer service skills before they are being officially certified as a full-fledged China Xpress Travel Planners.

At China Xpress Travel, we intend to offer the choice of a part-time and full-time planner. We expect the number to rise to around 50,000 worldwide.

Two different kinds of cXpress Travel Planners:

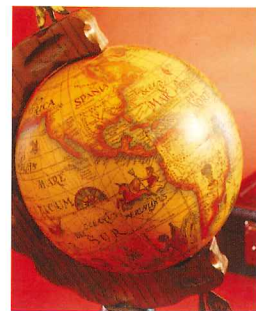
The Part-Time Planners

1. Visits client's homes to plan family holidays and yearly holiday budgets
2. Studies client's budget and needs to plan the best value holidays
3. Sells to friends, family and relatives and services your own community
4. cXpress will provide hotline assistance to you and all necessary tools to assist you in closing the sale
5. cXpress Travel will provide constant updates of hotel, travel, holiday and product special offers
6. cXpress Travel sets a new standard in the industry to service clients
7. All cXpress Travel planners are provided with laptop computers and access to our database to find the best deal for their clients
8. cXpress Travel - uniform and identity are a welcome sign of good friendly services
9. cXpress Travel service planners can have 3 assistant planners working as a unit
10. cXpress planners will be identified as global travel planner professionals

The Full-time Planners

1. Visit client's offices and plan their Company travel budget on a regular basis
2. Sometimes a full time travel planner can be stationed in a client's corporate headquarter to assist to bring down the cost of travel and record keeping
3. cXpress Travel will provide constant updates of hotel, travel, holiday and product special offers
4. cXpress Travel sets a new standard in the industry to service clients
5. cXpress Travel planners are provided with laptop computers and access to our database to find the best deal for their clients
6. cXpress Travel - uniform and identity are a welcome sign of good friendly services
7. cXpress Travel service planners can have 3 assistant planners working as a unit
8. cXpress planners will be identified as global travel planner professionals

五萬中國特速環球旅遊規劃員



旅行服務的世界不斷求變，旅遊家尋求支付能力和淨增值。中國特速旅遊計劃設立培訓中心為實習生於正式成爲一名優秀之旅遊規劃員前，提供旅行知識、工具和顧客服務技巧。

中國特速計劃提供兼職及全職旅遊規劃員，並預計可達約50,000名旅遊規劃員。

兩類中國特速旅遊規劃員：

兼職旅遊規劃員

1. 尊訪客戶住所爲其安排家庭渡假及年度旅遊消費預算
2. 爲客戶研究消費預算及安排妥善周詳超值之旅遊假期
3. 銷售對象包括朋友、家庭和親戚
4. 中國特速將提供熱線及一切所需之工具以協助完成銷售
5. 中國特速旅遊將定期提供酒店、旅遊、假期及旅遊產品之特別優惠信息
6. 中國特速設有業界新準則爲客戶提供服務
7. 所有中國特速旅遊規劃員均會攜帶提供之手提電腦以獲取資料，爲客戶找尋最佳旅遊產品
8. 所有穿著制服之中國特速職員乃優越友好服務之標誌
9. 旅遊規劃員由三位助理旅遊規劃員組成一服務工作小組
10. 中國特速旅遊規劃員可界定成爲一專業全球旅遊計劃者

全職旅遊規劃員

1. 定時尊訪客戶之辦公室以安排商務旅遊及消費預算
2. 旅遊規劃員可長駐於客戶之辦公室作旅遊消費預算及安排
3. 中國特速旅遊將定期提供酒店、旅遊、假期及旅遊產品之特別優惠信息
4. 中國特速設有業界新準則爲客戶提供服務
5. 所有中國特速旅遊規劃員均會攜帶提供之手提電腦以獲取資料，爲客戶找尋最佳旅遊產品
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cXpress International Card Clearance Centre 中國特速國際卡務結算中心



cXpress Credit Card International Clearance Centre 中國特速國際卡務結算中心

Our International Card Centre 國際卡務結算中心

Our global China Xpress Credit Card Clearance Centre is planned to be headquartered out of Singapore and will occupy a floor area of 100,000 sq.ft. It is here where all our global operation planning, execution and servicing of all China Xpress banks and non-bank members outside the PRC is intended to be carried out. This centre will employ 200 staff including 50 IT staff for its programmes, operations and maintenance work.

我們的全球中國特速信用卡結算中心總部計劃設於新加坡，佔地100,000平方呎。該中心將成為中國特速銀行和中華人民共和國之外非銀行成員一全球性之營運、執行及服務地方。這個中心將聘請200名職員包括50名電腦資訊科技職員為其之節目、營運和維護工作。

Our PRC Card Centre 卡務中心(中國)

Our PRC cXpress Credit Card Clearance Centre is planned to be based in Guangzhou. This centre is intended to provide all China Xpress Card services to all PRC banks. Services are planned to include card clearing, payment systems, bank card design, marketing and promotion programs, customer service, card launching, credit risk managing and credit cardholders' spending programs.

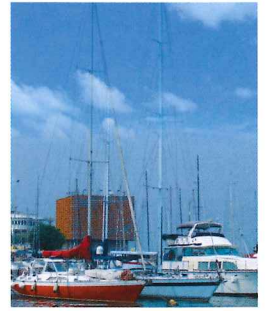
我們的中國的中國特速信用卡結算中心計劃於中國廣州設立。這中心對所有中華人民共和國銀行提供所有中國特速卡服務。計劃服務範圍從信用卡清算、付款系統、銀行卡設計、行銷和推廣節目、客戶服務、發卡、信用卡持有人之消費及信貸風險管理。

Our Hong Kong Card Centre 卡務中心(香港)

Our Hong Kong China Xpress Credit Card Centre and Online Credit Card Limited, a company controlled and managed by China Xpress Pte Ltd, plans to provide international debit cards, credit cards and prepaid cards to PRC members. This centre will not only design special segment cards for its China and global operations but also serves as a customer service centre to its PRC members in Hong Kong.

我們的香港中國特速信用卡中心及聯網信用卡有限公司(China Xpress Pte Ltd. 控制及管理之公司)計劃對國內會員提供國際支賬卡、信用卡和預付卡。這個中心不僅為它的中國和全球性操作特別設計專門之信用卡，而且對它在香港的中華人民共和國成員擔當顧客服務中心。

cXpress VIP Transportation 中國特速尊貴會員運輸服務



cXpress intends to provide the ultimate travel lifestyle. Corporations, families and individuals will have options to private transportation such as the followings :

中國特速計劃提供尊貴之旅行方式。公司、家庭及個人將可選擇以下之私人運輸，例如下列：

cXpress plans to provide all kinds of car rental services worldwide ranging from rental cars to chauffeur driven cars.

中國特速計劃提供各類型汽車出租服務，包括出租車及有司機接載客車。



cXpress plans to provide chartered yachts for special occasions; catering for 2 to 50 persons.

中國特速計劃提供出租遊艇作特別場合(20至50人)租用。

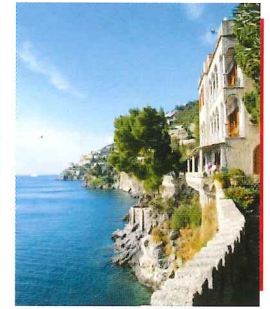


cXpress plans to provide chartered planes for special private trips; catering for 1 to 300 persons.

中國特速計劃提供特別私人的包機服務(1至300人)



cXpress VIP and Super Luxury Travel



cXpress intends to provide exclusive services and personalized arrangements in luxury and privacy for business travellers around the world.

In addition to creating itineraries, travel bookings and lodging accommodations, we will offer highly specialised personal and business travel services.



From planning and managing your company's business meetings, special events and incentive travel programs to detailed execution of your wedding and honeymoon arrangements and dream holidays, our dedicated staff and network of service providers will exceed your expectations.

cXpress Travel plans to have one million VIP and SLT members, most of our members will be referral members.

cXpress - VIP Individual travel and Business Travel

- Car - pick-up from home, hotels and airports
- Hotel - secure your preferred hotel and rooms
- Air-ticket - secure your preferred airline and seats



cXpress Travel - VIP family travel - Holiday

- Car - pick-up from home, hotels and airports
- Hotel - secure your preferred hotel and rooms
- Air-ticket - secure your preferred airline and seats
- Individually tailored guided local tours of place of interest
- Personal requirements on request



cXpress Travel - VIP - Business Travel

- For company's strategic yearly meeting
- For company's special award incentive travel
- For business executive travel

cXpress Travel - Super Luxury Travel

- Rolls Royce and Mercedes Benz car transfer
- Special all business class travel
- Special world luxury holiday
- Special super tour and place of interest
- Entertainment in the evening
- Special fine dining booking
- Total individual guided tour services
- Special request on travel - for children, senior and nurse on request



中國特速貴賓 及超級豪華旅遊



中國特速計劃為商業旅客提供全球性豪華及保密之專屬服務及個人化的安排。

除設定旅遊路線訂票及膳宿供應之外，我們將提供高度專業個人及商業旅行服務。

從計劃和處理貴公司之商業會議，特別事項和刺激的旅遊節目以致婚禮，蜜月旅行安排及夢想假日，我們熱忱的職員及服務供應者之網絡將令你喜出望外。

中國特速將擁有一百萬名貴賓及SLT會員，其大多數為推薦會員。

CX - VIP 個人旅遊及商業旅遊

- 選車 - 由住宅、酒店及機場
- 酒店 - 獲取您所喜愛之酒店及房間
- 機票 - 獲取您所喜愛之航空公司及座位

CX Travel - VIP 家庭旅遊

- 選車 - 由住宅、酒店及機場
- 酒店 - 獲取您所喜愛之酒店及房間
- 機票 - 獲取您所喜愛之航空公司及座位
- 本地團伴遊及地點興趣
- 個人要求



CX Travel - VIP 商業旅遊

- 提供予公司策略性週年會議
- 為公司提供特別獎賞之鼓勵性旅遊
- 為公司行政人員提供旅遊

CX Travel - 超級豪華旅遊

- 勞斯萊斯及平治房車接送
- 特別商業客戶旅遊
- 特別豪華環球世界之旅
- 特別超級遊覽及興趣地點
- 晚間娛樂
- 特別美好晚餐訂座
- 個人伴遊服務
- 特別要求 - 為子女、年長者及護士



cXpress Travel - Technology

中國特速旅遊 - 科技



China Xpress Technology will provide 中國特速旅遊 - 科技將提供

1. Travel Agent System 旅遊代理系統

Integrating all travel agents and provides travel products, pricing and all travel information inquiry.
綜合所有旅遊社及提供旅遊產品、價格及所有旅遊資料之查詢。

2. Airline Ticketing System 航空機票系統

Providing online booking, issuing and confirmation of airline tickets.
提供網上訂位、機票之發出及確認。

3. Hotel Reservation System 酒店房間預訂系統

Providing graphical views of hotel room and facilities, and allowing for online booking and reservation.
提供酒店房間及設施之圖像，並可透過網上預訂房間。

4. Package Tour Booking System 組合的旅遊售票系統

Providing package tour booking with detailed itineraries and places of interests.
提供包括詳細的日程和聞名的景點在內的組合旅遊售票。

5. Business Class Travel System 商業等級旅遊系統

Providing up-to-date travel information that allows business class groups to better plan their travel business door-to-door.
提供最新的旅遊資訊，可允許企業集團詳細計劃他們的商業行程。

6. Super Luxury Travel System 超級豪華旅遊系統

Providing luxury services to travelers seeking comfort and relaxation and for special wealthy travelers that demand luxury. We will design million dollar tours and travel.
為要求舒適和放鬆的旅客和為特別富裕的旅客提供豪華服務。我們設計百萬元之遊覽及旅行。

7. Special Occasion Travel System 特別場合旅遊系統

Providing infrequent travelers with low cost travel packages for trips like special corporate travels, family functions and organized business occasions.
提供不經常旅行的旅客以低成本套裝旅遊，例如特別公司旅行、家庭活動和企業組織的慶典。

8. Travel Industry Payment System 旅遊業付款系統

Providing easy payments using smart cards, credit cards, debit cards, and mobile payment systems.
提供使用智能卡、信用卡、支賬卡，和流動付款系統的容易付款

9. Car Hire System 汽車出租系統

Providing information on car rentals, type of cars, availability, schedule and cost.
提供汽車出租，汽車類型，可供租用情況、日程表和費用等資訊。

10. Travel Agent Account System 旅遊社帳戶系統

Providing daily, weekly, monthly and yearly financial consolidation on request.
應要求提供每日，每週，月度和年度財政合併

11. Broadcast System 廣播系統

Providing instant email broadcast of information on special airfare, promotion tours, places of interest, special packages, loyalty programs, etc to clients who are members of China Xpress Club.
提供在特別飛機票價、旅遊推銷、聞名的景點，特別旅遊套裝等即時資訊電子郵件廣播給中國特速會的成員的客戶

cXpress - Finance for the Travel Industry 中國特速 - 旅遊業融資信貸



cXpress PRC Banks 中國特速銀行(中國)

China Xpress group intends to acquire interests in the People's Republic of China banks to provide banking facilities to the under served travel industry in the People's Republic of China. Such a move is in line with the country's policy to boost their tourism industry. China Xpress Group intends to acquire a majority interest before 2006 and expects to increase shares to an absolute control position. This will allow the China Xpress Group to ultimately re-focus the bank's business towards tourism and convert it to become a Tourism Bank, a brand new concept in the PRC banking industry. The banks will specialise in providing travellers' cheques, hotel financing, transport vehicle financing, travel agent receivable financing and other travel related financings.

集團打算購入中國銀行股份以便對在中華人民共和國的旅遊業提供銀行信貸。這措施是根據每個國家的政策促進他們的旅遊業。集團打算在2006年之前購入多數權益和準備增加股份之控制權。這將允許集團重新聚焦在銀行的事務往最後之旅遊業和轉形成為旅遊業銀行——一個在中華人民共和國銀行業全新的概念。銀行將專注提供旅行支票、酒店財務、運輸財務，旅遊代理人應收帳款財務和其他旅遊相關的財務。



cXpress USA Banks 中國特速銀行(美國)

China Xpress group intends to acquire an interest in a United States bank so as to provide banking facilities for the under served travel industry in United States of America. The bank will specialise in providing travellers' cheques, hotel financing, transport vehicle financing, travel agent receivable financing and other travel related financing.

集團打算購入美國銀行股份以便對在美國的旅行業提供銀行信貸。銀行將專注提供旅行支票、酒店財務、運輸財務，旅遊代理人應收帳款財務和其他旅行相關的財務。



cXpress Hong Kong finance company

中國特速-信貸財務公司(香港)

Online Credit Limited is a finance company that specialises in the financing of travel companies in Hong Kong. We have been financing one of the top 5 travel companies in Hong Kong and assisting it through difficult times. We intend to extend such financing to small and medium sized travel companies in Hong Kong.

聯網信貸有限公司是專門對香港旅遊公司貸款的財務公司。我們提供貸款給一間在香港名列前茅五個旅遊公司和協助他們通過困難的時期。我們打算伸展這樣的財務貸款給在香港的中小型的旅遊公司。

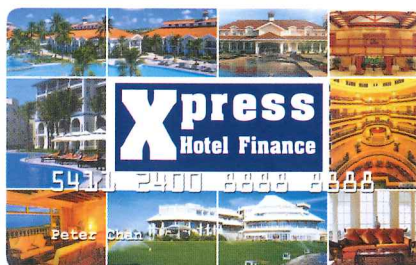


eBanker USA.com, Inc.

eBanker USA.com, Inc. is a global financial portal that provides specialised financial products for the underserved industries, including travel.

eBanker USA.com, Inc. 是一個提供專業財政產品的全球性財政門戶，為旅遊業提供的銀行信貸。

Hotel Finance & Investment 酒店財務及投資



Xpress Hotel Finance Pte Ltd.

The company intends to specialise in providing total hotel systems covering areas of finance, design, building, operating and transferring of hotels to hotel owners.

特速酒店財務私人有限公司

本公司計劃專門提供一站式酒店系統服務，範圍包括財務、設計、建設、營運及酒店移交及一切相關服務



Xpress Hotel Investment Pte Ltd.

Xpress Hotel Investment Pte Ltd. is a company that intends to specialise in operating hotels for single investors or investor groups, with planned guaranteed minimum returns of 2% to 5% per annum. The company will provide aggressive direct management of hotels to ensure investors' returns.

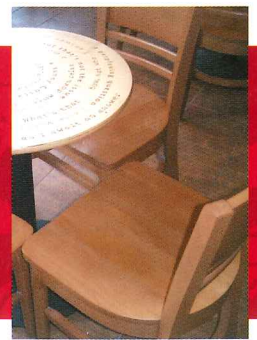
The company intends to purchase hotels from banks around the world who are restructuring their hotel loan portfolio. The company also intends to co-invest with partners in single hotel investments. We intend to provide regular and on demand investment reports to partners and investors. For managing the hotel fund the company plans on being rewarded a fee of 1% per annum after the investor receives their guaranteed return. The company is expecting to manage over US\$10 billion in hotel assets worldwide. We also plan to manage hotels on behalf of banks.

特速酒店投資私人有限公司

特速酒店投資私人有限公司專為有興趣酒店業的投資者提供高達二至五百分比的保證回報。而本公司提供優質的酒店管理模式可確保投資者有理想回報。

本公司計劃透過世界各地銀行所提供之需重組架構之酒店名單，作出合適之收購。本公司計劃與合作夥伴於單一酒店投資項目作出共同投資。並計劃為合作夥伴及投資者提供定期及(按需要)之投資報告。於管理酒店資金方面，本公司將計劃於投資者收取其保證回報後賺取每年百份之一的費用。公司預算全球超過一百億美元之酒店資產項目。我們亦計劃代銀行提供酒店管理服務。

Hotel Logistics, Clubs, Rooms and Stores 酒店款待、會所、房間及商店



China Hotel Logistic Pte Ltd. 中國酒店物流私人有限公司

The company intends to provide the following services: 本公司計劃提供以下服務

- ◆ Hotel finance and refinance services 酒店財務及再融資服務
- ◆ Hotel loan restructure services 酒店債務重組服務
- ◆ Hotel merger and acquisition services 酒店合併及收購服務
- ◆ Hotel project development services 酒店發展項目服務
- ◆ Hotel feasibility study services 可行性研究服務
- ◆ Hotel management services 酒店管理服務
- ◆ Hotel restaurant and catering services 酒店食肆及宴會服務
- ◆ Hotel central payment services 酒店中央付款系統
- ◆ Hotel upgrade design, renovation, fitting and furnishing services 酒店升級設計、裝修設備服務
- ◆ Hotel management and reporting systems 酒店管理及報表系統
- ◆ Hotel reservation systems 酒店預訂房間系統
- ◆ Hotel central purchase systems 酒店中央採購系統
- ◆ Hotel cost and efficiency studies 酒店成本及效率研究分析
- ◆ Hotel owner monthly profit and loss report systems 酒店每月損益報表系統
- ◆ Hotel security system services 酒店保安系統服務
- ◆ Hotel sales promotion services 酒店營銷推廣服務
- ◆ Hotel opening promotion services 酒店開幕推廣服務



Xpress Hotel Club Pte Ltd. 特速酒店會私人有限公司

The company intends to specialize in providing discounted hotel room rates to members in China and worldwide. Xpress Hotel Club Ltd. intends to build over a million members and partnerships with over 10,000 hotels.

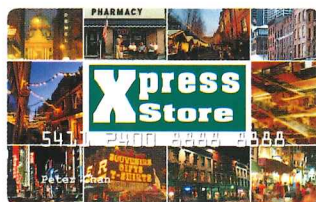
本會專為中國及全球會員提供特惠酒店房間服務，而我們目標為擁有超過一百萬會員及擁有超過一萬間合作伙伴酒店。



Xpress Room Pte Ltd. 酒店房間設計私人有限公司

The company intends to specialize in the designing of budget hotel room systems. We intend to guarantee on time and on budget delivery.

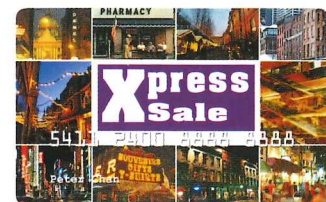
本公司計劃提供特別之酒店房間設計之預算系統，保證準時完成及符合預算



Xpress Hotel Store Pte Ltd. 特速酒店商店私人有限公司

Xpress Hotel Store Pte Ltd. intends to provide brand image design for stores worldwide including China. We intend to guarantee a total build out, on time and on budget.

特速商店酒店私人有限公司計劃司為中國及環球之連鎖店舖提供品牌及形象設計，保證準時完成及符合預算

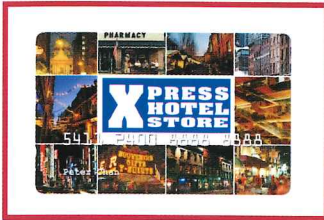


Xpress Room Sale Pte Ltd. 特速房間銷售私人有限公司

Xpress Hotel Room Sale Pte Ltd. intends to be a hotel room wholesale and retail company. It intends to market through its website and the travel industry to assist hotels to increase their occupancy rate.

特速房間銷售私人有限公司計劃成為酒店客房批發與零售公司。它打算對市場通過旅行業和其它的網站協助酒店增加他們的使用率。

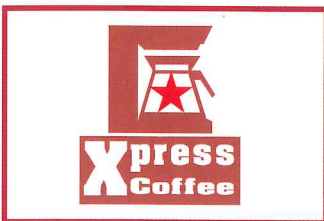
cXpress Hotel Stores 中國特速酒店商店



Xpress Hotel Store Pte Ltd.

特速酒店商店私人有限公司

Xpress Hotel Store Pte Ltd. intends to provide brand image design for stores worldwide including China. We intend to guarantee a total build out, on time and on budget. 特速酒店商店私人有限公司計劃為中國及環球之連鎖店舖提供品牌及形象設計，保證準時完成及符合預算。



Xpress Coffee

特速咖啡私人有限公司

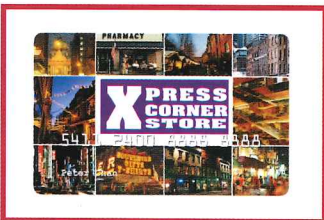
Xpress Coffee Pte Ltd. intends to offer a non-alcoholic trendy coffee and juice bars that focus on the younger generation. It intends to operate 500 bars in China and around Asia.

特速咖啡私人有限公司計劃經營時尚及年輕人的咖啡、果汁及酒廊給與非常年輕和要求無酒精的飲家。預計於亞洲及中國經營500家。



Xpress Travel Store

China Xpress Travel intends to operate 5,000 franchise travel stores in China, Asia and worldwide, providing credit card services, travel services and travel related products. 中國特速旅遊計劃在中國，亞洲和全世界經營5,000間特許經營權的商店，提供信用卡服務，旅行服務和旅行相關產品。



Xpress Corner Store Pte Ltd.

Xpress Corner Store Pte Ltd. intends to own convenience stores in hotels, for both hotel guests and visitors.

Xpress Corner Store Pte Ltd. 計劃在酒店裡擁有自己的便利店，為酒店客人和訪客服務。



Diamond Link Store Development Pte Ltd

名鑽坊專門店發展私人有限公司

Diamond Link intends to offer diamond jewellery stores in Hong Kong, Asia and China and intends to open 200 stores in China and worldwide. Diamond Link designs, manufactures and distributes through its franchise stores.

名鑽坊計劃於香港及中國經營珠寶鑽石專門店，將於中國大陸及全球開設 200 家分店。而產品的設計及製造及分銷珠寶將透過特許經營店推出市場。



Overnight Xpress Limited

隔夜特速有限公司

Overnight Xpress Limited is a subsidiary of China Xpress that intended to specialize in international overnight parcel and document collection and delivery services for airlines and freight carriers through China Xpress's planned 6,000 global travel agents locations. It intends to provide all local collection and delivery logistic services at very competitive prices. 隔夜特速有限公司是中國特速的一個子公司，計劃專攻國際的前一晚的包裹和文件收集而且遞送對於航空公司維修並且以6,000個中國特速旅行代理人全球的地點裝貨運送者。它以非常競爭的價格提供所有的地方收集和遞送後勤學者服務給收集和遞送。

cXpress Wealth Builder Pte Ltd.

中國特速創富私人有限公司

Xpress Wealth Builder intends to provide unique services to our shareholders, members, associates and affiliates. With support from the China Credit group of companies and affiliates we intend to provide fund management resources and assistance worldwide, to build on their wealth. This group of financial and investment companies includes, but is not limited to, the following companies and divisions:

中國特速創富將計劃向我們的股東、成員、聯營公司和會員提供獨特的服務。憑藉中國信貸集團旗下公司及會員之支持，我們將計劃提供環球性之基金管理資源及協助以累積財富。集團旗下之金融和投資公司，包括，但不限於，以下公司及部門：



American Pacific Bank
美國太平洋銀行



Online Credit Limited
聯網信貸有限公司



China Credit Holdings Ltd
中國信貸集團有限公司



eBanker USA.com, Inc.



China Credit Card Logistics Limited
中國信用卡物流有限公司



IPO Guarantee Services
新上市保證服務



Online Franchise Pte Ltd.
聯網特許經營權私人有限公司



China Credit Union Ltd.
中國信用社有限公司



Xpress Hotel Finance Pte Ltd.
特速酒店財務私人有限公司



China MBO Funding Services
中國管理層收購基金服務



China IPO Funding Services
中國新上市融資基金服務



Corporate Bridge
企業橋



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