

WHITE APPLICATION FORM

(THIS WHITE APPLICATION FORM IS NOT TRANSFERABLE)

SERIAL NO:

IMPORTANT: THIS WHITE APPLICATION FORM CONSTITUTES A NON-RENOUNCEABLE RESTRICTED OFFER FOR SALE TO THE PUBLIC SHAREHOLDERS (AS DEFINED IN THE PROSPECTUS DATED 2 DECEMBER 2002) OF COMMERCE ASSET-HOLDING BERHAD (50841-W) ("CAHB" OR "OFFEROR") TO APPLY FOR A TOTAL OF 128,785,000 ORDINARY SHARES OF RM1.00 EACH IN CIMB BERHAD (582504-P) ("CIMB") ("OFFER SHARES") AT AN OFFER PRICE OF RM1.75 PER ORDINARY SHARE ("RESTRICTED OFFER FOR SALE"). IF YOU ARE A PUBLIC SHAREHOLDER, IT GIVES YOU THE RIGHT TO APPLY FOR ORDINARY SHARES IN CIMB BUT DOES NOT PERMIT YOU TO SELL YOUR RIGHTS TO OTHERS. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR STOCKBROKER, BANK MANAGER, SOLICITOR, ACCOUNTANT OR OTHER PROFESSIONAL ADVISERS IMMEDIATELY. ALL ENQUIRIES CONCERNING THE RESTRICTED OFFER FOR SALE AND WHITE APPLICATION FORM SHOULD BE ADDRESSED TO MALAYSIAN ISSUING HOUSE SDN BHD, 27TH FLOOR, MENARA MULTI-PURPOSE, CAPITAL SQUARE, NO. 8, JALAN MUNSHI ABDULLAH, 50100 KUALA LUMPUR, P.O. BOX 13269, 50804 KUALA LUMPUR, MALAYSIA.

This White Application Form together with the Notes and Instruction printed herein shall constitute an integral part of the Prospectus dated 2 December 2002 issued together with this White Application Form. This White Application Form must not be circulated unless accompanied by the Prospectus. Words used herein shall have the same meaning as in the Prospectus. Copies of this White Application Form and the Prospectus have been registered by the Securities Commission ("SC") and lodged with the Companies Commission of Malaysia each of whom takes no responsibility for the contents of these documents. Approval has been obtained from the SC for this Restricted Offer for Sale. SC takes no responsibility for the correctness of any statements made or opinions expressed herein. Admission to the Official List and quotation for the shares on the Main Board of the Kuala Lumpur Stock Exchange are not taken as indication of the merits of this Restricted Offer for Sale. The approval of the SC for the Restricted Offer for Sale must not be taken to indicate that the SC recommends the Restricted Offer for Sale. Public shareholders should rely on their evaluation to assess the merits and risk of the Restricted Offer for Sale. All documentation relating to this Restricted Offer for Sale has been seen and approved by the Directors of CIMB and the Offeror, and they collectively and individually accept full responsibility for the accuracy of the information given and confirm that after making all reasonable enquiries and to the best of their knowledge and belief, there are no other facts the omission of which would make any statement in these documents misleading.

The unit of currency used in this White Application Form is Ringgit Malaysia ("RM") and sen in abbreviation.

NON-RENOUNCEABLE

CIMB

CIMB BERHAD

(582504-P)

(Incorporated in Malaysia under the Companies Act, 1965)

**Restricted Offer For Sale
of 128,785,000 ordinary shares of RM1.00 each in CIMB Berhad on a non-renounceable basis
to the Public Shareholders (as defined in the Prospectus dated 2 December 2002)
at an offer price of RM1.75 per ordinary share payable in full on application**

NAME AND ADDRESS OF PUBLIC SHAREHOLDER		CDS ACCOUNT NO.
NUMBER OF ORDINARY SHARES OF RM1.00 EACH IN CAHB HELD AT 5.00 P.M. ON 28 NOVEMBER 2002	NUMBER OF OFFER SHARES ENTITLED TO APPLY FOR	AMOUNT PAYABLE IN FULL ON APPLICATION (AT RM1.75 PER OFFER SHARE)

IMPORTANT RELEVANT DATES

LAST DATE AND TIME FOR ACCEPTANCE AND PAYMENT	:	18 December 2002 at 8.00 p.m.
LAST DATE AND TIME FOR EXCESS SHARES APPLICATION AND PAYMENT	:	18 December 2002 at 8.00 p.m.

WARNING

DO NOT DETACH ANY PART OF THIS DOCUMENT. IF YOU ACCEPT ALL OR PART OF THE OFFER SHARES THAT YOU ARE ENTITLED TO APPLY FOR UNDER THIS WHITE APPLICATION FORM, PLEASE SEND THIS DOCUMENT IN ITS ENTIRETY TOGETHER WITH THE APPROPRIATE REMITTANCE WHERE APPLICABLE BY ORDINARY POST OR DELIVERED BY HAND TO MALAYSIAN ISSUING HOUSE SDN BHD, 27TH FLOOR, MENARA MULTI-PURPOSE, CAPITAL SQUARE, NO. 8, JALAN MUNSHI ABDULLAH, 50100 KUALA LUMPUR, P.O. BOX 13269, 50804 KUALA LUMPUR, MALAYSIA IN THE SELF-ADDRESSED ENVELOPE WHICH IS PROVIDED SO AS TO REACH THEM NOT LATER THAN THE AFOREMENTIONED DATE.

THIS WHITE APPLICATION FORM IS DATED 2 DECEMBER 2002.

THE PUBLIC SHAREHOLDERS ARE ADVISED AGAINST COMPLETING THIS APPLICATION FORM WITHOUT HAVING READ, UNDERSTOOD AND CAREFULLY CONSIDERED THE CONTENTS OF THE PROSPECTUS.

WHITE APPLICATION FORM

To: The Public Shareholders Of CAHB

Dear Sirs/Madam,

INSTRUCTIONS:

- (1) Your attention is drawn to the terms of the Prospectus.
- (2) The Form of Acceptance must be fully completed in English. Please type or write clearly in black or blue ball point using BLOCK LETTER. **DO NOT USE RUBBER STAMP**. Forms of Acceptance defaced by erasures or any kind of correcting fluid may result in the application being not accepted at the discretion of the Directors of CIMB and/or the Offeror. Every amendment must be clearly legible and should be countersigned in full by the addressee of this White Application Form.
- (3) **FORM OF ACCEPTANCE - FORM A**
If you wish to accept in full or in part of your entitlement, please complete Form of Acceptance (Form A) and return this White Application Form in its ENTIRETY together with the appropriate remittance to be received by Malaysian Issuing House Sdn Bhd, 27th Floor, Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, P.O. Box 13269, 50804 Kuala Lumpur, Malaysia not later than 8.00 p.m. on 18 December 2002 by hand or ordinary post at your own risk. Please note that the total number of Offer Shares which you insert into Form A shall not exceed the number of Offer Shares offered to you herein. If the total number of Offer Shares inserted into Form A exceed the number of Offer Shares offered to you herein, you will be deemed to have completed Form A incorrectly and you may not be allotted any Offer Shares.
THE RESTRICTED OFFER FOR SALE IS MADE EXCLUSIVELY TO PUBLIC SHAREHOLDERS AND IS NON-RENOUNCEABLE. PUBLIC SHAREHOLDERS MAY NOT SELL/ASSIGN/TRANSFER THEIR RIGHTS UNDER THIS WHITE APPLICATION FORM TO A THIRD PARTY.
- (4) Any person accepting this White Application Form is deemed to represent that the holder and/or beneficial owner of those ordinary shares in CAHB in respect of which the Offer Shares are accepted is not an Excluded Shareholder. For the purposes of this White Application Form, an Excluded Shareholder means any of the following person:-
 - (a) CAHB and/or its nominees or associates; or
 - (b) Substantial Shareholders of CAHB; or
 - (c) Directors of CAHB, its subsidiaries and associated companies; or
 - (d) persons connected to either (b) or (c); or
 - (e) persons with addresses in any other jurisdictions outside Malaysia in which acceptance of the entitlement under the Restricted Offer for Sale would result in the contravention of the laws of such jurisdiction, whether in the absence of any necessary consent and/or compliance with any registration of other legal requirements or for any other reason; or
 - (f) persons who in the opinion of the Directors of the Company (on the advice of the Company's legal counsel) it would be necessary or expedient to be excluded from participating in the Restricted Offer for Sale by reason of legal or regulatory requirements.
- (5) The duly completed Form A must be accompanied by the appropriate remittance for the full amount applied for in Ringgit Malaysia by Banker's Draft(s), Cashier's Order(s), Money Order(s) or Postal Order(s) drawn on a bank or post office in Malaysia and must be made out in favour of "MIH SHARE ISSUE ACCOUNT NO. 238" and crossed "A/C Payee Only". Cheques or other mode of payment are liable to be rejected at the absolute discretion of the Directors of CIMB and/or the Offeror. The Form A accompanied by any mode of payment other than those aforesaid or with excess or insufficient remittances may not be accepted. Details of the remittance must be filled in the appropriate spaces provided.
- (6) **EXCESS SHARES APPLICATION FORM - FORM E**
If applicants wish to apply for the excess Offer Shares in addition to the Offer Shares that they are entitled to apply for, they have to complete the Excess Shares Application Form (Form E), which forms part of the White Application Form and forwarding it (together with a separate remittance for the full amount payable in respect of the excess shares applied for) to Malaysian Issuing House Sdn Bhd, 27th Floor, Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, P.O. Box 13269, 50804 Kuala Lumpur, Malaysia, so as not to arrive later than 8.00 p.m. on 18 December 2002. Payment for the excess shares applied for should be in Ringgit Malaysia by Banker's Draft(s), Cashier's Order(s), Money Order(s) or Postal Order(s) drawn on a bank or post office in Malaysia, should be crossed "A/C Payee Only" and made payable to "MIH EXCESS SHARES ISSUE ACCOUNT NO. 238". Cheques or other mode of payment are liable to be rejected at the absolute discretion of the Directors of CIMB and/or the Offeror. Application for excess shares by applicants who do not accept the Offer Shares provisionally offered to them will be rejected.
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 and shall be despatched to the applicant within 15 market days from the last date of acceptance and payment by ordinary post to the address shown in front of the White Application Form at the applicant's own risk.
- (7) THE NAME, ADDRESS AND SERIAL NUMBER OF THE WHITE APPLICATION FORM OF THE PUBLIC SHAREHOLDER MUST BE WRITTEN ON THE REVERSE SIDE OF THE BANKER'S DRAFT, CASHIER'S ORDER, MONEY ORDER OR POSTAL ORDER.
- (8)
 - (a) The Form A and the remittance must be enclosed in the Envelope which is provided.
 - (b) The envelope should be sealed.
 - (c) Postage stamp(s) to the value of 30 sen or the appropriate postage must be affixed on the Envelope if the Envelope is sent by ordinary post to Malaysian Issuing House Sdn Bhd, 27th Floor, Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, P.O. Box 13269, 50804 Kuala Lumpur, Malaysia. Registered Post must NOT be used.
 - (d) Applicants may also deposit their application in the Drop-In Boxes provided at the back portion of Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, Malaysia not later than 8.00p.m. on 18 December 2002.
- (9) The number of the Offer Shares offered will be rounded up or down, to the nearest board lot, where applicable at the discretion of the Directors of CIMB and/or Offeror.
- (10) Each envelope must contain only one application.
- (11) KLSE has prescribed that the securities of CIMB listed on the Main Board of KLSE are to be deposited with the Malaysian Central Depository Sdn. Bhd. ("MCD"). Accordingly the Offer Shares are prescribed securities and as such the Securities Industry Act and the Rules of MCD shall apply in respect of the dealings in such shares.
- (12) When this White Application Form is issued to you in respect of ordinary shares in CAHB deposited with the MCD which are standing to the credit of your CDS Account, your application of the Offer Shares shall mean that you consent to receiving such Offer Shares as deposited securities credited directly into your CDS Account and no physical share certificate shall be issued to you.
- (13) **GENERAL INSTRUCTION**
 - (a) The whole document, including the notes and instructions contained herein, shall constitute the White Application Form.
 - (b) All corporate bodies must affix its Common Seal in accordance with its Memorandum and Articles of Association.
 - (c) Malaysian revenue stamp (not ordinary postage stamp) of RM10.00 must be affixed on Form A.
 - (d) The Directors of CIMB and CAHB reserve the right to reject any acceptance and/or application if the instructions hereinabove stated are not adhered to.
 - (e) If your current address is different from the address shown on the front page of this document, please notify MCD through your stockbrokers.
 - (f) Please direct all enquiries in respect of the White Application Form to Malaysian Issuing House Sdn Bhd, 27th Floor, Menara Multi-Purpose, Capital Square, No. 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur, P.O. Box 13269, 50804 Kuala Lumpur, Malaysia.

By Order of the Board

TAN AE LUH
(MIA 4123)

JAMIL HAJAR ABDUL MUTTALIB
(LS 000656)

Company Secretaries

Dated this 2 December 2002.

(Remittance to be attached here)

WHITE APPLICATION FORM

**FORM A
FORM OF ACCEPTANCE**

(Complete this Form if you apply for the Offer Shares in full or in part)

Affix RM10.00
Malaysian Revenue
Stamp here

TO:
**THE BOARD OF DIRECTORS
CIMB BERHAD**

Dear Sirs,

TO BE COMPLETED IN RESPECT OF OFFER SHARES APPLIED FOR BY PUBLIC SHAREHOLDER

In accordance with the terms of the White Application Form dated 2 December 2002 and the Prospectus dated the same date, I/we hereby accept of the Offer Shares that I/we am/are entitled to apply for subject to the Memorandum and Articles of Association of CIMB Berhad.

I/We enclose herewith Banker's Draft/Cashier's Order/Money Order/Postal Order for RM in favour of "MIH SHARE ISSUE ACCOUNT NO. 238" in full payment for these Offer Shares.

I/We request for the allotment of the successful application for Offer Shares to be credited into my/our CDS Account Number as shown on the front page of this White Application Form.

I/We request you to send at my/our own risk and by ordinary post the notice of allotment to my/our address as registered with CAHB.

I/WE HEREBY REPRESENT THAT THE HOLDER AND/OR BENEFICIAL OWNER OF THOSE ORDINARY SHARES OF CAHB IN RESPECT OF WHICH THE ENTITLEMENT TO THE ABOVE OFFER SHARES ARE ACCEPTED IS NOT AN EXCLUDED SHAREHOLDER.

- * I am/We are resident(s) of Malaysia.
- * I am/We are resident(s) of (country) and having citizenship.
- * I am/We are nominee(s) of a person who is a *Bumiputera/*Non-Bumiputera/*Non Citizen resident in (country) and having citizenship.
- * Delete whichever is not appropriate and indicate the number of Offer Shares you are applying for.

Signature /Authorised Signatory (ies) (Corporate bodies must affix their Common Seal)	Contact Telephone Number (during office hours)
_____	_____

(If the shareholder is a natural person) NRIC No. Old: New: Passport No. (also state country)	(If the shareholder is a body corporate) Company No. / Registration No.
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Nationality	Place of Incorporation
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Race: (If Malaysian) <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30px; border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Malay</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Chinese</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Indian</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Others (specify) _____</td> </tr> </table>	<input type="checkbox"/>	Malay	<input type="checkbox"/>	Chinese	<input type="checkbox"/>	Indian	<input type="checkbox"/>	Others (specify) _____	Type of Body Corporate <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30px; border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Government Agencies/Institutions/Statutory Bodies</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Controlled by Malaysians (Bumiputera)</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Controlled by Malaysians (Non-Bumiputera)</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Controlled by Non-Malaysians</td> </tr> <tr> <td style="border: 1px solid black; text-align: center;"><input type="checkbox"/></td> <td>Others (specify) _____</td> </tr> </table>	<input type="checkbox"/>	Government Agencies/Institutions/Statutory Bodies	<input type="checkbox"/>	Controlled by Malaysians (Bumiputera)	<input type="checkbox"/>	Controlled by Malaysians (Non-Bumiputera)	<input type="checkbox"/>	Controlled by Non-Malaysians	<input type="checkbox"/>	Others (specify) _____
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<input type="checkbox"/>	Controlled by Malaysians (Bumiputera)																		
<input type="checkbox"/>	Controlled by Malaysians (Non-Bumiputera)																		
<input type="checkbox"/>	Controlled by Non-Malaysians																		
<input type="checkbox"/>	Others (specify) _____																		

Notes: 1. Please complete the above boxes and tick () where applicable.
2. Information provided must be as per records of MCD.

WHITE APPLICATION FORM

**FORM E
EXCESS SHARES APPLICATION FORM**

(To be completed only by the Public Shareholders who wish to apply for Offer Shares in excess of the number that they are entitled to)

Restricted Offer for Sale of 128,785,000 ordinary shares of RM1.00 each in CIMB Berhad ("CIMB") ("Offer Shares") on a non-renounceable basis to the Public Shareholders (as defined in the Prospectus dated 2 December 2002) at an offer price of RM1.75 per ordinary share payable in full on acceptance.

No. of additional Offer Shares for which you are applying	Amount attached as payment (RM1.75 per Offer Share) (RM)	Banker's Draft/Cashier's Order Money Order/Postal Order

TO:
**THE DIRECTORS
CIMB BERHAD (582504-P)**

Dear Sirs,

I/We hereby apply for Offer Shares at an offer price of RM1.75 per ordinary share, in addition to the Offer Shares that I/we am/are entitled to in the White Application Form dated 2 December 2002 in accordance with the terms and conditions written therein and subject to the Company Prospectus dated 2 December 2002 and the Memorandum and Articles of Association of the Company. I/we agree to accept the same or any lesser amount that may be allotted to me/us.

I/We enclose herewith Banker's Draft/Cashier's Order/Money Order/Postal Order No. for RM in favour of "**MIH EXCESS SHARES ISSUE ACCOUNT NO. 238**" in full payment for the additional Offer Shares.

I/We request for the allotment of Offer Shares or any lesser amount that may be allotted to me/us to be credited into my/our CDS Account Number as shown on the front page of this White Application Form.

Please register my/our name(s) in the Register of Shareholders of CIMB as the holder(s) of such Offer Shares as may be allotted to me/us.

I/We authorise you to send to me/us at my/our registered address at my/our own risk:

- (a) notice of allotment by ordinary post relating to the excess Offer Shares as may be allotted to me/us; and/or
- (b) a cheque payable to me/us by ordinary post for any amount of excess Offer Shares applied for but not allotted as the case may be as stated under Excess Shares Application paragraph (6) of the White Application Form.

* I am/We are resident(s) of Malaysia.

* I am/We are resident(s) of (country) and having citizenship.

* I am/We are nominee(s) of a person who is a *Bumiputera/*Non-Bumiputera/*Non Citizen resident in (country) and having citizenship.

Yours faithfully,

Signature /Authorised Signatory(ies)
(Corporate bodies must affix their Common Seal)

*NRIC/Passport/Company/Registration No. _____

Contact Telephone Number
(during office hour) _____

Dated this day of 2002

* Delete whichever is not appropriate.