
16. PROCEDURES FOR APPLICATION AND ACCEPTANCE

16.1 OPENING AND CLOSING OF APPLICATIONS

OPENING OF APPLICATIONS: 10.00 A.M. 28 SEPTEMBER 2006

CLOSING OF APPLICATIONS: 5.00 P.M. 5 OCTOBER 2006

Our Directors and Managing Underwriter may mutually decide, at their absolute discretion, to extend the date for the closing of applications to any later date or dates. If the date of the closing of applications is extended, the dates of the balloting, allotment and listing would be extended accordingly. Any extension of the date of closing of applications will be announced in a widely circulated English newspaper and Bahasa Malaysia newspaper not less than one (1) market day before the original date of the closing of applications.

16.2 METHODS OF APPLICATION

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

- (i) Application Forms; or
- (ii) Electronic Share Application.

16.3 PROCEDURES FOR APPLICATION

(i) Applications by the eligible Directors and employees of StemLife and its subsidiary companies

Applications for the 7,500,000 Issue Shares reserved for the eligible Directors and employees of StemLife and its subsidiary companies must be made on the **Pink** Application Forms provided and not by way of other Application Forms or by way of Electronic Share Application.

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

(ii) Applications by the customers of StemLife and its subsidiary companies

Applications for the 2,500,000 Issue Shares reserved for the customers of StemLife and its subsidiary companies must be made on the **Blue** Application Forms provided and not by way of other Application Forms or by way of Electronic Share Application.

The **Blue** Application Forms will be made available to the customers by StemLife.

Upon closing of the Application, in the event of over-subscription for the Issue Shares via the **Blue** Application Forms, balloting will be carried out by the Issuing House. In the case of under-subscription for the Issue Shares via the **Blue** Application Forms, such shares may be made available for subscription and allocation under the Public Issue by the public.

(iii) Applications by identified investors by way of private placement

The potential investors for any portion of the 21,750,000 Issue Shares will be pre-identified by the Placement Agent. The Placement Agent will, on opening of the Applications, sent this Prospectus to this group of pre-identified private investors together with the **Green** Application Forms. The Electronic Share Application or any other Application Forms are NOT available for applications for these shares.

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

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

(iv) **Applications by public for allocation via balloting**

Applications for the 8,250,000 Issue Shares made available for application by the public must be made on the **White** Application Forms provided or by way of Electronic Share Application.

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

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

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

However, a corporation or institution cannot apply for the Issue Shares by way of Electronic Share Application.

A person who submits multiple applications using the name of others, with or without their consents, commits an offence under Section 87A of the Securities Industry Act, 1983 ("SIA") and if convicted, may be punished with a minimum fine of RM1,000,000 and a jail term of up to ten (10) years under Section 88B of the SIA. Only one Application Form from each applicant will be considered and applications must be for 100 ordinary shares or multiples thereof. **Multiple applications will not be accepted**, and applications appearing to be, or suspected of being multiple applications may be rejected at the discretion of our Directors. The amount payable in full on application is RM0.33 per StemLife Share. Persons submitting applications 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**.

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

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

Multiple applications made under the private placement tranche or the public issue tranche shall be rejected. An applicant may only submit one (1) application form under each of the private placement tranche and public issue tranche and each application must be for 100 shares or multiples thereof.

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

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

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

WHERE THE APPLICANT IS A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME AND THE ARMED FORCES OR POLICE PERSONNEL NUMBER, AS THE CASE MAY BE, OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN HIS/HER AUTHORITY CARD.

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

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

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

16.4 APPLICATION USING APPLICATION FORMS

16.4.1 Types of Application Forms

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

- (i) **Pink** Application Form for application by the eligible Directors and employees of StemLife and its subsidiary companies;
- (ii) **Blue** Application Form for application by customers of StemLife and its subsidiary companies;
- (iii) **Green** Application Form for application by identified investors; and
- (iv) **White** Application Form for application by the public, companies, societies, co-operatives and institutions.

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

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

16.4.2 Terms and Conditions for Application Using Application Forms

Application by way of 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 this Prospectus. In accordance with Section 41(2) of the Securities Commission Act, 1993 (“SCA”), the Application Forms together with the Notes and Instructions printed therein is accompanied by this Prospectus. Applications which do not **STRICTLY** conform to the terms of this Prospectus or Application Form or Notes and Instructions printed therein or which are illegible may not be accepted.
- (ii) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY A REMITTANCE IN RM FOR THE FULL AMOUNT PAYABLE EITHER BY:
- BANKER’S DRAFT OR CASHIER’S ORDER purchased within Malaysia only and drawn on a bank in Kuala Lumpur ; OR
 - CHEQUES issued by participating licenced finance companies in Malaysia only and drawn on a bank in Kuala Lumpur ; OR
 - MONEY ORDER OR POSTAL ORDER (for applicants from Sabah and Sarawak only); OR
 - GUARANTEED GIRO ORDER (“GGO”) from Bank Simpanan Nasional Malaysia Berhad ; OR
 - ATM STATEMENT OBTAINED FROM ANY OF THE FOLLOWING:
 - AFFIN-ACF FINANCE BERHAD (6521-U);
 - ALLIANCE BANK MALAYSIA BERHAD (88103-W);
 - AMBANK (M) BERHAD (8515-D);
 - CIMB BANK BERHAD (FORMERLY KNOWN AS BUMIPUTRA-COMMERCE BANK BERHAD) (13491-P);
 - EON BANK BERHAD (92351-V);
 - HONG LEONG BANK BERHAD (97141-X);
 - MALAYAN BANKING BERHAD (3813-K);
 - PUBLIC BANK BERHAD (6463-H);
 - RHB BANK BERHAD (6171-M);
 - SOUTHERN BANK BERHAD (5303-W); OR
 - SOUTHERN FINANCE BERHAD (3838-T),

AND MUST BE MADE OUT IN FAVOUR OF

“MIH SHARE ISSUE ACCOUNT NO. 426”

AND CROSSED “A/C PAYEE ONLY” (EXCLUDING ATM STATEMENTS) AND ENDORSED ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT.

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

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

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

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

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

Malaysian Issuing House Sdn Bhd (258345-X)
27th Floor, Menara Multi-Purpose
Capital Square
No 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, No. 8 Jalan Munshi Abdullah, 50100 Kuala Lumpur, so as to arrive not later than 5.00 p.m. on 5 October 2006 or for such further period or periods as our Directors in their absolute discretion may decide.

Applications may also be DELIVERED IN A DRIVE-IN-MANNER at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on 5 October 2006, between 10.00 a.m. to 5.00 p.m. only.

- (xiii) Directors and employees of MIH and their immediate families are strictly prohibited from applying for the Issue Shares.
- (xiv) Copies of this Prospectus together with the Application Forms, and the official envelopes may be obtained, subject to availability from:

Alliance Investment Bank Berhad
(formerly known as Alliance Merchant Bank Berhad)
Level 19, Menara Multi-Purpose
Capital Square
No 8, Jalan Munshi Abdullah
50100 Kuala Lumpur

or from member companies of the Securities Exchange, members of the Association of Banks in Malaysia, members of the Malaysian Investment Banking Association or MIH.

- (xv) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE **WHITE APPLICATION FORM** TO MIH.

16.5 APPLICATION VIA ELECTRONIC SHARE APPLICATIONS

16.5.1 Steps for Electronic Share Application through A Participating Financial Institution's ATM

- (i) Applicant must have an account with a Participating Financial Institution (as detailed in Section 16.5.2 below) and an ATM card issued by that Participating Financial Institution to access the account;
- (ii) Applicant must have a CDS account; and

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

(iii) 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 on Section 16.5.3 of the terms and conditions for Electronic Share Application. 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 426;
- CDS account number;
- Number of shares applied for and/or the Ringgit Malaysia amount to be debited from the account; and
- Confirmation of several mandatory statements.

16.5.2 Participating Financial Institutions

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

- AMBANK (M) BERHAD (8515-D); or
- BANK MUAMALAT MALAYSIA BERHAD (6175-W); or
- CIMB BANK BERHAD (FORMERLY KNOWN AS BUMIPUTRA-COMMERCE BANK BERHAD) (13491-P); or
- EON BANK BERHAD (92351-V); or
- HSBC BANK MALAYSIA BERHAD (127776-V); or
- MALAYAN BANKING BERHAD (3813-K); or
- OCBC BANK (MALAYSIA) BERHAD (295400-W); or
- STANDARD CHARTERED BANK MALAYSIA BERHAD (115793-P) (at selected branches only).

16.5.3 Terms and Conditions of Electronic Share Application

The procedures for Electronic Share Application at ATMs of Participating Financial Institutions are set out on the ATM screens of the relevant Participating Financial Institutions (“Steps”). For illustration purposes, the procedures for Electronic Share Application at ATMs are set out in “Steps for Electronic Share Application through a Participating Financial Institution’s ATM” in Section 16.5.1 of this Prospectus. 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 the “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.

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

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

The applicant must have an existing account with, and be an ATM cardholder of, one of the participating Financial Institutions before he/she can make an Electronic Share Application at an ATM of the Participating Financial Institution. An ATM card issued by one of the Participating Financial Institutions cannot be used to apply for shares at an ATM belonging to other Participating Financial Institutions. Upon the completion of his/her 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 StemLife or MIH. 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 Issue Shares on 5 October 2006 at 5.00 p.m. ("Closing Date and Time"), the Participating Financial Institution shall submit a magnetic tape containing its respective customers' applications for the Issue Shares to MIH as soon as practicable but not later than 12.00 p.m. of the 2nd Business Day after the Closing Date and Time.

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/she has an account and its branches, subject to the applicant making only one application.

An applicant who has a bank account with a Participating Financial Institution and has been issued an ATM card will be allowed to make an Electronic Share Application 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 application.

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

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

- (i) The Electronic Share Application shall be made in relation with and subject to the terms of this Prospectus and our Memorandum and Articles.
- (ii) The applicant is required to confirm the following statements (by depressing predesignated keys (or buttons) on the ATM keyboard) and undertake that the following information given is true and correct:
 - He has attained 18 years of age as at the closing date of the share application;
 - He is a Malaysian citizen residing in Malaysia;
 - He has read the relevant Prospectus and understood and agreed with the terms and conditions of the application;
 - That is the only application that he is submitting; and
 - He thereby gives consent to the Participating Financial Institution and Bursa Depository to disclose information pertaining to him/herself and his/her account with the Participating Financial Institution and Bursa Depository to MIH and other relevant authorities.

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

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

- (iii) THE APPLICANT CONFIRMS THAT HE/SHE IS NOT APPLYING FOR SHARES AS NOMINEE OF ANY OTHER PERSON AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE/SHE MAKES IS MADE BY HIM/HER AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE ELECTRONIC SHARE APPLICATION AND SHALL NOT MAKE ANY OTHER APPLICATION FOR THE ISSUE SHARES, WHETHER AT THE ATMs OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.
- (iv) The applicant must have sufficient funds in his account with the relevant Participating Financial Institutions at the time he/she makes his/her Electronic Share Application, failing which his/her 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.
- (v) The applicant agrees and undertakes to subscribe for or purchase and to accept the number of shares applied for as stated on the Transaction Record or any lesser number of shares that may be allotted or allocated to him in respect of his Electronic Share Application. In the event that StemLife 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/her confirmation (by his/her action of pressing the designated key on the ATM) of the number of shares applied for shall signify, and shall be treated as, his acceptance of the number of shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of StemLife.
- (vi) The Issuing House on the authority of our Directors reserves the right not to accept any Electronic Share Application or accept any Electronic Share Application in part only without assigning any reason therefor. Due consideration will be given to the desirability of allotting or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (vii) Where an 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 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 (5th) market day from the balloting day.

16. PROCEDURES FOR APPLICATION AND ACCEPTANCE (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 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 ten (10) market days from the day of the final ballot.

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

- (viii) The applicant requests and authorises StemLife:
- (a) to credit the shares allotted or allocated to the applicant into the CDS account of the applicant; and
 - (b) to issue share certificate(s) representing such shares allocated in the name of Bursa Malaysia Depository Nominees Sdn Bhd and send the same to Bursa Depository.
- (ix) The applicant, acknowledging that his/her 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 StemLife, MIH or the Participating Financial Institution, irrevocably agrees that if:
- (a) StemLife or MIH does not receive the applicant's Electronic Share Application; and
 - (b) 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 StemLife or MIH,
- the applicant shall be deemed not to have made an Electronic Share Application and the applicant shall not claim whatsoever against StemLife, MIH or the Participating Financial Institutions for the shares applied for or for any compensation, loss or damage.
- (x) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he/she makes his/her Electronic Share Application shall be deemed to be true and correct and StemLife, MIH and the relevant Participating Financial Institution shall be entitled to rely on the accuracy thereof.
- (xi) The applicant shall ensure that his/her personal particulars as recorded by both Bursa Depository and relevant Participating Financial Institutions are correct and identical. Otherwise, his/her Electronic Share Application is liable to be rejected. The applicant must inform Bursa Depository promptly of any change in address failing which the notification letter of successful allocation will be sent to his/her registered address last maintained with Bursa Depository.
- (xii) By making and completing an Electronic Share Application, the applicant agrees that:
- (a) In consideration of StemLife 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;

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

- (b) StemLife, the Participating Financial Institutions, Bursa Depository and MIH shall not be liable for any delays, failures or inaccuracies in the processing of data relating to his/her Electronic Share Application to MIH due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;
 - (c) Notwithstanding the receipt of any payment by or on behalf of StemLife, 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;
 - (d) The applicant irrevocably authorises Bursa Depository to complete and sign on his/her behalf as transferee or renounee any instrument of transfer and/or other documents required for the issue or transfer of the shares allotted to the applicant; and
 - (e) StemLife agrees that in relation to any legal action or proceedings arising out of or in relation to the contract between the parties and/or the 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.
- (xiii) Our Directors reserve the right to require any successful applicant to appear in person at the registered office of MIH within fourteen (14) days of the date of the notice issued to him/her to ascertain the regularity or propriety of the application. Our Directors shall not be responsible for any loss or non receipt of the said notice nor shall they be accountable for any expenses incurred or to be incurred by the successful applicant for the purpose of complying with this provision.
- (xiv) The Issuing House on the authority of our Directors reserves the right to reject applications, which do not conform to these instructions.
- (xv) A surcharge of RM2.50 per Electronic Share Application will be charged by the respective Participating Financial Institution.

16.6 APPLICATIONS AND ACCEPTANCES

The Issuing House acting on the authority of our Directors reserves the right not to accept any application which does not strictly comply with the instructions or to accept any application in part only without assigning any reason therefor.

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

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

In the event of an over-subscription, acceptance of applications by the public shall be subject to ballot to be conducted in a fair and equitable manner as approved by our Directors. 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 our Shares. Pursuant to the MMLR, we need to have at least 25% of the total number of shares for which listing is sought in the hands of public shareholders and a minimum number of 1,000 shareholders holding not less than 100 Shares each upon admission to the Securities Exchange. We are expected to achieve this at the point of listing.

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

However, in the event that the above requirement is not met pursuant to this Public Issue, we may not be allowed to proceed with our listing plan. In the event thereof, monies paid in respect of all applications will be returned without interest.

In the event of an under-subscription by the public, all the Issue Shares not applied for will be made available for subscription by the Underwriters. Any Issue Share not subscribed for by the eligible Directors and employees of StemLife and its subsidiary companies will be made available for application by the individuals, companies, co-operatives, societies and institutions.

WHERE AN APPLICATION IS NOT ACCEPTED OR ACCEPTED IN PART ONLY, THE FULL AMOUNT OR THE BALANCE OF THE APPLICATION MONIES, AS THE CASE MAY BE, WILL BE REFUNDED WITHOUT INTEREST TO THE APPLICANT WITHIN TEN (10) MARKET DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION BY ORDINARY POST OR REGISTERED POST, RESPECTIVELY, TO THE ADDRESS REGISTERED WITH THE BURSA DEPOSITORY AT THE APPLICANT'S OWN RISK.

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

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

16.7 CDS ACCOUNTS

Pursuant to Section 14(1) of the Securities Industry (Central Depositories) Act, 1991, Securities Exchange has prescribed StemLife as a Prescribed Security. In consequence thereof, the Issue Shares offered through this Prospectus will be deposited directly with the Bursa Depository and any dealings in these shares will be carried out in accordance with the aforesaid Acts and Rules of Bursa Depository.

Following the above, in accordance to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in the shares of StemLife including the Issue Shares will be by book entries through CDS accounts. No share certificates will be issued to successful applicants.

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

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

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

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

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

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

16.8 NOTICE OF ALLOTMENT

Issue Shares allotted to all successful or partially successful applicants will be credited to their respective CDS accounts. Notices of successful allotment will be despatched to the successful or partially successful applicants at their addresses last maintained with the Bursa Depository at the applicant's own risk prior to our Listing. This is the only acknowledgement of acceptance of the application.

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

Applicants may also check the status of their application by logging on to the MIH website or by calling their respective ADAs at the telephone numbers stated in Section 16.9 of this Prospectus or MIH Enquiry Services between five (5) to ten (10) market days (during office hours only) after the balloting date:

MIH Enquiry Services 03 – 2693 2075 (10 lines)

MIH website www.mih.com.my

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16. PROCEDURES FOR APPLICATION AND ACCEPTANCE (Cont'd)**16.9 LIST OF ADAs**

The list of the ADAs and their respective broker codes are as follows:

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KUALA LUMPUR					
A.A. Anthony Securities Sdn Bhd	N-1-3, Plaza Damas 60, Jalan Sri Hartamas 1 Sri Hartamas 50480 Kuala Lumpur Tel. No.: 03-62011155	078-004	Affin Securities Sdn Bhd	3rd Floor, Chulan Tower No. 3, Jalan Conlay 50450 Kuala Lumpur Tel. No: 03-21438668	028-001
AmSecurities Sdn Bhd	15th Floor Bangunan AmBank Group 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03- 20782788	086-001	Avenue Securities Sdn Bhd	Ground Floor & Level 1 THB Satu Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20891800	052-001
BIMB Securities Sdn Bhd	1st & 2nd Floors Podium Block AMDB Building No. 1, Jalan Lumut 50400 Kuala Lumpur Tel. No.: 03-40433533	024-001	CIMB Securities Sdn Bhd	9th Floor Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20849999	065-001
ECM Libra Securities Sdn Bhd	8A, Floor Wisma Genting Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21781888	099-001	HLG Securities Sdn Bhd	Level 5 Wisma Kia Peng No. 3, Jalan Kia Peng 50450 Kuala Lumpur Tel. No.: 03-21681168	066-001
Hwang-DBS Securities Berhad	2nd Floor Bangunan AHP No. 2, Jalan Tun Mohd Fuad 3 Taman Tun Dr Ismail 60000 Kuala Lumpur Tel. No.: 03-77106688	068-009	Hwang-DBS Securities Berhad	Nos. 34-5, 36-5, 38-5, 40-5, 42-5 & 44-5 5th Floor, Cheras Commercial Centre Jalan 5/101C Off Jalan Kaskas 5th Mile Cheras 56100 Kuala Lumpur Tel. No.:03-91303399	068-012
Hwang-DBS Securities Berhad	Suite 7-03, 7th Floor Suite 12-02 & Part of Suite 12-01, 12th Floor Menara Keck Seng 203 Jalan Bukit Bintang 55100 Kuala Lumpur Tel. No.: 03-27112775	068-014	Inter-Pacific Securities Sdn Bhd	West Wing, Level 13 Berjaya Times Square No. 1 Jalan Imbi 55100 Kuala Lumpur Tel. No.: 03-21171888	054-001
Jupiter Securities Sdn Bhd	7th-9th Floors Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.:03-20341888	055-001	K&N Kenanga Bhd	8th Floor Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21649080	073-001

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KUALA LUMPUR (Cont'd)					
KAF-Seagroatt & Campbell Securities Sdn Bhd	11th-14th Floor Chulan Tower No 3 Jalan Conlay 50450 Kuala Lumpur Tel. No.: 03-21688800	053-001	Kuala Lumpur City Securities Sdn Bhd	No. 8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21667922	076-001
Kuala Lumpur City Securities Sdn Bhd	Ground, 1st & 2nd Floors No. 33 Plaza Crystaville Jalan 23/70A Desa Sri Hartamas 50480 Kuala Lumpur Tel. No.: 03-62033366	076-010	EonCap Securities Sdn Bhd	Level 18 Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel. No.: 03-26928899	061-001
M&A Securities Sdn Bhd	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	Level 5-13 MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur Tel. No.: 03-22978888	098-001
Mercury Securities Sdn Bhd	Lot 6-05, Level 6 Tower Block Menara Milenium 8, Jalan Damanlela Bukit Damansara 50490 Kuala Lumpur Tel. No.: 03-20942828	093-002	MIDF Sisma Securities Sdn Bhd	17th & 18th Floors Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-21668888	026-001
OSK Securities Berhad	20th Floor Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21624388	056-001	OSK Securities Berhad	No. 62 & 64, Vista Magna Jalan Prima, Metro Prima 52100 Kuala Lumpur Tel. No.: 03-62575869	056-028
OSK Securities Berhad	Ground Floor No. M3-A-7 & M3-A-8 Jalan Pandan Indah 4/3A Pandan Indah 55100 Kuala Lumpur Tel. No.: 03-42804798	056-054	OSK Securities Berhad	Ground Floor, 1st, 2nd & 3rd Floor No. 55, Zone J4 Jalan Radin Anum Bandar Baru Seri Petaling 57000 Kuala Lumpur Tel. No.: 03-90587222	056-058
PB Securities Sdn Bhd	27th Floor Public Bank Building No. 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-20313011	051-001	PM Securities Sdn Bhd	Ground, Mezzanine, 1st & 10th Floor, Menara PMI No. 2, Jalan Changkat Ceylon 50200 Kuala Lumpur Tel. No.: 03-21463000	064-001

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KUALA LUMPUR (<i>Cont'd</i>)					
RHB Securities Sdn Bhd	Level 9, Tower One RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-92852233	087-001	TA Securities Holdings Berhad	Floor 13, 15-18, 20, 23, 28-30, 34 & 35 Menara TA One No. 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel. No.: 03-20721277	058-003
SELANGOR DARUL EHSAN					
Affin Securities Sdn Bhd	2nd, 3rd & 4th Floor Wisma Amsteel Securities No. 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439999	028-002	Hwang-DBS Securities Berhad	16th, 18th-20th Floor Plaza Masalam No. 2, Jalan Tengku Ampuan Zabedah E9/E Section 9 40100 Shah Alam Selangor Darul Ehsan Tel. No.: 03-55133288	068-002
AmSecurities Sdn Bhd	4 th Floor, Plaza Damansara Utama No. 2, Jalan SS21/60 47400 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-77106613	086-003	Hwang DBS Securities Berhad	East Wing & Centre Link Floor 3A, Wisma Consplant 2 No. 7, Jalan SS 16/1 47500 Subang Jaya Selangor Darul Ehsan Tel. No.: 03-56356688	068-010
JF Apex Securities Berhad	6th Floor Menara Apex Off Jalan Semenyih, Bukit Mewah 43000 Kajang Selangor Darul Ehsan Tel. No.: 03-87361118	079-001	JF Apex Securities Berhad	Levels 15 & 16 Menara Choy Fook On No. 1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-76201118	079-002
K&N Kenanga Bhd	13th Floor Menara Yayasan Selangor No. 18A, Jalan Persiaran Barat Off Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-79562169	073-005	K&N Kenanga Bhd	1st Floor Wisma UEP Pusat Perniagaan USJ 10 Jalan USJ 10/1A 47620 Subang Jaya Selangor Darul Ehsan Tel. No.: 03-80241682	073-006
K&N Kenanga Bhd	Room 7.02, Level 7 Menara ING Intan Millenium Square No. 68, Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel. No.: 03-30057550	073-007	OSK Securities Berhad	24, 24M, 24A, 26M, 28M 28A & 30 Jalan SS 2/63 47300 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-78736366	056-011

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
SELANGOR DARUL EHSAN (Cont'd)					
OSK Securities Berhad	No. 37, Jalan Semenyih 43000 Kajang Selangor Darul Ehsan Tel. No.: 03-87363378	056-045	OSK Securities Berhad	Ground & 1st Floors No. 15, Jalan Bandar Rawang 4 48000 Rawang Selangor Darul Ehsan Tel. No.: 03-60928916	056-047
OSK Securities Berhad	Ground & Mezzanine Floor Nos. 87 & 89, Jalan Susur Pusat Perniagaan NBC Batu 1 ½, Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439180	056-048	PM Securities Sdn Bhd	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	Nos. 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 No. 9, Jalan SS 12/1 Subang Jaya, 47500 Petaling Jaya, Selangor Darul Ehsan Tel. No.: 03-56340202	096-001
SBB Securities Sdn Bhd	1st, 2nd & 3rd Floor Plaza Damansara Utama No. 2, Jalan SS 21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-7729 7345	090-002			
MELAKA					
Malacca Securities Sdn Bhd	Nos. 1, 3 & 5, Jalan PPM 9 Plaza Pandan Malim (Business Park) , Balai Panjang, P.O. Box 248 75250 Melaka Tel. No.: 06-3371533	012-001	OSK Securities Berhad	Nos. 579, 580-581 Taman Melaka Raya 75000 Melaka Tel. No.: 06-2825211	056-003
Mercury Securities Sdn Bhd	No. 81B & 83B, Jalan Merdeka Taman Melaka Raya 75000 Melaka Tel. No.: 06-2921898	093-003	PM Securities Sdn Bhd	No. 11 & 13, Jalan PM2 Plaza Mahkota 75000 Melaka Tel. No.: 06-2866008	064-006
RHB Securities Sdn Bhd	Lot 9 & 10, 1st Floor Tabung Haji Building Jalan Bandar Kaba 75000 Melaka Tel. No.: 06-2833622	087-002			

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PERAK DARUL RIDZUAN					
Avenue Securities Sdn Bhd	No. 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2422828	052-002	Hwang-DBS Securities Berhad	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8060888	068-003
Hwang-DBS Securities Berhad	Ground & 1st Floor No. 22, Persiaran Greentown 1- Greentown Business Centre, 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2559988	068-015	Kuala Lumpur City Securities Sdn Bhd	Nos. 43 & 44, Ground Floor Taman Sentosa, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel. No.: 05-6910910	076-008
M&A Securities Sdn Bhd	M&A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel. No.: 05-2419800	057-001	Mayban Securities Sdn Bhd	55, 57 & 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2558233	098-002
OSK Securities Berhad	21-25, Jalan Seenivasagam Greentown 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2415100	056-002	OSK Securities Berhad	Ground & 1st Floor No. 17, Jalan Intan 2 Bandar Baru 36000 Teluk Intan Perak Darul Ridzuan Tel. No.: 05-6236498	056-014
OSK Securities Berhad	1st Floor, No. 23 & 25 Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel. No.: 05-6921228	056-016	OSK Securities Berhad	Ground Floor 28, Jalan Maharaja Taman Bagan Serai Baru 34300 Bagan Serai Perak Darul Ridzuan Tel. No.: 05-7231888	056-018
OSK Securities Berhad	Ground Floor Nos. 40, 42 & 44 Jalan Berek 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8088229	056-034	OSK Securities Berhad	No.72, Ground Floor Jalan Idris 31900 Kampar Perak Darul Ridzuan Tel. No.: 05-4671801	056-044
OSK Securities Berhad	Ground & 1st Floor No. 181, Jalan Besar 31100 Sungai Siput Perak Darul Ridzuan Tel. No.: 05-5951001	056-049	OSK Securities Berhad	Ground Floor No. 2, Jalan Wawasan 4 Taman Wawasan 34200 Parit Buntar Perak Darul Ridzuan Tel. No.: 05-7170888	056-052

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PERAK DARUL RIDZUAN (Cont'd)					
SBB Securities Sdn Bhd	51-53 Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2530888	090-001	TA Securities Holdings Berhad	Ground, 1st & 2nd Floor Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel. No.: 05-2531313	058-001
PULAU PINANG					
A. A. Anthony Securities Sdn Bhd	1st Floor, Bangunan Heng Guan 171, Jalan Burmah 10050 Pulau Pinang Tel. No.: 04-2299318	078-002	Avenue Securities Sdn Bhd	No. 111, Jalan Macalister 10400 Pulau Pinang Tel. No.: 04-2281868	052-003
A.A. Anthony Securities Sdn Bhd	No. 2, Jalan Perniagaan 2 Pusat Perniagaan Alma 14000 Bukit Mertajam Pulau Pinang Tel. No.: 04-5541388	078-003	CIMB Securities Sdn Bhd	Ground Floor Suite 1.01, Menara PSCI 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2911833	065-003
ECM-Libra Securities Sdn Bhd	7th Floor, Menara PSCI 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2283355	099-002	Hwang-DBS Securities Berhad	Levels 2, 3, 4, 7 & 8 Wisma Sri Pinang No. 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2636996	068-001
Hwang-DBS Securities Berhad	Ground, 1st & 2nd Floor 1620 & 1621 Jalan Permatang Batu Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel. No.: 04-5372882	068-006	K&N Kenanga Bhd	Lot 1.02, Level 1 Menara KWSP 38, Jalan Sultan Ahamad Shah 10050 Pulau Pinang Tel. No.: 04-2106666	073-013
Mercury Securities Sdn Bhd	Ground, 1st, 2nd & 3rd Floors, Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai Pulau Pinang Tel. No.: 04-3322123	093-001	OSK Securities Berhad	64, Bishop Street 20E, 20F & 20G, Penang Street 10200 Pulau Pinang Tel. No.: 04-2634222	056-004
OSK Securities Berhad	Ground, 1 & 2 Floor No. 2677, Jalan Chain Ferry Taman Inderawasih 13600 Prai Pulau Pinang Tel. No.: 04-3900022	056-005	OSK Securities Berhad	Ground & Upper Floor 11A, Jalan Keranji Off Jalan Padang Lallang 14000 Bukit Mertajam Pulau Pinang Tel. No.: 04-5402888	056-015

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
PULAU PINANG (Cont'd)					
OSK Securities Berhad	No. 834, Jalan Besar Sungai Bakap 14200 Sungai Jawi Seberang Perai Selatan Pulau Pinang Tel. No.: 04-5831888	056-032	OSK Securities Berhad	Ground & 1st Floor No. 15-G-5, 15-G-6, 15-1-5 & 15-1-6 Medan Kampung Relau (Bayan Point) 11950 Pulau Pinang Tel. No.: 04-6404888	056-042
PM Securities Sdn Bhd	Level 25 Menara BHL 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2273000	064-004	Thong & Kay Hian Securities Sdn Bhd	Wisma Sri Pinang Level 5 & 6 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2635481	070-001
Inter-Pacific Securities Sdn Bhd	6th, 10th & 12th Floors Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel. No.: 04-2626644	054-002			
PERLIS INDERA KAYANGAN					
Kuala Lumpur City Securities Sdn Bhd	2nd Floor, Podium Block KWSP Building 01000 Kangar Perlis Indera Kayangan Tel. No.: 04-9765200	076-003			
KEDAH DARUL AMAN					
Hwang-DBS Securities Berhad	No. 70 A, B & C Jalan Mawar 1 Taman Pekan Baru 08000 Sungai Petani Kedah Darul Aman Tel. No.: 04-4256666	068-011	Kuala Lumpur City Securities Sdn Bhd	2nd Floor, Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel. No.: 04-7317088	076-004
OSK Securities Berhad	Ground Floor Swiss Inn Hotel No. 1, Jalan Pahlawan 08000 Sungai Petani Kedah Darul Aman Tel. No.: 04-4204888	056-017	OSK Securities Berhad	No. 35, Ground Floor Jalan Suria 1, Jalan Bayu 09000 Kulim Kedah Darul Aman Tel. No.: 04-4964888	056-019
OSK Securities Berhad	Ground & 1st Floors 215-A & 215-B Medan Putra, Jalan Putra 05150 Alor Setar Kedah Darul Aman Tel. No.: 04-7209888	056-021			

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
NEGERI SEMBILAN DARUL KHUSUS					
Hwang-DBS Securities Berhad	Ground & 1st Floor 105, 107 & 109 Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7612288	068-007	Hwang-DBS Securities Berhad	No. 6, Upper Level Jalan Mahligai 72100 Bahau Negeri Sembilan Darul Khusus Tel. No.: 06-4553188	068-013
OSK Securities Berhad	Ground, 1st & 2nd Floor No. 33, Jalan Dato' Bandar Tunggal 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7641641	056-024	OSK Securities Berhad	1st Floor No. 3601, Jalan Besar 73000 Tampin Negeri Sembilan Darul Khusus Tel. No.: 06-4421000	056-037
OSK Securities Berhad	1st & 2nd Floors No. 168, Jalan Mewah (Pusat Perniagaan UMNO Bahagian Jempol) 71200 Bahau Negeri Sembilan Darul Khusus Tel. No.: 06-4553011	056-040	OSK Securities Berhad	Ground & Mezzanine Floor No. 346 & 347 Batu ½, Jalan Pantai 71000 Port Dickson Negeri Sembilan Darul Khusus Tel. No.: 06-6461234	056-046
PM Securities Sdn Bhd	1st, 2nd & 3rd Floor 19-21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7623131	064-002			
JOHOR DARUL TAKZIM					
A. A. Anthony Securities Sdn Bhd	Level 8 Menara Sarawak Enterprise No.5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel. No.: 07-3332000	078-001	AmSecurities Sdn Bhd	2nd & 3rd Floor Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4342282	086-002
A.A. Anthony Securities Sdn Bhd	42-8, Main Road Kulai Besar 81000 Kulai Johor Darul Takzim Tel. No.: 07-6636658	078-005	Avenue Securities Sdn Bhd	Nos. 57, 59 & 61, Jalan Ali 84000 Muar Johor Darul Takzim Tel. No.: 06-9532222	052-004

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
JOHOR DARUL TAKZIM (Cont'd)					
Eng Securities Sdn Bhd	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2231211	081-001	Hwang-DBS Securities Berhad	Level 7 Johor Bahru City Square (Office Tower) No. 106-108, Jalan Wong Ah Fook, 80000 Johor Bahru, Johor Darul Takzim Tel. No.: 07-2222692	068-004
K&N Kenanga Bhd	Level 2 Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-3333600	073-004	K&N Kenanga Bhd	No. 31 Lorong Dato' Ahmad Jalan Khalidi 84000 Muar Johor Darul Takzim Tel. No.: 06-9542711	073 - 008
K&N Kenanga Bhd	No. 34, Jalan Genuang 85000 Segamat Johor Darul Takzim Tel. No.: 07-9333515	073-009	K&N Kenanga Bhd	Nos. 33 & 35 (Ground & 1st Floor A&B) Jalan Syed Abdul Hamid Sagaff 86000 Kluang Johor Darul Takzim Tel. No.: 07-7771161	073-010
Kuala Lumpur City Securities Sdn Bhd	No. 46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel. No.: 07-7717922	076-006	K & N Kenanga Bhd	No. 4, Jalan Dataran 1 Taman Bandar Tangkak 84900 Tangkak Johor Darul Takzim Tel. No.: 06-9782292	073-011
OSK Securities Berhad	6th Floor, Wisma Tiong Hua 8, Jalan Keris Taman Sri Tebrau 80050 Johor Bahru Johor Darul Takzim Tel. No.: 07-2788821	056-006	OSK Securities Berhad	53, 53-A & 53-B, Jalan Sultanah 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4380288	056-009
OSK Securities Berhad	No. 33-1 1st & 2nd Floor Jalan Ali 84000 Muar Johor Darul Takzim Tel. No.: 07-6868018	056-023	OSK Securities Berhad	Ground & 1st Floor No. 19, Jalan Pesta 1-1 Taman Tun Dr Ismail 1 Jalan Bakri, 84000 Muar Johor Darul Takzim Tel. No.: 07-9538262	056-025
OSK Securities Berhad	Ground & 1st Floor No. 10, Jalan Bendahara 12 Taman Ungku Tun Aminah 81300 Skudai Johor Darul Takzim Tel. No.: 07-5577628	056-029	OSK Securities Berhad	Ground & 1st Floor No. 28, Jalan Tengku Ahmad 85000 Segamat Johor Darul Takzim Tel. No.: 07-9321543	056-030

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
JOHOR DARUL TAKZIM (Cont'd)					
OSK Securities Berhad	Ground, 1st & 2nd Floor No. 17, Jalan Manggis 86000 Kluang Johor Darul Takzim Tel. No.: 07-7769655	056-031	OSK Securities Berhad	240 & 240A, Jalan Besar 83700 Yong Peng Johor Darul Takzim Tel. No.: 07-4675388	056-033
OSK Securities Berhad	Ground, 1st & 2nd Floor No. 10 Jalan Anggerik 1 Taman Kulai Utama 81000 Kulai Johor Darul Takzim Tel. No.: 07-6626288	056-035	OSK Securities Berhad	Ground Floor No. 7, Jalan Jaya 81900 Kota Tinggi Johor Darul Takzim Tel. No.: 07-8822018	056-036
OSK Securities Berhad	Ground, 1st & 2nd Floors No. 343, Jalan Muar 84900 Tangkak Johor Darul Takzim Tel. No.: 07-9787180	056-038	OSK Securities Berhad	1st Floor No. 2, Jalan Makmur Taman Sri Aman 85300 Labis Johor Darul Takzim Tel. No.: 07-9256881	056-039
OSK Securities Berhad	Ground & 1st Floor No. 1 & 1-01, Jalan Rosmerah 2/11 Taman Johor Jaya 81100 Johor Bahru Johor Darul Takzim Tel. No.: 07-3522293	056-043	PM Securities Sdn Bhd	Suite 5.1, Level 5 Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-2781813	064-005
PM Securities Sdn Bhd	Ground & 1 st Floor No. 43 & 43A Jalan Penjaja 3 Taman Kim's Park Business Centre Johor Darul Takzim Tel. No.: 07-4333608	064-008	PM Securities Sdn Bhd	Ground Floor No. 118, Jalan Genuang 85000 Segamat Johor Darul Takzim Tel. No.: 07-9333418	064-009
Kuala Lumpur City Securities Sdn Bhd	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Beserah 25300 Kuantan Pahang Darul Makmur Tel. No.: 09-5660800	076-002	OSK Securities Berhad	A-27 & A-29, Lorong Tun Ismail 9 Seri Dagangan Kuantan Business Centre 25000 Kuantan Pahang Darul Makmur Tel. No.: 09-5163811	056-007
OSK Securities Berhad	Ground Floor 98, Jalan Pasdec 28700 Bentong Pahang Darul Makmur Tel. No.: 09-2234943	056-022	OSK Securities Berhad	Ground Floor No. 76-A, Persiaran Camelia 4 Tanah Rata 39000 Cameron Highlands Pahang Darul Makmur Tel. No.: 05-4914913	056-041

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
KELANTAN DARUL NAIM					
TA Securities Holdings Berhad	298, Jalan Tok Hakim 15000 Kota Bahru Kelantan Darul Naim Tel. No.: 09-7432288	058-004	Kuala Lumpur City Securities Sdn Bhd	Lots 6 & 7, Section 25 Jalan Sultan Yahya Petra Bandar Kota Bahru 15200 Kota Bahru Kelantan Darul Naim Tel. No.: 09-7432588	076-007
OSK Securities Berhad	Ground & 1st Floor No. 3953-H Jalan Kebun Sultan 15350 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7430077	056-020			
TERENGGANU DARUL IMAN					
FA Securities Sdn Bhd	No. 51 & 51A Ground, Mezzanine & 1st Floor Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6238128	021-001	Kuala Lumpur City Securities Sdn Bhd	No. 1D, Ground & Mezzanine No. 1E, Ground, Mezzanine 1st & 2nd Floor Jalan Air Jerneh 20300 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6317922	076-009
OSK Securities Berhad	Ground & 1st Floor 9651, Cukai Utama Jalan Kubang Kurus 24000 Kemaman Terengganu Darul Iman Tel. No.: 09-8502730	056-027	OSK Securities Berhad	31A, Ground Floor 31A & 31B, 1st Floor Jalan Sultan Ismail 20200 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6261816	056-055
SABAH					
Hwang-DBS Securities Berhad	Room Nos. 106-109 Mezzanine Floor Room Nos. 207-212 2nd Floor, Gaya Centre Jalan Tun Fuad Stephens 88400 Kota Kinabalu Tel. No.: 088-311688	068-008	InnoSabah Securities Berhad	No. 11, Equity House, Block K, Sadong Jaya, Karamuning 88100 Kota Kinabalu Sabah Tel. No.: 088-234090	020-001
Kuala Lumpur City Securities Sdn Bhd	Suite 1-9-E1, 9th Floor CPS Tower No. 1, Jalan Centre Point 88000 Kota Kinabalu Sabah Tel. No.: 088-253922	076-005	OSK Securities Berhad	5th Floor Wisma BSN Sabah Jalan Kemajuan, Karamuning 88000 Kota Kinabalu Sabah Tel. No.: 088-269788	056-010

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
SARAWAK					
OSK Securities Berhad	1st Floor, TB-3338 Wisma Jin Ho Town Extension No. 2 Jalan St. Patrick 91008 Tawau Sabah Tel. No.: 089-779815	056-056	OSK Securities Berhad	Ground Floor, Block 2 Lots 4 & 5, Bandar Indah, Mile 4 North Road 91000 Sandakan Sabah Tel. No.: 089-222275	056-057
CIMB Securities Sdn Bhd	Level 1, Wisma STA 26 Jalan Datuk Abang Abdul Rahim 93450 Kuching Sarawak Tel. No.: 082-358606	065-004	Hwang-DBS Securities Berhad	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel. No.: 082-236999	068-005
Hwang-DBS Securities Berhad	192, Bintulu Parkcity Commerce Square, Lot 3478, Bintulu Town District, 97000 Bintulu, Sarawak Tel. No.: 086-330008	068-016	K&N Kenanga Bhd	Lot 2465, Jalan Boulevard Utama, Boulevard Commercial Centre, 98000 Miri, Sarawak Tel. No.: 085-435577	073-002
K&N Kenanga Bhd	Wisma Mahmud Jalan Sungai Sarawak 93100 Kuching Sarawak Tel. No.: 082-338000	073-003	K&N Kenanga Bhd	No. 11-12 (Ground & 1st Floor) Lorong Kampung Datu 3 96000 Sibul Sarawak Tel. No.: 084-313855	073-012
OSK Securities Berhad	Ground, 1st & 6th Floor Wisma Chinese Chambers Lot 357, Section 47, K.T.L.D. Jalan Bukit Mata Kuching, 93100 Kuching, Sarawak Tel. No.: 082-422252	056-008	OSK Securities Berhad	Lot 1168, Ground Floor Wisma Interhill Miri Waterfront Commercial Centre, 98008 Miri, Sarawak Tel. No.: 085-422788	056-012
OSK Securities Berhad	101 & 102, Pusat Pedada Jalan Pedada 96000 Sibul Sarawak Tel. No.: 084-329100	056-013	OSK Securities Berhad	Ground Floor No. 10, Jalan Bersatu 96100 Sarikei Sarawak Tel. No.: 084-654100	056-050
OSK Securities Berhad	Ground Floor No. 11, Lorong Maju 96500 Bintagor Sarawak Tel. No.: 084-693100	056-051	OSK Securities Berhad	Ground Floor No. 177, Taman Sri Dagang 97000 Bintulu, Sarawak Tel. No.: 086-311770	056-053

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

Name	Address and telephone number	Broker code	Name	Address and telephone number	Broker code
SARAWAK (<i>Cont'd</i>)					
OSK Securities Berhad	No. 299, Ground & 1st Floor Lot 373, Jalan Serian-Bypass, Serian Town District 97000 Serian Sarawak Tel. No.: 082-872118	056-059	OSK Securities Berhad	Ground & 1st Floor Lot 1085, Jalan Buangsiol 98700 Limbang, Sarawak Tel. No.: 085-213188	056-060
TA Securities Holdings Berhad	12G, H & I Jalan Kampung Datu 96000 Sibul, Sarawak Tel. No.: 084-319998	058-002			