



OCTOBER 2023
ISSUE 79

A Hong Leong Group
E-Newsletter

highlights



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live



M Social Phuket Transforms Patong Hospitality With Stunning Elegance

Phase One to open on
November 16.

M Social Phuket is a stylish upscale hotel where travellers can immerse in the tropical vibe of Southern Thailand

M Social Phuket is set to welcome guests with the first phase opening on 16 November 2023. Situated just steps away from Patong Beach with trendy bars, shops and restaurants in the heart of Patong in Phuket, Thailand, M Social Phuket combines trendy aesthetics, modern amenities, and seamless technology to redefine the way travellers experience Phuket.

The interiors present a harmonious fusion of present-day aesthetics and infectious vitality, promising guests a visual feast and an intimate embrace. Whether it's the bustling lobby or the panoramic rooftop, each space within the hotel is curated to foster creativity and inspiration. Guests can pamper themselves with state-of-the-art amenities, including digital concierge kiosks, an indulgent day spa, refreshing outdoor pools, and an avant-garde fitness arena.

With a total collection of 418 Social Rooms and Suites, each room is a blend of chic design and functionality with colourful interiors that fuse modern aesthetics and vibrant energy. Guests are treated to the lavish comfort of Christian Lacroix bathroom amenities, adding an extra touch of luxury to their stay.



The hotel lobby's modern design seamlessly blends sleek, contemporary furnishing with warm, inviting elements, providing a welcoming experience to all guests.



live

Setting the bar even higher in hospitality, each room is equipped with Phuket's debut AI voice-controlled assistant, ensuring guests command personalized luxury in a mere whisper.

"M Social Phuket is not just a hotel; it's a lifestyle. Our commitment to providing a unique and tech-savvy experience, along with our vibrant design and exciting amenities, sets us apart in the hospitality industry. We look forward to welcoming travellers from around the world to experience the M Social difference," said Mr Saurabh Prakash, Group Senior Vice President, Commercial, Millennium Hotels and Resorts.

Culinary connoisseurs are in for a treat at M Social Phuket. The signature **Beast & Butterflies restaurant**, bathed in ambience, transitions from a breakfast paradise to an evening culinary theatre. As night descends, patrons can bask in the euphoria of tantalizing seafood, curated wines, and invigorating tiki cocktails. For sushi aficionados, **Bincho Izakaya** offers a dance of flavours with handcrafted sushi, exotic cocktails, and an array of premium sakes.

The hotel's enchanting pool bars, **Sun-Kissed** and **After Glow**, are idyllic havens for guests seeking a slice of paradise with stunning views of the Andaman Sea. In the evening, the pool bars transform into lively hubs of entertainment with DJ parties.

For events, the sun-drenched Rhythm Ballroom offers versatility. Whether an intimate corporate meet or a grand soiree, this venue is a dream canvas for every occasion.



The 418 suites and guestrooms are Instagram-able sanctuaries of relaxation, allowing guests to unwind in style.

"We are delighted to welcome the world to M Social Phuket, which introduces our vibrant lifestyle brand to Thailand for the first time. At M Social Phuket, we believe in the power of open hospitality, where all are welcomed, embraced, and cherished. Our commitment to providing a warm, inclusive, and memorable experience is at the heart of everything we do. Every guest is not just a visitor but a valued member of our extended family, and we are committed to ensuring their stay is nothing short of exceptional," said Mr. Pjey Mayandi, General Manager of M Social Phuket.

M Social Phuket becomes the sixth M Social hotel globally, joining properties in top destinations such as Singapore, Paris and New York. This also marks Millennium Hotels & Resorts' inaugural hotel in Thailand.

For more information and reservations, please visit www.msocial.com/phuket. My Millennium members enjoy 15% off stays, 4X points and THB300 dining credit for bookings made by 31st March 2024. Terms apply.



live



Savour Authentic
Northern Indian
Cuisine At
MHR's First
Indian Restaurant
In Asia Pacific

Opening special at 50% for all
HLGSRC members!

Encapsulating the authentic tastes of North India, SanSara (or 'to flow' in Sanskrit) takes the casual diner and food connoisseur on a gastronomic voyage to the cultural influences of Awadh region at Grand Copthorne Waterfront Hotel.

Welcome to SanSara, where the region's diverse cultures and cuisines converge for an authentic rendition of Awadhi food and drink, created by Chef Akhilesh Pathak.

Located at the recently refurbished Grand Copthorne Waterfront Hotel, SanSara is Millennium Hotels and Resorts' (MHR) first Indian restaurant in Asia Pacific. In Europe, MHR's other Indian restaurant, Bombay Brasserie at Millennium Gloucester London Kensington, serves a diverse mix of Indian and southern European cuisines with influences that include Bombay, Parsis, Bengalis and Portugal.



Hailing from the Awadh region, Chef Akhilesh Pathak has created signature favourites inspired by Mughal, Turkish and Persian cuisines for SanSara's menu.

Awadhi cuisine is a cuisine native to Lucknow city in the Awadh region in Northern India. The cooking patterns of Lucknow are similar to those of Central Asia, the Middle East, and Northern India and Western India with the cuisine comprising both vegetarian and non-vegetarian dishes. The Awadh region has been influenced by Mughal cooking techniques (cooking on dum or what's known as dum pukht, slow cooking, smoking, mixing of meat and shaping them on skewers).

Embark on a journey of discovery through the ancient roots of Awadhi cuisine, dating back to over 5,000 years ago with influences from all across North India. Paying homage to the elements of Mughal, Turkish and Persian cuisines, Awadhi cuisine is well-loved for its melt-in-the-mouth flavours and the complexity of spices in every bite.



The dishes include Awadhi Gosht Biryani (centre photo), tender lamb with saffron-infused basmati rice, and Kumbh Galouti (right photo), a mushroom delight that melts in the mouth.

Spanning a selection of a la carte and set menus with plenty of vegetarian and non-vegetarian options, Master Chef Pathak's signatures include:

- **Kumbh Ki Galouti** – adapted from a royal recipe where a prince was said to have lost his teeth and demanded for soft food. This dish is made with minced button mushrooms, saffron, cajun spice and galouti masala on a bed of soft paratha, that melts in the mouth.
- **SanSara-E-Lazeez Maas** – a slow-cooked lamb curry simmered in rich, flavourful gravy and enhanced with distinct blend of spices.
- **Awadhi Gosht Biryani** – featuring fragrant basmati rice, embellished with the richness of saffron and delicious lamb that delicately falls apart.
- **The Murgh Paan Kebab** – meticulously layered with tender chicken breast, saffron, textural betel leaf and an assortment of spices—the heat is doused with dollop of Greek yoghurt.
- **Malai Soya Chaap Kebab** (vegetarian cousin of Murgh Paan Kebab) – a creamy blend of freshly made soya, cream cheese, cashews and spices.



The Sansara E-Lazeez Maa (left photo) is a meat delicacy simmered in rich, flavourful gravy, a true testament to Northern Indian cuisine. The Murgh Paan Kebab (right photo) is sublime blend of chicken, paan (or betel leaf), and spices, grilled to perfection.



live

“We are beyond excited to welcome guests to SanSara, encapsulating the true taste of North India. We want our guests to feel at home while experiencing robust flavours and a culinary experience like no other when they walk through the doors. The restaurant not only complements our diverse portfolio at Grand Copthorne Waterfront but also embodies our commitment to offering exceptional culinary experiences, featuring global flavours to suit every palate,” said Mr Saurabh Prakash, Group Senior Vice President, Commercial, Millennium Hotels & Resorts.

“The opening of SanSara is a refreshing addition to the global cuisines we have on offer at Grand Copthorne Waterfront,” says Mr Andrew Tan, General Manager, Grand Copthorne Waterfront Hotel Singapore. “While we play host to international guests who are in search of culinary adventures here in Singapore, we look forward to also welcoming our local guests and offering them an authentic taste of Awadhi cuisine, right in the heart of Robertson Quay.”

For more details, visit <https://www.millenniumhotels.com/en/destinations/asia/singapore/grand-copthorne-waterfront/dining/sansara/>.



SanSara is a modern 60-seater restaurant complete with beautiful murals of India's ancient landscapes (left photo), a show kitchen and floor-to-ceiling glass windows providing unblocked views of the Singapore River.



live



Two's A Party: AsiaOne Names St Regis And W Hotel As The Best Hotel For Staycation!

Well-known for their luxurious experience and amenities, The St. Regis Singapore (left photo) and W Singapore-Sentosa Cove (right photo) won readers' hearts of online media platform AsiaOne, and named best staycation spots in Singapore.

Sometimes it's easier to retreat into a lovely hotel room for a day and just forget the world.

How about a reset with the best staycation spots in Singapore? We are talking about immersing ourselves in nature, island getaways, and some pampering - because you deserve it!

AsiaOne, a Singapore media outlet, recently featured a list of hotels in Singapore that give you the absolute treat you deserve. No prize for guessing, it's St. Regis and W Singapore that made the list!

The St. Regis Singapore



What better way to pamper yourself than letting St. Regis Singapore be your luxury home away from home and enjoy the St. Regis Butler Service available any time, day or night!

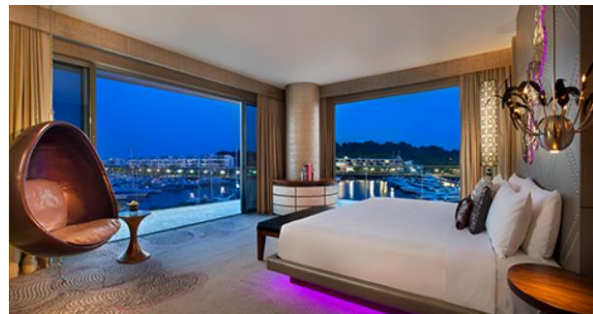
The St. Regis brand is practically hotel royalty, its understated beauty apparent throughout the 299 rooms and suites at this exquisite property.

Think customised furniture, lush fabrics, and every conceivable amenity to ensure yourself a comfy stay. Their signature Butler Service - including packing and unpacking, as well as hot beverage service - is offered to all guests as they anticipate your individual preferences.

You can also find over 70 rare artworks by celebrated artists like Georgette Chen, Marc Chagall, and the Picasso. When hunger strikes, savour delicious epicurean experiences at award-winning Chinese restaurant Yan Ting and tipples at the exquisite Astor Bar.

Oh, and when's the last time you went to admire the flora at the nearby Singapore Botanic Gardens?

W Singapore - Sentosa Cove



Live it up and experience life in W Singapore - Sentosa Cove, the luxury lifestyle icon located on a tropical island paradise with stunning Marina views and surroundings. At the island, you can redefine contemporary sophistication whatever you want, whenever you want it, and however you want!

A staycation in Sentosa might just be the best kind.

Nestled within the idyllic Sentosa Cove - where many of the island's best dining spots are located - is W Singapore, a trendy hotel where the rooms are massive and vivid with style.

All stays come with daily continental breakfast at the kitchen table, and you can also dine at SKIRT, reputed to be one of the best steakhouses in the city. At the lobby, the sophisticated WOOBAR sets the scene for smooth grooves and inventive cocktails, while the gargantuan WET Pool means you can lounge away all day and night.

The ultimate cherry on the cake? With AWAY Spa's treatments, you'll wonder if you actually are in Singapore, or in the tropics far away.



live



M Social Hotel Times Square: New York's Coolest Hotels In 2023

Experience M Social New York's electricity in the heart of Manhattan, Times Square Theater district. The hotel is within walking distance to New York's best attractions, including Central Park, and 5th Avenue.

If you're planning a trip and want to find a unique, trendy, and extraordinary place to stay, from intimate quirky boutiques to modern shiny high rises, **M Social Hotel Times Square** was named one of the coolest hotels in New York!

A hotel perfect for Gen Zs and Millennials, this upbeat and colourful hotel epitomises its buzzy Times Square surroundings.

The location is a huge draw, the center of all the action and surrounded by incredible bars, restaurants, theaters, and blingy bright lights galore.

The style at the 4-star highly highly-rated M Social Hotel Times Square is contemporary with creative, quirky details, and the lobby and other shared spaces offer some wow-inducing modern design and feature floor-to-ceiling glass windows for some of the best views in Times Square.

Guest rooms are bright and modern with fabulous city views (and a choice of direction) with modern amenities.

Other highlights include the cutely named Beast & Butterflies restaurant and bar which serves up world cuisine, wine, and signature drinks (make sure you try the Butterfly Kisses cocktail!) all while offering fabulous city views and the impressive heated outdoor terrace where you can dine alfresco or sip on cocktails. Just like its name suggests, there's an emphasis on being social here. You have instant access to centrally located attractions and gorgeous ultra-modern surroundings... you may just make some new friends too!



A private oasis perched above the electrifying hustle and bustle of Times Square, Beast & Butterflies invites you to lounge, gaze, dream and enjoy cocktails & bites in a vibrant atmosphere inspired by the wonders of New York City.



live



A Relaxing Harbourside Dinner At The Chelsea Harbour Hotel's Estiva Terrace

Serenity with a touch of luxury, Estiva Terrace restaurant at The Chelsea Harbour Hotel sits right in the heart of the majestic view.

A food reviewer from News Shopper UK recently visited Estiva Terrace at The Chelsea Harbour Hotel and enjoyed a serene evening of dinner and drinks by the harbourside.

The food reviewer recounted her experience at the restaurant:

The restaurant attached to the Chelsea Harbour Hotel is just around the corner from Imperial Wharf overground station and you can feel that the atmosphere is luxurious and relaxing. I loved getting to enjoy my dinner whilst overlooking the gorgeous boats and the peacefulness of the marina.

The staff at the Estiva Terrace made my experience truly special, consistently checking in and making sure that we had everything we could want. Before dinner even started, we were brought an amouse bouche listed on the menu as the chef's choice.

It was a dainty piece of focaccia topped with sundried tomato, olives and burrata garnished with basil and was a delicious way to kick off the evening.

To start, my friend and I both chose the seared scallops which came with peas and asparagus.

The dish was fresh and summery, and we were kindly offered a glass of champagne to go with it.



Perfectly seared scallops resting on the green backs of peas and asparagus, elegantly plated against a clean black plate.



live

Then we moved on to the main course, and we opted for the stone bass with cherry tomatoes, capers and olives.

Much like our starter, this was fresh, light and summery.

I am an avid tomato lover so this was a meal of dreams for me and the fish was flaky and moist.

After our main course, we just about had room for dessert. I was excited to try the vanilla pannacotta with fresh fruit which was rich, sweet and creamy – it definitely did not disappoint.

My friend who adores coffee unsurprisingly chose the homemade tiramisu which she absolutely loved.

After dinner, we chose to have a few more drinks outside on the balcony overlooking the harbour as the sun went down.



Fresh from the ocean and the summers of tomatoes, the stone bass is heavenly and sparks off fireworks on taste buds.



There is always a second stomach for dessert, the perfect ending to great food, service, and ambience!

There are heaters out on the terrace so even when the sun went in, we could continue to keep warm and continue enjoying our evening.

The Estiva Terrace is a classy spot with amazing food and incredible service, but the backdrop of the Chelsea Harbour is what makes it truly special to me.



live



Magical Love:
A Romantic
Qixi Festival,
Chinese Valentine's
Day
At Grand
Millennium Beijing

The Qixi Festival, also known as the Qiqiao Festival, is a Chinese festival celebrating the annual meeting of Zhinü and Niulang in Chinese mythology. A celebration of romantic love, the festival is often described as the traditional Chinese equivalent of Valentine's Day.

For all dating couples and singles, celebrating Qixi Festival begins with choosing the right venue for a romantic evening and a dinner date.

Grand Millennium Beijing, located in the city's central business district, was a popular choice for those who are looking to savour the charm and vitality of the metropolis on this special occasion.



The majestic and grand entrance at the Grand Millennium Beijing will boost you up with extra brownie points.

To spice up the love-in-the-air for couples, the hotel served up a five-course festive dinner at its restaurant, The Corner Bistro, which included Parma ham salad, lobster bisque, and grilled Australian rib eye. Desserts such as mille-feuille, French opera cake, and chocolate mousse offered a delightful and indulgent end to the meal.

For couples with a preference for Chinese cuisine, the hotel's Yaochi Chinese restaurant crafted a special Qixi menu featuring authentic Cantonese dishes such as braised beef ribs with black pepper sauce, fried prawns with truffle and double-boiled abalone soup with bamboo fungus.

Couples can feel their blood pumping through their heart and veins as they walk into a red velvet restaurant, signifying love.





Singapore Blows Up WWII Bomb Unearthed At The Myst Work Site

A 100kg World War II aerial bomb was discovered last month at the construction site of CDL's The Myst condominium. It was deemed unsafe to move. (Credit: CNA/Marcus Mark Ramos)

A World War II bomb relic found at CDL's The Myst condominium construction site was recently disposed on 26 September 2023 following two controlled detonations.

According to historians and analysts, the 100kg Type 94 or Type 1 war relic that was discovered on 20 September during excavation works, was likely dropped during the Battle of Bukit Timah in February 1942, the final stage of Singapore's fall to the Japanese. Singapore was occupied by the Japanese from 1942 to 1945 during World War II.

The relic was probably a high explosive bomb deployed by an aircraft supporting then Imperial Japanese Army on the ground and likely contained about 47kg of explosives, enough to destroy a block of flats.

The bomb is not the largest to have landed in Singapore. Bigger bombs weighing up to 250kg were dropped by the Japanese during their three-month Malayan campaign.



Military personnel carrying sandbags into the construction site while the police set up a 200m cordon around the war relic with road closures.



work

About nine hours after a mandatory evacuation that began before 8am, more than 4,000 residents were allowed to return home at around 5pm after the completion of safety checks.

The bomb was successfully disposed by the Singapore Armed Forces after two detonations. The first that took place at 12:30pm was marked by a loud blast and plumes of smoke, followed by a second detonation at 1:45pm, with the explosion displacing sandbags and dirt.

Aside from some cracked glass, dislodged plaster from ceilings and fallen light bulbs, no structural damage was reported in the surrounding area's buildings.



Two detonations took place at 12:30pm and 1:45pm by the Singapore Armed Forces.



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Rising Cost Of Living And Retirement Top Financial Concerns For Singaporeans

Rising cost of living, retirement and daily expenses are among Singaporeans' key financial concerns.

According to a recent consumer survey by Hong Leong Finance (HLF), the rising cost of living, having sufficient funds for retirement and daily expenses are the top three financial challenges faced by Singaporeans today.

Nearly 1,100 Singaporeans over 18 years old were sampled in HLF Consumer Financial Survey 2023, based on nationally representative quotas by age, gender and race. Through the survey, respondents provided insights across their financial challenges, retirement planning, saving habits, and preferences in a savings account.

Top 3 Financial Challenges



HONG LEONG FINANCE

Coping with rising cost of living in Singapore is voted the top of three financial challenges (66%), followed by Saving enough for retirement or future financial goals (53%), and Managing daily expenses and budgeting effectively (37%).





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Key findings from HLF Consumer Financial Survey 2023:

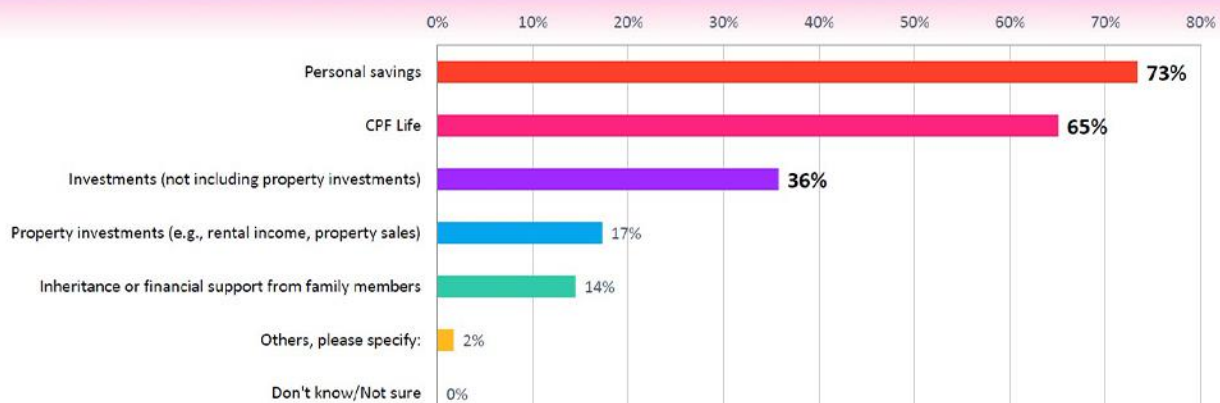
- Rising cost of living is voted the top of financial challenges (66%), followed by saving enough for retirement or future financial goals (53%), and managing daily expenses and budgeting effectively (37%).
- The top three sources of retirement funds are personal savings (73%), followed by CPF Life (65%), and non-property investments (36%).
- In general, almost half of the respondents (49%) indicated they are only able to save 10% or less of their disposable income.
- Nearly a quarter of the respondents (23%) expressed that they are likely to open a savings account within the next 12 months.
- A high interest rate is the topmost important feature preferred in a savings account. Channels for easy fund access via online or mobile banking and ATM or branch also feature with high priority.
- Interestingly, unlike other age groups, respondents in the 25 to 34 age range place higher priority (48%) on straightforward interest rates without specific conditions over channels for easy fund access.

Top 3 Retirement Funds Sources



HONG LEONG FINANCE

The top three sources of retirement funds are Personal savings (73%), followed by CPF Life (65%), and Investments (not including property investments) (36%).



Mr Ang Tang Chor, President of Hong Leong Finance said, "The HLF Consumer Financial Survey 2023 provides valuable insights into the financial challenges faced by Singaporeans today. Coping with the rising cost of living is hard. Almost half of the respondents have only been able to save 10% or less of their disposable income. Yet, personal savings is the key source of retirement funds for all. To address these concerns, we have designed HLF Premium SAVER, a savings account with high daily interest rates, no fall-below fee and other benefits that are important to consumers, to help them manage the rising cost of living in an inflationary environment and support them in saving for their retirement. What's more, the account is simple to operate with no strings attached, making savings easy for everyone."



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CDL Makes Largest Private Rented Sector Investment In Tokyo

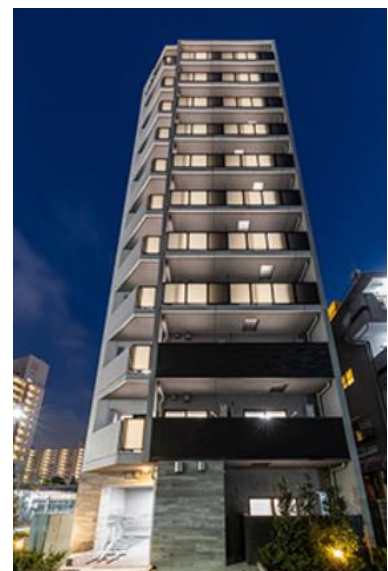
The portfolio of 25 freehold assets includes (from left to right): QUALITAS Tabata (26 units), QUALITAS Hadayama (38 units) and QUALITAS Minami-Oi (81 units).

CDL has enlarged its Private Rented Sector (PRS) portfolio in Japan by investing in 25 high-quality freehold residential assets for JPY 35 billion (approximately S\$321.9 million¹). These properties comprise a total of 836 units (including four retail units) and mark CDL's largest PRS transaction in Japan. The interests in the properties were purchased from affiliates of BGO, a leading global real estate investment manager.

With an average age of less than two years, the portfolio of 25 assets in Tokyo's 23 wards is conveniently located within a 10-minute walk from a train station. Three of the assets are in ultra-prime residential areas within Tokyo's central 5 wards. Given their strong locational attributes, the portfolio enjoys an average committed occupancy rate of around 97% and stable rental income.

CDL has been strategically expanding its foothold in Japan's PRS market. This investment marks the Group's first foray into Tokyo's rental housing sector, following its successful PRS ventures in Osaka and Yokohama. The Group's first PRS project in Japan, Horie Lux in Osaka, was acquired in 2019.

With its enlarged PRS portfolio in Japan, CDL is well-positioned to benefit from a recovering economy, rising wages and a post-pandemic resurgence in net migration into Tokyo, all of which are fuelling demand for rental accommodation. Amidst the current global uncertainty, Japan has become an attractive destination for global institutional investors, securing the portfolio's potential to benefit from both steady rental growth and sustainable capital appreciation.



Located in Ota-ku, Tokyo and completed in 2022, QUALITAS Kamata is a 30-unit property, 11 storeys tall and near the Kamata train station.



work

Mr Sherman Kwek, CDL Group Chief Executive Officer, said, “Japan’s favourable interest rate environment presents a timely and strategic opportunity for the Group to expand our residential rental portfolio through a rare off-market transaction for well-performing assets. Despite economic volatility over the past few years, our Japan residential portfolio has remained resilient, with stable rental growth and strong occupancy of above 95%. This investment marks the Group’s entry into Tokyo’s rental housing market, enabling us to further scale up in this asset class while leveraging on the sector’s strong growth potential. This move is aligned with our strategy of expanding in the global living sector to enhance our recurring income.”

Following the completion of the transaction, the Group’s Japan PRS portfolio located across Tokyo, Osaka and Yokohama has tripled to 38 assets² totalling more than 2,100 units and with an asset value of greater than JPY 70 billion (approximately S\$644 million¹).

¹Based on the exchange rate of JPY 100 = S\$0.9198

²Includes three pipeline assets in Yokohama and Osaka with deal completions in 2024



Located in Chuo-ku, Tokyo and completed in 2022, QUALITAS Nihonbashi Hamacho is a 12-storeys, 55-unit property, and near the Hamacho train station.



work



Our Developers Score Two Housing Sites At Lentor And Woodlands

The Champions Way GLS site is one stop away from Woodlands MRT station, which is connected to Woodlands Regional Centre with amenities such as Causeway Point, the largest shopping mall in the North, as well as Woods Square (pictured above), an integrated office development with retail and F&B.

Champions Way, Woodlands

City Developments Limited (CDL), through its wholly-owned subsidiary CDL Stellar Pte. Ltd., has been awarded the 99-year leasehold residential site at Champions Way in Woodlands. The developer submitted the highest out of six bids at S\$294,889,000 (or S\$904 psf ppr) in a highly contested tender and scored the site by a 8.3% margin versus the second-highest bid.

The 155,351 square feet (sq ft) site is conveniently located within a 2-minute walk of the Woodlands South MRT station on the Thomson-East Coast Line (TEL), which provides seamless connectivity across all MRT lines and direct train access to the Orchard and Marina Bay areas. The site is located in an attractive neighbourhood where amenities, green spaces, transport nodes and the upcoming Woodlands Health Campus development are all within a 10-minute walk. It is also one MRT stop away from Woodlands MRT station and Woodlands Bus Interchange. The site is easily accessible via major expressways, including the Seletar Expressway (SLE), Bukit Timah Expressway (BKE) and the upcoming North-South Corridor, scheduled for completion in 2029.

CDL plans to build four 11-storey blocks with about 350 residential units, a basement car park and an early childhood development centre on the site. This proposed development will be designed to achieve the BCA Green Mark Platinum (Super Low Energy) rating with Maintainability Badge, in line with CDL's pledge to reach net-zero carbon emissions by 2030.

Mr Sherman Kwek, CDL Group Chief Executive Officer, said, "We are delighted to emerge as the top bidder for this keenly contested site in Woodlands. Following a series of successful launches in Singapore, our inventory of launched projects has been reducing. This site will replenish our landbank and ensure a stable launch pipeline. It has been over a decade since a private residential project was launched in Woodlands, so this is a rare opportunity to create a vibrant and sustainable icon alongside the Government's rejuvenation plans. With its strong locational attributes and easy access to amenities, we are excited to transform the site into a thoughtfully designed landmark that will redefine and enliven the neighbourhood."



work

Lentor Central Parcel, Lentor Hills Estate



artist's impression of the upcoming Woodlands Regional Centre which will become home to new spaces for industry, research and development, learning and innovation. With the upcoming Thomson-East Coast Line (TEL) enhancing connectivity to key destinations in Singapore, Woodlands Regional Centre is poised to become the nexus of new opportunities for residents and businesses alike. (Credit: JTC Corporation)

Intrepid Investments Pte. Ltd (a wholly owned subsidiary of Hong Leong Holdings Limited), GuocoLand, and CSC Land Group have been awarded a 99-year leasehold residential site at Lentor Central.

The joint venture partners submitted the highest bid of S\$435.16 million (or S\$982 psf) for the 14,703.2 square metre (158,263.9 sq ft) site. The public tender was launched on 12 April 2023 and closed on 12 September 2023.

"We are pleased to achieve the highest bid at Lentor Central which marks our fourth site in the Lentor Hills Estate area. We plan to build a private residential development with about 475 units in two high-rise blocks, where residents will benefit from the convenience of nearby amenities and Lentor MRT station, adding to the site's overall appeal to future buyers," said a spokesman of Hong Leong Holdings, parent company of Intrepid Investments.

The Lentor Central parcel is located within the new sustainable and pedestrian-friendly neighbourhood at Lentor Hills Estate. Future residents will enjoy direct rail access to Woodlands Regional Centre, the Central Business District and other parts of Singapore. They can also look forward to F&B options, shops, a supermarket and childcare facilities located within upcoming mixed-use development at Lentor Modern, and nearby recreation choices at the future hillock and linear parks.

Established schools such as Presbyterian High School, Anderson Primary School, and CHIJ St Nicholas Girls' School are located nearby.



meals & deals



HLF Offers Fuss-Free Savings Account With High Daily Interest Rates

HLF Premium SAVER is designed to make saving rewarding, simple and fuss-free with a minimal S\$500 initial deposit.

HLF Premium SAVER is designed to make saving rewarding, simple and fuss-free. With a minimal S\$500 initial deposit, customers can enjoy one of the highest base interest rates in the market, without any additional requirements such as conditions on salary crediting, minimum credit card spending, or transactional deductions through Giro. There are also no hidden costs such as a fall-below fee, commonly charged by other financial institutions.

Customers can save up to S\$5 million in their HLF Premium SAVER account to enjoy the high interest rates and withdraw their funds anytime, with interest calculated on a daily basis and credited monthly to their account.

HLF Premium SAVER offers competitive rates across multiple savings balance tiers, providing customers with options and the flexibility to optimise their savings and make their money work harder for them.

Customers can enjoy flexibility in opening the account at HLF's 28 island-wide branches.

Tiers	Daily Balance	Premium SAVER Interest Rate (% P.A)
Tier 1	\$500 to < \$100,000	1.88
Tier 2	\$100,000 < \$300,000	2.00
Tier 3	\$300,000 to \$5,000,000	2.50

Promotion is subject to change without notice. T&C apply.



meals & deals

Signup Reward Promotion

From 15 to 30 September 2023, customers who open a HLF Premium SAVER account and maintain a minimum deposit of S\$2,000 by 31 October 2023, will be eligible to register for an early bird reward – a S\$30 Jewel Gift voucher. This promotion is available on a while-stocks-last basis.

Customers can also participate in [HLF's Depositor Referral Promotion](#) and win up to S\$1,588 by referring their loved ones to save with HLF.

More details on HLF Premium SAVER, signup reward and other promotions can be found at: <https://www.hlf.com.sg/personal/deposits/savings.html>.

** Information correct at time of print.*



meals & deals



**Thé Exquis
Parisian Soirée:
A High Tea
Semi-Buffer Of
The City Of Love
- Paris**

Bring the City of Love – Paris right to your table when you dine at Bar Intermezzo's Paris-themed High Tea, where every bite captures the essence of Love and its culinary treasures!

Vivez une expérience élégante et délicieusement française!

Transport yourself to the charming streets of the City of Love as you savour delectable treats that capture the essence of Paris. From tantalizing Duck Confit to the classic Croque Monsieur, every bite is a taste of Paris's culinary treasures.

The centerpiece of this elegant affair includes a buffet of handcrafted pastries and desserts sweet treats that certainly evoke the spirit of Parisian patisseries.

Promotion: Complimentary glass of Prosecco per person

Price: \$50 per pax

Available on weekends, 3:00 PM – 5:00 PM. Valid from 1 September - 31 October 2023

For reservations: Tel 6739 6668 or Email intermezzobar.ohs@millenniumhotels.com

Terms and Conditions:

- Prior reservation is required and subject to availability
- Menu is subject to change without prior notice
- Prices are subject to service charges and prevailing government taxes
- Promotions and discount offerings may not be used in conjunction with one another
- The restaurant reserves the right to amend any terms and conditions without prior notice

** Information correct at time of print.*



meals & deals



Grab SanSara's
50% Opening
Special
For HLGSR
Members Now!

All items on SanSara's menu is available at 50% off for all HLGSR members from now till 31 December 2023.

At SanSara, we invite you to embark on a gastronomic voyage, a journey through time and tradition, where the flavours flow harmoniously, and every dish tells a story.

As you dine with us, you become a part of this eternal flow, experiencing the essence of India's culinary heritage and the ever-evolving tapestry of flavours that it offers. SanSara is more than just a restaurant; it's a celebration of the endless flow of life, culture, and cuisine.

All HLGSR members will enjoy 50% off for dine-in and 15% off for takeaway from now till 31 December 2023.

Terms & Conditions:

- Not valid for weekends, eve of and on Public Holidays and special occasions.
- Reservations must be made in advance by calling 6233 1338. Please inform the F&B outlet that you will be utilising the HLGSR discount.
- Not applicable for online reservations or through 3rd party platforms.
- Staff would need to present their Hong Leong Group Sports & Recreation Club card to enjoy the promotion.
- Offer is not valid in conjunction with other discounts, promotions or privileges.
- Offer is not applicable for set menus and other selected items. For more information, please contact the Restaurant directly.
- Prevailing Restaurant terms and conditions apply.

** Information correct at time of print.*



meals & deals



Elevated Fried Food? A High-End Japanese Tempura At St Regis' Tentsuru With Chef Daiki Kawaguchi

Chef Daiki Kawaguchi started helping out in his father's restaurant in Osaka while still in school. (Photo credit: The Straits Times)

Chef Daiki Kawaguchi first started at his father's restaurant in Osaka while still in school. After graduating from high school, he went on to work in kaiseki restaurants in Osaka and Tokyo, chalking up 18 years of experience.

Now at the helm at Tentsuru, he is debuting a new menu and introducing an alcohol pairing to go with his omakase tempura meals.

Bringing kaiseki respect for seasonality to his omakase tempura meals, diners can look forward to matsutake mushrooms and anago or sea eels, which are in season in autumn, together with nodoguro (blackthroat sea perch) and kinmedai (golden eye snapper).

Chef Kawaguchi shared that "Autumn has the best weather for ingredients, and as the weather gets colder, the seafood gets fatter."

His take on uni tempura is also unusual. He wraps the bafun sea urchin from Hokkaido in sheets of uni paper from Kyoto – they look like fruit leather. Another signature, Japanese lobster tempura, is topped with butter, shoyu and a shower of karasumi or salted mullet roe.



A must-have feast for the eye and mouth - chef's Lobster tempura. (Photo credit: The Straits Times)



meals & deals

Depending on the tempura, guests dip the fried morsels in plum paste, curry salt, yuzu kosho, and Okinawan sea salt mixed with kombu powder.

Attention to detail extends to the sauce drizzled over tendon, served before dessert. It is made with fried prawn heads and simmered over five hours.

He uses sunflower oil from Hokkaido for frying. To make sure guests do not feel overwhelmed and too full before the meal is over, he coats his ingredients in a thin batter made with potato starch, cornstarch and wheat flour before frying.

The restaurant, managed by Millennium Hotels & Resorts manages the restaurant, has a 15-seat main counter plus a seven-seat counter in its private room.

The alcohol pairing, priced at \$108++ a person, features a glass of Tentsuru Champagne from Henri Giraud and three glasses of sake – Ugonotsumai Junmai Daiginjou, Kuroushi Junmai Ginjou and Toyobijin Junmai Daiginjou.

Lunch at the restaurant is priced at \$120++, \$188++ and \$280++, while dinner is at \$188++, \$280++ and \$380++ a person.

For reservations, please visit Tentsuru's [website](#).



Chef Daiki Kawaguchi's mouth-watering uni tempura. (Photo credit: The Straits Times)

** Information correct at time of print.*



meals & deals



Stepping Into Elegance At Biltmore Mayfair's Fashion Week With Malone Souliers Footwear

Fashion themed high-tea menu designed by Malone Souliers to celebrate London's Fashion Week.

The Biltmore Mayfair London recently launched an afternoon tea in conjunction with London Fashion Week. The five-star hotel has teamed up with Malone Souliers for a fashion-themed menu themed.

Indulge in an exquisite fusion of fashion and flavours in an exclusive collaboration with luxury footwear brand, Malone Souliers. for a celebration of style and delectable treats that will tantalize both your taste buds.

Immerse yourself in the world of haute couture as our skilled pastry artisans present an array of delectable delights, including shoe-shaped cakes meticulously crafted to reflect Malone Souliers' iconic designs. Each bite is a work of art, paying homage to the beauty of fashion and pastry.



Shoe-shaped cakes meticulously crafted to reflect Malone Souliers' iconic designs..



meals & deals



Take a bite into a dessert inspired by a luxury Divine bag made of yuzu ganache and chocolate coating.



Each bite is a work of art, paying homage to the beauty of fashion and pastry.

Highlighting fresh and heritage produce from across the UK, the menu also covers classics like buttermilk scones with clotted cream and jam, and cucumber and dill cream sandwiches.

For more information, please visit Biltmore Mayfair London's [website](#).

** Information correct at time of print.*



meals & deals



December Is
Magical For
New York!
Plan Early And
Enjoy
10% Discount At
M Social Times
Square

You'll find that December is one of the most fun and exciting times to visit. With the coming of the holidays, you'll find a variety of special events, from ice skating to holiday markets offering seasonal treats, or simply incredible lighting displays. (Photo credit: Billboard.com)

New Year's Eve Exclusive Offer

Book your room with a full or partial ball drop view today and be a part of the magic that unfolds as the countdown begins. Don't miss out on this extraordinary opportunity to make your New Year's Eve truly unforgettable.

Offer details:

- Enjoy 10% off your accommodation
- Non-refundable booking
- My Millennium Rewards Points
- Book using code: NYEBD

Please visit M Social Times Square's [website](#) for more information and reservation.

*Exclusive offer, rates not available on 3rd party site

** Information correct at time of print.*



meals & deals



Unveil A Refined Dining Experience With JW Marriott X Sisley Afternoon Tea

An afternoon tea set at The Lounge, JW Marriott Hong Kong, infusing the essence of SISLEYA collection from the luxury French beauty brand into delectable savouries and sweets.

An elegant afternoon tea in an airy setting at The Lounge, artfully designed by JW Marriott Hotel Hong Kong in collaboration with the opulent French beauty brand, Sisley, will launch from 2 October to 30 November 2023. The afternoon tea will delight diners with delectable savouries and sweets, gracefully displayed on a three-tiered silver stand.

The first-ever afternoon tea partnership of Sisley in Hong Kong, this collaborative tea set will captivate diners with delicate treats made by the hotel's pastry talents and infused with the quintessence of SISLEYA, the brand's iconic anti-aging skincare collection, such as ginkgo, lavender and marjoram.

Diners will be treated with Osmanthus Oolong Bliss Tea as a welcome drink. Tempting confections such as Ginkgo Pearl with ginkgo sesame curd, yuzu crystal and yuba tuille. As well as a fruity Mandarin Lemon Meringue with layers of mandarin compote, citrus jelly and pepper chocolate sponge. Complete your afternoon tea ritual with homemade raisin scones and plain scones, served with jam and clotted cream. Sip on a cup of Tea WG fine tea or freshly brewed coffee.

Diners can take home a Sisley special gift set valued at approximately HK\$1,000 that includes a 3-piece SISLEYA Anti-Aging Care Discovery Kit with the iconic "S" Cream, the Eye and Lip Contour Cream and Firming Concentrated Serum, as well as a luxury hand treatment voucher to be redeemed at selected Sisley boutiques.

JW Marriott x Sisley Afternoon Tea is available at The Lounge daily from 2 October to 30 November 2023, 3.30 pm to 5.30 pm. Pricing are as follows:

- Monday to Friday:
HK\$328 per person, HK\$608 for two persons
- Saturday, Sunday and Public Holidays:
HK\$368 per person, HK\$668 for two persons

** Information correct at time of print.*



play



Lights Out
& Away We Go!
M Hotel
Zooms With F1
And Donates
To Charity

Ferrari, McLaren, and Mercedes in the heat of the action at the infamous Turn 1 of the Marina Bay circuit. (Photo credit: CNA)

Welcome to one of the most exciting and festive times of the year. Nope, it isn't Christmas yet — it's the Formula 1 (F1) Grand Prix season in Singapore. The Grand Prix will see its track length shortened from 5.063km to 4.928km, its corners reduced from 23 to 19, and the number of laps increased from 61 to 63.

F1 fun fact: The F1 Singapore race is hot, humid, and often considered the hardest F1 race of the season, "If you survive Singapore, then you're fit for anything else in Formula 1!" says Spanish F1 driver Carlos Sainz.

Whether you're currently living and breathing F1 or don't give a hoot about anything other than the inconvenience of the Marina Bay road closures, there's a whole host of F1 dining deals and exclusive promotions to enjoy.



Killing two birds with one stone by bringing the ultimate F1 experience to hotel guests and donating its proceeds to the Community Chest.

Situated a short drive away from the Marina Bay Street Circuit, M Hotel celebrated F1 and offered dining benefits such as 50% off the second diner for dinner buffets at Cafe 2000 and The Buffet Restaurant Halal Hotpot.

Bringing the closest F1 experience at the comfort of the hotel, M Hotel lobby installed race car simulator for guests to play. Each ride costs \$5, with all proceeds donated to Community Chest.



play



Manchester City's Star Footballer Erlind Haaland Strikes Gold At Lowry Hotel

Erling Haaland, Manchester City's top goal scorer, was crowned the PFA Player of the Year at Lowry Hotel, Manchester. (Photo credit: Goal.com)

Great news fellow Cityzens, you have double the celebration as an employee if you support Manchester City!

Star play Manchester City forward Erling Haaland has been named the PFA's Player of the Year in recognition of his stunning maiden season with the Premier League champions. The PFA awards was crowned at the Lowry Hotel in Manchester.

Haaland was voted the Professional Footballers' Association Player of the Year after scoring 52 goals as City won a historic Treble. That comes on top of the City striker already being crowned the Football Writers' Association Footballer of the Year in May.

Haaland scored 36 goals to help City win the Premier League title, also won the FA Cup and lifted the Champions League trophy in June.

It will go down as one of the most memorable debut seasons ever seen in English football and the Norway star has rightly won the individual awards to match.

What better way to celebrate this award than to have this special moment at our home-ground luxury hotel for a Manchester player (and fan)!



*Erling Haaland with the
PFA Player of The Year's
trophy taken outside the
Lowry Hotel's ballroom.
(Photo credit: The PFA)*



play



Cheering For FIFA Women's World Cup Final At The Beijing Riviera

Two residents at Beijing Riviera Country Club's soaking in the atmosphere of the FIFA Women's Finals and supporting their beloved countries, Spain and UK.

Beijing Riviera Country Club recently organised the FIFA Women's World Cup Final on the big screen in the lobby.

With Spanish and British residents in attendance, the atmosphere was very intense and excitable, especially with nail-biting final match between Spain and England.

The most heart-warming moment was when everyone cheered together when Spain came out victorious. and congratulate. The country club looks forward to more such events to come!



*Undivided by
countries, residents
came together to
support their national
team together as one!*



Copthorne Cameron Highlands Celebrates 18° Celsius Copthorne Fun Run!

Mr Mohd Fharid bin Saidu, Director from the Pahang Office of Malaysia's Ministry of Tourism, Arts and Culture (front row, centre in a black cap) flagging off the 18° Copthorne Fun Race.

Copthorne Cameron Highlands Hotel recently held its annual "18° Celsius Copthorne Fun Run" on 10 September that saw 300 participants and visitors from countries such as Northern Island, Oman and Singapore run through scenic farmland of tea plantations and strawberry farms on the hills of Cameron Highlands.

The 11km non-competitive fun run was at the vicinity of Kea Farm and Tringkap where Copthorne Cameron Highlands is located. Of the 11km, approximately 10km was an off-road trail through serene vegetable farms that Cameron Highlands is famous for. Apart from sceneries, the trail brought the participants through the mountainous terrain of Cameron Highlands which tested the fitness level, even of the experienced runners.



Participants running through a vegetation farm at Cameron Highlands and stopping for a quick photo.

Patrick Tee, General Manager of Copthorne Cameron Highlands, shared that the run saw many participants who had joined the Copthorne Fun Run in 2015 and 2016. He further added that in line with creating activities to promote tourism for Cameron Highlands, Copthorne Cameron Highlands is taking the lead in organising a tourism event for Cameron Highlands. Tee, who is also the MAH Pahang Chapter Chairperson, said that he hopes the event will build greater awareness of Cameron Highlands.



A Fundraiser
By Kids,
For Kids.

Hong Leong
Group Helps
To Raise
S\$201,500

Minister for Communications and Information Josephine Teo (centre, in white) witnesses the cheque presentation to The Business Times Budding Artists Fund. With her are the sponsors and organisers of Children For Children. Standing in the back row are Hong Leong Group's representatives: MHR Global HR Mr Leonard Ong (3rd from right); CDL SVP Customer Service Ms Foo Chui Mui (4th from right); Hong Leong Foundation Governor Mr Quek Kon Hui (5th from right); HLF Head, Marketing Services Ms Yet Pek Yeen (7th from right); and HLA Deputy Chief Financial Officer Ms Low Xiao Ting (8th from right).

Children's Day came early for 700 underprivileged kids on Thursday (Oct 5). They got to enjoy Pokemon cable car rides from Mount Faber to Sentosa, where they were treated to musical performances, carnival games and a visit to the very popular Van Gogh Immersive Experience exhibition.

The event, called Children For Children (CFC), is an annual fundraiser co-organised by CHIJ (Kellock) Primary School, not-for-profit arts organisation The Rice Company Limited (TRCL) and The Business Times. It was held at the Sapphire Pavilion at in Sentosa this year.

This year's CFC was graced by Ms Josephine Teo, Minister for Communications and Information and Second Minister for Home Affairs. She also took part in the carnival games, vying with the kids to see who was the better marksman.



Students from CHIJ (Kellock) Primary School entertaining 700 kids with musical numbers including a dance act.

Hong Leong Group once again returned with its loyal support of the annual kids fundraiser. Together with other key sponsors, Hong Leong Foundation, City Developments Limited (CDL), Hong Leong Holdings Limited (HLHL), Millennium Hotels and Resorts (MHR), Hong Leong Finance (HLF) and Hong Leong Asia (HLA) helped raise a total of S\$201,500 for the cause this year.

The funds raised will go towards The Business Times Budding Artists Fund, which provides free arts courses for underprivileged children.



City Sunshine Club Spreads Mid-Autumn Joy With Assisi Hospice

CDL Group Chief Operating Officer Mr Kwek Eik Sheng (in pink shirt) and CDL Group General Manager Mr Chia Ngiang Hong (in white shirt), along with CSC volunteers and Assisi Hospice staff visiting the wards to distribute mooncakes and colourful lanterns to patients.

On 22 September, CDL Group Chief Operating Officer Mr Kwek Eik Sheng, CDL Group General Manager Mr Chia Ngiang Hong and City Sunshine Club President Ms Foo Chui Mui led about 20 staff volunteers to celebrate the joy of Mid-Autumn Festival.

City Sunshine Club (CSC) is CDL's employee volunteer arm and a longstanding partner of [Assisi Hospice](#). CSC has been organising the annual Mid-Autumn Festival celebration with the Hospice since 2008, where CDL management and CSC volunteers spread warmth and joy to patients with the distribution of Hua Ting mooncakes and lanterns and various activities planned for the evening.



CSC volunteers peeling pomelos and cutting mooncakes as part of the preparations to share the mid-autumn treats with the daycare patients.



The TENG Ensemble entertaining the patients with familiar well-loved tunes as they skillfully blended the eastern and western instruments, with colorful bright rabbits lighted up in the courtyard. (Credit: Assisi Hospice)

Daycare patients had an engaging hands-on experience in soap-making before they feasted on the buffet spread with menu lovingly selected by the nursing team of Assisi Hospice.

Despite the light rain that evening, everyone remained high-spirited. Volunteers together with patients and their loved ones, gathered round the courtyard to soak in the atmosphere and enjoyed the refreshing renditions of familiar evergreen tunes by The TENG Ensemble.

The cute rabbit lanterns which were sponsored by CDL lighted up the courtyard in a myriad of colours that enhanced the festive mood in Assisi Hospice. Patients were seen taking pictures in the lighted courtyard to seal a memorable mid-autumn celebration with their loved ones.



CSC volunteers posing for a group photo at the end of the soap-making activity.



Calling For Donations!

Declutter, Donate
And Help
Needy Kids
At Sustainable
Christmas Market

Declutter and donate pre-loved items by 30 October at Singapore Red Cross. The items will then be curated and sold at the Sustainable Christmas Market at South Beach on 11-12 November.

Give the underprivileged children living in Singapore's public rental flats opportunities otherwise out of their reach by Decluttering & Donating till 30 Oct.

Drop off your preloved items such as luxury, fashion, kids wear, children's books and toys, in excellent or new condition.

The donated items will be curated and sold at the Sustainable Christmas Market happening on 11-12 Nov at South Beach.

100% of proceeds from your donations will directly help these underprivileged children! More info at <https://sustainablechristmas.sg/>

DONATION DROP OFF

Till 30 October 2023 | Tuesdays | Thursdays | Sundays | 10am to 4pm
@ Singapore Red Cross Drop Off
51 Cuppage Road #07-23
Singapore 229469



voices



How HLF FASTPAY Became My Go-To Travel Companion In Europe

HLF Marketing Services Executive Mr Chong Hong Woon said HLF FASTPAY has changed how he travels with no fuss and muss. He is pictured here with his daughter at Salzburg, Hungary during a recent holiday to Europe.

Mr Chong Hong Woon from the Marketing Services department of Hong Leong Finance (HLF) recently travelled to Europe using his HLF FASTPAY digital wallet for his travel expenses and purchases. To his delight, he found it such a convenient and smart travel tool that he decided to share his experience with us here on Hi Life. Let's read more!

“ HLF FASTPAY has changed how I travel, and it's been a game-changer in all the best ways. It's like having a super-smart companion that helps me dodge bad exchange rates, annoying card fees, and the hassle of carrying wads of cash.

This nifty tool from Hong Leong Finance is a budget-friendly and hassle-free way to spend money in Europe. No need to fuss with money exchanges or get hit with hefty fees from regular credit cards while on the go.

I've used it for everything - shopping, dining out, coffee breaks, sightseeing, hotels, transport, and even online shopping. It's just like using a regular bank card but with fewer fees. Plus, since I pay in Euros, there are no sneaky hidden charges.

Here's why HLF FASTPAY is now my must-have travel companion:

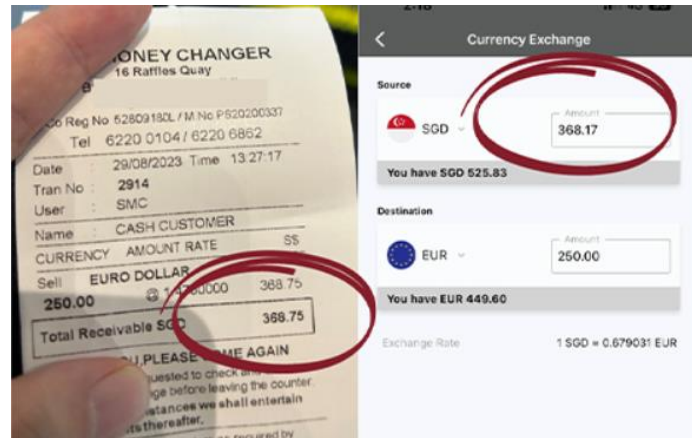
1. **Skip the Money Exchange Hassle:** I can quickly switch SGD to Euros using the HLF FASTPAY app, scoring much better rates than at a bank. Having done my research, it's almost as good as the popular money exchange spots at Raffles Place.
2. **Pay in Euros with No Extra Fees:** Once I've changed my money to Euros, I can use them all over Europe without any extra charges. Whether it's train tickets in Munich or cheese in Amsterdam, I spend like a local without any concern about extra fees.



voices



Linked to a VISA debit card, HLF FASTPAY is an e-wallet that holds over 20 foreign currencies and allows easy and convenient remittance to ASEAN countries, Europe, Americas and other parts of Asia and Africa.



0.58 cents better at the money exchange.
How much does my travel cost and personal time amounts to?
Mr Chong showing a comparison of conversion from a money exchanger, and the rates on HLF FASTPAY.

3. **Top-Up in a Snap:** Like any trip, I did splurge a bit, with tempting shopping deals everywhere. Topping up my Euro account was a breeze and took just a few minutes.
5. **No Surprises on the Bill:** Since it's a prepaid card, I can't spend more than what's on it. That means no unexpected fees or extra charges when I get back home. The app does a wonderful job of helping me track my transactions to ensure that there are no unpleasant surprises.
5. **Easy Payments:** HLF FASTPAY works smoothly with both Apple Pay and Google Pay, so I can make payments with just a wave of my smartphone. Of course, I keep the physical card handy as a backup, just in case my phone battery gives out.
6. **No Leftover Foreign Cash:** Any money left on the card can be easily switched back to SGD or saved for my next travel adventure. With my HLF FASTPAY card, I can hold over 20 different currencies.
7. **Use HLF FASTPAY Anywhere:** I'm already dreaming of my upcoming trip to Japan. I can switch my Euro balance to Yen and use HLF FASTPAY there. It's super flexible and my go-to travel companion.
8. **Safe and Secure:** If I ever misplace my card, it's a relief to know I can use the app to lock it down. The app is also password-protected for extra peace of mind.
9. **No More Lugging Around Wads of Cash:** While cash is handy, it carries the risk of being lost or stolen. This is where HLF FASTPAY's convenience shines.
10. **Save More Compared to Credit Cards:** Credit cards can work for travel too, but they often come with unclear exchange rates and hefty fees. Using HLF FASTPAY is a smarter choice to save money.



voices



Mr Chong shares a photo that he took of Dutch stadium, Johan Cruyff Arena in Amsterdam (left photo), while dreaming of his next trip to Japan to visit Mount Fuji (right photo).

Get your own HLF FASTPAY for your next adventure. Just download it from either the Apple App Store or Google Play Store.

Plus, in celebration of Hong Leong Finance's 62nd Anniversary from September 9 to October 31, 2023, you can enjoy an 8-month fixed deposit at an impressive 3.10% p.a. for amounts above S\$62,000 when you sign up for HLF FASTPAY. And, the first 100 new HLF FASTPAY customers who spend a minimum of S\$500 using the VISA debit card by November 30, 2023, will get a S\$20 cash credit.

Happy travels! ,



congratulations / appointments



CDL & HLA Honoured At The 18th Singapore Corporate Awards

HLA scored double wins at Singapore Corporate Awards 2023 for 'Best Managed Board' and 'Best Annual Report'. Pictured here are HLA directors and key management (starting 2nd from left): Ms Loh Hwee Fang (Group General Counsel), Ms Caroline Kwong (director), Mr Ng Sey Ming (director), Mr Kwek Leng Peck (Executive Chairman), Mr Stephen Ho (Chief Executive Officer), Ms Kwek Pei Xuan (Head, Corporate Affairs & Sustainability), Mr Patrick Yau (Chief Investment Officer); and Ms Low Xiao Ting (Deputy Chief Financial Officer).

Prominent listed companies and business leaders were recognised for their work in championing corporate governance at the 18th Singapore Corporate Awards (SCA). Held on 7 Sep, this year's awards honoured 30 companies and six individuals.

Hong Leong Asia (HLA) won Best Managed Board (Silver) and Best Annual Report (Bronze) for the second consecutive year at the SCA Awards 2023, while CDL Group Chief Financial Officer Ms Yiong Yim Ming snagged her win for 'Best Chief Financial Officer' Award.

Guest of honour, Manpower Minister Mr Tan See Leng, said that corporate leaders should look into three key areas to strengthen corporate governance - sustainability, embracing transformation and caring for the well-being of their workers. Congratulations to HLA and CDL for their remarkable achievements!



A jubilant CDL team joins Ms Yiong (in blue) in celebrating her win of the Best CEO Award. Members of CDL's Board also graced the occasion.



congratulations / appointments



A Whopper Of A Win For Copthorne Wellington's Omelette- Inspired Chicken Burger

Executive chef Chetan Pangam and his team after being announced the winner of Burger Wellington. (Photo credit: The Post)

A burger based on the Goan street food dish ros omelette has taken the top spot in this year's Burger Wellington competition, beating 200 other entries in the competition.

The entry from One80 Restaurant in the capital's Copthorne Hotel, the Goan Chicken Ros Pao burger, was inspired by Head Chef Chetan Pangam's hometown of Goa and its ubiquitous dish, a spicy curry poured over an herbed omelette and served with pao or poee bread.

"The theme was breaking the mould and serving a burger in a fine dining restaurant was hard work by us to change people's perception," said Chef Pangam. His inspiration came from trips to see his mother and the street food he encountered in Goa. He had been working for six months on the burger.

The burger includes chicken, a ros-style omelette, onion yogurt and smoked havarti with curry on the side to pour over, with many ingredients sourced from local suppliers including Zany Zeus yogurt, eg. free-range eggs and a poee-style bun that Chef Pangam developed in collaboration with Claireville Bakery in Carterton.

Chef Pangam said the burger was so popular, he'd already had customers asking if it was being extended. He wouldn't confirm that but assured fans that a new menu was launching soon this spring.

"It was fantastic to see Wellingtonians eating out and about, supporting our local venues," said WOAP festival director Sarah Meikle. "The One80 Restaurant burger was a real flavour journey that brought together the fragrant herbs and spices of India, it's an absolute pleasure to see Chef Chetan and the team take the title this year."



The winning burger takes inspiration Pangam's hometown of Goa, and the street food he loves. (Credit: The Post)



congratulations / appointments



Millennium Hilton Bangkok Scores Gold At Thailand Tourism Awards

General Manager of Millennium Hilton Bangkok Mr Tim Tate proudly holding the Gold Award that the hotel scored at the 14th Thailand Tourism Awards.

Millennium Hilton Bangkok was recently awarded Gold for the second consecutive year at the 14th Thailand Tourism Awards in the Location Category. The awards recognises hospitality businesses for driving high growth in Thailand's tourism.

The awards were conferred by Thai Royal Princess Ubolratana at a presentation ceremony at Samyan Mitrtown Hall on World Tourism Day (27 September), a symbolic gesture to value and promote responsible and sustainable tourism.

"We are profoundly grateful to our team for their unwavering support and contributions to our success. In our pursuit of maintaining high standards and excellence in Thailand's tourism and hospitality sector, we are committed to implementing strategies that foster business growth. Our goal is to consistently delight customers and uphold their satisfaction amidst the ever-evolving dynamics of the tourism and hospitality industry in Thailand," said Mr Tim Tate, General Manager of Millennium Hilton Bangkok.



congratulations / appointments



Quality Champion:
CDL Awarded The
Quality Excellence
Award By BCA
For Whistler Grand

Whistler Grand, the CDL residential development that won the Building and Construction Authority's Quality Champion award.

A high-quality private residential project is not about the brilliance of the developer or the efficiency of the builder. It takes teamwork across the entire built environment value chain to bring good designs to fruition.

Mr Ling Song King, the project manager for Whistler Grand shared, "I need to ensure that the project is completed on time, within cost and meets high quality standards like Conquas and Quality Mark (QM) for all units. Besides these, I also have to ensure that the project is completed safely without serious accident or fatality and meet the company's policy on EHS," says the 68-year-old, referring to CDL's commitment to effective environment, health, and safety management.

Building the 716-unit property was not, however, without its challenges.

The construction process was greatly curtailed by the Covid-19 pandemic with safe management measures and constantly having to implement and adapt to new and additional safety protocols as the situation evolved.

One such challenge was the Sky Terrace on the 24th storey of the two towers. The Sky Terrace was built using conventional reinforced concrete beams and slabs, while the rest of the project was completed with the Prefabricated Prefinished Volumetric Construction (PPVC) method. This meant that the modules made up of multiple units were first built off-site and assembled at Whistler Grand.

CDL, together with Woh Hup, initiated discussions at a very early stage to explore ways to improve productivity and quality, align our objectives and priorities, and take better control of the work processes. Mr Lim applauds the smooth integration of the Sky Terrace, saying, "With the experience from The Tapestry, Woh Hup had finetuned many PPVC details and implemented them at Whistler Grand. Both the architect and the contractor improved the construction and completed it faster and with better quality."



congratulations / appointments

Recognition for quality

For their good work at Whistler Grand, CDL received the Quality Excellence Award at BCA Awards 2023. The award is presented to firms for consistently delivering high-quality private residential buildings.

With this win, CDL received the award for 11 consecutive years. CDL boasts an average Conquas performance of Band 1 as a developer for the last five years and also received a QM certification for Whistler Grand.

On the award, Ms Lee Mei Ling, Executive Vice President and Head of Property Development at CDL, says: "This recognition validates the company's long-standing commitment to create well-built, thoughtfully designed and sustainable properties. "CDL prioritises consistent outcomes from the outset, informing builders and consultants about each project's quality objectives, performance goals, and targets before construction begins."



getting to know you



MHR Shapes Future Of Hospitality With Commercial And Digital Transformation

The year 2022 was a significant milestone where MHR became the first international hotel chain to enter the metaverse, an uncharted territory for many companies, and launched its first virtual hotel, M Social Decentraland. Guests can create their own avatars and interact with one another in the virtual hotel.

MHR Group Senior Vice President, Commercial, Mr Saurabh Prakash shares how Millennium Hotels and Resorts (MHR) has emerged as a leading digital force in the hospitality industry. Spearheading MHR's Commercial and Digital Transformation division, he explains how cutting-edge technologies and data-driven insights can enhance customer experiences, optimise operations, and unlock new avenues for revenue. Below is adapted from his interview with CIO Look Magazine (Aug 2023 issue), an online business magazine that looks at innovators and entrepreneurs around the world.

Embracing New and Innovative Technologies

The year 2022 was a significant milestone where MHR became the first international hotel chain to enter the metaverse, an uncharted territory for many companies, and launched its first virtual hotel, M Social Decentraland. In the same year, MHR partnered with Singapore Tourism Board and launched a one-of-its-kind joint campaign to celebrate the 50th anniversary of Singapore's national monument, the Merlion.

MHR's team built this campaign as a virtual game adventure that enabled players to create and use their avatars to enter M Social Decentraland and explore Singapore while searching for clues to find the 'lost' Merlion in the metaverse.

The campaign generated over \$500,000 worth of advertising mileage and revenue as it was tied to a staycation package at its physical hotel, M Social Singapore. As a result, M Social Singapore doubled its brand revenues in December of 2022, compared to pre- pandemic levels of December 2019. The ROI from the campaign was 12x. This shows the nimble and innovative nature of MHR.



getting to know you



Launched in 2022, MHR partnered with Singapore Tourism Board and launched a joint campaign with a virtual game adventure, 'Merlion on Vacation' to celebrate the 50th anniversary of Singapore's national monument, the Merlion. Pictured above is the Merlion avatar checking in at M Social Decentraland (left photo) and the Merlion with his friends (L-R) the hawk, assistant, bird, watcher, and otter (right photo).

Overcoming Hurdles

Like many in the hospitality industry, MHR's key challenges are rising energy and labour costs. To manage these challenges, MHR deployed innovative digital technologies like 'Smart Rooms' in its hotels, such as Grand Copthorne Waterfront that automatically controls room temperature when the guest is not in the room, saving energy costs and reduces wastage by up to 20%.

On the other hand, the use of robots in crucial areas such as front desk (service robots), housekeeping (cleaning robots), and food & beverage (food delivery and clearance robots) help to address acute labour costs.

Tech Forward

Technology enhances customer experience and increase productivity. "For example, MHR introduced service and cleaning robots to deliver room service, floor-cleaning, and assist as ushers for dish clearance after meal service. Our customers have positive feedback as it provides efficient and quick service. The robots also freed up employees to do other duties while helping them complete their work faster," said Mr Prakash.



The newly revamped Grand Copthorne Waterfront Hotel is one of the first hotels in Singapore to have environmentally friendly in-room water dispensers as well as smart room technology.



MHR introduced service and cleaning robots to help increase staff productivity. Pictured above is a room service robot at M Social Singapore.



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Executing Marketing Campaigns

A successful campaign begins with keeping the customer focus in mind. MHR's global loyalty program, *My Millennium*, has over 3.7 million members worldwide. More than 80% of bookings on MHR website via the Brand.com channel, are made by *My Millennium* members. This reflects the success of its marketing campaigns that resonated well with loyal customers.

Mr Prakash explained, "A recent campaign launched is the "My Millennium Winning Wheel," which allows members to spin for rewards like room upgrades, dining, free stays, and other surprises when booking a hotel reservation via our website. This is just one of the creative ways we give our guests another reason to choose our website as their preferred booking channel while making it fun for them when they book their stay."

Deliver Memorable Experiences

MHR is a nimble, solution-oriented organization poised to create growth and transformation through its entrepreneurial culture. Its purpose is to deliver memorable guest experiences while purposefully protecting the environment. The hotels actively participate in local communities and provide care and employment opportunities, sustainability initiatives, and deliver results for its shareholders and owners through exemplary service and digital transformation strategy.



My Millennium loyalty programme doubles rewards with guaranteed wins on the first-of-its-kind 'My Millennium Winning Wheel' (left image) to thank members by making their stays at hotels such as M Social Hotel Paris (right image) even more special.