



20 April 2010

Dear Shareholder,

RE: Implementation of Electronic Dividend Payment (“eDividend”)

Electronic Dividend Payment or eDividend refers to the payment of cash dividends by a listed issuer to its shareholders by directly crediting the shareholders’ cash dividend entitlements into their respective bank accounts. We wish to inform you that all listed issuers who make announcement **on or after 1 September 2010** for a book closing date for cash dividend entitlements are required to pay cash dividend via eDividend to shareholders who have provided their bank account information to Bursa Malaysia Depository Sdn Bhd (“Bursa Depository”).

Benefits of eDividend

- i. Faster access to your cash dividends as your entitlement will be directly credited to your bank account;
- ii. Eliminates the inconvenience of having to travel to the bank to deposit the dividend cheques;
- iii. Eliminates incidents of misplaced, lost or expired cheques;
- iv. Eliminates incident of unauthorised deposit of dividend cheques;
- v. The convenience of one-off registration for entitlement to cash dividend from all listed issuers;
- vi. Option to consolidate dividends from all your Central Depository System (“CDS”) accounts into one bank account for better account management.

Registration for eDividend

You can register for eDividend through your authorised depository agents (“ADA”/ “brokers”) with effect from **19 April 2010**. You need not pay any fees if you register within the grace period of one year, i.e. **19 April 2010 to 18 April 2011**. However, if you register after 18 April 2011, you will have to pay a fee.

You are required to provide your bank account number and other information to Bursa Depository through your stock broker, by completing the prescribed form. This form can be obtained from your stock broker’s office where your CDS account is maintained, or downloaded from Bursa Malaysia’s website at <http://www.bursamalaysia.com>.

You need to submit to your stock broker’s office the duly completed prescribed form together with the following documents for registration:-

- (a) Individual depositor: Copy of identification documents i.e. NRIC, Passport, Authority Card or other acceptable identification documents. Original documents must be produced for your stock broker’s verification;

Corporate depositor: Certified true copy of the Certificate of Incorporation/Certificate of Registration; and

- (b) Copy of your bank statement / bank savings book / details of your bank account obtained from your banks website that has been certified by your bank / copy of letter from your bank confirming your bank account particulars. For individuals, original documents must be produced for your stock broker’s verification. For corporate entities, a certified true copy is to be submitted.

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

If you are unable to be present at your stock broker's office to submit the prescribed form and supporting documents, you can still submit your forms through your remisier or other means to your stock broker's office but please ensure that the signing of the prescribed form and the supporting documents have 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.

Notification of eDividend payment after registration

You are encouraged to provide in the prescribed form to Bursa Depository both your mobile phone number and e-mail address, if any. This is to enable the Company to issue electronic notification to you either via e-mail or sms, at the discretion of the Company, once the Company has paid the cash dividend out of its account. Please note that if you provide only your mobile phone number, you may only be notified of the cash dividend payment when you receive your dividend warrant or tax certificate.

Additional information for shareholders

Your savings or current account must be an active bank account, maintained with a local bank under your name or in the case of a joint account, has your name as one of the account holders. The bank account must be maintained with a financial institution that offers MEPS Inter-Bank GIRO ("IBG") service. We provide herewith the current listing of IBG members extracted from the official website of MEPS, for up-to-date listing, you are advised to visit the website at http://www.meps.com.my/faq/interbank_giro.asp?id=2#answer :

- | | |
|--|---|
| 1. Affin Bank Berhad | 12. EON Bank Berhad |
| 2. Alliance Bank Malaysia Berhad | 13. Hong Leong Bank Berhad |
| 3. AmBank (M) Berhad | 14. HSBC Bank Malaysia Berhad |
| 4. Bank Islam Malaysia Berhad | 15. Malayan Banking Berhad |
| 5. Bank Muamalat Malaysia Berhad | 16. OCBC Bank (Malaysia) Berhad |
| 6. Bank Kerjasama Rakyat Malaysia Berhad | 17. Public Bank Berhad |
| 7. Bank of America | 18. RHB Bank Berhad |
| 8. Bank Simpanan Nasional | 19. Standard Chartered Bank Malaysia Berhad |
| 9. CIMB Bank Berhad | 20. The Royal Bank of Scotland Berhad |
| 10. Citibank Berhad | 21. United Overseas Bank (Malaysia) Bhd |
| 11. Deutsche Bank Berhad | |

We look forward to a successful implementation of eDividend through your active participation, and to serving you better as our valued shareholders. If you have any queries relating to eDividend, please do not hesitate to contact our share registrars:

Tricor Investor Services Sdn Bhd
(formerly known as Tenaga Koperat Sdn Bhd)
Level 17 The Gardens North Tower
Mid Valley City, Lingkaran Syed Putra
59200 Kuala Lumpur

Tel. No. 03 – 2264 3883

Email: is.enquiry@my.tricorglobal.com

Thank you.

Yours faithfully

Johan Dannelind
Chief Executive Officer

Frequently Asked Questions (FAQ) on eDividend (Payment of Electronic Cash Dividend)

What?

1. What is eDividend?

- A. 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?

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

Why?

3. Why eDividend?

- Faster access to dividends which is credited into your bank account
- Convenience – eliminates the need to go to a bank
- One-off provision of bank account details for all the companies you invest in at Bursa Malaysia
- Better account management with the option to consolidate the dividends from all your CDS accounts into one bank account
- Misplaced, lost or expired cheques will no longer be an issue

When?

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

- A. 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 costs for receiving eDividend or in providing my bank account information for the purpose of eDividend?

- A. No. You can benefit from eDividend without any charges, 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?

- A. 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.

How?

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

- A. 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 Malaysian Embassy/High Commission. Once signed accordingly, the document should be submitted to your stock broker.

8. What supporting documents are required?

- A. If you are an individual depositor, when providing your bank account information for eDividend, bring along:-
- (i) Original documents for verification.
 - (ii) Copy of Identification documents i.e. NRIC, Passport, Authority Card or other acceptable identification documents.
 - (iii) Copy of your bank statement/bank saving book/details of your bank account obtained from your bank's website that has been certified by your bank/copy of letter from your bank confirming your bank account details.

If you are a corporate depositor, you are required to submit the following documents when providing your bank account details:-

- (i) Certified true copy of Certificate of Incorporation/ Certificate of Registration.
- (ii) Certified true copy of your bank statement/bank saving book/details of your bank account obtained from your bank's website/ any letter from bank confirming your bank account details.

In the case of a bank savings or bank statement, 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?

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

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

- A. No, you must provide details of a bank account maintained with a financial institution that are offering MEPS Inter-Bank GIRO (IBG) service. A current list of IBG members can be located via the following website http://www.meps.com.my/faq/interbank_giro.asp?id=2#answer

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

- A. 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?

- A. 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 then be paid your cash dividend entitlements through an existing manner as authorised under the issuer's Articles of Association.

Other Questions

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

- A. All listed issuers who announce a book 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?

- A. Dividends will be paid by their 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?

- A. 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 e.g. 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 e.g. the issuers, share registrars and the appointed paying banks; and
 - (iii) is protected under the Securities Industry (Central Depositories) Act 1991 that strictly prohibits the disclosure of such information to any person unless you expressly authorise the disclosure in writing. All the parties, including those parties 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?

- A. 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 bank account or an 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?

- A. 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 your bank account information which you have provided in the relevant prescribed form for providing your bank account information, for verification.

18. Will I still receive my dividend tax voucher?

- A. 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?

- A. Yes, you will be notified electronically once the listed issuer has paid the dividend out of its account, if you have provided both your mobile phone number and your email address to Bursa Depository. Such electronic notification may be via mobile phone or email, at the listed issuer's discretion.

Email is currently the main method of electronic notification and if you only provide your mobile phone number, you may only be notified of the dividend payment when you receive your tax vouchers.

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

- A. 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?

- A. If your CDS account is held in the name of a nominee, the depositor entitled to provide the bank account information for eDividend will be nominee.

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

- A. 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 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?

- A. 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?

- A. Yes, however you will need to decide and assign only one bank account to receive all the dividend payment 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 a CDS account that 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?

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