

27 April 2010

Dear Shareholder

**Proposed Electronic Dividend Payment (eDividend)**

The proposed electronic dividend payment or eDividend refers to the payment by a listed issuer of cash dividends to its shareholders by directly crediting the shareholders' cash dividend entitlements into their respective bank accounts.

The eDividend is targeted to be implemented in the 3rd quarter of 2010, ie for cash dividends of which the entitlement/ books closure date falls on or after 1 September 2010.

**1. Benefits of eDividend**

The eDividend will provide shareholders with faster access to their cash dividends and eliminate problems such as the inconvenience of depositing dividend cheques, misplaced, lost or expired cheques and unauthorised deposit of cheques.

**2. Registration for eDividend**

a) Shareholders may provide their bank account and other relevant information to Bursa Malaysia Depository Sdn Bhd ("Bursa Depository") from 19 April 2010. Bursa Malaysia has informed that there is no fee chargeable to shareholders who register for the eDividend within one (1) year from the commencement date up to 18 April 2011.

b) To register for eDividend, you are required to complete and submit to Bursa Depository through your stock broker where your CDS account is maintained, the prescribed form (obtainable from your stock broker's office), together with the following documents :

• ***Individual Depositor***

1. Copy of identification documents ie NRIC, passport, authority card or other acceptable identification documents; and
2. Copy of your bank statement/bank savings book/details of your bank account obtained from your bank's website which has been certified by your bank/copy of letter from your bank confirming your bank account particulars.

Original documents must be produced for your stock broker's verification.

• ***Corporate Depositor***

1. Certified true copy of the Certificate of Incorporation/Certificate of Registration; and
2. Certified true copy of your bank statement/bank savings book/details of your bank account obtained from your bank's website/any letter from the bank confirming your bank account details.

If the CDS account is held in the name of a nominee, the nominee will register for the eDividend.

c) If you are unable to be present at your stock broker's office to submit the prescribed form and supporting documents, please ensure that the signing of the form and the supporting documents has been witnessed by an acceptable witness specified by Bursa Depository. In this regard, an acceptable witness includes an Authorised Officer of your stock broker, a Dealer's representative, a notary public and an authorised officer of the Malaysian Embassy/High Commission.

**3. Notification of eDividend payment after registration**

You will be notified electronically once the Company has paid the dividend out of its account if you have provided your email address. You are also encouraged to provide your mobile phone number for SMS (text message) notification, which may be given at the discretion of the Company. Nevertheless, you will still receive your tax certificate as long as the law requires it.

**4. Additional information**

a) Your savings or current account must be an active account maintained with a local bank under your name or in the case of a joint account, it must have your name as one of the account holders. It must be an account with a financial institution which offers the Malaysian Electronic Payment System Inter-Bank Giro (MEPS IBG) service, presently as follows :

- |                   |                          |                           |
|-------------------|--------------------------|---------------------------|
| • Affin Bank      | • Bank Simpanan Nasional | • Maybank                 |
| • Alliance Bank   | • CIMB Bank              | • OCBC Bank               |
| • AmBank          | • Citibank               | • Public Bank             |
| • Bank Islam      | • Deutsche Bank          | • RHB Bank                |
| • Bank Muamalat   | • EON Bank               | • Royal Bank of Scotland  |
| • Bank Rakyat     | • Hong Leong Bank        | • Standard Chartered Bank |
| • Bank of America | • HSBC Bank              | • UOB Bank                |

(Source : [www.meps.com.my](http://www.meps.com.my))

b) Your bank account particulars and other related information are protected under the Securities Industry (Central Depositories) Act 1991 which strictly prohibits the disclosure of such information to any person unless you expressly authorise the disclosure in writing. For eDividend purposes, you will be authorising disclosure of your bank account particulars and other related information to parties necessary to facilitate the eDividend payment such as the Company, share registrar, and the appointed paying banks.

The following pages contain some questions and answers on eDividend for your reference. If you have any further queries, please contact our share registrars, PPB Corporate Services Sdn Bhd, as follows :

Telephone no. : 03-2117 0888  
Facsimile no. : 03-2117 0999  
Email : [pcs@ppb.com.my](mailto:pcs@ppb.com.my)

Yours faithfully  
**PPB GROUP BERHAD**

Tan Gee Sooi  
Managing Director

## **FREQUENTLY ASKED QUESTIONS (FAQ) ON eDIVIDEND**

**1. What is eDividend?**

eDividend is a service which allows an issuer to electronically pay your cash dividend entitlements directly into your bank account instead of making payment via bank cheques.

**2. What do I have to do?**

As a depositor, you have to provide your bank account information to Bursa Depository.

**3. Why eDividend?**

- Faster access to dividends which are credited directly into your bank account.
- Convenience of not having to deposit the dividend cheques into shareholders' bank accounts.
- One-off provision of bank account details for all companies you invest in at Bursa Malaysia.
- Better account management with an option to consolidate dividends from all your CDS accounts into one bank account.
- Misplaced, lost or expired cheques will no longer be an issue.

**4. When can I start providing my bank account information for eDividend?**

You can start providing your bank account information to your Authorised Depository Agent (ADA) (referred to in this FAQ as your "stock broker") from 19 April 2010 and you have a grace period of one year until 18 April 2011 to provide such information. The sooner you provide your bank account information, the sooner you will be able to benefit from the advantages of eDividend.

**5. Will I incur any additional cost for receiving eDividend or in providing my bank account information for the purposes of eDividend?**

No. You can benefit from eDividend at no charge, if your bank account information is provided to your stock broker within the one-year grace period.

**6. What happens after that one-year grace period?**

After that one-year grace period, depositors who have not provided their bank account information will not be able to benefit from receiving their dividends in a timely, effective and efficient manner. Moreover, depositors will have to bear an administrative fee when they provide their bank account information to their stock brokers after the one-year grace period.

**7. How do I provide my bank account information for eDividend?**

You must complete the relevant prescribed form and submit it together with the required supporting documents at your stock broker's office where your CDS account is maintained.

Note : If you are unable to be present at the stock broker's office, the signing of the relevant prescribed form and the supporting documents must be witnessed by an acceptable witness specified by Bursa Depository. An acceptable witness includes an Authorised Officer of your stock broker, a Dealer's representative, a notary public, or an authorised officer of the Malaysian Embassy/High Commission. Once signed accordingly, the document should be submitted to your stock broker.

**8. What supporting documents are required?**

In addition to the duly completed prescribed form, please bring along :

- ***Individual Depositor***

1. Copy of identification documents ie NRIC, passport, authority card or other acceptable identification documents; and
2. Copy of your bank statement/bank savings book/details of your bank account obtained from your bank's website which has been certified by your bank/copy of letter from your bank confirming your bank account particulars.

Original documents must be produced for your stockbroker's verification.

- ***Corporate Depositor***

1. Certified true copy of the Certificate of Incorporation/Certificate of Registration; and
2. Certified true copy of your bank statement/bank savings book/details of your bank account obtained from your bank's website/any letter from the bank confirming your bank account details.

For the purpose of confidentiality, you are advised to show to your stock broker only the part containing your bank account particulars when providing your bank account information for eDividend.

**9. Is there any restriction on the type of bank account that can be assigned for the purposes of eDividend?**

You are allowed to provide the details of existing active savings or current accounts maintained with a local bank which is under your name or in the case of a joint account, has your name as one of the account holders.

**10. Can I provide bank account information of a bank that is located overseas?**

No, you must provide details of a bank account maintained with a financial institution that offers MEPS Inter-Bank GIRO (MEPS) service. The current list of IBG members can be obtained via the following website : [www.meps.com.my](http://www.meps.com.my)

**11. Can I change my bank account information provided for eDividend?**

Yes, you are allowed to change your bank account details by submitting the relevant prescribed form together with the relevant supporting documents substantiating your request to your stock broker. There will be no cost charged to you for changing or updating your bank account details.

**12. How will I receive my dividends for those shares held in my CDS accounts if I have not provided my bank account information?**

If you have not provided your bank account information, you will not be able to benefit from receiving your dividends in a timely, effective and efficient manner. You will be paid your cash dividend entitlements through an existing manner as authorised under the issuer's Articles of Association.

**13. When will listed issuers be required to pay dividends via eDividend to their shareholders?**

All listed issuers who announce a books closing date for dividend entitlements on or after 1 September 2010 are required to pay dividends via eDividend to their shareholders who have provided their bank account information to Bursa Depository.

**14. When will my bank account be credited with my dividend entitlement?**

Dividends will be paid by the issuer on the payment date. Generally, your dividend will be credited into your bank account within the same day of payment depending on your bank's processes.

**15. How will my bank account information be used and will it remain confidential?**

Your bank account details and other related information :

- i. Will be used solely for the purpose of enabling dividend payments to be credited directly into your bank account and for other purposes relevant for eDividend eg using your email address to send notifications to you;
- ii. Will only be provided to those persons necessary to facilitate the payment of your dividends via eDividend eg the issuers, share registrars and the appointed paying banks; and
- iii. Is protected under the Securities Industry (Central Depositories) Act 1991 which strictly prohibits the disclosure of such information to any person unless you expressly authorise the disclosure in writing. All the parties, including those referred to in item (ii) above, are compelled to strictly adhere to these provisions. It should be noted that by signing the relevant form to provide your bank account information, you will be authorising the disclosure of your bank account information to these parties.

**16. What will happen to my dividend if the payment cannot be credited into my bank account?**

If the dividend cannot be credited into your bank account due to any reason whatsoever (for example due to an incorrect bank account number, a closed or inactive bank account), you will be contacted by Bursa Depository to validate your bank account details with your stock brokers. Arrangements will be made by the issuer to pay dividends using an existing manner as authorised under the listed issuer's Articles of Association.

**17. Will I be notified that my application for eDividend has been successful?**

Bursa Depository will send a confirmation by posting a computer-generated notice to your correspondence address as specified in your CDS account details. The confirmation will also include for verification, the bank account information which you have provided in the relevant prescribed form for providing your bank account information.

**18. Will I still receive my dividend tax voucher?**

Yes, you will continue to receive your tax voucher so long as it is required under the law.

**19. Will I be notified once the listed issuer has paid the dividend?**

Yes, you will be notified electronically once the listed issuer has paid the dividend out of its account if you have provided your email address to Bursa Depository. You are also encouraged to provide your mobile phone number for SMS notification, which may be provided at the discretion of the listed issuer. Nevertheless, you will still receive your tax certificate as long as it is required under law.

**20. Can I choose to discontinue receiving dividends via eDividend?**

No, you are not allowed to discontinue receiving dividends via eDividend once you have provided your bank account information for the purposes of eDividend.

**21. What if my CDS account is held in the name of a nominee?**

If your CDS account is held in the name of a nominee, the nominee will provide the bank account information for eDividend.

**22. Do I need to provide bank account information separately for eDividend for each of my CDS account if I have more than one CDS account?**

If you want all dividend payments arising from shares held in your CDS accounts to be credited into the same bank account, you can request for consolidation of all of your CDS accounts for dividend payment at the point of providing your bank account information for eDividend.

You can also opt to assign different bank accounts for each of your CDS accounts. In this case, you will need to provide your bank account information separately for each of the CDS accounts at the respective stock brokers where your CDS accounts are maintained.

**23. Do I need to provide my bank account information again when opening a new CDS account after having provided my bank account information earlier and consolidating my CDS accounts?**

No, once you have provided your bank account information for eDividend and opted for consolidation, your bank account details under your existing CDS accounts will be automatically assigned to your new CDS account.

However, if you had provided your bank account information for eDividend and had not opted for the consolidation feature, you will need to provide your bank account information every time you open a new CDS account.

**24. Can I opt to consolidate all my CDS accounts for the purpose of eDividend after initially opting to have different bank accounts assigned to my various CDS accounts?**

Yes, however you will need to decide and assign only one bank account to receive all the dividend payments arising from shares held in all your various CDS accounts. You will be able to perform the consolidation at the stock broker's office where you maintain the CDS account to which your bank account has been assigned for the purpose of eDividend.

**25. Do I need to provide my bank account information for eDividend to Bursa Depository if I have already been receiving my dividends from listed issuers who are currently providing payment of dividends via electronic means?**

Yes, you will still be required to provide your bank account information to your stock broker.

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This Circular and FAQs are meant to provide general information on the eDividend. The contents are based on or are extracted from information provided by Bursa Malaysia and are correct at the time of printing. This Circular and FAQs should be read in conjunction with the relevant terms and conditions, laws, regulations and rules pertaining to eDividend which are available at the Bursa Malaysia website at [www.bursamalaysia.com](http://www.bursamalaysia.com)