
15. PROCEDURE FOR APPLICATION AND ACCEPTANCE

15.1 OPENING AND CLOSING OF APPLICATION LIST

The Application Lists will open at 10.00 a.m. on 17 July 2000 and will remain open until 8.00 p.m. on the same day or for such further period or periods as the Directors of the Company in their absolute discretion may decide.

15.2 GENERAL CONDITIONS FOR APPLICATION

The applications shall be made in connection with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of the Company.

Applications for the Issue Shares may be made by way of Application Forms or by way of Electronic Application through a Participating Financial Institution's ATM.

The following relevant Application Forms are issued together with this Prospectus and form an integral part of this Prospectus:-

- i) **Pink** Application Forms for application by eligible employees and business associates of the TWHB Group; and
- ii) **White** Application Forms for application by Malaysian citizens, companies, co-operatives, societies and institutions, of which at least 30% is to be set aside strictly for Bumiputra individuals, companies, co-operatives, societies and institutions.

White Application Forms together with copies of this Prospectus may be obtained, subject to availability, from Perdana Bankers, member companies of the KLSE, members of the Association of Banks in Malaysia, members of the Association of Merchant Banks in Malaysia and MIH.

The submission of an Application Form does not necessarily mean that the application will be successful.

Directors and employees of MIH and their immediate family are strictly prohibited from applying for the Issue Shares.

Each completed Application Form must be despatched by **ORDINARY POST** in the official envelope provided to the following address:-

Malaysian Issuing House Sdn Bhd (258345-X)
27th Floor, Menara Multi-Purpose
Capital Square
8, Jalan Munshi Abdullah
50100 Kuala Lumpur
P.O Box 13269
50804 Kuala Lumpur

or **DELIVERED BY HAND AND DEPOSITED** in the Drop-In Boxes provided at the back portion of Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur so as to arrive not later than 8.00 p.m. on 17 July 2000. Applications may also be delivered in a drive-in manner at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on 17 July 2000, between 8.30 a.m. to 8.00 p.m. only.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE *(Cont'd)*

Only one application for the Issue Shares can be made by each applicant. Multiple applications will not be accepted. Each application must be for 1,000 ordinary shares or multiples thereof. Persons submitting applications by way of Application Forms may not submit applications by way of Electronic Share Applications and vice versa.

Applications for the 2,000,000 ordinary shares reserved for the eligible employees and business associates of the TWHB Group must be made only on the special "PINK FORMS" provided and not on any other Application Form or by way of Electronic Share Application. The amount payable in full on application is RM1.50 per ordinary share. A corporation or institution cannot apply for shares by way of Electronic Share Application.

IN THE CASE OF AN INDIVIDUAL APPLICANT OTHER THAN A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME, NATIONAL REGISTRATION IDENTITY CARD NUMBER AND ADDRESS OF THE APPLICANT MUST BE EXACTLY THE SAME AS STATED IN:

- (a) (i) THE APPLICANT'S IDENTITY CARD ("NRIC");
 - (ii) CHANGE OF ADDRESS CARD OR "RESIT PENUKARAN KAD PENGENALAN (JPN 1/22)"; OR
 - (iii) THE APPLICANT'S RESIT PENGENALAN SEMENTARA (JPN 1/9) ISSUED PURSUANT TO PERATURAN 5(5), PERATURAN-PERATURAN PENDAFTARAN NEGARA 1990; AND
- (b) THE RECORDS OF THE MCD, IF ANY.

WHERE THE APPLICANT IS A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME AND THE ARMED FORCES OR POLICE PERSONNEL NUMBER, AS THE CASE MAY BE, OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN HIS AUTHORITY CARD AND THE ADDRESS OF THE APPLICANT MUST BE THE ADDRESS OF THE APPLICANT'S RESPECTIVE CAMP/ BASE/ STATION.

IN THE CASE OF A CORPORATE/ INSTITUTIONAL APPLICANT, THE NAME AND THE CERTIFICATE OF INCORPORATION NUMBER OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN THE APPLICANT'S CERTIFICATE OF INCORPORATION AND THE ADDRESS MUST BE THE REGISTERED ADDRESS.

No acknowledgement of the receipt of Application Forms or application monies will be made by the Company.

15.3 APPLICATIONS AND ACCEPTANCES

The Directors of the Company reserve the right not to accept any application or to accept any application in part only without assigning any reason therefor. In the event of an over-subscription, acceptance of applications shall be subject to ballot to be conducted in a manner as approved by the Directors.

The basis of allocation shall be in such a manner as to spread the shareholding base in TWHB over a reasonable number of applicants with a view to establishing an adequate market for TWHB shares. Acceptance of application will be made in a manner so as to comply with SC's shareholding spread requirements that at least 25% of the issued and paid-up capital is in the hands of public shareholders and a minimum number of 750 public shareholders (at least 500 of which shall not be employees of the Group) holding not less than 1,000 shares each. Applications will be selected in a manner to be determined by the Directors.

In the event of an under-subscription by the Malaysian public, all the ordinary shares not applied for will be made available for subscription proportionately by the Managing Underwriter and Underwriters.

In the event that the shareholding spread requirement is not met pursuant to the Public Issue, the Company may not be allowed to proceed with its listing.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

WHERE AN APPLICATION IS REJECTED OR ACCEPTED IN PART ONLY, THE FULL AMOUNT OR THE BALANCE OF THE APPLICATION MONIES, AS THE CASE MAY BE, WILL BE RETURNED WITHOUT INTEREST AND SHALL BE DESPATCHED BY ORDINARY POST AND REGISTERED POST RESPECTIVELY TO THE APPLICANT WITHIN TWENTY-ONE (21) DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS AT THE ADDRESS SHOWN ON THE APPLICATION FORM AT THE APPLICANT'S OWN RISK. FOR ELECTRONIC SHARE APPLICATIONS WHICH ARE REJECTED OR ACCEPTED IN PART ONLY, THE FULL AMOUNT OR THE BALANCE OF THE APPLICATION MONIES, AS THE CASE MAY BE, WILL BE REFUNDED WITHOUT INTEREST BY WAY OF CREDITING THE APPLICANTS BANK ACCOUNT BY THE RESPECTIVE PARTICIPATING FINANCIAL INSTITUTION WITHIN TWENTY-ONE (21) DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS. THE CREDIT ENTRY WILL BE REFLECTED IN THE STATEMENT OF ACCOUNT OF THE RESPECTIVE APPLICANT.

NO APPLICATION SHALL BE DEEMED TO HAVE BEEN ACCEPTED BY REASON OF THE REMITTANCES BEING PRESENTED FOR PAYMENT.

MIH RESERVES THE RIGHT TO BANK IN ALL APPLICATION MONIES FROM UNSUCCESSFUL BUMIPUTRA APPLICANTS AND FROM PARTIALLY SUCCESSFUL APPLICANTS WHICH WILL BE REFUNDED WITHOUT INTEREST AND SHALL BE DESPATCHED BY REGISTERED POST TO THE APPLICANT WITHIN TWENTY-ONE (21) DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS AT THE ADDRESS SHOWN ON THE APPLICATION FORM AT THE APPLICANT'S OWN RISK.

15.4 CDS ACCOUNT

Pursuant to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in the ordinary shares of TWHB will be by book entries through CDS Accounts. Accordingly, no share certificates will be issued to successful applicants.

In the case of an application by way of an Application Form, an applicant should state his CDS Account number in the space provided in the Application Form if he presently has such an account. Where an applicant does not presently have a CDS account, he should state in the Application Form his preferred ADA Code in the space provided. A list of the ADA Codes is set out in Section 15.10 of this Prospectus. Where an applicant already has a CDS account, he **should not** complete the preferred ADA Code. If a successful applicant fails to state either his CDS account number or preferred ADA Code in his Application Form the Company may, in the exercise of its absolute discretion, instruct MIH to insert a preferred ADA Code in the Application Form and further instruct MCD to open a CDS account on his behalf at the specified ADA and credit the shares allotted to him into his CDS account.

In the case of an application by way of Electronic Share Application, only an applicant who has a CDS account can make an Electronic Share Application and the applicant shall furnish his CDS account number to the Participating Financial Institution or by way of keying in his CDS account number if the instructions on the ATM screen at which he enters his Electronic Share Application requires him to do so.

Failure to comply with these specific instructions as the Electronic Share Application requires or inaccuracy in the CDS Account number or the preferred ADA Code may result in the application being rejected. The Directors of the Company reserve the right to reject any incomplete or inaccurate application. Applications may also be rejected if the applicants' particulars provided in their Application Forms, or in the case of Electronic Share Applications, if the records of the Participating Financial Institutions at the time of making the Electronic Share Applications differ, from those in MCD's records, such as the identity card numbers, names and nationalities.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

15.5 NOTICE OF ALLOTMENT

Shares allotted to all successful applicants will be credited to their respective CDS Accounts. A notice of successful allotment will be despatched by ordinary post to the successful applicant to his/her address shown in the Application Form at the applicant's own risk within thirty (30) days after the final ballot of the application. This is the only acknowledgement of acceptance of the application.

For Electronic Share Applications, the notice of allotment will be despatched to the successful applicant at his/her address last maintained with the MCD at the applicant's own risk within thirty (30) days after the final ballot of the application list. This is the only acknowledgement of acceptances of the application.

15.6 FORMALISING OF CDS ACCOUNTS

A successful applicant whose CDS account has been opened by MCD at his/her preferred ADA or the ADA caused to be inserted by MIH at the instruction of the Company in case where the successful applicant fails to state either his/her CDS account number or preferred ADA code, is required to formally open his/her account by submitting to the ADA the necessary documents and the account opening fee. No transaction of shares credited to the account can be effected until the account has been formally opened.

15.7 TERMS AND CONDITIONS OF APPLICATION USING APPLICATION FORMS

Applications by way of Application Forms shall be made on, and subject to, the terms and conditions appearing below:-

- (1) Application Forms issued together with this Prospectus must be completed in accordance with the Notes and Instructions printed on the reverse side of the Application Form. In accordance with Section 37 (1) of the Companies Act, 1965, the Application Form together with the Notes and Instructions printed therein shall constitute an integral part of this Prospectus. Applications which do not **STRICTLY** conform to the terms of the Prospectus or Application Form or Notes and Instructions therein or which are illegible will not be accepted.
- (2) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY REMITTANCE IN RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE BY EITHER:-
 - A) BANKER'S DRAFT OR CASHIER'S ORDER PURCHASED WITHIN MALAYSIA ONLY AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTRA APPLICANTS); OR
 - B) CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES IN MALAYSIA AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTRA APPLICANTS); OR
 - C) MONEY ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
 - D) GUARANTEED GIRO ORDER (GGO) FROM BANK SIMPANAN NASIONAL (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTRA APPLICANTS); OR
 - E) ATM STATEMENT OBTAINED FROM EITHER:-
 - ARAB-MALAYSIAN BANK BERHAD (295576-U);
 - ARAB-MALAYSIAN FINANCE BERHAD (5493-X);
 - ASIA COMMERCIAL FINANCE (M) BERHAD (6521-U);
 - BAN HIN LEE BANK BERHAD (1147-M);

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- BANK UTAMA (MALAYSIA) BERHAD (27714-A);
- BSN COMMERCIAL BANK BERHAD (23877-T);
- BUMIPUTRA-COMMERCE BANK BERHAD (13491-P);
- CREDIT CORPORATION MALAYSIA BERHAD (5023-H);
- EON BANK BERHAD (92351-V);
- EON FINANCE BANK BERHAD (9692-K);
- HOCK HUA BANK BERHAD (111501-D);
- HOCK HUA FINANCE BERHAD (9010-H);
- HONG LEONG BANK BERHAD (97141-X);
- HONG LEONG FINANCE BERHAD (7797-V);
- INTERNATIONAL BANK MALAYSIA BERHAD (22671-U)
(formerly known as Hock Hua Bank (Sabah) Berhad);
- MALAYAN BANKING BERHAD (3813-K);
- MAYBAN FINANCE BERHAD (3905-T);
- MBf FINANCE BERHAD (8515-D);
- MULTI-PURPOSE BANK BERHAD (88103-W);
- ORIENTAL BANK BERHAD (845-W);
- ORIENTAL FINANCE BERHAD (50555-A);
- PHILEO ALLIED BANK (MALAYSIA) BERHAD (306350-K);
- PUBLIC BANK BERHAD (6463-H);
- PUBLIC FINANCE BERHAD (6471-U);
- RHB BANK BERHAD (6171-M);
- SABAH BANK BERHAD (45788-D);
- THE PACIFIC BANK BERHAD (5024-T); OR
- UNITED MERCHANT FINANCE BERHAD (3838-T).

AND MUST BE MADE OUT IN FAVOUR OF "MIH SHARE ISSUE ACCOUNT NO. 176" AND CROSSED "A/C PAYEE ONLY" (EXCLUDING ATM STATEMENTS) AND ENDORSED ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT (EXACTLY AS STATED ON THE APPLICATION FORM). APPLICATIONS ACCOMPANIED BY ANY MODE OF PAYMENT OTHER THAN THOSE STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCES WILL NOT BE ACCEPTED. DETAILS OF THE REMITTANCE MUST BE FILLED IN THE APPROPRIATE BOXES PROVIDED ON THE APPLICATION FORMS.

- (3) AN APPLICANT SHOULD STATE HIS CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM IF HE PRESENTLY HAS SUCH AN ACCOUNT. WHERE AN APPLICANT DOES NOT PRESENTLY HAVE A CDS ACCOUNT, HE SHOULD STATE IN HIS APPLICATION FORM HIS PREFERRED ADA CODE.
- (4) THE NAME AND ADDRESS OF THE APPLICANT (AS EXACTLY STATED ON THE APPLICATION FORM) MUST BE WRITTEN ON THE REVERSE SIDE OF THE BANKER'S DRAFT, CASHIER'S ORDER, ATM STATEMENT, MONEY ORDER, CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES OR GUARANTEED GIRO ORDER (GGO) FROM BANK SIMPANAN NASIONAL.
- (5) The Directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within fourteen (14) days of the date of the notice issued to him/ her to ascertain the regularity or propriety of the application. The Directors of the Company shall not be responsible for any loss or non-receipt of the said notice nor shall they be accountable for any expenses incurred or to be incurred by the successful applicant for the purpose of complying with this provision.
- (6) The Directors of the Company reserve the right to reject applications which do not conform to these instructions or which are illegible or which are accompanied by remittances improperly drawn.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (7) The Directors of the Company reserve the right not to accept any application or accept any application in part only without assigning any reason therefor. Due consideration will be given to the desirability of allotting or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (8) Where an application is not accepted, the full amount of the application monies, without interest, will be returned and shall be despatched to the applicant within twenty-one (21) days from the date of the final ballot of the Application Lists by registered post at the address shown on the Application Form at the applicant's own risk.
- (9) MIH reserves the right to bank in all application monies from unsuccessful Bumiputra applicants and partially-successful applicants, which would subsequently be refunded without interest by registered post.
- (10) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE FORM OF APPLICATION TO MIH.

15.8 TERMS AND CONDITIONS FOR ELECTRONIC SHARE APPLICATIONS

The procedures for Electronic Share Applications at ATMs of the Participating Financial Institutions are set out on the ATM screens of the relevant Participating Financial Institutions (the "Steps"). For illustration purposes, the procedures for Electronic Share Applications at the ATMs are set out in "Steps for Electronic Share Application through a Participating Financial Institution's ATM" in Section 15.9 of this Prospectus. The Steps set out the actions that the applicant must take at the ATM to complete an Electronic Share Application. Please read carefully the terms of this Prospectus, the Steps and the terms and conditions for Electronic Share Applications set out below before making an Electronic Share Application. Any reference to the "applicant" in the terms and conditions for Electronic Share Applications and the Steps shall mean the applicant who applies for shares through an ATM of any of the Participating Financial Institutions.

In the case of Electronic Share Applications, only an applicant who is an individual with a CDS Account is eligible to utilise the facility.

The applicant must have an existing bank account with, and be an ATM cardholder of, one of the Participating Financial Institutions before he can make an Electronic Share Application at an ATM of that Participating Financial Institution. An ATM card issued by one of the Participating Financial Institutions cannot be used to apply for shares at an ATM belonging to other Participating Financial Institutions. Upon the completion of his Electronic Share Application transaction, the applicant will receive a computer-generated transaction slip ("Transaction Record"), confirming the details of his Electronic Share Application. The Transaction Record is only a record of the completed transaction at the ATM and not a record of the receipt of the Electronic Share Application or any data relating to such an Electronic Share Application by the Company or Issuing House. The Transaction Record is for retention by the applicant and should not be submitted with any Application Form.

Upon the closing of the offer for the application for the Issue Shares on 17 July 2000 at 8.00 p.m. ("Closing Date and Time"), the Participating Financial Institution shall submit a magnetic tape containing its respective customers' applications for the Issue Shares to MIH as soon as practicable but not later than 12.00 p.m. of the 2nd business day after the Closing Date and Time.

An applicant will be allowed to make an Electronic Share Application for shares via an ATM that accepts the ATM cards of its Participating Financial Institution with which he has an account and its branches, subject to the applicant making only one application. An applicant who has a bank account with a Participating Financial Institution and has been issued an ATM card will be allowed to apply for shares via an ATM of that Participating Financial Institution which is situated in another country or place outside Malaysia, subject to the applicant making only one application.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

AN APPLICANT MUST ENSURE THAT HE USES HIS OWN CDS ACCOUNT NUMBER WHEN MAKING AN ELECTRONIC SHARE APPLICATION. AN APPLICANT OPERATING A JOINT ACCOUNT WITH ANY PARTICIPATING FINANCIAL INSTITUTION MUST ENSURE THAT HE ENTERS HIS OWN CDS ACCOUNT NUMBER WHEN USING AN ATM CARD ISSUED TO HIM IN HIS OWN NAME. HIS APPLICATION WILL BE REJECTED IF HE FAILS TO COMPLY WITH THE FOREGOING.

The Electronic Share Application shall be made on, and subject to, the terms and conditions contained in Section 15.8 as well as the terms and conditions appearing below:-

- (a) The Electronic Share Application shall be made in connection with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of the Company.
- (b) The applicant is required to confirm the following statements by depressing predesignated keys (or buttons) on the ATM keyboard and undertake that the following information given is true and correct:-
- I have attained 18 years of age as at the closing date of the share application.
 - I am a Malaysian citizen residing in Malaysia.
 - I have read the relevant Prospectus and understood and agreed with the terms and conditions of this application.
 - This is the only application I am submitting.
 - I hereby give consent to the Participating Financial Institution and MCD to disclose information pertaining to myself and my account with the Participating Financial Institution and MCD to the Issuing House and other relevant authorities.

The application will not be successfully completed and cannot be recorded as a completed transaction at the ATM unless the applicant completes all the steps required by the Participating Financial Institution. By doing so, the applicant shall be treated as signifying his confirmation of each of the above statements as well as giving consent in accordance with the relevant laws of Malaysia including Section 97 of the Banking and Financial Institutions Act 1989 and Section 45 of the Securities Industry (Central Depositories) Act 1991 to the disclosure by the relevant Participating Financial Institution or MCD, as the case may be, of any of the applicant's particulars to the relevant Issuing House, or any relevant regulatory bodies.

- (c) THE APPLICANT CONFIRMS THAT HE IS NOT APPLYING FOR SHARES AS NOMINEE FOR ANY OTHER PERSON AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE MAKES IS MADE BY HIM AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE ELECTRONIC SHARE APPLICATION AND SHALL NOT MAKE ANY OTHER APPLICATION FOR THE PUBLIC ISSUE SHARES, WHETHER AT THE ATMS OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.
- (d) The applicant must have sufficient funds in his account with the relevant Participating Financial Institution at the time he makes his Electronic Share Application, failing which his Electronic Share Application will not be completed. Any Electronic Share Application which does not strictly conform to the instructions set out on the screens of the ATM through which the Electronic Share Application is being made will be rejected.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (c) The applicant agrees and undertakes to subscribe for or purchase and to accept the number of shares applied for as stated on the Transaction Record or any lesser number of shares that may be allotted to him in respect of his Electronic Share Application. In the event that the Company decides to allot or allocate any lesser number of such shares or not to allot or allocate any shares to the applicants, the applicants agree to accept any such decision as final. If the applicant's Electronic Share Application is successful, his confirmation (by his action of pressing the designated key on the ATM) of the number of shares applied for shall signify, and shall be treated as, his acceptance of the number of shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of the Company.
- (f) The Company reserves the right to reject any Electronic Share Application or accept any Electronic Share Application in part only without assigning any reason therefor. Due consideration will be given to the desirability of allotting or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (g) Where an Electronic Share Application is not successful or successful in part only, the relevant Participating Financial Institution will be informed of the non-successful or partially successful applications. Where an Electronic Share Application is not successful, the relevant Participating Financial Institution will credit the full amount of the application monies without interest into the applicant's account with that Participating Financial Institution within two (2) market days after the receipt of confirmation from MIH. MIH shall inform the Participating Financial Institutions of the non-successful or partially successful applications within two (2) market days of the balloting date. The applicants may check their accounts on the fifth market day from the balloting date.

Where an Electronic Share Application is accepted in part only, the relevant Participating Financial Institution will credit the balance of the application monies without interest into the applicant's account with that Participating Financial Institution within two (2) market days after receipt of confirmation from MIH. A number of applications will, however, be held in reserve to replace any successfully balloted applications which are subsequently rejected. For such applications which are subsequently rejected, the application monies without interest will be refunded to applicants by MIH by way of cheques issued by MIII. The cheques will be issued not later than twenty-one (21) days from the day of the final ballot of the application list.

Should applicants encounter any problems in their applications, they may refer to the Participating Financial Institutions.

- (h) The applicant requests and authorises the Company -
 - (i) to credit the shares allotted or allocated to the applicant into the CDS account of the applicant, and
 - (ii) to issue share certificate(s) representing such shares allotted or allocated in the name of MCD Nominees Sdn Bhd and send the same to MCD.
- (i) The applicant, acknowledging that his Electronic Share Application is subject to the risks of electrical, electronic, technical and computer-related faults and breakdowns, fires and other events beyond the control of the Company, MIH or the Participating Financial Institution, irrevocably agrees that if:-
 - (i) the Company or MIH does not receive the applicant's Electronic Share Application; and
 - (ii) data relating to the applicant's Electronic Share Application is wholly or partially lost, corrupted or not otherwise accessible, or not transmitted or communicated to the Company or MIH,

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

the applicant shall be deemed not to have made an Electronic Share Application and the applicant shall not claim whatsoever against the Company, MIH or the Participating Financial Institutions for the shares applied for or for any compensation, loss or damage.

- (j) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he makes his Electronic Share Application shall be deemed to be true and correct and the Company, MIH and the relevant Participating Financial Institution shall be entitled to rely on the accuracy thereof.
- (k) The applicant shall ensure that his personal particulars as recorded by both MCD and the relevant Participating Financial Institution are correct and identical. Otherwise, his Electronic Share Application is liable to be rejected. The applicant must inform MCD promptly of any change in address failing which the notification letter of successful allotment will be sent to his registered address last maintained with MCD.
- (l) By making and completing an Electronic Share Application, the applicant agrees that:-
 - (i) in consideration of the Company agreeing to allow and accept the making of any application for shares via the Electronic Share Application facility established by the Participating Financial Institutions at their respective ATMs, his Electronic Share Application is irrevocable;
 - (ii) the Company, the Participating Financial Institutions, MCD and MIH shall not be liable for any delays, failures or inaccuracies in the processing of data relating to his Electronic Share Application to the Company due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;
 - (iii) notwithstanding the receipt of any payment by or on behalf of the Company, the acceptance of the offer made by the applicant to subscribe for and purchase the shares for which the applicant's Electronic Share Application has been successfully completed shall be constituted by the issue of notices of successful allotment for prescribed securities, in respect of the said shares;
 - (iv) the applicant irrevocably authorises MCD to complete and sign on his behalf as transferee or renounee any instrument of transfer and/or other documents required for the issue or transfer of the shares allotted or allocated to the applicant; and
 - (v) the Company agrees that, in relation to any legal action or proceedings arising out of or in connection with the contract between the parties and/or the Electronic Share Application Scheme and/or any terms herein, all rights, obligations and liabilities shall be construed and determined in accordance with the laws of Malaysia and with all directives, rules, regulations and notices from regulatory bodies and that the Company irrevocably submits to the jurisdiction of the Courts of Malaysia.
- (m) The Directors of the Company reserves the right to require any successful applicant to appear in person at the registered office of MIH within fourteen (14) days of the date of the notice issued to him/her to ascertain the regularity or propriety of the application. The Directors of the Company shall not be responsible for any loss or non-receipt of the said notice nor shall they be accountable for any expenses incurred or to be incurred by the successful applicant for the purpose of complying with this provision.
- (n) The Directors of the Company reserves the right to reject applications which do not conform to these instructions.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (o) Electronic Share Applications may be made through an ATM of the following Participating Financial Institutions and their branches:-
- ARAB-MALAYSIAN BANK BERHAD (295576-U)
 - ARAB-MALAYSIAN FINANCE BERHAD (5493-X)
 - BUMIPUTRA-COMMERCE BANK BHD (13491-P)
(at selected branches in the Klang Valley only)
 - HSBC BANK MALAYSIA BERHAD (127776-V)
(formerly known as Hongkong Bank Malaysia Berhad)
 - MALAYAN BANKING BERHAD (3813-K)
 - MAYBAN FINANCE BERHAD (3905-T)
 - OCBC BANK (MALAYSIA) BERHAD (5493-X)
 - ORIENTAL BANK BERHAD (845-W)
 - STANDARD CHARTERED BANK MALAYSIA BERHAD (115793-P) (at selected branches only)
- (p) A surcharge of RM2.50 per Electronic Share Application will be charged by the respective Participating Financial Institution.

15.9 STEPS FOR ELECTRONIC SHARE APPLICATION THROUGH A PARTICIPATING FINANCIAL INSTITUTION'S ATM

- (a) Applicant must have an account with a Participating Financial Institution and an ATM card issued by that Participating Financial Institution to access the account.
- (b) Applicant must have a CDS account.
- (c) Applicant is to apply for the initial public share offering via the ATM of the Participating Financial Institution by choosing the Electronic Share Application option. Mandatory statements required in the application is set out in Section 15.8 under the Terms and Conditions for Electronic Share Applications. Applicant is to enter at least the following information through the ATM where the instructions on the ATM screen at which he enters his Electronic Share Application requires him to do so:-
- Personal Identification Number (PIN)
 - Share Issue Number
 - CDS Account Number
 - Number of Shares applied for and/ or the Ringgit amount to be debited from the account
 - Confirmation of several mandatory statements.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

15.10 List Of Authorised Depository Agents

The list of the ADAs and their respective Broker Codes are as follows:-

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
KUALA LUMPUR			KUALA LUMPUR (Cont'd)		
AFFIN-UOB SECURITIES SDN BHD (431338-P)	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No: 03-2438668	028-001	KUALA LUMPUR CITY SECURITIES SDN BHD (126994-W)	3.07, Level 3 Angkasaraya Building Jalan Ampang 50450 Kuala Lumpur Tel No: 03-2449322	076-001
ARAB-MALAYSIAN SECURITIES SDN BHD (92977-U)	15th Floor Arab-Malaysian Building 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-2382788/99	086-001	LEONG & CO. SDN BHD (8789-P)	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur P.O. Box 10943 50730 Kuala Lumpur Tel No: 03-2928888	061-001
BBMB SECURITIES SDN BHD (16453-K)	Level 2, 3, 4 & 17 Letter Box No. 2 Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur P.O. Box 10584 Kuala Lumpur Tel No: 03-2088800	099-001	MAYBAN SECURITIES SENDIRIAN BERHAD (165630-M)	30th Floor, Menara Maybank 100, Jalan Tun Perak 50050 Kuala Lumpur Tel No: 03-2323822/33	098-001
BIMB SECURITIES SDN BHD (290163-X)	1st & 2nd Floor, Podium Block AMDB Building 1, Jalan Lumut 50350 Kuala Lumpur Tel No: 03-4433533	024-001	MGI SECURITIES SDN BHD (682-X)	1st & 2nd Floor Wisma MGIC 38, Jalan Dang Wangi 50100 Kuala Lumpur Tel No: 03-2911889	052-001
FIMA SECURITIES SDN BHD (210959-K)	Level 1 & 2, Block G (Central) Pusat Bandar Damansara 50490 Kuala Lumpur Tel No: 03-2549966	018-001	MIDF SISMA SECURITIES SDN BHD (423833-U)	17th & 18th Floor Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel No: 03-2668888	026-001
CIMB SECURITIES SDN BHD (163712-V)	9th Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel No: 03-2532288	065-001	OSK SECURITIES BHD (14152-V)	10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel No: 03-2624388	056-001
HLG SECURITIES SDN BHD (12855-D)	21st Floor, Wisma HLA Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-2452998/ 2022778	066-001	PB SECURITIES SDN BHD (20027-W)	27th Floor, Bangunan Public Bank No.6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No: 03-2013011	051-001
INTER-PACIFIC SECURITIES SDN BHD (12738-U)	Level 7 Shahzan-Insas Tower 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel No: 03-2441888	054-001	PM SECURITIES SDN BHD (66299-A)	Ground Mezzanine & 1st Floor Menara Pengkalen (formerly Wisma Pekerti) No. 2, Jalan Changkat Ceylon 50200 Kuala Lumpur Tel No.: 03-2448055	064-001
JUPITER SECURITIES SDN BHD (48703-W)	7th - 9th Floor Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel No.: 03-2041888	055-001	RASHID HUSSAIN SECURITIES SDN BHD (95060-A)	Level 1, 2, 3 & 5, Tower One RHB Centre, Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-9852233	087-001
K & N KENANGA BERHAD (15678-H)	8th Floor, Pernas International Building 801, Jalan Sultan Ismail 50250 Kuala Lumpur Tel No: 03-2613066	073-001	KAF-SEAGROATT & CAMPBELL SDN BHD (134631-U)	26th-30th Floor, The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-2081600	053-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
KUALA LUMPUR (Cont'd)			MELAKA (Cont'd)		
SIME SECURITIES SDN BHD (165878-V)	21st Floor, Sime Bank Building Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No: 03-2749288/9778/9779	097-001	STRAITS SECURITIES SDN BHD (74070-T)	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba P.O. Box No 209 75740 Melaka Tel No: 06-2833622	011-001
TA SECURITIES BHD (16029-V)	Menara TA One 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No: 03-2321277	074-001	PERAK DARUL RIDZUAN		
SELANGOR DARUL EHSAN			BOTLY SECURITIES SDN BHD (14948-M)	1st Floor Plaza The Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel No: 05-2531313	058-001
AMSTEEL SECURITIES (M) SDN BHD (15253-A)	2nd, 3rd & 4th Floor No 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel No: 03-3439999	080-001	KIN KHOON & CO SDN BHD (17816-P)	23 & 25, Wisma Kota Emas Jalan Dato' Tahwil Azhar P.O. Box 421 30910 Ipoh Perak Darul Ridzuan Tel No: 05-2543311	017-001
HALIM SECURITIES SDN BHD (107442-X)	68, Jalan 52/6, New Town Centre P.O. Box 561 46770 Petaling Jaya Selangor Darul Ehsan Tel No: 03-7555777	091-001	MBf NORTHERN SECURITIES SDN BHD (14782-V)	71, Jalan Lim Bo Seng 30300 Ipoh Perak Darul Ridzuan Tel No: 05-2548999/2513333	067-001
HWANG-DBS SECURITIES BERHAD (14389-U)	18th - 20th Floor, Plaza Masalam 2, Jalan Tengku Ampuan Zabedah E9/E, Section 9, 40100 Shah Alam, Selangor Darul Ehsan Tel No: 03-5533288	068-002	M&A SECURITIES SDN BHD (15017-H)	M&A Building 52 A, Jalan Sultan Idris Shah 37, Jalan Tun Sambanthan 30000 Ipoh Perak Darul Ridzuan Tel No: 05-2419800	057-001
JF APEX SECURITIES BERHAD (47680-X)	3rd Floor, Wisma Apex 145A-C, Jalan Bukit, P.O. Box 16 43007 Kajang Selangor Darul Ehsan Tel No: 03-8361118	079-001	PHILEO ALLIED SECURITIES SDN BHD (25397-M)	62, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2558233	071-001
MOHAIYANI SECURITIES SDN BHD (140238-A)	2nd & 3rd Floor Plaza Damansara Utama 2, Jalan SS 21/60 47400 Petaling Jaya Selangor Darul Ehsan Tel No: 03-7197345	095-001	SBB SECURITIES SDN BHD (100518-M)	51-53, Persiaran Greenhill, 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2530888	090-001
SJ SECURITIES SDN BHD (141671-T)	Level 3, Holiday Villa 9, Jalan SS 12/1, Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel No: 03-7340202/101	096-001	TAIPING SECURITIES SDN BHD (113521-K)	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel No: 05-8060888/1188	092-001
MELAKA			PREMIER CAPITAL SECURITIES SDN BHD (64149-M)	Wisma Premier Capital 21-25 Jalan Seenvivasagam 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2415100	082-001
MALACCA SECURITIES SDN BHD (16121-H)	No 1, 3 & 5, Jalan PPM 9 Plaza Pandan Malim (Business Park) Balai Panjang P.O. Box No 248 75250 Melaka Tel No: 06-3371533	012-001	PULAU PINANG		
OCBC SECURITIES (MELAKA) SDN BHD (18884-P)	579, 579A & 579B Taman Melaka Raya 75000 Melaka Tel No: 06-2825211	072-001	A.A. ANTHONY & COMPANY SDN BHD (13622-K)	No. 41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel No: 04-2299318	014-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
PULAU PINANG (Cont'd)			NEGERI SEMBILAN DARUL KHUSUS (Cont'd)		
HWANG-DBS SECURITIES BIID (14389-U)	Level 2,3, 4, 7 & 8 Wisma Sri Pinang, Green Hall 10200 Pulau Pinang Tel No: 04-2636996	068-001	MALPAC SECURITIES SDN BHD (159143-V)	1st, 2nd & 3rd Floor No 19, 20 & 21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel No: 06-7623131	063-001
KE-ZAN SECURITIES SDN BHD (89986-P)	Wisma Ke-Zan 64, Bishop Street 10200 Pulau Pinang Tel No: 04-2634222	085-001	JOHOR DARUL TAKZIM		
MERCURY SECURITIES SDN BHD (113193-W)	2nd Floor, Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Perai Pulau Pinang Tel No: 04-3322123	093-001	ENG SECURITIES SDN BHD (53333-T)	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel No: 07-2231211	081-001
SMITH ZAIN SECURITIES SDN BHD (13901-H)	7th & 8th Floor, Wisma PSCI 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No: 04-2283355	016-001	JB SECURITIES SDN BHD (17812-U)	Level 6, 7 & 8 Menara Sarawak Enterprise 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel No: 07-3332800	078-001
SOON THEM SECURITIES SDN BHD (14147-K)	No. 111, Jalan Macalister 10400 Pulau Pinang Tel No: 04-2281868	060-001	KESTREL SECURITIES SDN BHD (97150-A)	57, 59 & 61, Jalan Ali 84000 Muar Johor Darul Takzim Tel No: 06-9532222	088-001
THONG & KAY HIAN SECURITIES SDN BHD (14592-P)	Level 5&6, Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel No: 04-2635481	070-001	PENINSULA SECURITIES SDN BHD (57258-V)	Level 2, Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No: 07-3333600	077-001
UT SECURITIES SDN BHD (20710-W) (formerly known as United Traders Securities Sdn Bhd)	Level 12, Mayban Trust Building 3, Penang Street 10200 Pulau Pinang Tel No: 04-2623751	059-001	PJB PACIFIC SECURITIES SDN BHD (430550-H)	Podium 2A & 3, Menara Ansar 65, Jalan Trus 80000 Johor Bahru Johor Darul Takzim Tel No: 07-2222692	027-001
KEDAH DARUL AMAN			SOUTH JOHOR SECURITIES SDN BHD (53647-D)	3rd Floor, Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel No: 07-4317033	069-001
ALOR SETAR SECURITIES SDN BHD (123654-H)	Lot T-30, 2nd Floor Wisma PKNK, Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel No: 04-7318205	094-001	PAHANG DARUL MAKMUR		
PERLIS INDRA KAYANGAN			WK SECURITIES SDN BHD (70978-V)	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Berserah 25300 Kuantan Pahang Darul Makmur Tel No: 09-5660800/700	083-001
UPEN SECURITIES SDN BHD (254920-D)	2nd Floor, Podium Block Bangunan KWSP 01000 Kangar Perlis Indra Kayangan Tel No: 04-9765200	023-001	TERENGGANU DARUL IMAN		
NEGERI SEMBILAN DARUL KHUSUS			FA SECURITIES SDN BHD (251711-V)	3rd Floor, Wisma UMNO Jalan Masjid Abidin 20100 Kuala Terengganu Terengganu Darul Iman Tel No: 09-6238128	021-001
Pan Malaysia Equities Sdn Bhd (formerly known as Kimara Equities Sdn Bhd) (228587-U)	2nd, 9th & 10th Floor Yayasan Negeri Sembilan Building, Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus 7000 Tel No: 06-7633888	084-001	PTB SECURITIES SDN BHD (425317-T)	1st, 2nd & 3rd Floors No. 61, Jalan Sultan Ismail Peti Surat 151, Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel No: 09-6235546	025-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
KELANTAN DARUL NAIM			SARAWAK (Cont'd)		
KOTA BHARU SECURITIES SDN BHD	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7433388	075-001	SARAWAK SECURITIES SDN BHD (432200-A)	Lot 2465, Jalan Boulevard Boulevard Commercial Centre 98000 Miri Sarawak Tel No: 085-435577	019-002
SABAH			LABUAN		
INNOSABAH SECURITIES SDN BHD (194990-K)	11, Equity House, Block K Sadong Jaya Karamunsing 88100 Kota Kinabalu Sabah Tel No: 6088-234099	020-001	LABUAN SECURITIES SDN BHD (239683-W)	Level 2, Wisma Oceanic Jalan OKK Awang Besar 87007 Wilayah Persekutuan Labuan Tel No : 087-410621	022-001
SARAWAK					
SARAWAK SECURITIES SDN BHD (219322-W)	Wisma Mahmud Jalan Sg Sarawak 93100 Kuching Sarawak Tel No: 082-338000	019-001			