
18. PROCEDURES FOR APPLICATION AND ACCEPTANCE

18.1 OPENING AND CLOSING OF APPLICATIONS

Applications will be accepted from 10.00 a.m. on 28 February 2006 until 5.00 p.m. on 16 March 2006 or such other later time and date or dates as the Board and the Underwriter may in their absolute discretion mutually decide. **Late applications will not be accepted.**

The Board and the Underwriter may mutually decide, at their absolute discretion, to extend the date and time for the closing of applications to any later date or dates. If the date of the closing of applications is extended, the dates of the balloting, allotment and Listing would be extended accordingly. Any extension of the closing of application will be advertised in a widely circulated English and Bahasa Malaysia newspaper not less than one (1) Market Day before the original date of the closing of applications.

18.2 METHODS OF APPLICATION

Applications for the Public Issue Shares may be made using either of the following ways:

- (i) Application Forms; or
- (ii) ESA.

18.3 PROCEDURES FOR APPLICATION

- (i) **Applications by the eligible Directors, employees and business associates of the ETICB Group**

Applications for the 9,650,000 Public Issue Shares reserved for the eligible Directors, employees and business associates of the ETICB Group must be made on the **Pink** Application Forms provided and not by way of other Application Forms or by way of ESA.

- (ii) **Applications by identified placees by way of placement**

The potential investors for any portion of 20,622,000 Public Issue Shares will be pre-identified by the Placement Agent. The Placement Agent will, on opening of the application, send this Prospectus to this group of pre-identified private investors together with the **Green** Application Forms. The ESA and any other Application Forms are NOT available for applications for these shares.

Upon closing of the Application, in the event of under-subscription for the Public Issue Shares via the **Green** Application Forms, such shares may be made available for subscription and allocation under the Public Issue by the public.

- (iii) **Applications by public for allocation via balloting**

Applications for the 1,500,000 Public Issue Shares made available for application by the public must be made on the **White** Application Forms provided or by way of ESA.

MIDFCCS will, on the opening of the Application, send out this Prospectus together with the **White** Application Forms to all ADAs which are registered members of Securities Exchange. The public may obtain the Prospectus and the **White** Application Forms from their respective ADAs.

Upon closing of the Application, in the event of over-subscription for the Public Issue Shares via the **White** Application Forms, balloting will be carried out by MIDFCCS.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Upon closing of the Application, in the event of under-subscription for the Public Issue Shares via the **White** Application Forms, such shares may be made available for subscription and allocation under the Placement.

However, a corporation or institution cannot apply for the Public Issue Shares by way of ESA.

A person who submits multiple applications using the name of others, with or without their consents, commits an offence under Section 87A of the Securities Industry Act, 1983 ("SIA") and if convicted, may be punished with a minimum fine of RM1,000,000 and a jail term of up to ten (10) years under Section 88B of the SIA. Only one Application Form from each applicant will be considered and applications must be for 100 ordinary shares or multiples thereof. **Multiple applications will not be accepted,** and applications appearing to be, or suspected of being multiple applications may be rejected at the discretion of the Board. The amount payable in full on application is RM0.45 per share. Persons submitting applications by way of Application Forms may not submit applications by way of ESA and vice versa.

Persons submitting applications by way of Application Forms or by way of ESA **must have a CDS Account.**

The applications shall be made in relation with and subject to the terms of this Prospectus and the Memorandum and Articles of ETICB.

Applicants may apply for shares under the placement tranche or the Public Issue tranche or both. An applicant who has been successfully allocated shares under the Public Issue may also, at the discretion of the Board, be allocated shares under the placement and vice versa.

Multiple applications made under the placement tranche or the Public Issue tranche shall be rejected. An applicant may only submit one (1) Application Form under each of the placement tranche and Public Issue tranche and each application must be for 100 shares or multiples thereof.

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:

- (i) (a) THE APPLICANT'S NATIONAL REGISTRATION IDENTITY CARD ("NRIC");
- (b) ANY VALID TEMPORARY IDENTITY DOCUMENT AS ISSUED BY THE NATIONAL REGISTRATION DEPARTMENT FROM TIME TO TIME; OR
- (c) THE APPLICANT'S RESIT PENGENALAN SEMENTARA ("JPN 1/9") ISSUED PURSUANT TO PERATURAN 5(5), PERATURAN-PERATURAN PENDAFTARAN NEGARA 1990; AND
- (ii) THE RECORDS OF BURSA DEPOSITORY.

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/HER AUTHORITY CARD.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

IN THE CASE OF 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.

APPLICATIONS WILL NOT BE ACCEPTED FROM TRUSTEES, ANY PERSON UNDER 18 YEARS OF AGE, SOLE PROPRIETORSHIPS, PARTNERSHIPS OR OTHER UNINCORPORATED BODIES OR ASSOCIATIONS.

No acknowledgement of the receipt of Application Forms or application monies will be made by ETICB and/or MIDFCCS.

18.4 APPLICATION USING APPLICATION FORM

18.4.1 Types of Application Forms

The following Application Forms are enclosed with this Prospectus and are deemed to form part hereof:

- (i) **Pink** Application Form for application by the eligible Directors, employees and business associates of the ETICB Group;
- (ii) **Green** Application Form for application by identified placees; and
- (iii) **White** Application Form for application by the public, companies, societies, co-operatives and institutions.

White Application Forms together with copies of this Prospectus may be obtained, subject to availability, from Alliance, member companies of the Securities Exchange, members of the Association of Banks in Malaysia, members of the Association of Merchant Banks in Malaysia and MIDFCCS.

18.4.2 Terms and conditions for application using Application Forms

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

- (i) Applicant who is an individual must be a Malaysian citizen residing in Malaysia with Malaysian address or foreign citizens having a correspondence address in Malaysia. Applicant must have a CDS Account.
- (ii) Applicant which are corporations/institutions incorporated in Malaysia must have a CDS Account and be subject to the following:
 - (a) If the corporation/institution has a share capital, more than half of the issued share capital (excluding preference share capital) is held by Malaysian citizens; and
 - (b) There is a majority of Malaysian citizens on the board of Directors/trustee.
- (iii) Applicant which is a superannuation, provident or pension funds must be established or operating in Malaysia and has a CDS Account.
- (iv) Applications for the Public Issue Shares will not be accepted from trustees, any person under 18 years of age, sole proprietorships, partnerships or other incorporated bodies or associations, other than corporations/institutions referred to in Sections 18.3.1 (b) and (c) above or the trustees thereof.
- (v) Foreign citizens having a correspondence address in Malaysia.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (vi) Corporations/institutions incorporated outside Malaysia and having a correspondence address in Malaysia.
- (vii) The Application Form must be completed in accordance with the Notes and Instructions printed on the reverse side of the Application Forms and this Prospectus. In accordance with Section 41(2) of the Securities Commission Act, 1993 ("SCA"), the Application Forms together with the Notes and Instructions printed therein is accompanied by this Prospectus. Applications which do not **STRICTLY** conform to the terms of this Prospectus or the Notes and Instructions printed on the reverse side of the Application Form or which are illegible may not be accepted.
- (viii) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY A REMITTANCE IN RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE EITHER BY:
 - BANKER'S DRAFT OR CASHIER'S ORDER purchased within Malaysia only and drawn on a bank in Kuala Lumpur; OR
 - CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES in Malaysia only and drawn on a bank in Kuala Lumpur; OR
 - MONEY ORDER OR POSTAL ORDER (for applicants from Sabah and Sarawak only); OR
 - GUARANTEED GIRO ORDER ("GGO") from Bank Simpanan Nasional Malaysia Berhad; OR
 - ATM STATEMENT OBTAINED FROM ANY OF THE FOLLOWING:
 - AMBANK (M) BERHAD (295576-U);
 - AFFIN-ACF FINANCE BERHAD (6521-U);
 - ALLIANCE BANK MALAYSIA BERHAD (88103-W);
 - BUMIPUTRA-COMMERCE BANK BERHAD (13491-P);
 - EON BANK BERHAD (92351-V);
 - EON FINANCE BERHAD (9692-K);
 - HONG LEONG BANK BERHAD (97141-X);
 - HONG LEONG FINANCE BERHAD (7797-V);
 - MALAYAN BANKING BERHAD (3813-K);
 - PUBLIC BANK BERHAD (6463-H);
 - PUBLIC FINANCE BERHAD (6471-U);
 - RHB BANK BERHAD (6171-M);
 - SOUTHERN BANK BERHAD (5303-W); OR
 - SOUTHERN FINANCE BERHAD (3838-T).

AND MUST BE MADE OUT IN FAVOUR OF:

"MIDF SHARE ISSUE ACCOUNT NO. 600"

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

AND CROSSED "A/C PAYEE ONLY" (EXCLUDING ATM STATEMENTS) AND ENDORSED ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT (AS EXACTLY STATED ON THE APPLICATION FORM).

APPLICATIONS ACCOMPANIED BY ANY MODE OF PAYMENT OTHER THAN THOSE STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCE OR INAPPROPRIATE BANKER'S DRAFTS/CASHIER'S ORDERS/CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES/MONEY ORDERS/GGO/ATM STATEMENTS WILL NOT BE ACCEPTED. DETAILS OF THE REMITTANCE MUST BE FILLED IN THE APPROPRIATE BOXES PROVIDED IN THE APPLICATION FORMS.

- (ix) THE NAME OF THE APPLICANT MUST BE EXACTLY THE SAME AS THE APPLICANT'S IDENTITY CARD OR "RESIT PENGENALAN SEMENTARA (JPN 1/9)" IN THE CASE OF AN INDIVIDUAL APPLICANT. IN THE CASE OF A CORPORATE/INSTITUTIONAL APPLICANT, THE NAME OF THE APPLICANT MUST BE EXACTLY THE SAME AS THE APPLICANT'S CERTIFICATE OF INCORPORATION.
- (x) AN APPLICANT MUST STATE HIS/HER CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM AND HE SHALL BE DEEMED TO HAVE AUTHORISED BURSA DEPOSITORY TO DISCLOSE INFORMATION PERTAINING TO THE CDS ACCOUNT TO MIDFCCS AND/OR THE COMPANY.
- (xi) THE NAME AND ADDRESS OF THE APPLICANT MUST BE WRITTEN ON THE REVERSE SIDE OF THE BANKER'S DRAFT, CASHIER'S ORDER, CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES, MONEY ORDER, GGO OR ATM STATEMENT.
- (xii) The Board reserves the right to require any successful applicant to appear in person at the registered office of MIDFCCS within fourteen (14) days of the date of the notice issued to him/her to ascertain the regularity or propriety of the application. The Board 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.
- (xiii) MIDFCCS on the authority of the Board reserves the right to reject applications which do not conform to these instructions or which are illegible or which are accompanied by remittances improperly drawn.
- (xiv) MIDFCCS on the authority of the Board reserves the right not to accept any application or to accept any application in part only without assigning any reason therefor. Due consideration will be given to the desirability of allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (xv) 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 ten (10) Market Days from the date of the final ballot of the application by ordinary post to the applicant's address last maintained with Bursa Depository at the applicant's own risk.
- (xvi) The applicant shall ensure that his personal particulars as stated in the Application Form are identical with the records maintained by Bursa Depository. The applicant must inform Bursa Depository promptly of any change in address failing which the notification letter of successful allocation will be sent to his/her registered or correspondence address last maintained with Bursa Depository.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (xvii) MIDFCCS reserves the right to bank in all application monies from unsuccessful applicants and partially successful applicants, which would subsequently be refunded without interest by registered post.

- (xviii) Each completed Application Form accompanied by the appropriate remittance and legible photocopy of the relevant documents must be despatched by ORDINARY POST in the official envelopes provided, to the following address:

MIDF Consultancy and Corporate Services Sendirian Berhad
12th Floor, Bangunan MIDF
195A, Jalan Tun Razak
50400 Kuala Lumpur
P.O. Box 11122
50736 Kuala Lumpur

OR DELIVERED BY HAND AND DEPOSITED in the Drop-in Boxes provided at the Ground Floor, Bangunan MIDF, 195A, Jalan Tun Razak, 50400 Kuala Lumpur so as to arrive not later than 5.00 p.m. on 16 March 2006 or such other later time and date or dates as the Board and the Underwriter may in their absolute discretion mutually decide.

- (xix) Directors and employees of MIDFCCS and their immediate families are strictly prohibited from applying for the Public Issue Shares.

- (xx) Copies of this Prospectus together with the Application Forms, and the official envelopes may be obtained, subject to availability from:

Alliance Merchant Bank Berhad
19th Floor, Menara Multi-Purpose
Capital Square
No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur

or from member companies of the Securities Exchange, members of the Association of Banks in Malaysia, members of the Association of Merchant Banks in Malaysia and MIDFCCS.

- (xxi) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE WHITE APPLICATION FORM TO MIDFCCS.

18.5 APPLICATION VIA ESA

18.5.1 Steps for ESA through a Participating Financial Institution's ATM

- (i) Applicant must have an account with a Participating Financial Institution (as detailed in Section 18.5.2 below) and an ATM card issued by that Participating Financial Institution to access the account;
- (ii) Applicant must have a CDS Account; and
- (iii) Applicant is to apply for the Public Issue Shares via the ATM of the Participating Financial Institution by choosing the ESA option. Mandatory statements required in the application are set out in Section 18.5.3 below, of the terms and conditions for ESA. Applicant is to enter at least the following information through the ATM where the instructions on the ATM screen at which he enters his ESA requires him to do so:
 - Personal Identification Number ("PIN");

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

- MIDF Share Issue Account Number 600;
- CDS Account number;
- Number of shares applied for and/or the Ringgit Malaysia amount to be debited from the account; and
- Confirmation of several mandatory statements.

18.5.2 Participating Financial Institutions

ESA may be made through an ATM of the following Participating Financial Institutions and their branches:

- AMBANK (M) BERHAD (295576-U);
- BUMIPUTRA-COMMERCE BANK BERHAD (13491-P);
- HSBC BANK MALAYSIA BERHAD (127776-V);
- MALAYAN BANKING BERHAD (3813-K);
- OCBC BANK (MALAYSIA) BERHAD (295400-W); or
- STANDARD CHARTERED BANK MALAYSIA BERHAD (115793-P) (at selected branches only).

18.5.3 Terms and Conditions of ESA

The procedures for ESA at ATMs of participating Financial Institutions are set out on the ATM screens of the relevant Participating Financial Institutions ("Steps"). For illustration purposes, the procedures for ESA at ATMs are set out in "Steps for ESA through a Participating Financial Institution's ATM" in Section 18.5.1 of this Prospectus. The steps set out the actions that the applicant must take at the ATM to complete an ESA. Please read carefully the terms of this Prospectus, the steps and the terms and conditions for ESA set out below before making an ESA. Any reference to the "applicant" in the terms and conditions for ESA and the steps shall mean the applicant who applies for shares through an ATM of any of the Participating Financial Institutions.

Only an applicant who is an individual with a CDS Account is eligible to utilise the facility.

The applicant must have an existing account with, and be an ATM cardholder of, one of the Participating Financial Institutions before he/she can make an ESA at an ATM of the 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/her ESA transaction, the applicant will receive a computer-generated transaction slip ("Transaction Record"), confirming the details of his ESA. The Transaction Record is only a record of the completed transaction at the ATM and not a record of the receipt of the ESA or any data relating to such an ESA by ETICB or MIDFCCS. The Transaction Record is for retention by the applicant and should not be submitted with any Application Form.

Upon the closing of offer for the application for the Public Issue Shares on 16 March 2006 at 5.00 p.m. ("Closing Date and Time"), the Participating Financial Institution shall submit a magnetic tape containing its' respective customers' applications for the Public Issue Shares to MIDFCCS as soon as practicable but not later than 12.00 p.m. of the second (2nd) business day after the Closing Date and Time.

An applicant will be allowed to make an ESA for shares via an ATM that accepts the ATM cards of the Participating Financial Institution with which he/she has an account and its branches, subject to the applicant making only one (1) application.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

An applicant who has a bank account with a Participating Financial Institution and has been issued an ATM card will be allowed to make an ESA for shares via an ATM of that Participating Financial Institution which is situated in another country or place outside of Malaysia, subject to the applicant making only one (1) application.

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

The ESA shall be made on, and subject to, the above terms and conditions as well as the terms and conditions appearing below:

- (i) The ESA shall be made in relation with and subject to the terms of this Prospectus and the Memorandum and Articles of ETICB.
- (ii) 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:
 - He has attained 18 years of age as at the closing date of the share application;
 - He is a Malaysian citizen residing in Malaysia;
 - He has read the relevant Prospectus and understood and agreed with the terms and conditions of the application;
 - That is the only application that he is submitting; and
 - He thereby gives consent to the Participating Financial Institution and Bursa Depository to disclose information pertaining to him/herself and his/her account with the Participating Financial Institution and Bursa Depository to MIDFCCS 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 Institutions. By doing so, the applicant shall be treated as signifying his/her 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 Central Depositories Act to the disclosure by the relevant Participating Financial Institution or Bursa Depository, as the case may be, of any of the applicant's particulars to MIDFCCS, or any relevant regulatory bodies.

- (iii) THE APPLICANT CONFIRMS THAT HE/SHE IS NOT APPLYING FOR SHARES AS NOMINEE OF ANY OTHER PERSON AND THAT ANY ESA THAT HE/SHE MAKES IS MADE BY HIM/HER AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE (1) ESA 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.
- (iv) The applicant must have sufficient funds in his account with the relevant Participating Financial Institutions at the time he/she makes his/her ESA, failing which his/her ESA will not be completed. Any ESA, which does not strictly conform, to the instructions set out on the screens of the ATM through which the ESA is being made will be rejected.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (v) 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 or allocated to him in respect of his ESA. In the event that ETICB decides to allot or allocate any lesser number of such shares or not to allot or allocate any shares to the applicant, the applicant agrees to accept any such decision as final. If the applicant's ESA is successful, his/her confirmation (by his/her 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 ETICB.

- (vi) MIDFCCS on the authority of the Board reserves the right not to accept any ESA or accept any ESA 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.

- (vii) Where an ESA is not successful or successful in part only, the relevant Participating Financial Institutions will be informed of the non-successful or partially successful applications. Where an ESA 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 MIDFCCS. MIDFCCS shall inform the Participating Financial Institutions of the non-successful or partially successful applications within two (2) Market Days after the balloting date. The applicants may check their accounts on the fifth (5th) Market Day from the balloting day.

Where an ESA 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 the Participating Financial Institution within two (2) Market Days after the receipt of confirmation from MIDFCCS. 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 MIDFCCS by way of cheques issued by MIDFCCS. The cheques will be issued to the applicants not later than ten (10) Market Days from the day of the ballot.

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

- (viii) The applicant requests and authorises ETICB:
- (a) to credit the shares allotted or allocated to the applicant into the CDS Account of the applicant; and
 - (b) to issue share certificate(s) representing such shares allotted or allocated in the name of Bursa Malaysia Depository Nominees Sdn Bhd and sends the same to Bursa Depository.
- (ix) The applicant, acknowledging that his/her ESA is subject to the risks of electrical, electronic, technical and computer-related faults and breakdowns, fires and other events beyond the control of ETICB, MIDFCCS or the Participating Financial Institution, irrevocably agrees that if:
- (a) ETICB or MIDFCCS does not receive the applicant's ESA; and

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE *(Cont'd)*

- (b) Data relating to the applicant's ESA is wholly or partially lost, corrupted or not otherwise accessible, or not transmitted or communicated to ETICB or MIDFCCS, the applicant shall be deemed not to have made an ESA and the applicant shall not claim whatsoever against ETICB, MIDFCCS or the Participating Financial Institutions for the shares applied for or for any compensation, loss or damage.
- (x) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he/she makes his/her ESA shall be deemed to be true and correct and ETICB, MIDFCCS and relevant Participating Financial Institution shall be entitled to rely on the accuracy thereof.
- (xi) The applicant shall ensure that his/her personal particulars as recorded by both Bursa Depository and relevant Participating Financial Institutions are correct and identical. Otherwise, his/her ESA is liable to be rejected. The applicant must inform Bursa Depository promptly of any change in address failing which the notification letter of successful allocation will be sent to his/her registered address last maintained with Bursa Depository.
- (xii) By making and completing an ESA, the applicant agrees that:
 - (a) In consideration of ETICB agreeing to allow and accept the making of any application for shares via the ESA facility established by the Participating Financial Institution at their respective ATMs, his ESA is irrevocable;
 - (b) ETICB, the Participating Financial Institutions, Bursa Depository and MIDFCCS shall not be liable for any delays, failures or inaccuracies in the processing of data relating to his/her ESA to MIDFCCS due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;
 - (c) Notwithstanding the receipt of any payment by or on behalf of ETICB, the acceptance of the offer made by the applicant to subscribe for and purchase the shares for which the applicant's ESA has been successfully completed shall be constituted by the issue of notices of successful allotment for prescribed securities, in respect of the said shares;
 - (d) The applicant irrevocably authorises Bursa Depository to complete and sign on his/her behalf as transferee or renouncee any instrument of transfer and/or other documents required for the issue or transfer of the shares allotted to the applicant; and
 - (e) ETICB agrees that in relation to any legal action or proceedings arising out of or in relation to the contract between the parties and/or the ESA 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.
- (xiii) The Board reserves the right to require any successful applicant to appear in person at the registered office of MIDFCCS within fourteen (14) days of the date of the notice issued to him/her to ascertain the regularity or propriety of the application. The Board 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
- (xiv) MIDFCCS on the authority of the Board reserves the right to reject applications which do not conform to these instructions.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (xv) A surcharge of RM2.50 per ESA will be charged by the respective Participating Financial Institution.

18.6 APPLICATIONS AND ACCEPTANCES

MIDFCCS acting on the authority of the Board reserves the right not to accept any application which does not strictly comply with the instructions or to accept any application in part only without assigning any reason therefor.

THE SUBMISSION OF AN APPLICATION FORM DOES NOT NECESSARILY MEAN THAT THE APPLICATION WILL BE SUCCESSFUL.

ALL APPLICATIONS MUST BE FOR 100 ORDINARY SHARES OR MULTIPLES THEREOF.

In the event of an over-subscription, acceptance of applications by the public shall be subject to ballot to be conducted in a fair and equitable manner as approved by the Board. Due consideration will be given to the desirability of distributing the Public Issue Shares to a reasonable number of applicants with a view to broadening the shareholding base and establishing an adequate market in the shares of the Company. Pursuant to the MMLR, the Company needs to have at least 25% but not more than 49% of the enlarged issued and paid-up capital in the hands of public shareholders and a minimum number of 200 shareholders (including employees) upon admission to the MESDAQ Market. The Company is expected to achieve this at the point of Listing. However, in the event that the above requirement is not met pursuant to this Public Issue, the Company may not be allowed to proceed with its Listing. In the event thereof, monies paid in respect of all applications will be returned without interest.

In the event of an under-subscription by the public, all the Public Issue Shares not applied for will be made available for subscription by the Underwriter. Any Pink Form Share not subscribed for by the eligible employees of ETICB will be made available for application by the individuals, companies, co-operatives, societies and institutions.

WHERE AN APPLICATION IS NOT ACCEPTED 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 TO THE APPLICANT WITHIN TEN (10) MARKET DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION BY ORDINARY POST OR REGISTERED POST, RESPECTIVELY, TO THE ADDRESS REGISTERED WITH BURSA DEPOSITORY AT THE APPLICANT'S OWN RISK.

MIDFCCS RESERVES THE RIGHT TO BANK IN ALL APPLICATION MONIES FROM UNSUCCESSFUL AND PARTIALLY SUCCESSFUL APPLICANTS WHICH WOULD SUBSEQUENTLY BE REFUNDED WITHOUT INTEREST TO THE APPLICANT WITHIN TEN (10) MARKET DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION BY REGISTERED POST TO THE ADDRESS REGISTERED WITH BURSA DEPOSITORY AT THE APPLICANT'S OWN RISK.

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

18.7 CDS ACCOUNTS

Pursuant to Section 14(1) of the Central Depositories Act, Securities Exchange has prescribed ETICB Shares as a prescribed security. In consequence thereof, the Public Issue Shares offered through this Prospectus will be deposited directly with Bursa Depository and any dealings in these shares will be carried out in accordance with the aforesaid acts and Rules.

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Following the above, in accordance to Section 29 of the Central Depositories, all dealings in the shares of ETICB including the Public Issue Shares will be by book entries through CDS Accounts. No share certificates will be issued to successful applicants.

ONLY AN APPLICANT WHO HAS A CDS ACCOUNT CAN MAKE AN APPLICATION FOR THE PUBLIC ISSUE SHARES.

In the case of an application by way of an Application Form, an applicant must state his/her CDS Account number in the space provided on the Application Form and he/she shall be deemed to have authorised Bursa Depository to disclose the information pertaining to the CDS Account to MIDFCCS or the Company.

In the case of an application by way of ESA, the applicant shall furnish his/her CDS Account number to the Participating Financial Institutions by way of keying in his/her CDS Account number if the instructions on the ATM screen at which he/she enters his/her ESA requires him/her to do so.

Failure to comply with these specific instructions as the Application Form or the ESA requires or inaccuracy in the CDS Account number, arising from the use of invalid, third party or nominee accounts, may result in the application being rejected. If a successful applicant fails to state his/her CDS Account number, MIDFCCS under the instruction of the Company will reject the application.

MIDFCCS on the authority of the Board reserves the right to reject any incomplete and inaccurate application. Application may also be rejected if the applicant's particulars provided in the Application Form, or in the case of ESA, if the records of the Participating Financial Institutions at the time of making the ESA, differ from those in Bursa Depository's records such as the identity card number, name and nationality.

18.8 NOTICE OF ALLOTMENT

Public Issue Shares allotted to all successful or partially successful applicants will be credited to their respective CDS Accounts. Notice of successful allotment will be despatched to the successful or partially successful applicants at their addresses last maintained with Bursa Depository at the applicant's own risk within five (5) Market Days after the final ballot of the application. This is the only acknowledgement of acceptance of the application.

The applicant must inform Bursa Depository of his/her updated address promptly by adhering to the rules and regulation of Bursa Depository, failing which the notification letter on successful allotment shall be sent to the applicant's address last maintained with Bursa Depository.

Applicants may also check the status of their application by logging on to the MIDFCCS website at www.midfcs.com or by calling their respective ADAs at the telephone numbers stated in Section 18.9 of this Prospectus or MIDFCCS Enquiry Services five (5) Market Days after the balloting date:

MIDFCCS Enquiry Services	1.	(603) 2161 3355
Telephone Hotline	2.	(603) 2160 2727
	3.	(603) 2160 2728
MIDFCCS website		www.midfcs.com

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)**18.9 LIST OF ADAS**

The list of ADAs and their respective addresses, telephone numbers and broker codes are as follows:

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KUALA LUMPUR					
Affin Securities Sdn Bhd	Level 3, Menara Keck Seng No. 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No.: 03-21438668	028-001	AmSecurities Sdn Bhd	15th Floor Bangunan AmBank Group No. 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel No.: 03-20782788	086-001
Avenue Securities Sdn Bhd	Ground Floor & Level 1 THB Satu Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel No.: 03-20951111	052-001	ECM Libra Securities Sdn Bhd (formerly known as BBMB Securities Sdn Bhd)	8A Floor, Wisma Genting Jalan Sultan Ismail 50250 Kuala Lumpur Tel No.: 03-21781888	099-001
BIMB Securities Sdn Bhd	1st & 2nd Floor, Podium Block Bangunan AMDB No. 1, Jalan Lumut 50400 Kuala Lumpur Tel No.: 03-40433533	024-001	CIMB Securities Sdn Bhd	9th Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel No.: 03-20849999	065-001
Eoncap Securities Sdn Bhd	Level 18, Wisma Cyclecarri No. 288, Jalan Raja Laut 50350 Kuala Lumpur Tel No.: 03-26928899	061-001	HLG Securities Sdn Bhd	Level 5, Wisma Kia Peng No. 3, Jalan Kia Peng 50450 Kuala Lumpur Tel No.: 03-21681168	066-001
Hwang-DBS Securities Berhad	2nd Floor, Bangunan AHP No. 2, Jalan Tun Mohd Fuad 3 Taman Tun Dr. Ismail 60000 Kuala Lumpur Tel No: 03-77106688	068-009	Hwang-DBS Securities Berhad	Nos. 34-5, 36-5, 38-5, 40-5, 42-5 and 44-5 5th Floor, Cheras Commercial Centre Jalan 5/101C Off Jalan Kaskas 5th Mile Cheras 56100 Kuala Lumpur Tel No.: 03-91303399	068-012
Hwang-DBS Securities Berhad	Suite 7-03, 7th Floor Suite 12-02 & Part of Suite 12-01 12th Floor, Menara Keck Seng No. 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No : 03-27112775	068-014	Inter-Pacific Securities Sdn Bhd	West Wing, Level 13 Berjaya Times Square No. 1, Jalan Imbi 55100 Kuala Lumpur Tel No : 03-21171888	054-001
Jupiter Securities Sdn Bhd	7th - 9th Floor Menara Olympia No. 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel No.: 03-20341888	055-001	K&N Kenanga Bhd	8th Floor, Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel No.: 03-21649080	073-001
KAF-Seagroatt & Campbell Securities Sdn Bhd	30th Floor, Menara Weld No. 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel No : 03-20201600	053-001	Kuala Lumpur City Securities Sdn Bhd	No.8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel No.: 03-21667922	076-001

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KUALA LUMPUR (Cont'd)					
Kuala Lumpur City Securities Sdn Bhd	Ground, 1 st & 2 nd Floor No. 33 Plaza Crystalville Jalan 23/70A Desa Sri Hartamas 50480 Kuala Lumpur Tel No.: 03-26928899	076-010	M&A Securities Sdn Bhd	Level G-2, Nos. 45 & 47 The Boulevard Mid Valley City Lingkaran Syed Putra 59200 Kuala Lumpur Tel No.: 03-22821820	057-002
Mayban Securities Sdn Bhd	Level 5-13, MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur Tel No.: 03-22978888	098-001	Mercury Securities Sdn Bhd	Lot 6-05, Level 6 Tower Block, Menara Milenium 8, Jalan Damanlela, Bukit Damansara 50490 Kuala Lumpur Tel No : 03-20942828	093-002
MIDE Sisma Securities Sdn Bhd	17th & 18th Floor Empire Tower No. 182, Jalan Tun Razak 50400 Kuala Lumpur Tel No.: 03-21668888	026-001	OSK Securities Berhad	10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel No.: 03-21624388	056-001
OSK Securities Berhad	Ground Floor, No. 15 Block A, Jalan Prima 1 Pusat Niaga Metro Prima 52100 Kuala Lumpur Tel No.: 03-62575869	056-028	OSK Securities Berhad	Ground Floor No. M3-A-7 & M3-A-8 Jalan Pandan Indah 4/3A Pandan Indah 55100 Kuala Lumpur Tel No : 03-42804798	056-054
OSK Securities Berhad	Ground, 1st, 2nd & 3rd Floor No. 55, Zone J4 Jalan Radin Anum Bandar Baru Seri Petaling 57000 Kuala Lumpur Tel No : 03-90587222	056-058	PB Securities Sdn Bhd	27th Floor, Public Bank Building No. 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No.: 03-20313011	051-001
PM Securities Sdn Bhd	Ground & 1st Floor MUI Plaza Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-21463000	064-001	RHB Securities Sdn Bhd	Level 9, Tower One RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel No.: 03-92852233	087-001
Sime Securities Sdn Bhd	21st Floor, Sime Bank Building No. 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No.: 03-22749288	097-001	TA Securities Holdings Berhad	Floor 13, 15-18, 20, 23, 28-30, 34 & 35 Menara TA One No. 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-20721277	058-003
SELANGOR DARUL EHSAN					
Affin Securities Sdn Bhd	2nd, 3rd & 4th Floor Wisma Amsteel Securities No. 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel No.: 03-33439999	028-002	Hwang-DBS Securities Berhad	16th, 18th - 20th Floor Plaza Masalam No. 2, Jalan Tengku Ampuan Zabedah E9/E, Section 9 40100 Shah Alam Selangor Darul Ehsan Tel No.: 03-55133288	068-002

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
SELANGOR DARUL EHSAN (Cont'd)					
Hwang-DBS Securities Berhad	East Wing & Centre Link Floor 3A, Wisma Consplant 2 No. 7, Jalan SS 16/1 47500 Subang Jaya Selangor Darul Ehsan Tel No.: 03-56356688	068-010	JF Apex Securities Berhad	6th Floor, Menara Apex Off Jalan Semenyih, Bukit Mewah 43000 Kajang Selangor Darul Ehsan Tel No : 03-87361118	079-001
JF Apex Securities Berhad	Level 15 & 16 Menara Choy Fook On No. 1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-76201118	079-002	K&N Kenanga Bhd	13th Floor Menara Yayasan Selangor No. 18A, Jalan Persiaran Barat Off Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-79562169	073-005
K&N Kenanga Bhd	1st Floor, Wisma UEP Pusat Perniagaan USJ 10 Jalan USJ 10/1A 47620 Subang Jaya Selangor Darul Ehsan Tel No.: 03-80241682	073-006	K&N Kenanga Bhd	Room 7.02, Level 7 Menara ING Intan Millenium Square No. 68, Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel No.: 03-30057550	073-007
OSK Securities Berhad	24, 24M, 24A, 26M, 28M & 28A Jalan SS2/63 47300 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-78736366	056-011	OSK Securities Berhad	No. 37, Jalan Semenyih 43000 Kajang Selangor Darul Ehsan Tel No : 03-87363378	056-045
OSK Securities Berhad	Ground & 1st Floor No. 15, Jalan Bandar Rawang 4 48000 Rawang Selangor Darul Ehsan Tel No : 03-60928916	056-047	OSK Securities Berhad	Ground & Mezzanine Floor No. 87 & 89, Jalan Susur Pusat Perniagaan NBC Batu 1½, Jalan Meru 41050 Klang Selangor Darul Ehsan Tel No : 03-33439180	056-048
PM Securities Sdn Bhd	Nos. 157 & 159 Jalan Kenari 23/A Bandar Puchong Jaya 47100 Puchong Selangor Darul Ehsan Tel No.: 03-80700773	064-003	PM Securities Sdn Bhd	Nos. 18 & 20, Jalan Tiara 2 Bandar Baru Klang 41150 Klang Selangor Darul Ehsan Tel No.: 03-33415300	064-007
SBB Securities Sdn Bhd	1st, 2nd & 3rd Floor Plaza Damansara Utama No. 2, Jalan SS21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-77297345	090-002	SJ Securities Sdn Bhd	Level 3, Holiday Villa No. 9, Jalan SS 12/1 Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-56340202	096-001

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
MELAKA					
Malacca Securities Sdn Bhd	Nos. 1, 3 & 5, Jalan PPM 9 Plaza Pandan Malim (Business Park) Balai Panjang P.O. Box 248 75250 Melaka Tel No.: 06-3371533	012-001	OSK Securities Berhad	579, 580 & 581 Taman Melaka Raya 75000 Melaka Tel No.: 06-2825211	056-003
PM Securities Sdn Bhd	Nos. 11 & 13, Jalan PM2 Plaza Makhota 75000 Melaka Tel No.: 06-2866008	064-006	RIIB Securities Sdn Bhd	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba 75000 Melaka Tel No.: 06-2833622	087-002
PERAK DARUL RIDZUAN					
Avenue Securities Sdn Bhd	No.63, Persiaran Greenhill 30450 Ipoh, Perak Darul Ridzuan Tel No.: 05-2422828	052-002	TA Securities Holdings Berhad	Ground, 1st & 2nd Floor Plaza Teh Teng Seng No. 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel No.: 05-2531313	058-001
Hwang-DBS Securities Berhad	No. 21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8060888	068-003	Hwang-DBS Securities Berhad	Ground & 1st Floor No. 22, Persiaran Greentown 1 Greentown Business Centre 30450 Ipoh Perak Darul Ridzuan Tel No : 05-2559988	068-015
Kuala Lumpur City Securities Sdn Bhd	Nos. 43 & 44, Ground Floor Taman Sentosa, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel No.: 05-6910910	076-008	M&A Securities Sdn Bhd	M & A Building No. 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel. No.: 05-2419800	057-001
Mayban Securities Sdn Bhd	Nos. 55, 57 & 63 Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No.: 05-2558233	098-002	OSK Securities Berhad	21-25, Jalan Sceenivasagam Greentown 30450 Ipoh Perak Darul Ridzuan Tel No.: 05-2415100	056-002
OSK Securities Berhad	Ground & 1st Floor No. 17, Jalan Intan 2 Bandar Baru 36000 Teluk Intan Perak Darul Ridzuan Tel No.: 05-6236498	056-014	OSK Securities Berhad	1st Floor, No. 23 & 25 Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel No.: 05-6921228	056-016
OSK Securities Berhad	Ground Floor 28, Jalan Maharaja Taman Bagan Serai Baru 34300 Bagan Serai Perak Darul Ridzuan Tel No.: 05-7231888	056-018	OSK Securities Berhad	Ground Floor No. 40, 42 & 44 Jalan Berek 34000 Taiping Perak Darul Ridzuan Tel No : 05-8088229	056-034

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PERAK DARUL RIDZUAN (Cont'd)					
OSK Securities Berhad	72, Ground Floor Jalan Idris 31900 Kampar Perak Darul Ridzuan Tel No : 05-4671801	056-044	OSK Securities Berhad	Ground & 1st Floor No. 181, Jalan Besar 31100 Sungai Siput Perak Darul Ridzuan Tel No : 05-5951001	056-049
OSK Securities Berhad	Ground Floor No. 2, Jalan Wawasan 4 Taman Wawasan 34200 Parit Buntar Perak Darul Ridzuan Tel No : 05-7170888	056-052	SBB Securities Sdn Bhd	Nos. 51-53 Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No.: 05-2530888	090-001
PULAU PINANG					
A.A. Anthony Securities Sdn Bhd	41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel No.: 04-2299318	078-002	Avenue Securities Sdn Bhd	No. 111, Jalan Macalister 10400 Pulau Pinang Tel No.: 04-2281868	052-003
ECM Libra Securities Sdn Bhd (formerly known as BBMB Securities Sdn Bhd)	7th Floor, Menara PSCI No. 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No.: 04-2283355	099-002	Hwang-DBS Securities Berhad	Level 2, 3, 4, 7 & 8 Wisma Sri Pinang No. 60, Green Hall 10200 Pulau Pinang Tel No.: 04-2636996	068-001
Hwang-DBS Securities Berhad	Ground, 1st & 2nd Floor 1620 & 1621 Jalan Permatang Batu Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel No.: 04-5372882	068-006	K & N Kenanga Bhd	Lot 1.02, Level 1, Menara KWSIP 38, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No : 04-2106666	073-013
Mercury Securities Sdn Bhd	Ground, 1st, 2nd & 3rd Floor, Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai Pulau Pinang Tel No.: 04-3322123	093-001	OSK Securities Berhad	No. 64, Bishop Street 20F & 20G, Penang Street 10200 Pulau Pinang Tel No.: 04-2634222	056-004
OSK Securities Berhad	Ground, 1st & 2nd Floor No. 2677, Jalan Chain Ferry Taman Inderawasih 13600 Prai Pulau Pinang Tel No : 04-3900022	056-005	OSK Securities Berhad	Ground & Upper Floor No. 11A, Jalan Keranji Off Jalan Padang Lallang 14000 Bukit Mertajam Pulau Pinang Tel No.: 04-5402888	056-015
OSK Securities Berhad	No. 834, Jalan Besar Sungai Bakap 14200 Sungai Jawi Seberang Perai Selatan Pulau Pinang Tel No. 04-5831888	056-032	OSK Securities Berhad	Ground & 1st Floor No. 15-G-5, 15-G-6, 15-I-5 & 15-I-6, Medan Kampung Relau (Bayan Point) 11950 Pulau Pinang Tel No.: 04-6404888	056-042

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PULAU PINANG (Cont'd)					
PM Securities Sdn Bhd	Level 25, Menara BHL No. 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No.: 04-2273000	064-004	Thong & Kay Hian Securities Sdn Bhd	Level 5 & 6, Wisma Sri Pinang No. 60, Green Hall 10200 Pulau Pinang Tel No.: 04-2635481	070-001
UT Securities Sdn Bhd	6th, 10th & 12th Floor, Bangunan Mayban Trust No. 3, Penang Street 10200 Pulau Pinang Tel No.: 04-2626644	059-001			
PERLIS INDRA KAYANGAN					
Kuala Lumpur City Securities Sdn Bhd	2nd Floor, Podium Block KWSP Building 01000 Kangar Perlis Indra Kayangan Tel No : 04-9765200	076-003			
KEDAH DARUL AMAN					
Hwang-DBS Securities Berhad	No 70A, B & C, Jalan Mawar 1 Taman Pekan Baru 08000 Sungai Petani Kedah Darul Aman Tel No.: 04-4256666	068-011	Kuala Lumpur City Securities Sdn Bhd	2nd Floor, Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel No.: 04-7317088	076-004
OSK Securities Berhad	Ground Floor, Swiss Inn Hotel 1, Jalan Pahlawan 08000 Sungai Petani Kedah Darul Aman Tel No : 04-4204888	056-017	OSK Securities Berhad	35, Ground Floor Jalan Suria 1, Jalan Bayu 09000 Kulim Kedah Darul Aman Tel No.: 04-4964888	056-019
OSK Securities Berhad	Ground & 1st Floor 215-A & 215-B Medan Putra, Jalan Putra 05150 Alor Setar Kedah Darul Aman Tel No.: 04-7209888	056-021			
NEGERI SEMBILAN DARUL KHUSUS					
Hwang-DBS Securities Berhad	Ground & 1st Floor Nos. 105, 107 & 109 Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel No.: 06-7612288	068-007	Hwang-DBS Securities Berhad	No. 6, Upper Level Jalan Mahligai 72100 Bahau Negeri Sembilan Darul Khusus Tel No.: 06-4553188	068-013
OSK Securities Berhad	Ground, 1st & 2nd Floor No. 33, Jalan Dato' Bandar Tunggal 70000 Seremban Negeri Sembilan Darul Khusus Tel No.: 06-7641641	056-024	OSK Securities Berhad	1st Floor, No. 3601 Jalan Besar 73000 Tampin Negeri Sembilan Darul Khusus Tel No.: 06-4421000	056-037

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
NEGERI SEMBILAN DARUL KHUSUS (Cont'd)					
OSK Securities Berhad	1st & 2nd Floor, No. 168 Jalan Mewah (Pusat Perniagaan UMNO Bahagian Jempol) 71200 Bahau Negeri Sembilan Darul Khusus Tel No.: 06-4553011	056-040	OSK Securities Berhad	Ground & Mezzanine Floor No. 346 & 347, Batu ½, Jalan Pantai 71000 Port Dickson Negeri Sembilan Darul Khusus Tel No : 06-6461234	056-046
PM Securities Sdn Bhd	1st, 2nd & 3rd Floors 19-21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel No.: 06-7623131	064-002			
JOHOR DARUL TAKZIM					
A.A. Anthony Securities Sdn Bhd	Suite 8.2, Level 8 Menara Sarawak Enterprise No. 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel No.: 07-3332000	078-001	AmSecurities Sdn Bhd	2nd & 3rd Floor Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel No.: 07-4342282	086-002
Avenue Securities Sdn Bhd	Nos. 57, 59 & 61, Jalan Ali 84000 Muar Johor Darul Takzim Tel No.: 06-9532222	052-004	Eng Securities Sdn Bhd	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel No.: 07-2231211	081-001
Hwang-DBS Securities Berhad	Level 7, Johor Bahru City Square (Office Tower) 106-108, Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim Tel No.: 07-2222692	068-004	K & N Kenanga Bhd	Level 2, Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No.: 07-3333600	073-004
K&N Kenanga Bhd	No.31, Lorong Dato' Ahmad Jalan Khalidi 84000 Muar Johor Darul Takzim Tel No.: 06-9542711	073-008	K&N Kenanga Bhd	No. 34, Jalan Genuang 85000 Segamat Johor Darul Takzim Tel No.: 07-9333515	073-009
K&N Kenanga Bhd	Nos. 33 & 35 (Ground & 1st Floor A & B) Jalan Syed Abdul Hamid Sagaff 86000 Kluang Johor Darul Takzim Tel No.: 07-7771161	073-010	K&N Kenanga Bhd	No. 4, Jalan Dataran 1 Taman Bandar Tangkak 84900 Tangkak Johor Darul Takzim Tel No : 06-9782292	073-011
Kuala Lumpur City Securities Sdn Bhd	Nos. 46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel No.: 07-7717922	076-006	OSK Securities Berhad	Unit 27-01 to 27-08 Level 27, Menara Landmark No. 12, Jalan Ngee Heng 80000 Johor Bahru Johor Darul Takzim Tel No.: 07-2212233	056-006

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
JOHOR DARUL TAKZIM (Cont'd)					
OSK Securities Berhad	53, 53-A & 53-B, Jalan Sultanah 83000 Batu Pahat Johor Darul Takzim Tel No.: 07-4380288	056-009	OSK Securities Berhad	Ground Floor No. 17, Jalan Delima Pusat Perdagangan Pontian 82000 Pontian Johor Darul Takzim Tel No.: 07-6868018	056-023
OSK Securities Berhad	Ground & 1st Floor No. 19, Jalan Pesta 1-1 Taman Tun Dr Ismail 1 Jalan Bakri 84000 Muar Johor Darul Takzim Tel No.: 06-9538262	056-025	OSK Securities Berhad	Ground & 1st Floor No. 10, Jalan Bendahara 12 Taman Ungku Tun Aminah 81300 Skudai Johor Darul Takzim Tel No.: 07-5577628	056-029
OSK Securities Berhad	Ground & 1st Floor No. 28 Jalan Tengku Ahmad 85000 Segamat Johor Darul Takzim Tel No.: 07-9321543	056-030	OSK Securities Berhad	Ground, 1st and 2nd Floor No. 17, Jalan Manggis 86000 Kluang Johor Darul Takzim Tel No.: 07-7769655	056-031
OSK Securities Berhad	240 & 240A, Jalan Besar 83700 Yong Peng Johor Darul Takzim Tel No.: 07-4675388	056-033	OSK Securities Berhad	Ground, 1st & 2nd Floor No. 10, Jalan Anggerik 1 Taman Kulai Utama 81000 Kulai Johor Darul Takzim Tel No.: 07-6626288	056-035
OSK Securities Berhad	Ground Floor No. 7, Jalan Jaya 81900 Kota Tinggi Johor Darul Takzim Tel No.: 07-8822018	056-036	OSK Securities Berhad	Ground, 1st & 2nd Floor No. 343, Jalan Muar 84900 Tangkak Johor Darul Takzim Tel No.: 06-9787180	056-038
OSK Securities Berhad	1st Floor, Nos. 2 & 4, Jalan Makmur Taman Sri Aman 85300 Labis Johor Darul Takzim Tel No.: 07-9256881	056-039	OSK Securities Berhad	Ground & 1st Floor No. 1 & 1-01, Jalan Rosmerah 2/11 Taman Johor Jaya 81100 Johor Bahru Johor Darul Takzim Tel No.: 07-3522293	056-043
PM Securities Sdn Bhd	Suite 5.1, Level 5 Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No.: 07-2781813	064-005	PM Securities Sdn Bhd	Ground & 1st Floor 43 & 43A, Jalan Penjaja 3 Tmn Kims Park Business Centre 83000 Batu Pahat Johor Darul Takzim Tel No. 07-4333608	064-008
PM Securities Sdn Bhd	Ground Floor 118, Jalan Genuang 85000 Segamat Johor Darul Takzim Tel No.: 07-2781813	064-009			

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PAHANG DARUL MAKMUR					
Kuala Lumpur City Securities Sdn Bhd	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Beserah 25300 Kuantan Pahang Darul Makmur Tel No.: 09-5660800	076-002	OSK Securities Berhad	A-27 & A-29 Lorong Tun Ismail 9 Seri Dagangan Kuantan Business Centre 25000 Kuantan Pahang Darul Makmur Tel No.: 09-5163811	056-007
OSK Securities Berhad	Ground Floor No. 98, Jalan Pasdec 28700 Bentong Pahang Darul Makmur Tel No.: 09-2234943	056-022	OSK Securities Berhad	Ground Floor No. 43, Jalan Bunga Tanjung 28400 Mentakab Pahang Darul Makmur Tel No.: 09-2771541	056-026
OSK Securities Berhad	Ground Floor No. 76-A, Persiaran Camelia 4 Tanah Rata 39000 Cameron Highlands Pahang Darul Makmur Tel No.: 05-4914913	056-041			
KELANTAN DARUL NAIM					
Kuala Lumpur City Securities Sdn Bhd	Lot 6 & 7, Section 25 Jalan Sultan Yahya Petra Bandar Kota Bharu 15200 Kota Bharu Kelantan Darul Naim Tel No.: 09-7432588	076-007	OSK Securities Berhad	No. 3953-II Ground & 1st Floor Jalan Kebun Sultan 15350 Kota Bharu Kelantan Darul Naim Tel No.: 09-7430077	056-020
TA Securities Holdings Berhad (formerly known as Kota Bharu Securities Sdn Bhd)	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel No.: 09-7432288	075-001			
TERENGGANU DARUL IMAN					
FA Securities Sdn Bhd	No. 51 & 51A Ground, Mezzanine & 1st Floor Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6238128	021-001	Kuala Lumpur City Securities Sdn Bhd	No. 1D, Ground & Mezzanine No. 1E, Ground, Mezzanine, 1st & 2nd Floor Jalan Air Jernih 20300 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6317922	076-009
OSK Securities Berhad	Ground Floor No. 9651, Cukai Utama Jalan Kubang Kurus 24000 Kemaman Terengganu Darul Iman Tel. No.: 09-8583109	056-027	OSK Securities Berhad	31A, Ground Floor 31A & 31B, 1st Floor Jalan Sultan Ismail 20200 Kuala Terengganu Terengganu Darul Iman Tel No : 09-6261816	056-055

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
TERENGGANU DARUL IMAN (Cont'd)					
PTB Securities Sdn Bhd	1st, 2nd & 3rd Floor No. 61, Jalan Sultan Ismail P.O. Box 151 Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel No.: 09-6235546	025-001			
SARAWAK					
TA Securities Holdings Berhad	No. 12G, H & I Jalan Kampung Datu 96000 Sibu Sarawak Tel No.: 084-319998	058-002	Hwang-DBS Securities Berhad	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel No.: 082-236999	068-005
Hwang-DBS Securities Berhad	192, Bintulu Parkcity Commerce Square Lot 3478, Bintulu Town District 97000 Bintulu Sarawak Tel No : 086-330008	068-016	K & N Kenanga Bhd	Lot 2465, Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel No.: 085-435577	073-002
K & N Kenanga Bhd	Wisma Mahinud Jalan Sungai Sarawak 93100 Kuching Sarawak Tel No.: 082-338000	073-003	K & N Kenanga Bhd	No. 11-12 (Ground & 1st Floor) Lorong Kampung Datu 3 96000 Sibu Sarawak Tel No : 084-313855	073-012
OSK Securities Berhad	Ground, 1st Floor & 6th Floor Wisma Chinese Chambers Lot 357, Section 47, K.T.L.D. Jalan Bukit Mata Kuching 93100 Kuching Sarawak Tel No.: 082-422252	056-008	OSK Securities Berhad	Lot 1168, Ground Floor Wisma Interhill Miri Waterfront Commercial Centre 98008 Miri Sarawak Tel No.: 085-422788	056-012
OSK Securities Berhad	101 & 102, Pusat Pedada Jalan Pedada 96000 Sibu Sarawak Tel No.: 084-329100	056-013	OSK Securities Berhad	Ground Floor No. 10, Jalan Bersatu 96100 Sarikei Sarawak Tel No : 084-654100	056-050
OSK Securities Berhad	Ground Floor No. 11, Lorong Maju 96500 Bintangor Sarawak Tel No : 084-693100	056-051	OSK Securities Berhad	Ground Floor No. 177, Taman Sri Dangang 97000 Bintulu Sarawak Tel No : 086-311770	056-053
OSK Securities Berhad	No. 299, Ground & 1st Floor Lot 373, Jalan Serian-By-Pass Serian Town District 94700 Serian Sarawak Tel No : 082-872118	056-059	OSK Securities Berhad	Ground & 1st Floor Lot 1085, Jalan Buangsiol 98700 Limbang Sarawak Tel No : 085-213188	056-060

18. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
WILAYAH PERSEKUTUAN LABUAN					
CIMB Securities Sdn Bhd	Unit 7(A), Level 7 Main Office Tower Financial Park Labuah Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel. No.: 087-451666	065-002			
SABAH					
Hwang-DBS Securities Berhad	Room Nos. 106-109, Mezzanine Floor Room Nos. 207-212, 2nd Floor Gaya Centre, Jalan Tun Fuad Stephens 88400 Kota Kinabalu Sabah Tel No.: 088-311688	068-008	InnoSabah Securities Berhad	No. 11, Equity House Block K Sadong Jaya, Karamunsing 88100 Kota Kinabalu Sabah Tel No.: 088-234090	020-001
Kuala Lumpur City Securities Sdn Bhd	Suite 1-9-E1, 9th Floor CPS Tower No. 1, Jalan Centre Point 88000 Kota Kinabalu Sabah Tel No.: 088-253922	076-005	OSK Securities Berhad	5th Floor, Wisma BSN Sabah Jalan Kemajuan Karamunsing 88000 Kota Kinabalu Sabah Tel No.: 088-269788	056-010
OSK Securities Berhad	1st Floor, TB-3338 Wisma Jin Hlo Town Extension No. 2 Jalan St. Patrick 91008 Tawau Sabah Tel No.: 089-779815	056-056	OSK Securities Berhad	Ground Floor, Block 2 Lot 4 & Lot 5, Bandar Indah, Mile 4, North Road 91000 Sandakan Sabah Tel No.: 089-222275	056-057

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