
17. APPLICATION FOR SECURITIES

17.1 Opening and Closing of Application Lists

The Application Lists will open at 10.00 am on 19 December 2003 and will remain open until 5.00 pm on 29 December 2003 or for such further period or periods as the Directors of the Company together with the Managing Underwriter in their absolute discretion may decide.

17.2 Methods of Application

- (a) Application Form; or
- (b) Electronic Share Application.

17.3 General Conditions for Application

The application shall be made in relation with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of DCB.

(a) Applications by Placees

Application for the 63,000,000 Placement Shares, made available for application by identified Placees must be made on the “Blue” Application Forms provided only and NOT on any other Application Form nor by way of Electronic Share Application. Application procedures and terms and conditions for the placement are set out in the separate letters/forms delivered to the respective placees.

(b) Applications by Eligible Directors and Employees of the Group

Applications for the 6,000,000 Public Issue Shares, made available for application by the Eligible Directors and Employees of the Group must be made on the “Pink” Application Forms provided only and NOT by way of other Applications Forms or by way of Electronic Share Application.

(c) Applications by Malaysian Public

Applications for the 5,428,000 Public Issue Shares made available for application by the Malaysian citizens, companies, co-operatives, societies and institutions must be made on the “White” Applications Forms and White official “A” and “B” envelopes or by way of Electronic Share Application. However, a corporation or institution cannot apply for shares by way of Electronic Share Application.

Each completed Application Form must be despatched by **ORDINARY POST or DELIVERED BY HAND** in the official envelopes provided, to MIDFCCS at the following address:

**MIDF Consultancy and Corporate Services Sdn. Bhd.
195A Jalan Tun Razak 50400 Kuala Lumpur.**

So as to arrive not later than 5.00 pm on 29 December 2003, or such further period or periods as the Directors of DCB together with the Managing Underwriters in their absolute discretion may decide.

17. APPLICATION FOR SECURITIES (Cont'd)

Only one (1) 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.** 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. The amount payable in full on application is RM0.50 per share. Persons submitting application by way of Application Forms **may not** submit applications by way of Electronic Share Applications and *vice versa*. Persons submitting applications by way of Application Forms or by way of Electronic Share Applications must have a CDS account. A corporation or institution cannot apply for shares by way of Electronic Share Application.

Directors and employees of MIDFCCS and their families are strictly prohibited from applying for the Issue Shares.

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

- (a) (i) THE APPLICANT'S IDENTITY CARD;
 - (ii) CHANGE OF ADDRESS CARD OR "RESIT PENUKARAN KAD PENGENALAN (JPN 1/22)"; OR
 - (iii) THE APPLICANT'S RESIT PENGENALAN SEMENTARA (JPN 1/9) ISSUED PURSUANT TO PERATURAN 5(5), PERATURAN-PERATURAN PENDAFTARAN NEGARA 1990;
 - (iv) ANY VALID TEMPORARY IDENTITY DOCUMENT AS ISSUED BY THE NATIONAL REGISTRATION DEPARTMENT FROM TIME TO TIME; 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 STATED IN HIS AUTHORITY CARD AND THE ADDRESS OF THE APPLICANT MUST BE THE ADDRESS OF THE APPLICANT'S RESPECTIVE CAMP/BASE/STATION.

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

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

17. APPLICATION FOR SECURITIES (Cont'd)

17.4 Applications Using Application Forms**(i) Types of Application Forms**

The following Application Forms are issued with the notes and instructions printed therein are accompanied by this Prospectus.

- (a) **Pink** Application Forms for application by the Eligible Directors, Employees;
- (b) **Blue** Application Forms for application by identified Places; and
- (c) **White** Application Forms for application by Malaysian citizens, companies, societies, co-operatives and institutions, of which at least 30% is to be set aside strictly for Bumiputera individuals, companies, societies co-operatives and institutions.

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

(ii) Terms And Conditions Of Applications Using Application Forms

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

- (a) Applicant who is an individual must be a Malaysian Citizen residing in Malaysia, with Malaysian address and with CDS account;
- (b) Applicant which is a corporations/institutions incorporated in Malaysia must have a CDS account and subject to the followings:
 - (i) 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
 - (ii) There is a majority of Malaysian citizens on the board of directors/trustee.
- (c) Applicant which is a superannuation, provident or pension funds must be established or operating in Malaysia and with a CDS account
- (d) Applications will not be accepted from trustees, any person under 18 years of age, sole proprietorships, partnership or other incorporated bodies or associations, other than corporations/institutions referred to in Item (ii)(b) and (c) of this Section or the trustees thereof.
- (e) The Application Form must be completed in accordance with the Notes and Instructions printed on the reverse side of the Application Forms. In accordance with Section 41(2) of the SCA the Application Form together with the Notes and Instructions printed thereon are accompanied by this Prospectus. Applications which **do not strictly** conform to the terms of this Prospectus or Application Form or Notes and Instructions printed thereon or which are illegible may not be accepted.

17. APPLICATION FOR SECURITIES (Cont'd)

EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY A REMITTANCE IN RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE BY EITHER:

- (1) BANKER'S DRAFT OR CASHIER'S ORDER PURCHASED WITHIN MALAYSIA ONLY AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
- (2) 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
- (3) GUARANTEED GIRO ORDER ("GGO") FROM BANK SIMPANAN NASIONAL MALAYSIA (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
- (4) MONEY ORDER OR POSTAL ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
- (5) ATM STATEMENT OBTAINED FROM EITHER:
 - AFFIN-ACF FINANCE BERHAD (6521-U)
 - ALLIANCE BANK MALAYSIA BERHAD (88103-W);
 - AMBANK BERHAD (2955767-U);
 - AM FINANCE BERHAD (5493-X);
 - BANK UTAMA (M) BERHAD (27714-A)
 - 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);
 - MAYBAN FINANCE BERHAD (3905-T);
 - PUBLIC BANK BERHAD (6471-U);
 - PUBLIC FINANCE BERHAD (6463-H);
 - RHB BANK BERHAD (6171-M);
 - SOUTHERN BANK BERHAD (5303-W);
 - SOUTHERN FINANCE BERHAD (3838-T)

AND MUST BE MADE OUT IN FAVOUR OF "MIDFCCS SHARE ISSUE ACCOUNT NO. 553" 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).

AN APPLICANT SHOULD STATE HIS CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM AND HE SHALL BE DEEMED TO HAVE AUTHORISED MCD TO DISCLOSE INFORMATION PERTAINING TO THE CDS ACCOUNT TO THE ISSUING HOUSE/COMPANY.

17. APPLICATION FOR SECURITIES (Cont'd)

THE NAME AND ADDRESS OF THE APPLICANT MUST BE EXACTLY THE SAME AS THE APPLICANT'S IDENTITY CARD (TOGETHER WITH THE CHANGE OF ADDRESS CARD OR "RESIT PENUKARAN KAD PENGENALAN (JPN1/22)" WHERE APPLICABLE) OR "RESIT PENGENALAN SEMENTARA (JPN1/9)" IN THE CASE OF AN INDIVIDUAL APPLICANT EXCEPT FOR THE ADDRESS OF ARMED FORCES/POLICE PERSONNEL, WHICH SHOULD BE BASED ON THE ADDRESS OF THE APPLICANT'S RESPECTIVE CAMP/BASE/STATION. 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 AND THE ADDRESS MUST BE EXACTLY THE SAME AS THE REGISTERED ADDRESS.

APPLICATIONS ACCOMPANIED BY ANY MODE OF PAYMENT OTHER THAN THOSE STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCE OR INAPPROPRIATE BANKER'S DRAFT/CASHIER'S ORDER/MONEY ORDER/GGO WILL NOT BE ACCEPTED. DETAILS OF REMITTANCE MUST BE COMPLETED IN THE APPROPRIATE BOXES PROVIDED IN THE APPLICATION FORMS.

Where an Application is not accepted, the full amount of the Application monies, without interest, will be returned and despatched to the applicant within ten (10) market days from the date of the ballot of the Application lists by ordinary post at the Applicants address (as per the National Registration Identity Card or "Resit Pengenalán Sementara (JPN 1/22)" or any valid temporary identity document as issued by the National Registration Department from time to time, where applicable in the case of individual applicants (except for armed forces/police personnel) and the registered address in the case of corporate/institutional applicants. armed forces/ police personnel must use the address of the respective camp/base/station) at the applicant's own risk.

The applicant shall ensure that his personal particulars as stated in the Application Form are identical with the records maintained by MCD. The applicant must inform MCD 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 MCD.

MIDFCCS reserves the right to bank in all Application monies from unsuccessful Bumiputera applicants and partially successful applicants, which would subsequently be refunded without interest by registered post.

PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE WHITE APPLICATION FORM TO MIDFCCS.

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

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

17.5 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 item (ii)(o) of this Section below) and an ATM card issued by that Participating Financial Institution to access the account.
- (b) The applicant must have a CDS account.

17. APPLICATION FOR SECURITIES (Cont'd)

(c) The applicant is to apply for the Public 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 item (ii) of this Section 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).
- Share Issue Account Number : 553.
- CDS account number.
- Number of Shares applied for and/or the RM amount to be debited from the account.
- Confirmation of several mandatory statements.

(ii) **Terms and Conditions**

The procedures for Electronic Share Applications at ATMs of 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 Applications set out below before making an Electronic Share Application. Any reference to the "applicant" in the terms and conditions for Electronic Share Applications and the steps shall mean the applicant who applies for shares through an ATM of any of the Participating Financial Institutions. 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 Applications, 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 (1) of the Participating Financial Institutions before he can make an Electronic Share Application at an ATM of the 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 the Issuing House. 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 Share at 5.00 pm on 29 December 2003 ("the Closing Time and Date"), 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 2nd Business Day after the Closing Time and Date.

17. APPLICATION FOR SECURITIES (Cont'd)

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 above terms and conditions as well as the terms and conditions appearing below:

- (a) The Electronic Share Application shall be made in relation with and subject to the terms of this Prospectus and the Memorandum and Articles of Association of the Company.
- (b) The applicant is required to confirm the following statements (by depressing predestinated 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 the application.
 - This is the only application that I am submitting.
 - I hereby give consent to the Participating Financial Institution and MCD to disclose information pertaining to myself and my account with the Participating Financial Institution and MCD to 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 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 MIDFCCS, or any relevant regulatory bodies.

17. APPLICATION FOR SECURITIES (Cont'd)

- (c) THE APPLICANT CONFIRMS THAT HE IS NOT APPLYING FOR SHARES AS NOMINEE OF ANY OTHER PERSON AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE MAKES IS MADE BY HIM AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE (1) ELECTRONIC SHARE APPLICATION AND SHALL NOT MAKE ANY OTHER APPLICATION FOR THE SAID SHARES, WHETHER AT THE ATMS OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.
- (d) The applicant must have sufficient funds in his account with the relevant Participating Financial Institutions at the time he makes his Electronic Share Application, failing which his Electronic Share Application will not be completed. Any Electronic Share Application, which does not strictly conform, to the instructions set out on the screens of the ATM through which the Electronic Share Application is being made will be rejected.
- (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 applicants, 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 on the ATM) of the number of shares applied for shall signify, and shall be treated as, his acceptance of the number of shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of the Company.
- (f) The Company reserves the right to reject any Electronic Share Application or accept any Electronic Share Application in part only on a non-discriminatory basis without assigning any reason therefore. 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 Institutions will be informed of the non-successful or partially successful applications. Where an Electronic Share Application is not successful, the relevant Participating Financial Institution will credit the full amount of the application monies without interest into the applicant's account with that Participating Financial Institution within two (2) Market Days after the receipt of confirmation from 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. A number of applications will, however, be held in reserve to replace any successfully balloted applications, which are subsequently rejected.

17. APPLICATION FOR SECURITIES (Cont'd)

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 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 twenty one (21) days from the day of the ballot of the application list. Should applicants encounter any problems in their applications, they may refer to the Participating Financial Institutions.

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 twenty-one (21) days from the day of the final allotment of the application list. Should applicants encounter any problems in their applications, they may refer to the Participating Financial Institutions.

- (h) The applicant requests and authorises the Company:
 - (aa) to credit the shares allocated to the applicant into the CDS account of the applicant; and
 - (bb) to issue share certificate(s) representing such share allocated in the name of MCD Nominees Sdn Bhd and sends 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, MIDFCCS or the Participating Financial Institution, irrevocably agrees that if:
 - (aa) the Company or MIDFCCS does not receive the applicant's Electronic Share Application; and
 - (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 MIDFCCS,

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

- (j) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he makes his Electronic Share Application shall be deemed to be true and correct; and the Company, MIDFCCS and 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 relevant Participating Financial Institutions 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 allocation will be sent to his registered address last maintained with MCD.

17. APPLICATION FOR SECURITIES (Cont'd)

- (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 Institution at their respective ATMs, his Electronic Share Application is irrevocable;
 - (bb) the Company, the Participating Financial Institutions, MCD and MIDFCCS 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 allocation 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 allocated to the applicant; and
 - (ee) the Company agrees that in relation to any legal action or proceedings arising out of or in relation with the contract between the parties and/or the Electronic Share 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 submit to the jurisdiction of the Courts of Malaysia.
- (m) The Directors reserve the right to require any successful applicant to appear in person at the registered office of MIDFCCS at anytime prior to the listing of and quotation for the DCB Shares on the MESDAQ Market to ascertain the regularity or propriety of the application. The Directors of the Company shall not be responsible for any loss or non-receipt of the said notice nor shall they be accountable for any expenses incurred or to be incurred by the successful applicant for the purpose of complying with this provision.
- (n) The Directors of the Company 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;
 - AMFINANCE FINANCE BERHAD;
 - BUMIPUTRA COMMERCE BANK BERHAD (at selected branches in Klang Valley only);
 - HSBC BANK MALAYSIA BERHAD;

17. APPLICATION FOR SECURITIES (Cont'd)

- MALAYAN BANKING BERHAD;
- MAYBAN FINANCE BERHAD;
- OCBC BANK (MALAYSIA) BERHAD;
- 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.

17.6 Application and Acceptance

The Directors of DCB reserve the right not to accept any application, which does not strictly comply with instructions, or to accept any application in part only without assigning any reason thereof.

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 ballot to be conducted in the manner as approved by the Directors of DCB. Due consideration will be given to the desirability of distributing the ordinary shares to reasonable number of applicants with a view to broadening the shareholding base of the Company and establishing an adequate market in the trading of the ordinary 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 fully paid-up share capital of the Company is in the hands of the 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 Share Issues, 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 interest. Applicants will be selected in a manner to be determined by the Directors of DCB.

In the event of an under-subscription by the Eligible Directors and Employees of the Group, such shares will be undertaken by Puan Hasmah@Zamariah Bt. Ismail.

In the event of an under-subscription by the Malaysian public, all ordinary shares not applied for will be made available for subscription proportionately by the Underwriters in proportion as specified in the Underwriting Agreement dated 20 November 2003.

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

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

17.7 CDS Accounts

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

17. APPLICATION FOR SECURITIES (Cont'd)**(i) Application by way of Application Forms**

Only an applicant who has a CDS account can make an Application by way of Application Form. 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.

By completing the Application Form, the applicant authorises 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 an 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 may result in the application being rejected. The Directors of the Company reserve the right to reject any incomplete and inaccurate application or those which do not conform to these instructions or which are illegible or which are accompanied by remittances improperly drawn. Applications may also be rejected if the applicants' particulars provided in the Application Forms, or in the case of an Electronic Share Application, if the records of the Participating Financial Institution at the time of the making of the Electronic Share Application differs from those in the MCD's records, such as the NRIC number, name and nationality.

17.8 Notice of Allotment

Shares allotted to all successful or partially successful applicants will be credited to their respective CDS accounts. Notice of successful allotment will be dispatched by ordinary post to the successful or partially successful applicants at their address last maintained with the MCD at the applicant's own risk within five (5) market days after the ballot of the Application Lists. This is the only acknowledgement of acceptance of the application.

If the Applicants address as stated in the Application Form or, in the case of an Electronic Share Application in the records of the Participating Financial Institution, as the case may be, is different from the address registered with MCD, the Applicant must inform MCD of his/her updated address promptly by adhering to the certain rules and regulation of the MCD, failing which the notification letter on successful allotment shall be sent to the Applicant address last registered with MCD.

Applicants may also check the status of their application by calling their respective ADAs at the telephone number as stated in Item 9 of this Section or at the telephone numbers stated below within five (5) market days (during office hours only) after the balloting date:

MIDFCCS Enquiry Services Telephone Hotline	1.	03-2160 2727
	2.	03-2160 2728
	3.	03-2160 2729
MIDFCCS Web Site		www.midfccs.com

17. APPLICATION FOR SECURITIES (Cont'd)**17.9 List of Authorised Depository Agent**

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

ADAs which are marked with an asterisk (*) are registered KLSE members:

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
KUALA LUMPUR			KUALA LUMPUR (Cont'd)		
AM SECURITIES SDN BHD (Kuala Lumpur Branch)	15th Floor, Bangunan Arab-Malaysian 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel No. 03-2078 2788	086-001	KUALA LUMPUR CITY SECURITIES SDN BHD (Kuala Lumpur branch)	No.8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel No. 03-2166 7922	076-001
AFFIN-UOB SECURITIES SDN BHD	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No. 03-2143 8668	028-001	K & N KENANGA BERHAD (Kuala Lumpur branch)	8th Floor Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel No. 03-2164 9080	073-001
BBMB SECURITIES SDN BHD	Level 2, 3, 4 & 15 Menara Olympia 8 Jalan Raja Chulan 50200 Kuala Lumpur Tel No. 03-2031 9900	099-001	LEONG & COMPANY SDN BHD	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel No. 03-2692 8899	061-001
BIMB SECURITIES SDN BHD	1st & 2nd Floors Podium Block, Bangunan AMDB No. 1 Jalan Lumut 50400 Kuala Lumpur Tel No. 03-40433533	024-001	MAYBAN SECURITIES SDN BHD (Kuala Lumpur branch)	Level 5-13 Mayban Life Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur Tel No. 03-22978888	098-001
FIMA SECURITIES SDN BHD	45-14, Plaza Level & Level 1, Plaza Damansara 1 Jalan Medan Setia 1, Damansara Heights 50490 Kuala Lumpur Tel No. 03-20949966	018-001	MIDF SISMA SECURITIES SDN BHD	17 th & 18 th Floors Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel No.: 03-21668888	026-001
CIMB SECURITIES SDN BHD	9th Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel No. 03-20849999	065-001	ALLIED AVENUE ASSETS SECURITIES SDN BHD (Kuala Lumpur branch)	Ground Floor & Level 1 THB Satu Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel No.: 03-2095 1111	052-001
HLG SECURITIES SDN BHD	Level 5, Wisma Kia Peng No. 3, Jalan Kia Peng 50450 Kuala Lumpur Tel No.: 03-2168 1168	066-001	OSK SECURITIES BERHAD (Kuala Lumpur branch)	10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel No. 03-21624388	056-001
INTER-PACIFIC SECURITIES SDN BHD	Level 7, Shahzan-Insan Tower 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel No. 03-21441888	054-001	PB SECURITIES SDN BHD	27th Floor, Bangunan Public Bank No.6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No. 03-2013011	051-001

17. APPLICATION FOR SECURITIES (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
KUALA LUMPUR (Cont'd)			SELANGOR DARUL EHSAN (Cont'd)		
JUPITER SECURITIES SDN BHD	Lot 7th - 9th Floor Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel No. 03-2034 1888	055-001	HWANG-DBS SECURITIES BHD (Shah Alam branch)	16 th , 18th-20th Floors, Plaza Masalam 2, Jalan Tengku Ampuan Zabedah E9/E Section 9 40100 Shah Alam Selangor Darul Ehsan Tel No. 03-5513 3288	068-002
PM SECURITIES SDN BHD (Kuala Lumpur branch)	Ground & 1st Floor MUI Plaza Jalan P. Ramlee 50250 Kuala Lumpur Tel No. 03-2146 3000	064-001	JF APEX SECURITIES SDN BHD (formerly known as Apex Securities Sdn Bhd)(Kajang branch)	3rd Floor, Wisma Apex 145A-C, Jalan Bukit 43000 Kajang Selangor Darul Ehsan Tel No. 03-8736 1118	079-001
RASHID HUSSAIN SECURITIES SDN BHD	9th Floor, Tower One RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel No. 03-985 2233	087-001	K&N KENANGA BHD (Klang branch)	Bilik 7.02 Aras 7 Menara ING Intan Millenium Square 68 Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel No. 03-3005 7001	073-007
KAF-SEAGROATT & CAMPBELL SDN BHD	30th Floor The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel No.: 03-2020 1600	053-001	PM SECURITIES SDN BHD (Puchong branch)	No 157 & 159 Jalan Kenari 23/A Bandar Puchong Jaya 47100 Puchong Selangor Darul Ehsan Tel No. 03-8070 0773	064-003
SIME SECURITIES SDN BHD	21 st Floor, Bangunan SIME Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No. 03-2274 9288	097-001	MOHAIYANI SECURITIES SDN BHD	1 st , 2 nd & 3 rd Floors Plaza Damansara Utama 2, Jalan SS21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel No. 03-7729 7345	095-001
TA SECURITIES BERHAD	Menara TA One 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No. 03-2072 1277	074-001	SJ SECURITIES SDN BHD	Level 3, Holiday Villa 9, Jalan SS12/1, Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel No. 03-5634 0202	096-001
HWANG-DBS SECURITIES BHD (KL Branch)	2 nd Floor, Bangunan AHP 2 Jalan Tun Mohd Fuad 3, Taman Tun Dr. Ismail 60000 Kuala Lumpur Tel No. 03-7710 6688	068-009	JF APEX SECURITIES SDN BHD (formerly known as Apex Securities Sdn Bhd) (Petaling Jaya Branch)	15 th & 16 th Floor, Menara Choy Fook On No.1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan Tel No. 03-7620 1118	079-002
SELANGOR DARUL EHSAN					
AMSTEEL SECURITIES (M) SDN BHD	No. 2 nd , 3 rd & 4 th Floors, Wisma Amsteel Securities No. 1, Lintang Pekan Baru, Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel No. 03-3343 9999	080-001	K&N KENANGA BHD (Subang Jaya branch)	1 st Floor, Wisma UEP Pusat Perniagaan USJ 10 Jalan USJ 10/1A 46720 Subang Jaya Selangor Darul Ehsan Tel No. 03-8024 1682	073-006

17. APPLICATION FOR SECURITIES (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
SELANGOR DARUL EHSAN (cont'd)			PULAU PINANG (Cont'd)		
K&N KENANGA BHD (Petaling Jaya branch)	13 th Floor, Menara Yayasan Selangor 18A, Jalan Persiaran Barat Off Jalan Persiaran Timur 46000 Petaling Jaya Selangor Darul Ehsan Tel No. 03-7956 2169	073-005	THONG & KAY HIAN SECURITIES SDN BHD	Level 5 & 6, Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel No. 04-263 5481	070-001
			SMITH ZAIN SECURITIES SDN BHD	7th & 8th Floors, Menara PSCI 39 Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No. 04-228 3355	016-001
MELAKA					
MALACCA SECURITIES SDN BHD	No.1, 3 & 5, Jalan PPM9, Plaza Pandan Malim (Business Park) Balai Panjang P.O Box. 248 75250 Melaka Tel No. 06-337 1533	012-001	SOON THEAM SECURITIES SDN BHD	No.111, Jalan Macalister 10400 Pulau Pinang Tel No. 04-228 1868	060-001
OSK SECURITIES BERHAD (Melaka Branch)	579, 580-581A & B, Taman Melaka Raya 75000 Melaka Tel No. 06-282 5211	056-003	UT SECURITIES SDN BHD (formerly known as United Traders Securities Sdn Bhd)	6 th , 10 th & 12 th Floor, Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel No. 04-262 6644	059-001
STRAITS SECURITIES SDN BHD	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba 75000 Melaka Tel No. 06-283 3622	011-001	OSK SECURITIES BERHAD (Butterworth Branch Office)	Level 19 NB Tower 5050, Jalan Bagan Luar 12000 Butterworth Pulau Pinang Tel No. 04-332 2299	056-005
PULAU PINANG					
A.A. ANTHONY & COMPANY SDN BHD	No 41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel No. 04-229 9318	014-001	OSK SECURITIES BERHAD (Penang branch)	64 Bishop Street 20F & 20G Penang Street 10200 Pulau Pinang Tel No. 04-2634222	056-004
HWANG-DBS SECURITIES BERHAD (Penang branch)	Level 2, 3, 4, 7 & 8 Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel No. 04-263 6996	068-001	MERCURY SECURITIES SDN BHD	Ground, 1 st , 2 nd & 3 rd Floor, Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Perai Pulau Pinang Tel No. 04-332 2123	093-001
HWANG-DBS SECURITIES BERHAD (Bukit Mertajam branch)	Ground, 1st&2nd Floors, 1620 & 1621, Jalan Permatang Batu, Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel No. 04-537 2882	068-006	PM SECURITIES SDN. BHD. (Penang branch)	Level 25, Menara BHL 51, Jalan Sultan Ahmad Shah, 10050 Penang Tel No. 04-2273000	064-004

17. APPLICATION FOR SECURITIES (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
PERAK DARUL RIDZUAN			JOHOR DARUL TAKZIM		
BOTLY SECURITIES SDN BHD	1st Floor, Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel No. 05-253 1313	058-001	K & N KENANGA BHD (Johor Bahru branch)	Level 2, Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No. 07-333 3600	073-004
M&A SECURITIES SDN BHD	M&A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel No. 05-241 9800	057-001	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. 07-221 2233	056-006
OSK SECURITIES BERHAD (Ipoh Branch)	21-25, Jalan Seenivasagam 30450 Ipoh Perak Darul Ridzuan Tel No. 05-241 5100	056-002	JB SECURITIES SDN BHD	Suite 8.2, Level 8, Menara Sarawak Enterprise 5, Jalan Bukit Meldum 80300 Johor Bahru Johor Darul Takzim Tel No. 07-333 2000	078-001
SBB SECURITIES SDN BHD	51-53, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No. 05-253 0888	090-001	KUALA LUMPUR CITY SECURITIES SDN BHD (Kluang branch)	No 46 & 48 Jalan Dato Kapten Ahmad 86000 Kluang Tel No.: 07-953 2222	076-006
HWANG-DBS SECURITIES SDN BHD (Taiping Branch)	No. 21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel No. 05-806 0888	068-003	ARAB- MALAYSIAN SECURITIES SDN BHD (Batu Pahat branch)	2nd Floor, Penggaran Complex 1 Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel No. 07-434 2282	086-002
MAYBAN SECURITIES SDN BHD (Ipoh Branch)	55,57 & 63, Persiaran Greenhill, 30450 Ipoh Perak Darul Ridzuan Tel No. 05-255 8233	098-002	HWANG -DBS SECURITIES BERHAD (Johor Bahru Branch)	Level 7 (Office Tower) Johor Bahru City Square 106-108, Jalan Wong Ah Fook, 80000 Johor Bahru Johor Darul Takzim Tel No. 07-222 2692	068-004
ALLIED AVENUE ASSETS SECURITIES SDN BHD (Ipoh branch)	A23-A29, Wisma Kota Emas Jalan Dato Tahwil Azar 30300 Ipoh Perak Tel No. 05-2422828	052-002	OSK SECURITIES BERHAD (Batu Pahat Branch)	53, 53-A & 53-B, Jalan Sultanah, 83000, Batu Pahat, Johor Darul Takzim Tel: 07-4380288	056-009
NEGERI SEMBILAN DARUL KHUSUS					
HWANG-DBS SECURITIES BERHAD (Seremban branch)	Ground & 1 st Floor 105, 107 & 109 Jalan Yam Tuan 70000 Seremban Tel No. 06-761 2288	068-007	PM SECURITIES SDN BHD (Johor Bahru Branch)	Suite 5.1, Level 5, Menara Pelangi, Jalan Kuning, Taman Pelangi, 80400, Johor Bahru Branch, Johor Darul Takzim Tel:07-2781813	064-005
PM SECURITIES SDN BHD (Seremban branch)	1st, 2nd & 3rd Floors, 19-21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel No. 06-762 3131	064-002	ENG SECURITIES SDN BHD	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel No. 07-223 1211	081-001

17. APPLICATION FOR SECURITIES (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
JOHOR (cont'd)			TRENGGANU DARUL IMAM		
KESTREL SECURITIES SDN BHD	No.57, 59 & 61 Jalan Ali 84000 Muar Johor Darul Takzim Tel No. 07-953 2222	088-001	PTB SECURITIES SDN BHD	1st, 2nd & 3rd Floors No.61, Jalan Sultan Ismail, Peti Surat 151 Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel No. 09-623 5546	025-001
K & N KENANGA BHD (Kuching branch)	Wisma Mahmud Jalan Sungai Kuching 93100 Kuching Sarawak Tel No. 082-338000	073-002	FA SECURITIES SDN BHD	No.51 & 51A Ground, Mezzanine & 1 st Floor Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel No. 09-623 8128	021-001
PAHANG DARUL MAKMUR			SABAH		
OSK SECURITIES BERHAD (Kuantan Branch)	A27 & A29 Lorong Tun Ismail 9 Seri Dagangan Kuantan Business Centre 25000 Kuantan Tel No. 09-5163811	056-007	INNOSABAH SECURITIES BERHAD	11 Equity House, Block K, Sadong Jaya Karamuning 88100 Kota Kinabalu Sabah Tel No. 088-234099	020-001
KUALA LUMPUR CITY SECURITIES SDN BHD (Kuantan Branch)	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Berserah 25300 Kuantan Pahang Darul Makmur Tel No. 09-566 0800	076-002	KUALA LUMPUR CITY SECURITIES SDN BHD (Kota Kinabalu branch)	Suite 1-9E1 9 th Floor CPS Tower No 1 Jalan Centre Points 88000 Kota Kinabalu Tel No. 088-253922	076-005
PERLIS INDRA KAYANGAN			HWANG-DBS SECURITIES BERHAD	Room Nos 106-109 Mezzanine Floor Room Nos 207-212 2 nd Floor Gaya Centre Jalan Tun Fuad Stephens 88400 Kota Kinabalu Tel No. 088-311688	068-008
KUALA LUMPUR CITY SECURITIES SDN BHD (Kangar Branch)	2nd Floor, Podium Block, Bangunan KWSP 01000 Kangar Perlis Indra Kayangan Tel No. 04-976 5200	076-003	SARAWAK		
KEDAH DARUL AMAN			BORNEO SECURITIES SDN BHD	12 G- Jalan Kampung Datu 96000 Sibu Sarawak Tel No. 084-319998	030-001
KUALA LUMPUR CITY SECURITIES SDN BHD (Alor Setar Branch)	2nd Floor, Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel No. 04-731 7088	076-004	HWANG-DBS SECURITIES BERHAD (Kuching Branch)	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel No. 082-236999	068-005
			K & N KENANGA BHD (Miri Branch)	Lot 2465, Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel No. 085-435577	073-003

17. APPLICATION FOR SECURITIES (Cont'd)

Name	Address and Telephone Number	Broker Code	Name	Address and Telephone Number	Broker Code
SARAWAK (cont'd)			KELANTAN DARUL NAIM		
OSK SECURITIES BERHAD	Ground Floor & 1 st Floor Wisma Chinese Chambers Lot 357 Section 47 KTLD Jalan Bukit Mata Kuching 93100 Kuching Tel No. 082-422252	056-008	KOTA BHARU SECURITIES SDN BHD	298 Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel No. 09-743 2288	075-001
WILAYAH PERSEKUTUAN LABUAN					
SHARETECH SECURITIES SDN BHD	Unit 7A, Level 7 Main Office Tower Financial Park Labuan Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel No. 087-451666	022-001			