
22 September 2023

To: Kenneth Lip Song Zhe

New Appointment

Dear Kenneth,

Congratulations! We are delighted to inform you that you will be appointed as **Analyst, Fraud Operations** effective October 1, 2023.

With the new appointment, you will report into Lim Zheng Yu, Financial Crime Compliance Manager. All the other terms and conditions of your employment agreement remain unchanged.

The primary duties and responsibilities of this position are set out in Schedule A.

Thank you for your commitment and we wish you a successful year.

Yours sincerely,



Amanda Tang
Head of People
You Technologies Group (Singapore) Pte. Ltd.

SCHEDULE A

Duties and Responsibilities

- Conduct ongoing fraud alert reviews to identify for fraudulent charges using Fraud Monitoring System (“FMS”) for our consumer and business segments in Singapore and regionally;
- Perform investigations and analysis of all cardholders disputed transactions and make appropriate decisions on next steps, minimising financial losses without compromising customer experience;
- Collaborate with other key business functions to ensure a smooth end-to-end internal process to achieve customer satisfaction and safeguard company’s and users’ interests;
- Proactively identify new fraud patterns, fraudulent merchants and merchant/acquirer points of compromise for reporting to the Team Lead for remediation measures;
- Perform any other ad-hoc compliance duties as may be assigned from time to time.