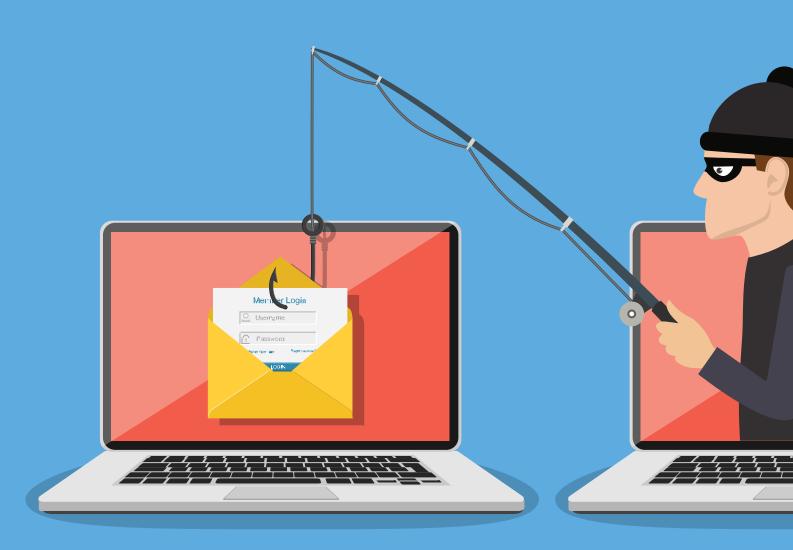
Prevent Online Phishing



Dear Colleagues

Digital transformation is a global trend that has disrupted business behavior around the world. The way we work has changed, communication is more efficient and operations are sped up. As a progressive company, we have to embrace this industry trend. While digitalisation brings about tremendous benefits, as with all new technological advances, it is not without risk. Cybersecurity threat is real and we must be vigilant.

As an organisation, we have to operate on the basis that we are continuously being at risk of cybersecurity threats. Other than building a strong defense to prevent our IT systems from being attacked, it is also the responsibility of each staff to be careful when they work with unknown parties and when they surf the internet. Staff have to proactively alert our IT department if they receive suspicious emails or unprecedented changes to payment methods.

EMPLOYEES ARE A CRITICAL LINK TO THE SECURITY CHAIN AND CAN BE A POTENTIAL SECURITY THREAT IF WE ARE NOT CAREFUL.

Singapore is an increasingly targeted country, given its technologysavvy people who own an array of device. Security company Symantec reported that phishing is a key threat in Singapore. Scammers use fraudulent methods, such as spoofing of Internet addresses and emails to obtain sensitive information that can eventually cost financial losses.

In NSL Group, we have experienced two encounters of cyber scamming. In one case, our customer paid the scammer using a forged email address of one of our business units. The customer thought the forged email came from us and released payment to a bank account overseas. Thankfully, our customer officer was observant and noticed that payment transaction slip presented by our customer was a different bank account and she stopped the release of goods to them. In another case, one of our business units received a forged supplier's email address requesting payment to be deposited to another bank account. Our finance staff was deceived and processed it causing us some financial loss. Going forward, we urge staff to verify via phone and email if there are any changes in banking details by our customer or supplier.

Historian Christian Lous Lange once said that

GG TECHNOLOGY IS A USEFUL SERVANT BUT A DANGEROUS MASTER. 99

Together, we have to ensure that our businesses are not jeopardised, operations are not compromised and our staff will not be deceived. NSL IT department will continue to conduct simulated phishing to educate and train staff to be alert and vigilant at all times.

Dr Low Chin Nam







Issue Apr 2019 Issue 28

Advisor

Dr Low Chin Nam

Managing Editor

Yvette Tan

Editorial

Jermaine Oh

Committee

Precast & PBU:

Debbie Tan. Lim Siew Howe, Matti Mikkola, Lee Mun Sam, Henrik Jensen, Jussi Raunio

Environmental Services:

Jeffrey Fung, Phang Mun Wai

Ray Parry

SRC:

Christopher Chang

Safety:

Chia Wei Min

About NSLink

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Contact

nslink@nsl.com.sq

Facebook

NSLGroup







Digitalisation has impacted Singapore's economy and gradually shifted business operations, as people can stay connected while on the go. With convenient access to the world of the internet, business activities are mostly communicated via email because it is cost-effective and fast in delivering messages to recipients. However, there are also downsides to this.

A prevailing security threat is phishing. It is an illegal practice of sending email or SMS purporting to be from legitimate entities such as banks and universities, to induce individuals to reveal their login credentials, click a link or download an attachment. In September 2018, The Straits Times reported more than 200 cases of business email impersonation scams made between January and July 2018. Businesses in Singapore lost around \$43 million in 2017 due to email phishing.

Here are 5 tips to spot phishing emails



Email requests you to confirm personal information



Email addresses do not look genuine



Suspicious attachments



Poorly written emails



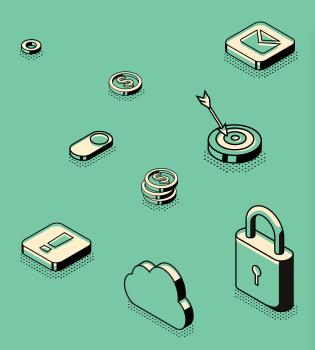
Email message is designed to make you panic

If you encounter a suspicious email, follow the 5 tips to spot any similar traits of a phishing email. Do not reply or click on unknown links, report the case to the relevant IT departments for more information and further investigation immediately. Raffles Marina users may contact IT support at ISVC@rafflesmarina.com.sg and NSL subsidiaries at ISVC@nsl.com.sg.

Sources:

https://www.csa.gov.sg/gosafeonline/go-safe-for-me/homeinternetusers/spot-signs-of-phishing http://enewsletter.ntu.edu.sg/itconnect/2018-08/Pages/Cybersecurity-Threat.aspx?AspxAutoDetectCookieSupport=1 https://us.norton.com/internetsecurity-online-scams-what-to-do-when-you-fall-for-an-email-scam.html

04 Spotlight BACK TO CONTENTS



If you are a victim of a phishing scam, here's what you can do:





Case Study of NOC

In 2016, NSL OilChem (NOC) encountered an email scam experienced by their client. The scammer pretended to be NOC via email correspondents, as well as attaching fake documents and tricked client to transfer a sum of money to their account.

Standard Operating Procedure

Client places order for goods.

 $\mathbf{\downarrow}$

Client pays for goods, usually via Telegrahic Transfer (TT) to NOC's bank account.

T

小

NOC verifies amount has been transferred successfully.

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NOC releases goods to client. During the Email Scam

Client places order for goods.

1

Client pays for goods via TT to scammer's bank account and recieves a TT receipt.

Client calls NOC to enquire why goods have not been delivered to them.

NOC checks and confirms that money was not received and TT receipt was not issued.

> NOC notifies NSL IT department of scam incident for investigation.

<u></u>

Scammer pretends to be NOC and asks client to pay for goods.



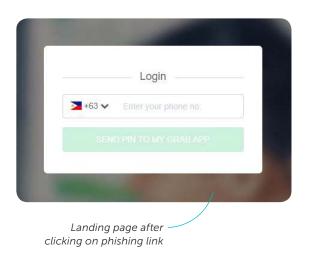
Phishing email that was sent out by NSL IT

NSL Phishing Campaign

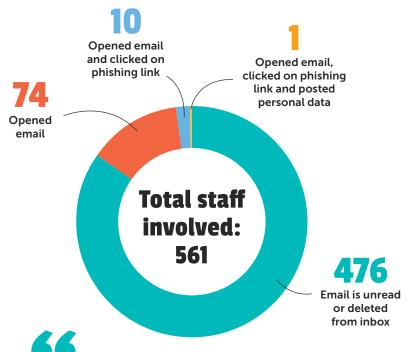
By Chong Chui Yee

There is wide acceptance that IT technical security measures alone cannot stop all malicious email attacks and that good training of staff is necessary. In an effort to create awareness towards email phishing scams, NSL Group's IT department conducted a one week simulated phishing campaign in May 2019 which involved 561 staff. A phishing email with deceptive descriptions was sent to all NSL email account holders and the aim was to gauge staff response towards phishing.

At the end of the campaign, we rounded up the results of how aware NSL employees are towards phishing emails. Majority of employees did not respond to the phishing email, as it was either left unread or deleted from inbox. However, 2% of the recipients had opened the email and clicked on the phishing link. This action might lead to downloading of malicious program if the phishing email contains Trojan or malware, such as Ransomware. One user had actually clicked the phishing link which prompted user to provide their contact number and personal data.







NSL IT will continue to conduct regular simulated phishing. So, be alert and notify IT whenever you received a suspicious email. ***

Elton Seng, Manager of IT, NSL Ltd

Special mention is to be given to two staff who proactively notified NSL's IT department upon receiving the phishing email. Both of them will receive a token of appreciation for their positive behaviour.

- Thomas Ng, NSL OilChem Safety Department
- Jess Toh, NSL Legal & Secretarial Services Department

Email Security at Raffles Marina

By Celatia See



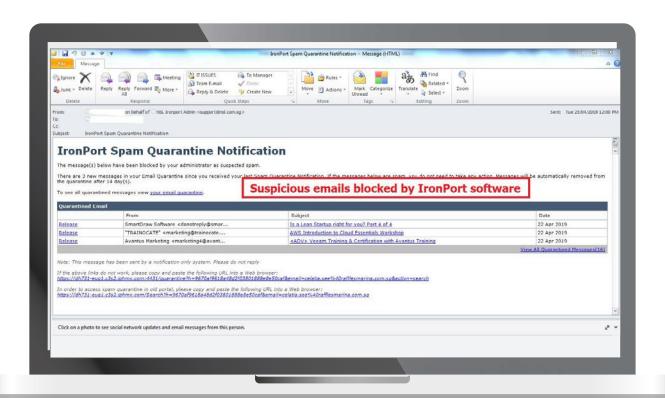
At a glance, you might not notice that there is a difference in the email address. This is a typical example of an email scam, where the scammer forges an email address by deliberately misspelling the domain name of the email address

In the past three years, Raffles Marina (RM) has reported about 10 cases of security breaches.

The incidents of phishing emails range from asking for confidential business data to threats of deactivating user email accounts if they do not change their password using the link provided in phishing emails.

RM works closely with NSL Group's IT division to enhance IT security systems, as well as constantly monitoring servers. One of the

best email security software has been deployed to prevent phishing, email compromises and other distinct threats such as data loss prevention and encryption capabilities to safeguard sensitive information. Security algorithms such as key wordings, type of virus attachment format, unknown links and other security metrics are implemented to block suspicious emails before reaching users.





Change

%

(28)

68

8

8

NSL REGISTERED A GROUP TURNOVER OF \$77.3 MILLION IN 1Q2019

Group Financial Highlights

Group Turnover

Shareholders

Group Loss Before Tax

Group Loss Attributable to

Earnings per share (cents)

relation to the fire incident.

\$77.3 million









Group incurred a loss before tax of

1 million

in 1Q2019 due to weaker performance from RFO business resulting from reduced volume and weak prices.



NSL Group registered a Group turnover of \$77.3 million in 1Q2019 which is a decrease of 28% from \$107.1 million in 1Q2018. This is due to delays in the commencement of key projects in the Precast & Prefabricated Bathroom Unit (PBU) division and lower sales reported by the Recycled Fuel Oil (RFO) and fuel management businesses in the Environmental Services division.

Turnover of the Precast & PBU division in 1Q2019 was lower by 32% as delays in the commencement of key projects in Singapore, Malaysia and Dubai resulted in lower sales volume albeit healthy order book. **Environmental Services turnover** decreased by 22% in 1Q2019 due to lower sales reported by the RFO and fuel management businesses as a result of lower sales volume, and a decline in selling price.

Group incurred a loss before tax of \$4.1 million in 1Q2019 compared to \$2.4 million in 1Q2018. This was

mainly due to poor performance from RFO business as a result of reduced volume and weak prices. In 1Q2018, there was a one-off insurance income of \$1.5 million in

After taking into account income tax and non-controlling interests, the Group reported a loss attributable to equity holders of \$3.4 million in 1Q2019 compared to a profit of \$3.2 million in 1Q2018.

The Precast & PBU division's losses were due to to delays in the commencement of key projects in all its geographical locations. However, the performance of the division's PBU business in Finland remained satisfactory. The variance between the results recorded in 1Q2019 and 1Q2018 was mainly attributable to one-off restructuring cost of \$1.9 million recognized in 1Q2018 for the Singapore precast operation.

The Environmental Services division reported a loss of \$2.3 million in 1Q2019 compared to a loss of \$0.7 million in 1Q2018. The decline was mainly due to poor performance from RFO business as a result of reduced volume and weak prices. In 1Q2018, there was a one-off insurance income of \$1.5 million in relation

to the fire incident. However. the waste treatment operation recorded improvement in pretax performance following the restatement of the incinerator license

1Q2018

\$\$'000

107,068

(2.416)

(3,155)

(0.84)

102019

S\$'000

77,256

(4.067)

(3,399)

(0.91)

In addition, the variance between the results recorded in 1Q2019 was mainly attributable to higher interest income recorded by the Group.

Outlook

The precast business in Singapore and Malaysia is expected to improve from increased project deliveries given the strong order book secured at higher prices. Revenue of Dubai operation is expected to be satisfactory in 2H2019 on the back of healthy order book. Business outlook for the division's PBU business in Finland is expected to remain stable.

In the Environmental Services division, the RFO business is expected to remain challenging. A business review to restructure the division is in progress. The division's \$40 million organic wastewater treatment facility in Tuas is now undergoing testing and commissioning and would be operational in mid-2019. The new plant utilization will gradually ramp up in 2H2019.





Land and Marine

waste from land and



To operate a waste reception, recovery, processing plant, you need a

Toxic Industrial Waste Collector License

issued by NEA



22 Years

of experience in this business, incorporated since 1997



We operate a fully integrated

Oily Waste Processing Plant

which break down and segregate the oil, water and sediments of the oily waste. The oil is harvested for sale. The water is treated to meet the regulatory requirements before discharge to sea and sediment are incinerated and the heat from incineration is harnessed as green energy for our oil processing plant. In this way, we contribute to greening the earth.



Business



Incinerator

We have an incinerator in the plant as part of our waste treatment process



Laboratory

We have well-qualified waste analysts to determine the most optimal and cost effective treatment method and process. They are the cream of the crop chemists as they need to have in-depth applied knowledge of chemistry, multi-industrial process experience and the mind of an innovative and creative artisan.



40 Trucks

moving around in Singapore daily to collect the oily waste



GPS Device

GPS device installed for vehicle optimization and



3 Vessels

We own and operate 3 vessels to collect, transport and dispose marine oily waste







Eastern Pretech Group Updates

Singapore

By Wilson Chong

EPS Awarded Contract for SGA Data Centre

Eastern Pretech Singapore (EPS) was awarded the contract to fabricate and deliver precast pre-stressed beam, hollow-core slab and precast staircase for the proposed new erection of 11-storey single user data centre at Tanjong Kling Road. Total volume is 25,500m³ including 87,500m2 of hollow-core slab. The structural contractor is Obayashi Singapore Pte Ltd. The delivery will commence from November 2019 to December 2020.

EPS Secures Project for AirTrunk Data Centre

EPS was awarded the contract to fabricate and deliver precast column, precast beam, hollow-core slab and precast staircase for proposed new erection of five-storey AirTrunk Data Centre at Loyang Drive. Total volume is 4,000m³ including 12,300m² of hollow-core slab and delivery will start from July to November 2019. The main contractor is Obayashi Corporation.

Malaysia

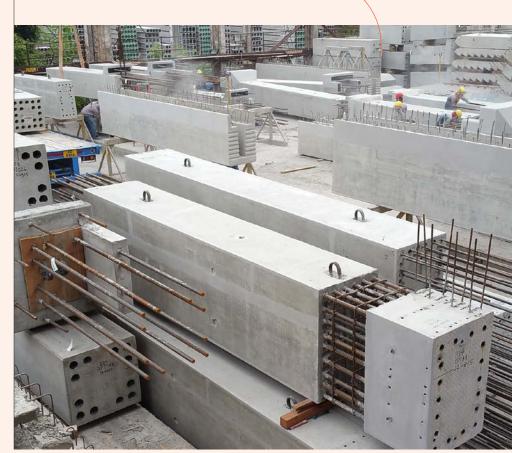
By Lee Mun Sam

EPM Supplies Hollow-core Slabs for Penang International Airport Carpark

Eastern Pretech Malaysia (EPM) was awarded the contract to design, supply and deliver hollow-core slabs for a new multistorey carpark at Penang International Airport by the project main contractor, Landasan Kapital Sdn. Bhd. An approximate 40,000m2 of hollow-core slabs will be utilised for this seven-storey carpark and delivery of the slabs has commenced early this year.

EPM Awarded Contract for Selayang Market

Main contractor Synergy Goldtree Sdn. Bhd. awarded EPM for the design, supply & delivery of various precast components for the new Selayang Market in Kuala Lumpur. The fast-track contract amounts to an approximately 5,500m³ of various precast components. It will commence in May 2019 for duration of five months.



Source: The Star

Dubai

By Henrik B. Jensen

Dubai Clinches Mizhar School Project

Dubai Precast (DPC) was awarded the design, supply, delivery and erection of Mizhar School project in Dubai. Precast concrete elements consisting of columns, beams, walls, Sandwich walls, staircases and hollow-core slabs will be supplied and installed for a total volume of 21,000m³. Delivery of the precast concrete components commenced in May and will be completed by end October 2019.

DPC Building Dome Buildings

DPC received the order for design, supply and erection of eight precast dome buildings spanning from 11m to 22m in radius for an Al Qurum visitor center in Kalba, which is a UNESCO protected area for mangrove wildlife. Production is expected to start in July and project to be completed in 2019.

Finland

By Jussi Raunio

Parmarine Supplies Bathroom Units for Miglagard Hotel

Parmarine was awarded the contract to supply 300 bathroom units for Miglagard Hotel. The hotel is located nine minutes from Oslo Airport.

Parmarine Clinches Significant Fire Doors Order for Cruise Ships

Parmarine received an order worth of EUR 7 million from Meyer Werft, a builder of luxury passenger ships. The order includes deliveries of fire doors to three Disney cruise ships and two Royal Caribbean cruise ships. The project is expected to be completed by 2022.



Source: RCCL





A Magical Blue Night

By Muhammad Muzammir Bin Rosli and Veerinder Kaur A/P Gurbachan Singh

2 March was a night to remember for 277 Eastern Pretech Malaysia (EPM) staff who attended the annual dinner at Le Meridien Putrajaya. Themed as "Magical Blue Night", staff were dressed to the nines. The event kicked off with enchanted performances from dancers that were equipped with LED lighting props and a magic show.

EPM expressed gratitude to staff that have been with the company for periods of 10, 15 and 20 years with long term service awards. 10 prizes were also given to each of the five best dressed male and female staff.

The fairytale night ended with a grand lucky draw. It was indeed a night of great fun and camaraderie. Till the next annual dinner!





Best dressed winners





Table games winners

EPM Autism Awareness Event

By Muhammad Muzammir Bin Rosli and Veerinder Kaur A/P Gurbachan Singh

Eastern Pretech Malaysia collaborated with Aisha Kidz Planet and Zensori Solutions, a school for special kids on 7 April to commemorate Autism Awareness Month. A series of activities which included Mrs Iffah Rashida, a speech therapist working at Malaysia's Special Education Division of Ministry of Education kicked off the event with a simulation session. Using kits consisting of 3D glasses, latex gloves, writing pad and tools, she conducted an activity to describe the reality of what a person with autism goes through on a daily basis. She also shared the effects of autism on children and their families as well as methods on how autistic kids can interact with others.

This informative session was attended by 55 people comprising adults and kids. The feedback from the session was amazing as the knowledge obtained was very helpful especially for some parents with autistic kids. It was indeed a successful event with a good cause!



Interactive activities



NSL Melrose Home Visit

In March, NSL SRC initiated NSL Love Moment 2019 to raise funds for Melrose Home Children's Aid Society. This is an effort to encourage all staff in giving back to the society. This year, NSL raised a total sum of \$16,388 comprises of \$10,000 donation from NSL and the remaining \$6,388 from employees. Funds raised will go towards sponsoring daily meals for about 60 children in the Home.

Since 2013, NSL has partnered with Melrose Home in various programmes and initiatives to raise funds for their beneficiaries. The Home aims to create a nurturing environment for children and youth from 6 to 18 years of age who are coping with adverse family circumstances or child protection issues. A holistic range of educational support programmes and therapeutic services are also provided.



Cheque presentation to Melrose Home



Kitchen where food is prepared for the children

Good food brings the people you love together. If you have a recipe that is well-liked by your family members, please share with us! Take photographs of your dish, cake or even dessert and stand a chance to walk away with an attractive prize. Winners will also get to share their family's recipe in the NSLink!

Start cooking or baking and submit your entries by 10 August 2019!



1st prizeWMF Boston 30 pieces
cutlery set



2nd prize Smeg 1.7L electric kettle



3rd prizeBodum 3 pieces French
Press Set



5 Consolation prizesWiltshire 2 in 1 Oil and
Vinegar Sprayer



Submission Details

Include your name, title, department and a brief description on the uniqueness of your food in your submission to nslink@nsl.com.sg by 10 August 2019.



Terms and Conditions

- a. Winners are required to share their recipes with NSLink committee for use in NSLink.
- b. Photos will be judged on relevance (40%), technical skill (20%), creativity (20%), and composition (20%)
- c. Photo size Minimum 3MB, maximum 5MB file size, resolution 300 dpi. Photo format JPEG
- d. Each image submitted must be the original work of the participant.
- e. Maximum 3 entries per staff are allowed
- f. By submitting an image for the competition, the participant will be regarded as having granted NSL Corporate Communications the right to use the image
- g. Photos which fail to adhere to the terms and conditions will be rejected.





NSL Came in 10th Position for **National Event**

NSL achieved tenth position among a total of 368 participating organisations in Singapore for Season 4 of the National Steps Challenge. The nationwide corporate challenge ran from January to April 2019. 23 NSL teams made up of 164 staff took part in, an initiative supported by the Health Promotion Board. The top three teams from NSL were rewarded with vouchers for their hard work by NSL SRC.

1st place: Magnificent 8 -25,809 steps daily per team member

2nd place: Pegasus -23,084 steps daily per team member

3rd place: Design Walkers -21,717 steps daily per team member



Team leader: Lee Chin Huat, NSL OilChem (second from right)



Team leader: Leona Ling, NSL OilChem (first from left)



Team leader: Yatanar Oo, Eastern Pretech Singapore (front center)

1. How did your team manage to clock more than 20,000 steps daily per person?

Most of us work out after office hours.

2. Were there any team-led initiatives that your team did together to clock more steps?

Due to our busy schedules, there are few opportunities for us to exercise together. Instead, we encouraged each other to contribute to the team's steps counter and stay committed to our goal of achieving the highest number of steps daily.

3. Any health tips you would like to share?

Some tips are to take the stairs instead of the lift, regulate daily diet by eating less rice during dinner and allow three hours for digestion before going to bed. Exercise three to four times weekly by brisk walking or jogging. Most importantly, do not stress yourself.

1. How did your team manage to clock more than 20,000 steps daily per person?

A few of our team members are based at the plant, hence their steps can be easily clocked when walking from point to point in the plant. For those working in the office, we motivate each other to exercise whenever possible.

2. Were there any team-led initiatives that your team did together to clock more steps?

We do have badminton friendlies to keep ourselves active outside of working hours. Also, some of us go for runs at parks.

3. Any health tips you would like to share?

Finding the right people to exercise together can be a huge morale booster!

1. How did your team manage to clock more than 20,000 steps daily per person?

Our team comprises of project coordinators and engineers who are usually based in work sites or in the office. Thus, we depend on each other to clock daily steps. For myself, I try to take walks after dinner.

2. Were there any team-led initiatives that your team did together to clock more steps? We initiated early morning

exercises as a way to start the day right.

3. Any health tips you would like to share?

After our lunch, a few of us will go for a short stroll before heading back to office.

NSL SRC Events

Prawning

30 staff had a relaxing evening at Hai Bin Sembawang, a prawning event organised by NSL SRC on 18 April. Not only did they rise to challenge of waiting patiently for their catch, they each caught about 15 prawns on average! They were then treated to a scrumptious dinner which consisted of the prawns caught that night.







Avengers Movie Screening

Known as one of the must-watch movies in 2019, NSL SRC held a movie screening of Avengers Endgame on 4 May. 271 staff and guests attended the event which was held at Lot One. It was indeed a wonderful day out for staff and their family and friends!



Part of NSL Active Day activities, NSL SRC organised an evening cycling session on 17 May. Punggol Waterway Park provided a scenic backdrop, as 20 staff cruised along the coast. Coney Island was one of the pit stops where cyclists could capture many picture perfect moments. Staff were rewarded with a seafood feast after cycling.



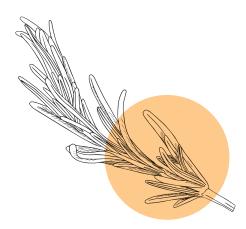
Herbs and Spices That Keep You Healthy

Read on to find out how these five commonly found herbs and spices can be healthy additions to your diet!



GINGER

Ginger is well-known for easing an upset stomach. Studies show it can help soothe morning sickness and nausea from surgery or chemotherapy. It is packed with gingerols, inflammation-fighting compounds which are believed to be able to help fight some cancers, reduce osteoarthritis pain and soothe sore muscles.



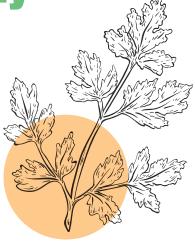
ROSEMARY

Rosemary is known for its flavour and fragrance. Studies show its scent aids in improving concentration and may boost a person's mood. Even in the small amounts common in cooking, rosemary may prevent cognitive decline in elderly.



GARLIC

With its potent bioactive compounds and other nutrients, treatments with garlic extracts, powders and supplements have been found to effectively lower high blood pressure. In a study, consuming daily garlic supplements reduces blood pressure as effectively as the beta-blocker drug atenolol. Several studies also suggest that the benefits of taking garlic supplements include preventing colds and speeding up recovery.



CORIANDER

Coriander is an ingredient with potential health benefits that most people are not aware of when adding it to their cooking. It is also used in herbal medicine to treat appetite loss and digestive complaints. If you have eaten too much rich comfort food, a dish full of fresh coriander could be what you need.



PEPPERMINT

Research has shown that the aroma of peppermint can help lift mood and clear one's mind. Some studies suggest the scent may also soothe a queasy stomach. Peppermint oil can aid in easing pain from irritable bowel syndrome. This works by reducing bloating and relaxing colon muscles.