



CISO 360

ASIA & OCEANIA

congress

25-26 September 2019
The Westin Singapore



Connecting minds and building trust and resilience in digital innovation

"Excellent event, opportunity to meet like-minded professionals, sharing risk, worries, tools, best practices with CISOs from other industries sharing same issues! A great eye opener, looking forward to the next event",
CISO, MS Amlin

Benchmarking and meaningful interaction with CISO, CIO, CSO practitioners and business luminaries



Tobias Gondrom
Group CISO
UOB
(Singapore)



Chuan-Wei Hoo
CISO
ST Engineering
(Singapore)



Alex Quintieri
Group CISO
FWD Insurance
(Hong Kong)



Linda Nguyen Schindler
Programme Head Innovation Cybersecurity Ecosystem (ICE71)
(Singapore)



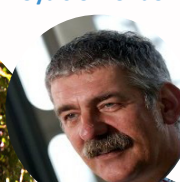
Ray Stanton
CISO/Group Chief Security Officer/NED



Lady Olga Maitland
Chairman
Copenhagen Compliance

An international speaker panel including...

Marcus Alldrick
Former CISO,
Lloyd's of London



Darren Argyle
Global CISO for Client Services, Business Lines-
Managing Director,
Standard Chartered Bank
(Singapore)



Matthias Muhler
CISO
HELLA
(Germany)



David Kennedy
Group CIO
Transaction Services Group
(New Zealand)



Dr Guan Seng Khoo
Board Adviser, Fintech Companies (Former Head of ERM/GRC,
AIMCo
(Singapore)



Prof Dr Robert Coles
Visiting Fellow,
Royal Holloway
(UK)



Leonard Ong
Group CISO
Fullerton Health
(Singapore)



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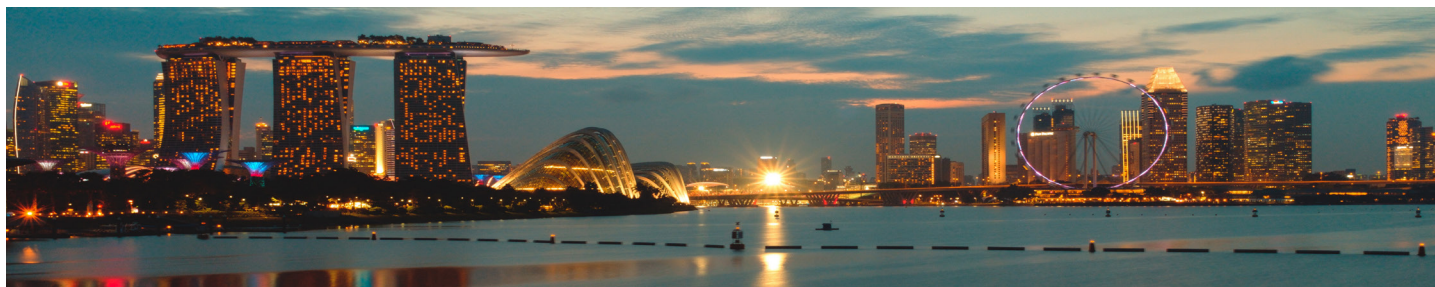


Lead Think Tank Sponsor



Panel Sponsor





Connecting minds and building global trust and resilience in cybersecurity and innovation

Dear Colleague,

Pulse Conferences is delighted to invite you, colleagues and peers to attend **CISO 360 Asia & Oceania**, that will be hosted from 25-26 September 2019 at The Westin in Singapore. CISOs, CIOs and other c-suite in technology, risk and governance from across the APAC and Oceania region and beyond will meet in Singapore to benchmark progress and approaches to the most pressing cybersecurity challenges, opportunities and solutions.

CISO 360 is an authentic international think tank that aims to forge trusted, lasting professional connections for all participants – delegates, speakers and sponsors. The programme provides critical updates on the emerging opportunity and risk horizon, role expectations and business technologies within the years to come.

Bring your experience to the discussion in this unique trusted environment designed to benchmark current understanding, and opportunities for resilience, of the risk horizon, and forge trusted, lasting professional connections with an international network of peers at a time when collaboration and building bridges in the cybersecurity field is more important than ever.

This agenda will focus on key cybersecurity challenges - including questions around AI, machine learning, automation, cloud, mobility and security such as:

- As technological advances continue to outpace operations, legal and policy, how can we build trust in technology while remaining accessible? How do we translate trust, sharing and collaboration into technological terms?
- How can we ever strike a balance between attackers and defenders as our surface areas keep expanding?
- How can we take leverage the business opportunities of data explosion, analytics and threat intelligence?
- What is the right level of prescriptive law, regulation and standards for cyber risk? With so many technology providers, how do we make supplier choices?

Agenda at a Glance

Day One: Wednesday 25 September

GLOBAL HORIZON, INNOVATION AND INVESTMENT
SECURITY LEADERSHIP, GOVERNANCE AND LINES OF DEFENCE

Day Two: Thursday 26 September

FINANCIAL CRIME, CYBERCRIME, THREAT INTELLIGENCE

RISK MITIGATION - WHAT IS YOUR PLAN B

Benefits and differentiators of CISO 360

- 30+ speakers from around the world, specifically chosen for the differences they will bring to the table
- +15 nations represented - a truly international and multi-faceted speaker panel spanning across industry sectors, with the focus on CISO to CISO case studies and benchmarking on what works, what doesn't
- 360 perspective - a journey beyond the security 'echo chamber' to share non-security views from business leaders, innovators, investors, ministries.
- 2 action-packed days - keynotes, debates, practical use case studies, deep-dive industry focuses, think tanks on emerging priority areas.
- Fully immersive and interactive agenda - exciting debates, think tanks, roundtables and practical scenario planning
- Natural integration between inhouse security, supply chain and technology providers - we are part of the same jigsaw!
- Trust-based community in an inspiring environment - held under The Chatham House Rule (who says what is unattributed)
- Network and engage with 100+ colleagues, peers and industry thought leaders. The CISO 360 networking experience includes receptions, dinner and cultural activities. Enduring connections are guaranteed!

www.ciso360asia.com | +44 (0) 20 7936 8989 | teampulse@pulseconferences.com

Speakers - Host Nation

- **Darren Argyle**, Global CISO for Client Services, Business Lines - Managing Director, **Standard Chartered Bank**
- **Linda Nguyen Schindler**, Programme Head, **Innovation Cybersecurity Ecosystem (ICE71)**
- **Chuan-Wei Hoo**, CISO, **ST Engineering**
- **Cesar Cabrera**, Manager, **Darktrace**
- **Gerry Sillars**, Vice President of Asia Pacific, **Skybox Security**
- **Dr Guan Seng Khoo**, Board Adviser, Fintech Companies (Former Head of ERM/GRC AIMCo)
- **Eng. Manan Qureshi**, APAC Head of Security Strategy, Risk & Compliance Practice, **IBM Security**
- **Aloysius Cheang**, Board Director and Executive Vice President for Asia Pacific, **The Centre for Strategic Cyberspace & International Studies**
- **Tobias Gondrom**, Group CISO, **UOB**
- **Leonard Ong**, Group Chief Information Security Officer, **Fullerton Heal**
- **Kevin Austin**, Director Information Security, **Intercontinental Exchange**
- **David Smith**, Retired FBI Agent and Fmr Regional Intelligence Manager - APAC South, **The Walt Disney Company**
- **Ian Farquhar**, Director, Worldwide Security Architecture Team, **Gigamon**
- **Daryl Pereira**, Partner, Head of Cybersecurity, **KPMG Singapore**

International Speaker Panel

- **Dr Robert Coles**, Visiting Professor, **Royal Holloway (UK)**
- **David Kennedy**, Group CIO, **Transaction Services Group (New Zealand)**
- **Alex Quintieri**, Group CISO, **FWD Insurance (Hong Kong)**
- **Edvinas Pranculis**, Vice President, Global Sales Operations, Data Protection Officer (DPO), **SOC Prime Inc. (Lithuania/ U.S.)**
- **Irene Corpuz**, Manager, Strategy and Future Department, **HCT – UAE Government Entity (UAE)**
- **Jenny Reid**, Director, **iFacts (South Africa)**
- **Lady Olga Maitland**, Founder, **UK Defence and Security Forum** and Chairman, **Copenhagen Compliance (UK)**
- **Marcus Aldrick**, Former CISO, **Lloyd's of London (UK)**
- **Matthias Muhlert**, Chief Information Security Officer, **HELLA (Germany)**
- **Rajeev Kumar E.**, Franchise Dispute Resolution Management – AP **Mastercard (India)**
- **Ray Stanton**, SVP/Group Chief Security Officer and NED **(Denmark)**
- **Dr Sally Leivesley**, Director, **Newrisk Ltd**, A Founder Member, **The Exercise Group7 (UK)**
- **Dr Viktor Polic**, Head of Information Security and Assurance Services Unit, **International Labour Organization (ILO), United Nations (Switzerland)**

Day One: Wednesday 25 September

07:30 Coffee and Registration

GLOBAL HORIZON, INNOVATION AND INVESTMENT

- 08:00** **Chairman's Opening Global risk horizon: 2019 and beyond**
Marcus Alldrick, Former CISO, Lloyd's of London and Principal Senior Advisor Risk, Compliance (UK)
- 08:30** **Keynote The missing link between cyber resilience, global security and future innovation**
Darren Argyle, Global CISO for Client Services, Business Lines - Managing Director, Standard Chartered Bank (Singapore)
- 09:00** **Case study 5G Security Implementations - Concerns and Considerations**
 SingHealth data breach in 2018, the Baltimore City ransomware attack in 2019 and counting, and many more might have been hidden from the mainstream news. Conclusion is that cyber security is an issue that is not totally appreciated or understood by most lay people; who are vulnerable to exploitation of nefarious actors and dubious malware programmes. With ever changing technology and 5G connectivity at the horizon, it is imperative we relook at our posture and redesign our solution - to implement an effective enterprise cyber security.
Chuan-Wei Hoo, CISO, ST Engineering (Singapore)
- 09:30** **Case study Innovation in information security management - AI for good and bad**
 From spear-phishing to deep fakes cyber criminals are leveraging artificial intelligence to attack users' trust. With organisational digital transformation CISO role is transforming into Chief Trust Officer. In addition to current traditional responsibilities a CISO has to be an innovation manager, an early adopter of the 'State of the Art' technologies and related processes to fully understand their opportunities and risks. Are you ready to transform? Hear a few tips and hints for successful transformation.
Dr Viktor Polic, Head of Information Security and Assurance Services Unit, International Labour Organization (ILO), United Nations (Switzerland)
- 10:00** **Keynote When Machines Fight Machines: Cyber Battles & the New Frontier of Artificial Intelligence**
 • Navigating new types of cyber-threats, including weaponized AI • Overcoming the limitations of the legacy approaches to information security • Adopting an 'immune system' model for cyber security, powered by machine learning • The power of AI to fight back autonomously against in-progress attacks • Real-world cyber-threats thwarted by ML, including IoT hacks and stealthy insider threats
Cesar Cabrera, Manager, Darktrace
- 10:15** **Panel Big Questions Cyber defence, privacy and trade-off predictions. What is technology's current emerging role in international diplomacy? Predictions**
 Technology is embedded in everything. There are no boundaries anymore. Engaging the audience with some of the big questions challenging leaders today. Hear inspiring insights from scientists, policymakers, inventors and business pioneers. • Should cybersecurity technology be a strategic concern within international diplomacy? • Cyber sanctions - Do institutions have the political will to act? • As technological advances continue to outpace operations, legal and policy, how can we build trust in technology? • How can we manage in a world plagued by disinformation?
Led by: Aloysius Cheang, Board Director and Executive Vice President for Asia Pacific, The Centre for Strategic Cyberspace + International Studies (Singapore)
Joined by: Dr Viktor Polic, Head of Information Security and Assurance Services Unit, International Labour Organization (ILO), United Nations, (Switzerland)
- 10:55** **Morning Coffee Break**
- 11:30** **Panel Cybersecurity ecosystems - Investment for innovation and to strengthen resilience**
 What does it take to successfully implement and build an entrepreneurial ecosystem? Global governance structures - do we need an "ICT 20"? What is the body we bring together in a global crisis? • What are we doing to architect and secure to drive digital transformation? • What responsibility should security play in driving innovation? How do we apply innovation to counter cyber threats? • What is the right level of prescriptive law and regulation for cyber risk? • Which technologies and subsectors will be the most attractive to venture and corporate investors over the next year? • What are the differences in the way financial institutions assess potential investments in cybersecurity? • What are the benefits to corporates that actively engage with the start-up market?
Chaired by: Ray Stanton, SVP/ Group Chief Security Officer and NED
Panellists: Linda Nguyen Schindler, Programme Head Innovation Cybersecurity Ecosystem (ICE71) (Singapore); **David Kennedy**, Group Chief Information Officer, Transaction Services Group (New Zealand); **Matthias Muhlert**, Chief Information Security Officer, HELLA (Germany)
- 12:00** **Case study National future strategy planning**
Irene Corpuz, Manager, Strategy and Future Department, HCT Government Entity (UAE)

12:20

CISO 360 Think Tank: Digital strategy and innovation - CISO as the Enabler
 The CISO 360 Think Tank provides the opportunity for CISOs to benchmark lessons learned and tried and tested approaches to deal with 4 areas within a wider subject matter. In this case, the artefacts of innovation: AI/ML; Cloud; Mobile/IoT and Data Innovation. This includes sharing successes with peers as well as failings. Attendees select 2 out of the possible 4 topics below, and delegates rotate once. A strategist and a CISO on each table will facilitate questions with the attendees and unattributed notes will be made to create a useful tangible takeaway.
1. Digital Transformation. How we can lead as CISOs. Security is the panacea or enabler for digital transformation - draw examples of that - ultimately increases job security for CISOs. **Co-facilitated by: Tobias Gondrom**, Group CISO, UOB (Singapore) and a Strategist
2. The Talent agenda. With the severe drought in cyber talent, what are some innovative ways to recruit, retain and build a meaningful career track for information security professionals? **Co-facilitated by: Alex Quinteri** (Group CISO, FWD and a Strategist)
3. Best of breed versus a managed/integrated approach in solutions implementation. Are we chasing the thin edge of the wedge, and do we always need the best? **Co-facilitated by: Darren Argyle**, Global CISO for Client Services, Business Lines - Managing Director, Standard Chartered Bank (Singapore) and a Strategist
4. OT/IT convergence. Is it achievable and what are some of the issues CISOs are grappling with? **Co-facilitated by: A Strategist & CISO**

13:15 Lunch

SECURITY LEADERSHIP, GOVERNANCE AND LINES OF DEFENCE

- 14:00** **Case Study Developing scenario analysis as a cyber risk tool**
Tobias Gondrom, Group CISO, UOB (Singapore)
- 14:30** **Keynote Simplifying Cyber Risk Management**
 Learn how integrated security platform, use "big picture" visibility to make fast, informed decisions to keep your organization secure, compliant and running smoothly now and into the future.
Gerry Sillars, Vice President of Asia Pacific, Skybox Security
- 14:45** **Case Study 360 Cyber resilience and cyber risk management**
 A roadmap of achieving a resilience posture - by weaving security across the organisation from IT, business continuity, disaster recovery, business under the umbrella of risk.
Eng. Manan Qureshi, APAC Head of Security Strategy, Risk & Compliance Practice, IBM Security (Singapore)
- 15:10** **Audience Q&A Panel What are the 3 things that companies and CISOs/CIOs do wrong when it comes to cybersecurity? How do we take our cybersecurity strategies to the next level?**
 A new era for CISOs - don't miss this strategic discussion on the current biggest responsibilities, priorities and challenges.
 • What are the biggest security threats your organisation faces over the next year? • What needs to be done today to prepare for tomorrow? • What are the most effective strategies you are using right now? • How do we move from a legacy world to a new world? • How do we take our own cybersecurity strategy to the next level? • Convergence
Chaired by: Dr Robert Coles, Visiting Professor, Royal Holloway (UK)
Joined by: Chuan-Wei Hoo, CISO, ST Engineering (Singapore); **Ian Farquhar**, Director, Worldwide Security Architecture Team, Gigamon; **Kevin Austin**, Director Information Security, Intercontinental Exchange (Singapore)
- 15:40** **Afternoon Tea Break**
- 16:10** **Case Study Supply chain, governance and improvement**
Ray Stanton, SVP/ Group Chief Security Officer and NED
- 16:40** **On Stage Interview Governance is a team sport - Lines of defence to build resilience, privacy and trust**
 An on-stage discussion with prominent GRC c-suite about what are the key governance and compliance challenges going forward. • Who are the risk owners, how can they protect themselves and their organisations? • Do we need more regulation and common standards or is the answer internal alignment on good practice security risk management? • How do we more effectively align risk across our companies? • How do we sift the wheat from the chaff to determine which technologies are delivering on their promise to enhance security? • Integrating cybersecurity and operational risk to meet regulatory compliance • Taking a risk-based approach to cyber defence - How do you train your risk programme towards the new risks? • Board directors - can spend on new technologies but 70% people/30% technologies • Supply chain risk - with so many vendors how do we make good supplier choices?
Interviewer: Lady Olga Maitland, Founder, UK Defence and Security Forum and Chairman, Copenhagen Compliance (UK)
Interviewee: Leonard Ong, Group CISO, Fullerton Health (Singapore)

- 17:00** **Panel** How do we build truly diverse, authentic and inclusive risk and security teams?
- Are boards simply paying lip service to Diversity and Inclusivity or is corporate leadership increasingly reflecting a more diverse and inclusive composition?
 - Are we succeeding in recruiting and retaining more women into the industry and what more can we do to improve the balance?
 - What skills and capabilities are currently and forecast to be in demand and what are we doing to fulfil them?
 - With neurodiversity notably in mind, what inclusivity measures do we need to ensure are in place to ensure that it succeeds?
 - For many, covering* is still a necessity. What are we doing to increase authenticity in people and what are we doing to protect them and the organisation from the possible consequences?
 - Can we effectively influence our supply chain to embrace diversity and inclusivity or is this simply a pipe (no pun intended!) dream?
- * How we "modulate our identities in order to be accepted by the mainstream."
- Led by:** **Marcus Alldrick**, Former CISO, **Lloyd's of London (UK)**
Panellists: **Irene Corpuz**, Manager, Strategy and Future Department, **HCT Government Entity (UAE)**; **David Kennedy**, Group Chief Information Officer, **Transaction Services Group (New Zealand)**

17:30 **Close of Day One**

18:00 **Networking Dinner**

Day Two: Thursday 26 September

08:55 **Chairman's Re-opening**

FINANCIAL CRIME, ANALYTICS, THREAT INTELLIGENCE

- 09:00** **Keynote** Business process governance in operational risk - How can we leverage opportunities?
Dr Guan Seng Khoo, Board Adviser, **Fintech Companies (Former Head of ERM/ GRC, Alberta Investment Management Corporation - AIMCo) (Singapore)**
- 09:30** **Case study** Protecting against cash out attacks
Rajeev Kumar E, Franchise Dispute Resolution Management – AP, **Mastercard (India)**
- 10:00** **Case study** Deriving a GRC model (3 lines of defense) from Corporate Strategy
Matthias Muhler, Chief Information Security Officer, **HELLA (Germany)**
- 10:30** **Group Scenario Planning** Digital business in an Insecure World - Smart Nation Opportunities. Regional Threats – Digital Progress
 • Evolving cyber threats to interconnected systems 4 case studies and cyber forensics discussion • Cyber forensics with any critical infrastructure catastrophic Incident • International scientific Case Study on Water Distribution Cyber Attack Scenario Exercise 2019 • Digital business opportunities • Smart cities and new technology - emerging threats
Led by: **Dr. Sally Leivesley**, Director, **Newrisk Ltd**, A Founder Member, **The Exercise Group7 (UK)**
- 11:10** **Morning Coffee Break**
- 11:40** **Case study** Insider threat
Jenny Reid, Director, **iFacts (South Africa)**

RISK MITIGATION AND RESPONSE

- 12:10** **Panel** How can we ever strike a balance between attackers and defenders as our surface areas keep expanding? How do we leverage intelligence and proactive-led cyber defense?
 This discussion will explore current practical use and emerging approaches to cyber resilience, especially within the financial services sectors. Join this session to learn more about how the fraud landscape is shifting as fraudsters try to evade new detection technologies and the detection, prevention and response roles played by AL and ML. • How can companies develop a responsive approach to deal with cyber criminals who continuously evolve their tactics? • What type of cyberattacks will threaten your company over the next year? • Keeping ahead of fraud & financial crime • Third party monitoring • Battling fraud with behavioural biometrics • What factors will determine which companies will become the most resilient players over the next few years? • Balancing AI with Human Intelligence in the SOC: How not to get blinded by the hype • How can AI be used to understand human behavior better to predict mistakes • Developments in technologies like passive biometrics, artificial intelligence and emerging digital standards
Panellists: **Eng. Manan Qureshi**, APAC Head of Security Strategy, Risk & Compliance Practice, **IBM Security (Singapore)**; **Kevin Austin**, Director Information Security, **Intercontinental Exchange (Singapore)**; **Rajeev Kumar E**, Franchise Dispute Resolution Management – AP, **Mastercard (India)**; **Dr Guan Seng Khoo**, Board Adviser, **Fintech Companies**, Former Head of ERM/ GRC, **AIMCo (Singapore)**; **Alex Quintieri**, Group CISO, **FWD Insurance (Hong Kong)**; **Ian Farquhar**, Director, Worldwide Security Architecture Team, **Gigamon**

12:50

Lunch



14:00

Cyber-Physical-Risk/CSO-CISO Roundtable

Converging security - opportunities and challenges of holistic physical and cyber security and emerging threats and solutions in resilience
 This interactive 'closed door' roundtable session will highlight priorities for CSO, CISO, OT, investigations, intelligence and risk manager perspectives on managing security in a volatile, uncertain, complex and ambiguous business environment and the interface of info/cybersecurity and traditional/physical security functions in major multinational companies and governments.

- How is the security interface currently managed in major companies?
- What are the threats/risks posed by current operational models?
- How do current and future CSOs best position themselves to manage all aspects (cyber and physical) of corporate security?
- What are the business benefits and challenges of a converged global security operation?
- Threats and opportunities of the internet giants - surveillance as a profitable architecture
- How to procure and secure IoT devices/physical security systems in your organisation
- How best to communicate to the C-Suite that convergence is the best way to holistically protect the organisation

Chaired by: **David Smith**, Retired FBI Agent and **Fmr Regional Intelligence Manager - APAC South, The Walt Disney Company (Singapore)**
Joined by: **Jenny Reid**, Director, **iFacts (South Africa)** and other senior practitioners

15:00

Afternoon Tea and Goodbyes

15:15

Close of Day Two

3 Ways to Book!

Book Online - www.cisoasia360congress.com

By Phone - +44 (0)20 7936 8985

By Email - teampulse@pulseconferences.com

Registration details

CISO ASIA 360 DELEGATE PASS (25-26 SEPT)

Early Booking: Delegate Pass (before 26 July 2019) – **£900** (save £400!)

Standard Rate: Delegate Pass (after 26 July 2019) – **£1,300**

CISO ASIA 360 ADVISORY-PROVIDER PASS (25-26 SEPT)

Strictly limited to 5 passes per event - **£2,500**

Add onto the above pricing

PULSE EDUCATE COURSES (23-24 SEPT)

Pulse Educate is offering 2 day security training courses at The Westin Singapore 23-24 September 2019

Course 1: OSINT – Advanced Skills for CISOs - £1,500 [Download outline here](#)

Course 2: Catastrophic Risk – Media and Reputation in Risk Mitigation -£1,500.

[Download outline](#)

Course 3: Cyber Policy and Standards for OT Security - £1,500. [Download outline](#)

Course 4: Physical Security for Workplace and Travel - £1,500. [Download outline](#)

Course 5: Supply Chain in Crisis - £1,500. [Download outline](#)

Course 6: The Threat from Business Espionage - Intelligence, Techniques and Responses - £1,500. [Download outline](#)

Special Package – Congress + 2-Day Course **£2,000 (23-26 September)**

Please note

- * Delegate Passes above are only available to book by inhouse practitioners – i.e. persons who are currently in the role of CISO/CSO or similar senior executives who are not working for an advisor or provider to the security community.
- * 5 Advisory-Provider Passes are available to persons or companies providing advisory services or solutions to the security community.
- * Pulse conferences reserves the right to approve all registrations.
- * Registration will be available online until the congress begins. Space pending, registrations and payment can be taken onsite.
- * Optional Training Courses are subject to a minimum number of delegates. Please do not book travel until the course is confirmed. Pulse is not liable for any travel costs incurred.

Inclusions

- Entry to CISO Asia & Oceania 360 Congress (25-26 September 2019)
- Invitation to join the networking reception, dinner, cultural visits (details to be announced prior to the event)
- Lunches and daily refreshments
- Certificate of attendance soft copy provided post-event on request
- Post-event presentation materials (subject to speaker opt-out) & output reports
- Loyalty programme membership for future events and invitation to bespoke community events in your city

Exclusions

- Travel and accommodation expenses to attend the event
- All other costs associated with attending the event

Cancellation Terms

What if I've registered but can't attend and want to send someone in my place? We accept substitute delegates. Please let us know in advance with the details of your replacement copied into an email introduction.

What if I've registered but can't come and do not have anyone to take my place? We will always offer to transfer the delegate pass to another event.

Cancellations received between 30 working days and the event start date, no-shows, or people who cannot stay for the event duration, are liable to pay the full conference fee and no refunds will be permitted. Cancellations between 30- 60 working days before the event are liable for 50% refund of the ticket price paid. All refunds will be processed minus the transaction fee and applying any currency fluctuation differences.

Venue and Accommodation

The Westin Singapore

12 Marina View, Asia Square Tower 2, Singapore 018961 Singapore

www.marriott.com/hotels/travel/sinwi-the-westin-singapore/

The CISO 360 Asia & Oceania 2019 will be hosted at The Westin Singapore, perfectly located within the vicinity of Marina Bay and walking distance from Chinatown and Marina Bay Sands.

Discounted event rates: Pulse Conferences can offer discounted accommodation for attendees at the CISO 360 Asia & Oceania at the Westin Singapore. The discounted price for a single room per night is S\$380/£219 (original price S\$520 /£300) or double room S\$410/£235.

Book your accommodation [here](#).

