

FIRM BROCHURE

TORM is one of the world's largest owners and operators of product tankers that transport refined oil products & chemicals. Customers worldwide rely on TORM to move the gasoline, naphtha, diesel, and jet fuel that keep businesses running every day. Efficiently, safely, and reliably.



Dedicated to
Operational Excellence
Since 1889



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OUR COMPANY

Our firm stands at the forefront of the global shipping industry, leading the way with a strong commitment to environmentally responsible commercial performance. Through consistent dedication to sustainability and operational excellence, our company has firmly established its reputation as one of the world's largest and most reliable owners and operators of product tankers. These vessels play a crucial role in the transportation of refined oil products and chemicals across key global trade routes, contributing to the smooth and efficient functioning of international supply chains.

At the heart of our firm's success is its robust and integrated business and operations model, which allows the company to manage and deploy its fleet of wholly owned vessels with remarkable efficiency. This integrated approach ensures streamlined coordination between different facets of the business, from fleet operations and maintenance to commercial strategy and customer service. It is this model that enables our firm to adapt swiftly to market dynamics while maintaining consistently high standards of performance and reliability.



The One TORM business model further enhances this strategic foundation by fostering a unified corporate culture rooted in collaboration, innovation, and shared goals. With a global team that spans multiple continents and cultures, TORM harnesses the strengths of its international workforce to drive continuous improvement at every level of the organization. Whether at sea or onshore, every team member is aligned with the company's mission to deliver sustainable, high-quality maritime transport solutions. This collective dedication ensures that TORM remains on course toward long-term growth, industry leadership, and environmental responsibility.

80+ Owned & Operated Vessels

TORM was founded in 1889

9 Offices: Denmark, India, the Philippines, Singapore, the UK, the UAE, & the US

3300+ Seafarers and 350+ Office Colleagues around the world

Listed on Nasdaq in New York & Copenhagen

CO₂ reduction target of 40% by 2025

ONE TORM

Our firm's "One TORM" model is a fully integrated business strategy that brings together all key operational areas—commercial, technical, sale and purchase, and support functions—under a unified framework. This structure enables streamlined coordination, faster decision-making, and improved cost-efficiency. As a pure-play product tanker company, our firm's focused approach allows it to specialize in the transportation of refined oil products with exceptional operational performance and strategic clarity, making it a leader in the global shipping industry.

Central to the One TORM model are three key pillars: a strong safety culture, data-driven decision-making, and environmental responsibility. Our company fosters proactive safety practices across the company and leverages advanced analytics to enhance fleet performance and customer service. Additionally, our ambitious target of reducing carbon intensity by 40% by 2025 reflects a deep commitment to sustainable operations. Together, these pillars ensure that we not only deliver commercial value but also contribute meaningfully to a safer, smarter, and greener maritime future.



ONE TEAM, ONE GOAL

We keep our collective focus on the same goals and encourage transparency between our management, employees, customers, investors, and partners to replace organizational siloes with cross-organizational teamwork.

WHOLLY OWNED FLEET

We maintain a robust capital structure that allows us to own our own product tanker fleet, modernize it when and how it is most advantageous, and improve shareholder value.

INTEGRATED

We integrate fleet management, marine HR, technical operations, and chartering in-house, rather than outsourcing these key functions. This enables us to optimize our repair and maintenance schedules, market, and resource utilization.

FOCUSED ON EFFICIENCY

We are primarily active on the spot market and maintain a laser-sharp focus on the tradability of our vessels. This enables us to maximize voyage-by-voyage efficiency.

LEADERSHIP

SENIOR MANAGEMENT

Our senior management team is composed of highly experienced professionals who bring extensive expertise in international shipping, finance, and operations. Leading the team is **Jacob Balslev Meldgaard**, who has been the Chief Executive Officer since April 2010 and Executive Director since December 2015. With over 30 years of experience in the shipping industry, Jacob has held previous roles, including Executive Vice President at NORDEN and positions at J. Lauritzen and A.P. Moller-Maersk.

Supporting him is **Kim Balle**, the Chief Financial Officer since 2019. Kim brings over 25 years of finance experience, having previously worked at CASAAS and DLG. **Jesper S. Jensen**, Head of the Technical Division, has been with our firm since 2014 and has over 25 years of experience in the industry. Another key member of the senior management team is **Lars Christensen**, Head of Projects since 2011, with more than 30 years of experience in the shipping industry.



SENIOR MANAGEMENT

The Board of Directors at our firm is composed of leaders with significant experience in shipping, finance, and corporate governance. **Christopher H. Boehringer**, Managing Director and Head of Europe at Oaktree Capital Management (International) Limited, serves as the Chairman of the Board. Other board members include **David Neil Weinstein**, Deputy Chairman and Senior Independent Director, and **Annette Beate Wacknitz Justad**, an Independent Non-Executive Director. **Pär Göran Trapp** also serves as an Independent Non-Executive Director. The collective expertise of the Board ensures strategic oversight of our operations and growth.

OUR FLEET

Our firm operates a fleet of approximately 90 product tanker vessels that specialize in transporting refined oil products and chemicals across global markets. These vessels are designed with a strong focus on efficiency and safety, ensuring that our firm remains well-positioned to meet the evolving demands of customers in a dynamic and highly competitive shipping industry. Each vessel is optimized to transport refined fuels and clean petroleum products, primarily moving them from refineries to end users. This ensures the seamless and reliable delivery of essential goods, reinforcing our firm's reputation as a trusted partner for companies that require efficient, on-time transportation solutions in the refined oil sector.

The fleet includes a diverse range of vessel types, including LR2, LR1, MR, and Handysize, with deadweight tonnage (DWT) ranging from 45,000 to 115,000. This wide variety in vessel types gives our firm the flexibility to cater to different shipping needs and customer requirements. Larger vessels like the LR2 and LR1 are ideal for long-haul transportation, while the smaller MR and Handysize vessels are more suited for regional operations and markets that demand specialized services. With such a versatile and adaptable fleet, we can scale our operations effectively, tailored solutions for bulk and regional shipments.



In addition to maintaining a diverse and capable fleet, we are committed to upholding the highest standards of safety, operational excellence, and environmental responsibility. Each vessel in the fleet is equipped with cutting-edge technology that enhances operational performance and ensures the safe and efficient transportation of products. Our company's commitment to sustainability is evident in our proactive approach to reducing carbon emissions and improving energy efficiency, in line with global environmental goals. By integrating advanced technology and operational best practices, our company not only meets regulatory requirements but also delivers outstanding customer service, positioning itself as a leader in the global refined oil transportation market.

TORM'S HISTORY

1889 – FOUNDATION

Our firm was established in 1889 in Denmark by Captain Ditlev E. Torm and Christian Schmiegelow. That same year, the founders placed an order for the company's very first vessel, signaling the start of what would become a long and influential journey in the global maritime industry. The company began with a strong foundation in Danish maritime traditions and set out with a vision to become a key player in international shipping.

1905 – PUBLIC LISTING

By 1905, our firm had experienced steady growth and success, positioning itself as a prominent player in the Danish shipping sector. This progress culminated in its listing on the Copenhagen Stock Exchange, a major milestone that not only reflected investor confidence but also solidified our firm's status as a well-established shipping company in Denmark.

2007 – STRATEGIC EXPANSION

A significant turning point came in 2007 when our firm entered into a strategic partnership with Teekay Corporation to acquire OMI Corporation. This transformative acquisition brought 24 modern product tankers into our firm's fleet, greatly enhancing its transport capacity. Additionally, the acquisition extended our technical operations into India and the United States, strengthening its international presence and operational reach.

2015 – FOCUS SHIFT TO PRODUCT TANKERS

In 2015, we made a decisive strategic move by divesting our last two bulk carriers. This decision marked a complete shift in focus toward product tankers, allowing us to fully specialize in the transportation of refined oil products such as gasoline, diesel, jet fuel, and naphtha. By concentrating on a single, high-demand market segment, we aimed to improve service quality and operational efficiency.



TODAY – GLOBAL OPERATIONS & RECOGNITION

Today, we are operating a state-of-the-art fleet of around 90 product tankers, each equipped to meet modern environmental and safety standards. We have established a truly global footprint with key offices in Denmark, India, the Philippines, Singapore, the United Kingdom, the United Arab Emirates, and the United States. We are publicly listed on both Nasdaq Copenhagen and Nasdaq New York, highlighting our strong reputation in both European and American financial markets. Our firm continues to uphold its legacy by focusing on operational excellence, innovation, and sustainability in global shipping.

THE TORM FOUNDATION

The TORM Foundation (TORM Fonden), established in 1948 by A/S Dampskibsselskabet TORM, is a non-profit organization dedicated to providing support to our firm's employees, maritime institutions, and general causes. The foundation's primary focus is on projects related to shipping, the seas, and environmental sustainability. Over the years, it has become an influential force in supporting various initiatives that promote the well-being of the maritime community and the broader public. Its contributions extend to funding projects that align with our firm's mission of fostering innovation, environmental protection, and the development of the global shipping industry.

The governance of the TORM Foundation is entrusted to a skilled board, which is led by Kim Balle, the Chairman. The board also includes Rasmus Hoffmann, Jacob Meldgaard, and Joakim Nørholm Vasehus, all of whom bring significant expertise and experience in shipping, business, and corporate governance. Their collective leadership ensures that the foundation's resources are directed toward projects that uphold the values of the organization and TORM itself. The day-to-day management of the foundation's operations is overseen by Veronica Bermann Krivaa, who is responsible for ensuring that all administrative functions run smoothly and efficiently, further supporting the foundation's mission and strategic goals.



Through its focused approach, the TORM Foundation offers financial assistance to projects that enhance the shipping industry, protect the marine environment, and support community initiatives. This support is directed toward projects that create a lasting impact, whether through fostering maritime education, advancing environmental protection measures, or assisting communities impacted by the shipping industry. By prioritizing these areas, the foundation strengthens its role as an agent of positive change and continues to support our firm's commitment to corporate responsibility and sustainability.

WHY INVEST IN TORM?

We are a leading global pure-play product tanker company, renowned for its modern and highly efficient fleet of approximately 90 vessels. Our operating model, which integrates both in-house commercial and technical management, has consistently proven to be one of the most effective in the industry. This integrated approach ensures that we can maintain high operational performance and deliver superior service to our customers, even in challenging market conditions. By controlling both the commercial and technical management of our fleet, we are able to swiftly adapt to market dynamics and optimize every aspect of our operations, ensuring that TORM remains competitive in a rapidly evolving global market.

We are strategically positioned to take full advantage of strong market conditions, a position that is evident in the high earnings and robust free cash flow we have delivered in recent years. These financial results have not only allowed us to reinvest in our business through the acquisition of additional vessels but have also enabled us to significantly reduce our debt levels, thereby strengthening our balance sheet and overall financial health. This solid financial foundation has empowered us to continue delivering value to our shareholders through high dividend payments, further reflecting our commitment to shareholder returns and sustainable growth.

Our firm's distribution policy underscores our focus on maintaining strong liquidity while also prioritizing shareholder value. As part of this policy, the company is committed to distributing excess liquidity to shareholders on a quarterly basis, provided that a defined liquidity threshold is met. This approach highlights our firm's confidence in its business model and its ability to generate consistent cash flows, enabling us to strike a balance between reinvestment, debt reduction, and regular shareholder returns.

+54.6%
EBITDA MARGIN

24.3%
ROIC

75%
DIVIDEND
PAYOUT RATIO

~29.30
NET ASSET VALUE
PER SHARE (USD)



SHARE INFORMATION

Our company's A shares are publicly listed on both Nasdaq Copenhagen and Nasdaq New York, providing global visibility and access for investors. The ISIN code for the A shares is GB00BZ3CNK81, and the short name on Nasdaq Copenhagen is TRMDA, while the CUSIP code on Nasdaq New York is G89479102, and the short name is TRMD. These dual listings allow investors around the world to trade shares in our firm, reflecting the company's international presence and appeal. The shares are registered with the Danish Securities Centre in a nominal denomination of USD 0.01, ensuring efficient tracking and management of ownership.

In addition to the A shares, our firm has issued a B share with a nominal value of USD 0.01, which is held by SFM Trustees Limited acting as the Minority Trustee. The B share provides the holder with one vote on all resolutions at general meetings of the company but comes with specific limitations. Notably, the B share does not carry any preemption rights, rights to dividends, liquidation proceeds, or any other distributions from our firm. Furthermore, the holder of the B share has the right to elect one deputy chairman to the Board of Directors, along with one alternate and one Board observer. Importantly, the B share is non-transferable, except in cases where it is transferred to a replacement trustee, ensuring the continuity of governance and fiduciary responsibility.



Our firm's share structure includes three distinct classes: A shares, B shares, and C shares. The A shares are negotiable and freely tradable, and each A share entitles the holder to one vote at general meetings. However, both the B shares and C shares have different voting rights, as specified in the company's governance documents, to ensure a balanced and well-structured decision-making process. A shares are issued in the name of the holder and are registered in our firm's register of shareholders, ensuring clear ownership records and transparency for all shareholders.

ENVIRONMENT

We are committed to reducing emissions through responsible vessel operations and encouraging environmentally conscious behavior among employees. These emission reduction goals are supported by continuous investments in advanced technologies, comprehensive employee training programs, and rigorous performance monitoring systems. Through these efforts, we aim to make meaningful progress toward a more sustainable and environmentally responsible shipping industry.

SAFETY

We prioritize the health, safety, and well-being of all our employees by ensuring secure and supportive working conditions both onshore and at sea. These principles are not just policies—they form the core of our operational philosophy and are deeply embedded in what we call the TORM Safety Culture. We continuously strive to improve safety standards through training, regular audits, and a strong commitment to proactive risk management, ensuring a workplace where every individual feels protected and valued.

LABOR

We recognize that labor conditions are critical to the well-being and performance of our seafarers, who spend extended periods aboard our vessels. Since the ship is not only their workplace but also their temporary home, we are committed to ensuring fair, safe, and supportive working environments that promote dignity, comfort, and mental well-being. Through adherence to international labor standards, transparent policies, and open channels for feedback, we foster a culture of respect, equality, and continuous improvement for all crew members.

ANTI-CORRUPTION

We, as a firm, reject all forms of corruption. As a co-founder of the Maritime Anti-Corruption Network, we promote transparency and actively opposes unethical facilitation payments still found in parts of the world. We are committed to fostering fairness and responsibility in the maritime industry.

HUMAN RIGHTS

We were the first Danish shipping company to sign the UN Global Compact. In keeping with the UN's Sustainable Development Agenda, our firm places particular importance on SDG 13, Climate Action, and 4, Quality Education. Our firm is dedicated to promoting human dignity, equal opportunity, and sustainable growth worldwide.

GOVERNMENT DOCUMENTS & POLICIES

In recent years, the importance of good corporate governance has gained significant attention globally. We are proud to support the ultimate objective of fostering better and more responsible corporate management. For us, good corporate governance provides the essential framework for business management, ensuring that our firm runs efficiently, ethically, and in compliance with relevant laws and codes. This includes clearly defined principles, structures, and responsibilities that guide our management practices, allowing us to maintain high standards of accountability and transparency.



Our firm adheres to the 'comply or explain' principle outlined in the UK Corporate Governance Code, issued by the Financial Reporting Council in 2018. The Board of Directors has carefully reviewed the recommendations of the Code and implemented them wherever possible. Any exceptions to these recommendations are transparently disclosed on our website, in line with our company's obligations as a publicly listed entity on Nasdaq Copenhagen. This ensures that investors and stakeholders have access to our company's governance stance and practices.

As part of our commitment to transparent governance, we designated Denmark as our home state for the purposes of the EU Transparency Directive in January 2021. Our major shareholder reporting threshold is set at 3% of voting rights or nominal value of total share capital, with further announcements required for any movement in ownership by whole percentage points. This policy ensures ongoing transparency and allows shareholders to stay informed about any significant changes in ownership, reinforcing our firm's dedication to responsible and transparent corporate governance.

WHISTLEBLOWER

We expect all employees and business partners to fully comply with the laws and regulations of the communities in which we operate. This includes adhering to the company's Business Principles, as well as the policies established by our management. Employees are expected to uphold these standards at all times, ensuring that their actions reflect the integrity and ethical values that are central to our firm's operations. By maintaining strict compliance with these guidelines, we ensure that its business practices are transparent, responsible, and aligned with legal and industry standards.



In addition to following our firm's Business Principles and policies, employees have a responsibility to protect the company's interests by raising concerns if they suspect or become aware of any violations of these principles. We encourage an open line of communication and expect employees to raise such concerns with their superior. This process helps ensure that issues are addressed promptly and appropriately, allowing us to maintain a high level of accountability. If an employee feels uncomfortable addressing the concern with their superior or feels that the issue has not been adequately addressed, our firm provides an alternative channel for reporting.

In such cases, employees are encouraged to use our firm's whistleblower system, which is managed by an independent external Whistleblower Service Provider (WSP), specifically an independent law firm appointed by the Board of Directors. This service provides a confidential and secure way to raise concerns related to our firm, and it ensures that employees' identities are protected. The WSP is responsible for receiving, processing, and investigating all reported concerns, whether raised by employees, business partners, or third parties. For those wishing to remain anonymous, concerns can be reported through telephone, letter, or encrypted email. The process is designed to maintain confidentiality and safeguard the identities of those who come forward, as detailed in our firm's Whistleblower Charter.

OUR RESPONSIBILITY – ENVIRONMENT

THE SUSTAINABILITY OUR BUSINESS DEPENDS ON: SUSTAINABLE FLEET OPERATIONS

ENVIRONMENTAL COMMITMENT AND GOALS

As a leading product tanker company, our firm acknowledges its responsibility to the environment and is committed to achieving sustainability in its fleet operations. The company has set ambitious climate targets, including a 40% reduction in carbon intensity by 2025 compared to the IMO baseline, aiming for zero CO₂ emissions by 2050. These objectives are aligned with the UN Global Compact and Sustainable Development Goal 13. TORM incorporates these goals into its fleet management and investment strategies, ensuring that operational activities minimize environmental pollution while enhancing business competitiveness.

FUEL EFFICIENCY AND TECHNOLOGICAL INVESTMENT

Our firm continues to focus on improving the energy efficiency of its fleet through technology and strategic investments. The company has made significant strides, achieving a 39.6% reduction in Annual Efficiency Ratio (AER) compared to the IMO baseline. This is facilitated by the One TORM platform, which provides real-time data on each vessel's energy consumption. This allows fleet managers to identify best practices, implement corrective actions swiftly, and optimize fuel consumption. These efforts not only benefit the environment but also contribute to our firm's financial performance.



INDUSTRY COLLABORATION FOR SUSTAINABILITY

Our firm actively participates in industry-wide initiatives aimed at reducing emissions and driving innovation in the maritime sector. As a Mission Ambassador for the Mærsk Mc-Kinney Møller Center for Zero Carbon Shipping, our firm collaborates with other companies to advance the decarbonization of the industry. Our company is also a member of the Getting to Zero Coalition, focused on developing zero-emission vessels powered by sustainable fuels by 2030. Additionally, We are a founding member of the ShippingLab, which fosters research and development of environmentally friendly shipping technologies in Denmark.

OUR RESPONSIBILITY – SOCIAL

WE STAND BY OUR COMMITMENTS, SUPPORTING THE COMMUNITIES OF OUR EMPLOYEES WORLDWIDE.

COMMITMENT TO ETHICAL STANDARDS & HUMAN RIGHTS

We are dedicated to upholding high ethical standards across our operations, ensuring that respect for human rights, fair labor conditions, workplace diversity, and transparent commercial practices are core to its business practices. These commitments contribute to the ongoing improvement of the product tanker industry while supporting the communities of our employees worldwide. We also focus on supporting quality education in the countries where it employs the most staff, aligning our efforts with Sustainable Development Goal 4 (Quality Education), providing concrete actions to benefit the communities it operates in.

ZERO TOLERANCE FOR CORRUPTION & FAIR LABOR PRACTICES

We have a firm zero-tolerance policy towards corruption and bribery, recognizing the harmful effects of these practices on fair trade, competition, and social development. As a co-founder of the Maritime Anti-Corruption Network (MACN), we actively work to eliminate corrupt practices at both local and international levels. The company also fully complies with the International Labor Organization's Maritime Labor Convention, conducting regular audits and certifications of all its vessels. Our firm takes pride in its impeccable record, with no reported claims or violations related to labor practices, reinforcing its commitment to fair and ethical labor conditions.



SUPPORT FOR EDUCATION & WORKPLACE DIVERSITY

Our commitment to education is reflected in its extensive support for programs in the Philippines and India, where it provides scholarships, teacher training, and school supplies to help students advance their education. In the Philippines, the TORM Philippines Education Foundation supports both maritime and general education, while in India, our firm partners with NGOs to improve school facilities and help students with tuition and living expenses. Furthermore, our firm champions workplace diversity by hiring talent regardless of gender, religion, sexuality, nationality, ethnicity, or disabilities. The company offers opportunities for students through its Graduate program, Trainee positions, and internships at prestigious universities and maritime institutions, fostering a diverse and inclusive workforce.

OUR RESPONSIBILITY – SAFETY

SAFETY IS BUILT INTO OUR OPERATIONS AND CULTURE.

SAFETY AS A STRATEGIC PRIORITY

At our firm, safety is not just a requirement—it is a core value built into every aspect of our operations and culture. With approximately 90% of our employees working at sea, the prevention of maritime accidents and injuries is a strategic priority. We are committed to fostering a proactive safety culture that emphasizes awareness, accountability, and continuous improvement. Safety is woven into everyday practices, policies, and decision-making processes to ensure the well-being of our seafarers and shore-based employees alike.

THE FIVE SAFETY I'S & THE ONE TORM CULTURE

Our firm's safety philosophy is structured around the Five Safety I's: Insight, Innovation, Influence, Integration, and Intervention. These principles guide employees to identify risks, drive improvements, inspire each other, integrate safety into all operations, and take action whenever safety may be compromised. This approach is operationalized through the One TORM Safety Culture – Driving Resilience Program, which strengthens safety awareness and performance across all levels of the company. Through standard operating procedures, specialized training, data analysis, and personal development plans, we ensure that safety is not just discussed but lived throughout the organization.



MEASURING & IMPROVING SAFETY

We believe in measuring what matters when it comes to safety. Our company uses data-driven approaches to monitor safety performance, with a strong focus on analyzing near-miss incidents to prevent potential accidents. Key performance indicators, such as Lost Time Accident Frequency (LTAF), are tracked and reported in line with industry standards to maintain transparency and foster continuous improvement. This structured and disciplined approach enables TORM to identify areas for improvement, implement corrective measures, and maintain a resilient safety culture across our global operations.

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