

## 14. PROCEDURES FOR APPLICATION AND ACCEPTANCE

### 14.1 OPENING AND CLOSING OF APPLICATIONS

Applications will be accepted from 10.00 a.m. on 30 December 2002 to 8.00 p.m. on 20 January 2003 or such other later time and date or dates as the Directors of SHB and the Underwriter may in their absolute discretion mutually decide ("Closing Time and Date").

### 14.2 PROCEDURE FOR APPLICATION

#### (i) Applications by identified investors

All investors for the 20,000,000 Issue Shares under the private placement have been identified by the Placement Agent prior to the issuance of this Prospectus. Application procedures and terms and conditions for the private placement are set out in the separate letters/forms delivered to the respective identified investors.

#### (ii) Applications by eligible Directors and employees of SHB and its subsidiaries in Malaysia

Application for 5,000,000 Issue Shares reserved for eligible Directors and employees of SHB and its subsidiaries in Malaysia must be made on the **Pink Application Forms** provided only and not by way of other Application Forms or by way of Electronic Share Application.

#### (iii) Application by the Malaysian public

Applications for 5,000,000 of the Issue Shares made available for application by Malaysian citizens, companies, co-operatives, societies and institutions must be made on the **White Application Forms and White official "A" and "B" envelopes** provided or by way of Electronic Share Application. However, a corporation or institution cannot apply for shares by way of Electronic Share Application.

A summary of the application procedures are as set out below:

Applicants	Application method
Eligible Directors and employees of SHB and its subsidiaries in Malaysia	Pink Application Form only
Malaysian public (if individuals)	White Application Form or Electronic Share Application*
Malaysian public (non individuals, eg. corporations, institutions, etc)	White Application Form only

**Note:**

- \* Only individual applicants with CDS Accounts are eligible to apply for the SHB Shares using the Electronic Share Application.

Applications shall be made in connection with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of SHB.

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

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 to a jail term of up to ten (10) years under Section 88B of the SIA. Only one (1) application for 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 Directors of SHB.

The amount payable in full on application is RM0.50 per ordinary share. Persons submitting applications by way of Applications Forms may not submit applications by way of Electronic Share Applications and vice versa.

### 14.3 APPLICATIONS USING APPLICATION FORMS

In accordance with Section 41(2) of the Securities Commission Act, 1993, the Application Forms which are enclosed with this Prospectus together with the notes and instructions printed therein shall constitute an integral part of this Prospectus.

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

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

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

- (i) The Application Forms must be completed in accordance with the notes and instructions printed on the reverse side of the Application Forms and in this Prospectus. Applications, which do not STRICTLY conform, to the terms of this Prospectus or Application Forms or notes and instructions printed therein or which are illegible will not be accepted.
- (ii) IN THE CASE OF AN INDIVIDUAL APPLICANT OTHER THAN A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME, NATIONAL REGISTRATION IDENTITY CARD ("NRIC") NUMBER AND ADDRESS OF THE APPLICANT MUST BE EXACTLY THE SAME AS STATED IN:
  - (a) (aa) THE APPLICANT'S NRIC;
  - (bb) CHANGE OF ADDRESS CARD ("RESIT PENUKARAN KAD PENGENALAN (JPN 1/22)"); OR
  - (cc) THE APPLICANT'S "RESIT PENGENALAN SEMENTARA (JPN 1/9)" ISSUED PURSUANT TO PERATURAN 5(5), PERATURAN-PERATURAN PENDAFTARAN NEGARA 1990; AND
- (b) THE RECORDS OF MCD, IF ANY.

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

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

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

(iii) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY REMITTANCE IN RM FOR THE FULL AMOUNT PAYABLE BY EITHER:

- BANKER'S DRAFT OR CASHIER'S ORDER PURCHASED WITHIN MALAYSIA ONLY AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
- CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES IN MALAYSIA AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
- MONEY ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
- GUARANTEED GIRO ORDER ("GGO") FROM BANK SIMPANAN NASIONAL MALAYSIA BERHAD (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
- ATM STATEMENT OBTAINED ONLY FROM:
  - AFFIN-ACF FINANCE BERHAD (*formerly known as Asia Commercial Finance (M) Berhad*);
  - ALLIANCE BANK MALAYSIA BERHAD;
  - AMBANK BERHAD (*formerly known as Arab-Malaysian Bank Berhad*);
  - AMFINANCE BERHAD (*formerly known as Arab-Malaysian Finance Berhad*);
  - BANK UTAMA (MALAYSIA) BERHAD;
  - BUMIPUTRA-COMMERCE BANK BERHAD;
  - EON BANK BERHAD;
  - EON FINANCE BERHAD;
  - HONG LEONG BANK BERHAD;
  - HONG LEONG FINANCE BERHAD;
  - MALAYAN BANKING BERHAD;
  - MAYBAN FINANCE BERHAD;
  - PUBLIC BANK BERHAD;
  - PUBLIC FINANCE BERHAD;
  - RHB BANK BERHAD;
  - SOUTHERN BANK BERHAD; OR
  - SOUTHERN FINANCE BERHAD

#### 14. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

AND MUST BE MADE OUT IN FAVOUR OF "MIH SHARE ISSUE ACCOUNT NO. 245" AND CROSSED "A/C PAYEE ONLY" (EXCLUDING ATM STATEMENTS) AND ENDORSED ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT (EXACTLY AS STATED ON THE APPLICATION FORM). APPLICATIONS ACCOMPANIED BY ANY MODE OF PAYMENT OTHER THAN IN THE MANNER STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCES 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 REMITTANCES MUST BE COMPLETED IN THE APPROPRIATE BOXES PROVIDED ON THE APPLICATION FORMS.

- (iv) AN APPLICANT SHOULD STATE HIS CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM IF HE PRESENTLY HAS SUCH AN ACCOUNT AND HE SHALL BE DEEMED TO HAVE AUTHORISED MCD TO DISCLOSE INFORMATION PERTAINING TO THE CDS ACCOUNT TO THE ISSUING HOUSE/COMPANY. WHERE AN APPLICANT DOES NOT PRESENTLY HAVE A CDS ACCOUNT, HE SHOULD STATE IN HIS APPLICATION FORM HIS PREFERRED ADA CODE.
- (v) THE NAME AND ADDRESS OF THE APPLICANT (AS EXACTLY STATED ON THE APPLICATION FORM) MUST BE WRITTEN ON THE REVERSE SIDE OF THE BANKER'S DRAFT, CASHIER'S ORDER, CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES, MONEY ORDER, ATM STATEMENT, OR GGO.

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 enveloped provided, to the following address:

- (vi) The applicant must return the completed **White/Pink** Application Form and accompanying remittance to the Issuing House at the following address:

Malaysian Issuing House Sdn Bhd  
27<sup>th</sup> Floor, Menara Multi-Purpose  
Capital Square  
8, Jalan Munshi Abdullah  
50100 Kuala Lumpur  
P.O. Box 13269  
50804 Kuala Lumpur

or DELIVERED BY HAND AND DEPOSITED in the Drop-in Boxes provided at the back portion of Menara Multi-Purpose, Capital Square, 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, so as to arrive not later than the Closing Time and Date.

Alternatively, applications may also be delivered in a drive-in-manner at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on the last day of acceptance of the application which is currently on 20 January 2003 between 10.00 a.m. to 8.00 p.m. only.

- (vii) No acknowledgement of the receipt of the Application Form or application monies will be made by the Company or MIH.

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

- (viii) The Directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within 14 days of the date of the notice issued to him to ascertain the regularity or propriety of the application. The Directors of the Company shall not be responsible for any loss or non-receipt of the said notice nor shall they be accountable for any expenses incurred or to be incurred by the successful applicant for the purpose of complying with this provision.
- (ix) The Directors of the Company reserve the right to reject applications which do not conform to these instructions or which are illegible or which are accompanied by remittances improperly drawn.
- (x) The Directors of the Company reserve the right not to accept any application or accept any application in part only on a non-discriminatory basis 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.
- (xi) 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, without interest, will be returned and despatched to the applicant within 21 days from the date of the final ballot of the Application Lists by ordinary post (in the case of a fully unaccepted application) and registered post (in the case of a partially accepted application) at the address shown on the Application Form at the applicant's own risk.
- (xii) MIH reserves the right to bank in all application monies from unsuccessful Bumiputera applicants and from partially successful applicants. Refund monies in respect of unsuccessful Bumiputera applicants and partially successful applicants whose monies have been banked in will be refunded without interest and shall be despatched to the applicant within 21 days from the date of the final ballot of the Application Lists by registered post at the address shown on the Application Form at the applicant's own risk.
- (xiii) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE WHITE APPLICATION FORM TO MIH.

### 14.4 APPLICATIONS USING ELECTRONIC SHARE APPLICATIONS

- (i) **Steps for Electronic Share Application through a Participating Financial Institution's ATM**
  - (a) The applicant must have an account with a Participating Financial Institution (as detailed in Section 14.4(ii)(o) below) and an ATM card issued by that Participating Financial Institution to access the account.
  - (b) The applicant must have a CDS account.
  - (c) The applicant is to apply for the Issue Shares via the ATM of the Participating Financial Institution by choosing the Electronic Share Application option. Mandatory statements required in the application are set out in Section 14.4(ii) below. The applicant is to enter at least the following information through the ATM where the instructions on the ATM screen at which he enters his Electronic Share Application requires him to do so:
    - Personal Identification Number (PIN);
    - MIH Share Issue Account Number 245;
    - CDS Account Number;
    - Number of Issue Shares applied for and/or the RM amount to be debited from the account; and

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

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- Confirmation of several mandatory statements.

(ii) **Terms and Conditions**

The procedures for Electronic Share Application at ATMs of the Participating Financial Institutions are set out on the ATM screens of the relevant Participating Financial Institutions (the "Steps"). The Steps set out the actions that the applicant must take at the ATM to complete an Electronic Share Application. Please read carefully the terms of this Prospectus, the Steps and the terms and conditions for Electronic Share Application set out below before making an Electronic Share Application. Any reference to "applicant" in the terms and conditions for Electronic Share Application and the Steps shall mean the applicant who applies for shares through an ATM of any of the Participating Financial Institutions. Applications must be made in accordance with the procedures set out on the ATM screens of the relevant Participating Financial Institutions and the instructions, terms and conditions printed in this prospectus.

**In the case of Electronic Share Application, only an applicant who is an individual and has a CDS Account can make an Electronic Share Application.**

The applicant must have an existing bank account with, and be an ATM cardholder of, one (1) of the Participating Financial Institutions before he can make an Electronic Share Application at an ATM of that Participating Financial Institution. An ATM card issued by one (1) of the Participating Financial Institutions cannot be used to apply for shares at an ATM belonging to other Participating Financial Institutions. Upon the completion of his Electronic Share Application transaction, the applicant will receive a computer-generated transaction slip ("Transaction Record"), confirming the details of his Electronic Share Application. The Transaction Record is only a record of the completed transaction at the ATM and not a record of the receipt of the Electronic Share Application or any data relating to such an Electronic Share Application by the Company or MIH. The Transaction Record is for retention by the applicant and should not be submitted with any Application Form.

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

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

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

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

- (a) The Electronic Share Application shall be made in connection with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of the Company.

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

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- (b) The applicant is required to confirm the following statement (by depressing pre-designated keys or buttons on the ATM keyboard) and undertake that the following information given is true and correct:
- I have attained 18 years of age as at the closing date of the share application;
  - I am a Malaysian citizen residing in Malaysia;
  - I have read the relevant Prospectus and understood and agreed with the terms and conditions of this application;
  - This is the only application that I am submitting; and
  - I hereby give consent to the Participating Financial Institution and MCD to disclose information pertaining to myself and my account with the Participating Financial Institution and MCD to MIH and other relevant authorities.

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

- (c) THE APPLICANT CONFIRMS THAT HE IS NOT APPLYING FOR SHARES AS A NOMINEE OF ANY OTHER PERSONS AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE MAKES IS MADE BY HIM AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE (1) ELECTRONIC SHARE APPLICATION AND SHALL NOT MAKE ANY OTHER APPLICATION FOR THE ISSUE SHARES, WHETHER AT THE ATM OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.
- (d) The applicant must have sufficient funds in his account with the relevant Participating Financial Institution at the time he makes his Electronic Share Application, failing which his Electronic Share Application will not be completed. Any Electronic Share Application which does not strictly conform to the instructions set out on the screens of the ATM through which the Electronic Share Application is made will be rejected.
- (e) 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 Electronic Share Application. In the event that the Company decides to allot or allocate any lesser number of such shares or not to allot or allocate any shares to the applicant, the applicant agrees to accept any such decision as final. If the applicant's Electronic Share Application is successful, his confirmation (by his action of pressing the designated key or button on the ATM) of the number of shares applied for shall signify, and shall be treated as, his acceptance of the number of shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of the Company.

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

- (f) The Company reserves the right to reject any Electronic Share Application or accept any Electronic Share Application in part only on a non-discriminatory basis without assigning any reason therefor. Due consideration will be given to the desirability of allotting or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (g) Where an Electronic Share Application is not successful or successful in part only, the relevant Participating Financial Institution will be informed of the non-successful or partially successful applications. Where the Electronic Share Application is not successful, the relevant Participating Financial Institution will credit the full amount of the application monies without interest into the applicant's account with that Participating Financial Institution within two (2) market days after the receipt of confirmation from MIH. MIH shall inform the Participating Financial Institutions of the non-successful or partially successful applications within two (2) market days after the balloting date. The applicants may check their accounts on the fifth market day from the balloting day.

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

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

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



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

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

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

- (n) The Directors of the Company reserve the right to reject applications which do not conform to these instructions.
- (o) Electronic Share Applications may be made through an ATM of the following Participating Financial Institutions and their branches:
- AMBANK BERHAD *(formerly known as Arab-Malaysian Bank Berhad)*;
  - AMFINANCE FINANCE BERHAD *(formerly known as Arab-Malaysian Finance Berhad)*;
  - BUMIPUTRA-COMMERCE BANK BERHAD (at selected branches in the Klang Valley only);
  - HSBC BANK MALAYSIA BERHAD;
  - MALAYAN BANKING BERHAD;
  - MAYBAN FINANCE BERHAD;
  - OCBC BANK (MALAYSIA) BERHAD; OR
  - STANDARD CHARTERED BANK MALAYSIA BERHAD (at selected branches only)
- (p) A surcharge of RM2.50 per Electronic Share Application will be charged by the respective Participating Financial Institution.

#### 14.5 APPLICATIONS AND ACCEPTANCES

The Directors of SHB reserve 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 shall be subject to a ballot to be conducted in the manner approved by the Directors of SHB. Due consideration will be given to the desirability of distributing the Issue Shares to a reasonable number of applicants with a view to broadening the shareholding base and establishing an adequate market in the trading of the shares of the Company. Pursuant to the Listing Requirements, the Company needs to have at least 25% but not more than 49% of the issued and paid-up share capital in the hands of public shareholders and a minimum number of 200 public 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 the Listing. In the event thereof, monies paid in respect of all applications will be returned without interests. In the event thereof, monies paid in respect of all applications will be returned without interest. Applicants will be selected in a manner to be determined by the Directors of SHB.

In the event of an under-subscription by the eligible employees and Directors of SHB and its subsidiaries in Malaysia, such shares will be made available for application by the Malaysian public.

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

In the event of an under-subscription by the Malaysian public, all the ordinary shares not applied for will be made available for subscription by the Underwriter, pursuant to the Underwriting Agreement dated 31 December 2002 subject to the condition that all the SHB Shares made available for subscription by the eligible Directors and employees of SHB and its subsidiaries in Malaysia have been fully subscribed.

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

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

### 14.6 CDS ACCOUNTS

Pursuant to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in SHB Shares will be by book entries through CDS accounts. No share certificates will be issued to successful applicants.

#### (i) Application by way of Application Forms

In the case of an application by way of an Application Form, an applicant should state his CDS account number in the space provided in the Application Form if he presently has such an account. Where an applicant does not presently have a CDS account, he should state in the Application Form his preferred ADA Code in the space provided. A list of the ADA Codes is given in Section 14.9 of this Prospectus. Where an applicant already has a CDS account, he should not complete the preferred ADA Code.

If a successful applicant fails to state either his CDS account number or the preferred ADA Code, the Company may in the exercise of its absolute discretion instruct MIH to insert a preferred ADA Code in the Application Form and further instruct the MCD to open a CDS account on his behalf at the specified ADA and credit the shares allotted to him into his CDS account.

Where an applicant already has a CDS Account, his completion of the Application Form includes his authority for MCD to disclose information pertaining to the CDS Account to the Issuing House/Company.

#### (ii) Application by way of Electronic Share Applications

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

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

**14. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)****14.7 NOTICE OF ALLOTMENT**

Shares allotted to all successful or partially successful applicants will be credited to their respective CDS accounts. A notice of allotment will be despatched to the successful or partially successful applicant at the address shown in the Application Form where the applicant does not presently have a CDS account or to the applicant's address last maintained with the MCD where the applicant has an existing CDS Account at the applicant's own risk within 30 days after the Closing Time and Date. For Electronic Share Application, the notice of allotment will be despatched to the successful or partially successful applicant at the address last maintained with the MCD at the applicant's own risk within 30 days after the Closing Time and Date. This is the only acknowledgement of acceptance of the application.

**14.8 FORMALISING CDS ACCOUNTS**

Successful or partially successful applicants whose CDS accounts have been opened by the MCD at their preferred ADA or the ADA caused to be inserted by MIH at the instruction of the Company in case where the successful or partially successful applicants fail to state either their CDS account number or preferred ADA Code, are required to formally open the account by submitting to the ADA the necessary documents and the account opening fee. No transaction of shares credited to the account can be effected until the account has been formally opened.

**14.9 LIST OF ADAS**

The list of ADAs and their respective Broker codes is as follows:

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
<b>KUALA LUMPUR</b>		
AFFIN-UOB SECURITIES SDN BHD <i>(Kuala Lumpur Branch)</i>	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No.: 03-21438668	028-001
AVENUE SECURITIES SDN BHD <i>(formerly known as Allied Avenue Assets Securities)</i> <i>(Kuala Lumpur Branch)</i>	Ground Floor & Level 1 THB Satu, Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20951111	052-001
AMSECURITIES SDN BHD <i>(formerly known as Arab-Malaysian Securities Sdn Bhd)</i> <i>(Kuala Lumpur Branch)</i>	15 <sup>th</sup> Floor, Bangunan AmBank Group 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20782788	086-001
BBMB SECURITIES SDN BHD	Level 2, 3, 4 & 15, Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20319900	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 <i>(Kuala Lumpur Branch)</i>	9 <sup>th</sup> Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20849999	065-001

## 14. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	Broker Code
HLG SECURITIES SDN BHD (formerly known as Zalik 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 (Kuala Lumpur Branch)	2 <sup>nd</sup> 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 (Cheras Branch)	Nos. 34-5, 36-5, 38-5, 40-5, 42-5 & 44-5 5 <sup>th</sup> Floor, Cheras Commerce Centre Jalan 5/101C Off Jalan Kaskas, 5 <sup>th</sup> Mile Cheras 56100 Kuala Lumpur Tel. No.: 03-9133399	068-012
INTER-PACIFIC SECURITIES SDN BHD	Level 7, Menara Shahzan Insas 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21441888	054-001
JUPITER SECURITIES SDN BHD	7th-9th Floor, Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20341888	055-001
K&N KENANGA BHD (Kuala Lumpur Branch)	8 <sup>th</sup> Floor, Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21649080	073-001
KAF-SEAGROATT & CAMPBELL SECURITIES SDN BHD (formerly known as Seagroatt & Campbell Sdn Bhd)	30 <sup>th</sup> Floor, The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20201600	053-001
KUALA LUMPUR CITY SECURITIES SDN BHD (Kuala Lumpur Branch)	No.8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21667922	076-001
LEONG & COMPANY SDN BHD	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel. No.: 03-26928899	061-001
M&A SECURITITES SDN BHD (Kuala Lumpur Branch)	Level G-2, No. 45 & 47 The Boulevard, Mid Valley City Lingkaran Syed Putra 59200 Kuala Lumpur Tel. No.: 03-22821820	057-002
MAYBAN SECURITIES SDN BHD (Kuala Lumpur Branch)	Level 5-13, MaybanLife Tower Dataran Maybank No.1, Jalan Maarof 59000 Kuala Lumpur Tel. No.: 03-22978888	098-001
MIDF SISMA SECURITIES SDN BHD	17 <sup>th</sup> & 18th Floor, Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-21668888	026-001
OSK SECURITIES BERHAD (Kuala Lumpur Branch)	10 <sup>th</sup> Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21624388	056-001

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
OSK SECURITIES BERHAD <i>(Kepong Branch)</i>	Ground Floor, No. 15, Block A Jalan Prima I Pusat Niaga Metro Prima, Kepong 52100 Kuala Lumpur Tel No.: 03-62575869	056-028
PB SECURITIES SDN BHD	27 <sup>th</sup> Floor, Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-20313011	051-001
PM SECURITIES SDN BHD <i>(Kuala Lumpur Branch)</i>	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 <i>(formerly known as UMBC Securities Sdn Bhd)</i>	21 <sup>st</sup> Floor, Bangunan Sime Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-22749288	097-001
TA SECURITIES BERHAD <i>(formerly known as TA Securities Sdn Bhd)</i>	TA One Tower, 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-20721277	074-001
<b>SELANGOR DARUL EHSAN</b>		
AFFIN-UOB SECURITIES SDN BHD <i>(formerly known as Amsteel Securities(M) Sdn Bhd)</i> <i>(Klang Branch)</i>	2 <sup>nd</sup> , 3 <sup>rd</sup> and 4 <sup>th</sup> Floors Wisma Amsteel Securities 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439999	028-002
HWANG-DBS SECURITIES BERHAD <i>(Shah Alam Branch)</i>	16 <sup>th</sup> , 18 <sup>th</sup> –20 <sup>th</sup> Floor, Plaza Masalam 2, Jalan Tengku Ampuan Zabedah E9/E, Section 9 40100 Shah Alam Selangor Darul Ehsan Tel. No.: 03-55133288	068-002
HWANG-DBS SECURITIES BERHAD <i>(Subang Jaya Branch)</i>	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 <i>(formerly known as Apex Securities Sdn Bhd)</i> <i>(Kajang Branch)</i>	3 <sup>rd</sup> Floor, Wisma Apex 145A-C, Jalan Bukit 43000 Kajang Selangor Darul Ehsan Tel. No.: 03-87361118	079-001
JF APEX SECURITIES BERHAD <i>(Petaling Jaya Branch)</i>	15 <sup>th</sup> and 16 <sup>th</sup> Floor, Menara Choy Fook On No. 1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-76201118	079-002

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
K&N KENANGA BHD (Subang Jaya Branch)	1 <sup>st</sup> 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 (Petaling Jaya Branch)	13 <sup>th</sup> 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 (Klang Branch)	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. : 03-30057001	073-007
MOHAIYANI SECURITIES BERHAD	1 <sup>st</sup> , 2 <sup>nd</sup> & 3 <sup>rd</sup> Floors Plaza Damansara Utama 2, Jalan SS21/60, Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-77297345	095-001
OSK SECURITIES BERHAD (Petaling Jaya Branch)	24, 24M, 26M, 28M & 28A Jalan SS 2/63 47300 Petaling Jaya Selangor Darul Ehsan Tel No. : 03-78736366	056-011
PM SECURITIES SDN BHD (Puchong Branch)	No. 157 & 159 Jalan Kenari 23/A Bandar Puchong Jaya 47100 Puchong Selangor Darul Ehsan Tel. No. : 03-80700773	064-003
PM SECURITIES SDN BHD (Klang Branch)	No. 18 & 20, Jalan Tiara 2 Bandar Baru Klang 41150 Klang Selangor Darul Ehsan Tel No.: 03-33415300	064-007
SJ SECURITIES SDN BHD	Level 3, Holiday Villa 9, Jalan SS 12/1, Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-56340202	096-001
<b>MELAKA</b>		
MALACCA SECURITIES SDN. BHD. (formerly known as Malacca Traders Sdn Bhd)	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 (formerly known as OCBC Securities (Melaka) Sdn Bhd) (Melaka Branch)	579, 580-581 A & B Taman Melaka Raya 75000 Melaka Tel. No.: 06-2825211	056-003

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
PM SECURITIES SDN BHD (Melaka Branch)	No. 11 & 13, Jalan PM2 Plaza Mahkota 75000 Melaka Tel No.: 06-2866008	064-006
STRAITS SECURITIES SDN BHD	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba 75000 Melaka Tel. No.: 06-2833622	011-001
<b>PERAK DARUL RIDZUAN</b>		
AVENUE SECURITIES SDN BHD (formerly known as Allied Avenue Assets Securities Sdn Bhd) (Ipoh Branch)	No. 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2422828	052-002
BOTLY SECURITIES SDN BHD	1st Floor, Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel. No.: 05-2531313	058-001
HWANG-DBS SECURITIES BERHAD (Taiping Branch)	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel No.: 05-8060888	068-003
KUALA LUMPUR CITY SECURITIES SDN BHD (Sitiawan Branch)	No. 43 & 44, Ground Floor Taman Sentosa, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel. No.: 05-6910910	076-008
MAYBAN SECURITIES SDN BHD (formerly known as Phileo Allied Securities Sdn Bhd) (Ipoh Branch)	55, 57 & 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2558233	098-002
M&A SECURITIES SDN BHD (formerly known as Perak Trades & Co Sdn Bhd) (Ipoh Branch)	M&A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel. No.: 05-2419800	057-001
OSK SECURITIES BERHAD (Ipoh Branch)	21-25, Jalan Sechnivasagam 30450 Ipoh Perak Darul Ridzuan Tel. No. 05-2415100	056-002
OSK SECURITIES BERHAD (Teluk Intan Branch)	17G, Jalan Intan 2 Bandar Baru 36000 Teluk Intan Perak Darul Ridzuan Tel. No.: 05-6236498	056-014
OSK SECURITIES BERHAD (Sitiawan Branch)	No. 23 & 25, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel. No.: 05-6921228	056-016
OSK SECURITIES BERHAD (Bagan Serai Branch)	28, Jalan Maharaja Taman Bagan Serai Baru 34300 Bagan Serai Perak Darul Ridzuan Tel.: 05-7214298	056-018



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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
SBB SECURITIES SDN BHD	51-53, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2530888	090-001
<b>PULAU PINANG</b>		
A. A. ANTHONY SECURITIES SDN BHD <i>(formerly known as A.A. Anthony &amp; Company Sdn Bhd)</i> <i>(Penang Branch)</i>	41-1-1 & 41-2-1, Jalan Cantonment 10250 Pulau Pinang Tel. No.: 04-2299318	078-002
AVENUE SECURITIES SDN BHD <i>(Penang Branch)</i>	111, Jalan Macalister 10400 Pulau Pinang Tel. No.: 04-2281868	052-003
HWANG-DBS SECURITIES BERHAD <i>(Penang Branch)</i>	Levels 2, 3, 4, 7 & 8, Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2636996	068-001
HWANG-DBS SECURITIES BERHAD <i>(Bukit Mertajam Branch)</i>	Ground, 1 <sup>st</sup> & 2 <sup>nd</sup> Floor 1620 & 1621, Jalan Permatang Batu Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel No.: 04-5372882	068-006
MERCURY SECURITIES SDN BHD	Ground, 1 <sup>st</sup> , 2 <sup>nd</sup> & 3 <sup>rd</sup> Floor Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai, Pulau Pinang Tel. No.: 04-3322123	093-001
OSK SECURITIES BERHAD <i>(formerly known as Ke-Zan Securities Sdn Bhd)</i> <i>(Penang Branch)</i>	64, Bishop Street 20F & 20G, Penang Street 10200 Pulau Pinang Tel. No.: 04-2634222	056-004
OSK SECURITIES BERHAD <i>(Butterworth Branch)</i>	Level 19, Menara NB 5050, Jalan Bagan Luar 12000 Butterworth Pulau Pinang Tel. No.: 04-3322299	056-005
OSK SECURITIES BERHAD <i>(Bukit Mertajam Branch)</i>	11A, Jalan Keranji Off Jalan Padang Lallang 14000 Bukit Mertajam Pulau Pinang Tel. No.: 04-5375687	056-015
PM SECURITIES SDN BHD <i>(Penang Branch)</i>	Level 25, Menara BHL 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2273000	064-004
SMITH ZAIN SECURITIES SDN BHD	7th & 8th Floor, Menara PSCI 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2283355	016-001
THONG & KAY HIAN SECURITIES SDN BHD <i>(formerly known as Thong KHJC Sdn Bhd)</i>	Level 5 & 6, Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2635481	070-001

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
UT SECURITIES SDN BHD <i>(formerly known as United Traders Securities Sdn Bhd)</i>	6th, 10th and 12th Floor Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel. No.: 04-2626644	059-001
<b>KEDAH DARUL AMAN</b>		
HWANG-DBS SECURITIES BERHAD <i>(Sungai Petani Branch)</i>	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 <i>(formerly known as Alor Setar Securities (2000) Sdn Bhd) (Alor Setar Branch)</i>	2nd Floor Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel. No.: 04-7317088	076-004
OSK SECURITIES BERHAD <i>(Sungai Petani Branch)</i>	No. 1, Jalan Pahlawan 08000 Sungai Petani Kedah Darul Aman Tel. No.: 04-4235122	056-017
OSK SECURITIES BERHAD <i>(Kulim Branch)</i>	No. 35 Ground Floor Jalan Suria 1, Jalan Bayu 09000 Kulim Kedah Darul Aman Tel No.: 04-4955351	056-019
OSK SECURITIES BERHAD <i>(Alor Setar Branch)</i>	Ground & 1 <sup>st</sup> Floor 215-A & 215-B, Medan Putra Jalan Putra 05150 Alor Setar Kedah Darul Aman Tel No.: 04-7304530	056-021
<b>PERLIS INDERA KAYANGAN</b>		
KUALA LUMPUR CITY SECURITIES SDN BHD <i>(formerly known as Upen Securities Sdn Bhd (Kangar Branch)</i>	2nd Floor, Podium Block Bangunan KWSP 01000 Kangar Perlis Indera Kayangan Tel. No.: 04-9765200	076-003
<b>NEGERI SEMBILAN DARUL KHUSUS</b>		
HWANG-DBS SECURITIES BERHAD <i>(Seremban Branch)</i>	Ground & 1 <sup>st</sup> Floor 105, 107 & 109, Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7612288	068-007
HWANG-DBS SECURITIES BERHAD <i>(Bahau Branch)</i>	No. 6, Upper Level Jalan Mahligai 72100 Bahau Negeri Sembilan Darul Khusus Tel. No.: 06-4553188	068-013
OSK SECURITIES BERHAD <i>(Seremban Branch)</i>	Ground, 1 <sup>st</sup> & 2 <sup>nd</sup> Floor No. 33, Jalan Dato' Bandar Tunggal 70000 Seremban Negeri Sembilan Darul Khusus Tel No.: 06-9538262	056-024

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
PM SECURITIES SDN BHD <i>(formerly known as Malpac Securities Sdn Bhd)</i> <i>(Seremban Branch)</i>	1st, 2nd and 3rd Floors 19 - 21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7623131	064-002
<b>JOHOR DARUL TAKZIM</b>		
A.A. ANTHONY SECURITIES SDN BHD <i>(formerly known as JB Securities Sdn Bhd)</i> <i>(Johor Bahru Branch)</i>	Suite 8.2, Level 8 Menara Sarawak Enterprise 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel. No.: 07-3332000	078-001
AMSECURITIES SDN BHD <i>(formerly known as Arab-Malaysian Securities Sdn Bhd)</i> <i>(Batu Pahat Branch)</i>	2nd Floor, Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4342282	086-002
AVENUE SECURITIES SDN BHD <i>(formerly known as Kestrel Securities Sdn Bhd)</i> <i>(Muar Branch)</i>	No. 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 <i>(formerly known as PJB-UOB Securities Sdn Bhd)</i> <i>(Johor Bahru Branch)</i>	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. <i>(formerly known as Peninsula Securities Sdn Bhd)</i> <i>(Johor Bahru Branch)</i>	Level 2, Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-3333600	073-004
K & N KENANGA BHD <i>(Muar Branch)</i>	No 31, Lorong Dato' Ahmad Jalan Khalidi 84000 Muar Johor Darul Takzim Tel No.: 06-9542711	073-008
K&N KENANGA BHD <i>(Segamat Branch)</i>	No. 34, Jalan Genuang 85000 Segamat Johor Darul Takzim Tel. No.: 07-9333515	073-009
K&N KENANGA BHD <i>(Kluang Branch)</i>	No. 33 & 35 (Ground & 1 <sup>st</sup> Floor A&B) Jalan Syed Abdul Hamid Sagaff 86000 Kluang Johor Darul Takzim Tel No.: 07-7771161	073-010
KUALA LUMPUR CITY SECURITIES SDN BHD <i>(Kluang Branch)</i>	No. 46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel. No. : 07-7717922	076-006

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
OSK SECURITIES BERHAD (Johor Bahru Branch)	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
OSK SECURITIES BERHAD (Batu Pahat Branch)	53, 53-A & 53-B Jalan Sultanah 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4380288	056-009
OSK SECURITIES BERHAD (Pontian Branch)	Ground Floor, 17, Jalan Delima Pusat Perdagangan Pontian 82000 Pontian Johor Darul Takzim Tel No.: 07-6868018	056-023
OSK SECURITIES BERHAD (Muar Branch)	Ground & 1 <sup>st</sup> 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 (Skudai Branch)	Ground & 1 <sup>st</sup> Floor 10, Jalan Bendahara 12 Taman Ungku Tun Aminah 81300 Skudai Johor Darul Takzim Tel No.: 07-5577628	056-029
PM SECURITIES SDN BHD (Johor Bahru Branch)	Suite 5.1, Level 5 Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-2781813	064-005
<b>PAHANG DARUL MAKMUR</b>		
KUALA LUMPUR CITY SECURITIES SDN BHD (Kuantan Branch)	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 (Kuantan Branch)	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 (Bentong Branch)	Ground Floor, 98 Jalan Pasdec 28700 Bentong Pahang Darul Makmur Tel No.: 09-2234943	056-022
OSK SECURITIES BERHAD (Mentakab Branch)	Ground Floor No. 43 Jalan Bunga Tanjung 28400 Mentakab Pahang Darul Makmur Tel No.: 09-2771541	056-026

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
<b>KELANTAN DARUL NAIM</b>		
KOTA BHARU SECURITIES SDN BHD <i>(formerly known as Faiz Securities Sdn Bhd)</i>	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7432288	075-001
KUALA LUMPUR CITY SECURITIES SDN BHD <i>(Kota Bharu Branch)</i>	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 <i>(Kota Bharu Branch)</i>	No. 3953-H (Ground & 1 <sup>st</sup> Floor) Jalan Kebun Sultan 15350 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7430077	056-020
<b>TERENGGANU DARUL IMAN</b>		
FA SECURITIES SDN BHD	Ground, Mezzanine and 1 <sup>st</sup> Floor 51 & 51A, Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6238128	021-001
KUALA LUMPUR CITY SECURITIES SDN BHD <i>(Kuala Terengganu Branch)</i>	No. 1D, Ground & Mezzanine No 1E, Ground Mezzanine, 1 <sup>st</sup> & 2 <sup>nd</sup> Floor Jalan Air Jernih 20300 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6317922	076-009
OSK SECURITIES BERHAD <i>(Kemaman Branch)</i>	Ground Floor, 9651, Cukai Utama Jalan Kubang Kurus 24000 Kemaman Terengganu Darul Iman Tel. No.: 09-8583109	056-027
PTB SECURITIES SDN BHD	1 <sup>st</sup> , 2 <sup>nd</sup> & 3 <sup>rd</sup> Floors No. 61, Jalan Sultan Ismail P.O. Box 151, Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6235546	025-001
<b>SARAWAK</b>		
BORNEO SECURITIES SDN BHD	12G, Jalan Kampung Datu 96000 Sibul Sarawak Tel. No.: 084-319998	030-001
HWANG-DBS SECURITIES BERHAD <i>(Kuching Branch)</i>	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel. No. : 082-236999	068-005
K&N KENANGA BHD <i>(Kuching Branch)</i>	Wisma Mahmud Jalan Sungai Sarawak 93100 Kuching Sarawak Tel. No.: 082-338000	073-003

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

<b>Name</b>	<b>Address and telephone number</b>	<b>Broker Code</b>
K&N KENANGA BHD <i>(formerly known as Sarawak Securities Sdn Bhd)</i> <i>(Miri Branch)</i>	Lot 2465, Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel. No.: 085-435577	073-002
OSK SECURITIES BERHAD <i>(Kuching Branch)</i>	Ground & 1 <sup>st</sup> 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 <i>(Miri Branch)</i>	Lot 1168, Ground Floor Wisma Interhill Miri Waterfront Commercial Centre 98008 Miri Sarawak Tel No.: 085-422788	056-012
OSK SECURITIES BERHAD <i>(Sibu Branch)</i>	101 & 102, Pusat Pedada Jalan Pedada 96000 Sibu Sarawak Tel No.: 084-329100	056-013
<b>WILAYAH PERSEKUTUAN LABUAN</b>		
CIMB SECURITIES SDN BHD <i>(formerly known as Sharetech Securities Sdn Bhd)</i> <i>(Labuan Branch)</i>	Unit 7(A), Level 7 Main Office Tower Financial Park Labuan, Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel. No.: 087-451666	065-002
<b>SABAH</b>		
HWANG-DBS SECURITIES BERHAD <i>(Kota Kinabalu Branch)</i>	Room Nos. 106-109, Mezzanine Floor Room Nos. 207-212, 2 <sup>nd</sup> Floor Gaya Centre, Jalan Tun Fuad Stephens 88400 Kota Kinabalu Sabah Tel. No. : 088-311688	068-008
INNOSABAH SECURITIES BERHAD <i>(formerly known as InnoSabah Securities Sdn Bhd)</i>	11, Equity House, Block K Sadong Jaya, Karamunsing 88100 Kota Kinabalu Sabah Tel. No.: 088-234090	020-001
KUALA LUMPUR SECURITIES SDN. BHD. <i>(Kota Kinabalu Branch)</i>	Suite 1-9-E1, 9 <sup>th</sup> Floor, CPS Tower No. 1 Jalan Center Point 88000 Kota Kinabalu Sabah Tel. No.: 088-253922	076-005
OSK SECURITIES BERHAD <i>(Kota Kinabalu Branch)</i>	5 <sup>th</sup> Floor, Wisma BSN Sabah Jalan Kemajuan, Karamunsing 88000 Kota Kinabalu Sabah Tel. No.: 088-269788	056-010

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## 15. RESPONSIBILITY STATEMENTS

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- (i) This Prospectus has been seen and approved by the Directors and promoters of SHB and they collectively and individually accept full responsibility for the accuracy of the information given and confirm that, after having made all reasonable enquiries and to the best of their knowledge and belief, there are no false or misleading statement or other facts the omission of which would make any statement herein false or misleading.
  
- (ii) CIMB acknowledges that, based on all available information and to the best of its knowledge and belief, this Prospectus constitutes a full and true disclosure of all material facts concerning the Public Issue and is satisfied that the consolidated profit estimate and forecast (for which the Directors are fully responsible) prepared for inclusion in this Prospectus have been stated by the Directors after due and careful enquiry and have been duly reviewed by the Reporting Accountants.