1. OPENING AND CLOSING OF APPLICATION LISTS

Applications will be accepted from 10.00 a.m. on 30 September 2002 and will close at 8.00 p.m. on 14 October 2002 or for such further period or periods as the Directors of the Company in their absolute discretion may decide. Late applications will not be accepted.

2. METHODS OF APPLICATION

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

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

3. GENERAL CONDITIONS FOR APPLICATIONS

Application by the identified placees

Applications for the 11,615,000 Issue Shares reserved for identified placees must be made on the **White** Application Forms provided only and not by way of Electronic Share Application.

Application by the eligible Directors, employees, customers and suppliers of the HIB Group

Applications for the 7,500,000 Issue Shares reserved for eligible Directors and employees of the HIB Group and the customers and suppliers of the HIB Group must be made on the **Pink** Application Forms provided and not on any other Application Form or by way of Electronic Share Application.

Application by Malaysian public

Applications for the 4,000,000 Issue Shares made available for application by the Malaysian public must be made only on the **White** Application Forms provided or by way of Electronic Share Application.

Directors and employees of MIH and their immediate families are strictly prohibited from applying for the Issue Shares in this exercise.

Only one Application Form from each applicant will be considered and applications must be for 1,000 ordinary shares of RM0.50 each or multiples thereof. **Multiple applications will not be accepted**. The amount payable in full on application is RM0.65 per Issue Share. Persons submitting applications by way of Application Forms may not submit applications by way of Electronic Share Applications and vice versa. A corporation or institution cannot apply for the Issue Shares by way of Electronic Share Application.

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

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

XIV. PROCEDURE 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, NATIONAL REGISTRATION IDENTITY CARD NUMBER AND ADDRESS OF THE APPLICANT MUST BE EXACTLY THE SAME AS STATED IN:

- (i) (a) THE APPLICANT'S IDENTITY CARD ("NRIC");
 - (b) CHANGE OF ADDRESS CARD ("RESIT PENUKARAN KAD PENGENALAN JPN 1/22"); 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 RECORD OF MCD, IF ANY.

WHERE THE APPLICANT IS A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME AND THE ARMED FORCES OR POLICE PERSONNEL NUMBER, AS THE CASE MAY BE, OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN HIS/HER 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 CORPORATE/INSTITUTIONAL APPLICANT, THE NAME AND THE CERTIFICATE OF INCORPORATION NUMBER OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN THE APPLICANT'S CERTIFICATE OF INCORPORATION AND THE ADDRESS MUST BE THE REGISTERED ADDRESS.

4. APPLICATION USING APPLICATION FORMS

(i) Application Forms

The following relevant Application Forms issued with the notes and instructions printed therein are enclosed with this Prospectus and are deemed to form part thereof:

- (a) Pink Application Forms for application by eligible Directors and employees and customers and suppliers of the HIB Group; and
- (b) White Application Forms for application by Malaysian citizens, companies, co-operatives, societies and institutions of which at least 30% is set aside strictly for Bumiputera individuals, companies, co-operatives, societies and institutions as well as the Malaysian investors identified by the Placement Agent.

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

XIV. PROCEDURE FOR APPLICATION AND ACCEPTANCE (CONT'D)

(ii) 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:

- (a) Application for the Issue Shares must be made on the Application Form issued together with this Prospectus and must be completed in accordance with the notes and instructions printed on the reverse side of the Application Form and this Prospectus. In accordance with Section 41(2) of the Securities Commission Act, 1993, the Application Form together with the notes and instructions printed therein shall constitute an integral part of 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 will not be accepted.
- (b) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY REMITTANCE IN RM FOR THE FULL AMOUNT PAYABLE EITHER BY:
 - (i) BANKER'S DRAFT OR CASHIER'S ORDER PURCHASED WITHIN MALAYSIA ONLY AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
 - (ii) 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
 - (iii) MONEY ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
 - (iv) GUARANTEED GIRO ORDER ("GGO") FROM BANK SIMPANAN NASIONAL MALAYSIA (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
 - (v) ATM STATEMENT OBTAINED FROM EITHER:
 - AFFIN-ACF FINANCE BERHAD;
 - ALLIANCE BANK MALAYSIA BERHAD;
 - AMBANK BERHAD (Formerly known as Arab-Malaysian Bank Berhad);
 - AMFINANCE BERHAD (Formerly known as Arab-Malaysian Finance Berhad);
 - BANK UTAMA (MALAYSIA) BERHAD;
 - BUMIPUTRA-COMMERCE BANK BERHAD;
 - EON BANK BERHAD;
 - EON FINANCE BERHAD;
 - HONG LEONG BANK BERHAD;
 - HONG LEONG FINANCE BERHAD;
 - MALAYAN BANKING BERHAD;
 - MAYBAN FINANCE BERHAD;
 - PUBLIC BANK BERHAD;
 - PUBLIC FINANCE BERHAD;
 - RHB BANK BERHAD;
 - SOUTHERN BANK BERHAD; OR

SOUTHERN FINANCE BERHAD.

AND MUST BE MADE OUT IN FAVOUR OF "MIH SHARE ISSUE ACCOUNT NO. 236" 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). APPLICATIONS ACCOMPANIED BY PAYMENTS OTHER THAN THOSE STATED ABOVE OR WITH EXCESS OR INSUFFICIENT **INAPPROPRIATE** BANKER'S OR REMITTANCES DRAFT/CASHIER'S ORDER/CHEQUES ISSUED BY PARTICIPATING FINANCE COMPANIES/ATM STATEMENT/MONEY LICENSED ORDER/GGO WILL NOT BE ACCEPTED. DETAILS OF THE REMITTANCE MUST BE COMPLETED IN THE APPROPRIATE BOXES PROVIDED IN THE APPLICATION FORMS.

- (c) AN APPLICANT SHOULD STATE HIS/HER CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM IF HE/SHE PRESENTLY HAS SUCH AN ACCOUNT AND HE SHALL BE DEEMED TO HAVE AUTHORISED MCD TO DISCLOSE INFORMATION PERTAINING TO THE CDS ACCOUNT TO THE ISSUING HOUSE/COMPANY. WHERE AN APPLICANT DOES NOT PRESENTLY HAVE A CDS ACCOUNT, HE/SHE SHOULD STATE IN HIS/HER APPLICATION FORM HIS/HER PREFERRED ADA CODE.
- (d) THE NAME AND ADDRESS OF THE APPLICANT (AS EXACTLY STATED ON THE APPLICATION FORM) MUST BE WRITTEN ON THE REVERSE SIDE OF THE BANKER'S DRAFT, CASHIER'S ORDER, ATM STATEMENT, MONEY ORDER, CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES OR GGO FROM BANK SIMPANAN NASIONAL BERHAD.
- (e) The Directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within 14 days of the date of the notice issued to him/her 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.
- (f) The Directors of the Company reserve the right to reject applications which do not conform to these instructions or which are illegible or which are accompanied by remittances improperly drawn.
- (g) The Directors of the Company reserve the right not to accept any application or accept any application in part only without assigning any reason therefor. Due consideration will be given to the desirability of allotting the Issue Shares to a reasonable number of applicants with a view to establish an adequate market for the ordinary shares of HIB.
- (h) Where an application is not accepted, the full amount of the application monies, without interest, will be returned and shall be dispatched to the applicant within 21 days from the date of the final ballot of the Application Lists by ordinary post at the address shown on the Application Form at the applicant's own risk.
- (i) MIH 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.

XIV. PROCEDURE FOR APPLICATION AND ACCEPTANCE (CONT'D)

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

> 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

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 8.00 p.m. on 14 October 2002.

Application may also be delivered in a drive-in manner at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on 14 October 2002, between 10.00 a.m. to 8.00 p.m. only.

(k) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE APPLICATION FORM TO MIH.

5. APPLICATION USING ELECTRONIC SHARE APPLICATIONS

- (i) Steps for Electronic Share Application through a Participating Financial Institution's ATM
 - (a) Applicant must have an account with a Participating Financial Institution and an ATM card issued by that Participating Financial Institution to access the account.
 - (b) Applicant must have a CDS account.
 - (c) Applicant is to apply for the initial public share offering via the ATM of the Participating Financial Institution by choosing the Electronic Share Application option. Mandatory statements required in the application is set out in Section XIV(5)(ii) under the Terms and Conditions for Electronic Share Applications. Applicant is to enter at least the following information through the ATM where the instructions on the ATM screen at which he/she enters his/her Electronic Share Application requires him/her to do so:
 - Personal Identification Number ("PIN");
 - MIH Share Issue Account Number 236;
 - CDS account Number;
 - Number of Issue Shares applied for and/or the RM amount to be debited from the account; and
 - Confirmation of several mandatory statements.

(ii) Terms and Conditions for Electronic Share Applications

The procedures for Electronic Share Applications at ATMs of the 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 Applications at ATMs are set out in "Steps for Electronic Share Application through a Participating Financial Institution's ATM" in Section XIV(5)(i) 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 Applications set out below before making an Electronic Share Application. Any reference to "applicant" in the terms and conditions for Electronic Share Applications and the Steps shall mean the applicant who applies for the Issue Shares through an ATM of any of the Participating Financial Institutions. 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 bank 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 that Participating Financial Institution. An ATM card issued by one of the Participating Financial Institutions cannot be used to apply for the Issue 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/her Electronic Share Application. The Transaction Record is only a record of the completed transaction at the ATM and not a record of the receipt of the Electronic Share Application or any data relating to such an Electronic Share Application by the Company or MIH. The Transaction Record is for retention by the applicant and should not be submitted with any Application Form.

Upon the closing of the offer for the application for the Issue Shares on 14 October 2002 at 8.00 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 second business day after the Closing Date and Time.

An applicant will be allowed to make an Electronic Share Application for the Issue 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 apply for the Issue 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/HER IN HIS/HER 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 terms and conditions contained in Sections XIV(3) and XIV(5)(ii) as well as the terms and conditions appearing below:

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

The application will not be successfully completed and cannot be recorded as a completed transaction at the ATM unless the applicant completes all the steps required by the Participating Financial Institution. By doing so, the applicant shall be treated as signifying his/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 MCD, as the case may be, of any of the applicant's particulars to MIH, or any relevant regulatory bodies.

- (c) THE APPLICANT CONFIRMS THAT HE/SHE IS NOT APPLYING FOR THE ISSUE SHARES AS NOMINEE OF ANY OTHER PERSONS AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE/SHE MAKES IS MADE BY HIM/HER AS THE 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 FORM.
- (d) The applicant must have sufficient funds in his/her account with the relevant Participating Financial Institution 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.

- (e) The applicant agrees and undertakes to subscribe for or purchase and to accept the number of Issue Shares applied for as stated on the Transaction Record or any lesser number of Issue Shares that may be allotted to him/her in respect of his/her Electronic Share Application. In the event that the Company decides to allot any lesser number of the Issue Shares or not to allot any Issue Shares to the applicant, 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 Issue Shares applied for shall signify, and shall be treated as, his/her acceptance of the number of Issue Shares that may be allotted to him/her and to be bound by the Memorandum and Articles of Association of the Company.
- (f) The Directors of the Company reserves the right to reject 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 the Issue Shares to a reasonable number of applicants with a view to establishing an adequate market for the ordinary shares of HIB.
- (g) Where an Electronic Share Application is not successful or successful in part only, the relevant Participating Financial Institution will be informed of the non-successful or partially successful applications. Where the Electronic Share Application is not successful, the relevant Participating Financial Institution will credit the full amount of the application monies without interest into the applicant's account with that Participating Financial Institution within 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 2 market days after the balloting date. The applicants may check their accounts on the fifth market day from the balloting day.

Where an Electronic Share Application is accepted in part only, the relevant Participating Financial Institution will credit the balance of the application monies without interest into the applicant's account with the Participating Financial Institution within 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 cheque will be issued to the applicant not later than 21 days from the day of the final ballot 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:
 - (i) to credit the Issue Shares allotted to the applicant into the CDS account of the applicant; and
 - (ii) to issue share certificate(s) representing such Issue Shares allotted in the name of MCD Nominees Sdn Bhd and send the same to MCD.

XIV. PROCEDURE FOR APPLICATION AND ACCEPTANCE (CONT'D)

- (i) 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 the Company, MIH or the Participating Financial Institution, irrevocably agrees that if:
 - (i) the Company or MIH does not receive the applicant's Electronic Share Application; or
 - (ii) data relating to the applicant's Electronic Share Application is wholly or partially lost, corrupted or not otherwise accessible, or not transmitted or communicated to the Company or MIH,

the applicant shall be deemed not to have made an Electronic Share Application and the applicant shall have no claims whatsoever against the Company, MIH or the Participating Financial Institutions for the Issue 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/she makes his/her Electronic Share Application shall be deemed to be true and correct and the Company, MIH and the relevant Participating Financial Institution shall be entitled to rely on the accuracy thereof.
- (k) The applicant shall ensure that his/her personal particulars as recorded by both MCD and relevant Participating Financial Institution are correct and identical. Otherwise, his/her Electronic Share Application is liable to be rejected. The applicant must inform MCD promptly of any change in address failing which the notification letter of successful allotment will be sent to his/her registered address last maintained with MCD.
- (I) By making and completing an Electronic Share Application, the applicant agrees that:
 - (i) in consideration of the Company agreeing to allow and accept the making of any application for the Issue Shares via the Electronic Share Application facility established by the Participating Financial Institutions at their respective ATMs, his/her Electronic Share Application is irrevocable;
 - (ii) the Company, the Participating Financial Institutions, MCD and MIH shall not be liable for any delays, failures or inaccuracies in the processing of data relating to his/her Electronic Share Application to the Company due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;
 - (iii) 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 Issue Shares for which the applicant's Electronic Share Application has been successfully completed shall be constituted by the issue of notices of allotment for Prescribed Securities, in respect of the said Issue Shares;
 - (iv) the applicant irrevocably authorises MCD to complete and sign on his/her behalf as transferee or renouncee any instrument of transfer and/or other documents required for the issue or transfer of the Issue Shares allotted to the applicant; and

- (v) the Company agrees that, in relation to any legal action or proceedings arising out of or in connection with the contract between the parties and/or the Electronic Share Application Scheme and/or any terms herein, all rights, obligations and liabilities shall be construed and determined in accordance with the laws of Malaysia and with all directives, rules, regulations and notices from regulatory bodies and that the Company irrevocably submits to the jurisdiction of the Courts of Malaysia.
- (m) The Directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within 14 days of the date of the notice issued to him/her 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 (Formerly known as Arab-Malaysian Bank Berhad); OR
 - AMFINANCE BERHAD (Formerly known as Arab-Malaysian Finance Berhad); OR
 - BUMIPUTRA-COMMERCE BANK BERHAD (at selected branches in the Klang Valley only); OR
 - HSBC BANK MALAYSIA BERHAD; OR
 - MALAYAN BANKING BERHAD; OR
 - MAYBAN FINANCE BERHAD; OR
 - OCBC BANK (MALAYSIA) BERHAD; OR
 - STANDARD CHARTERED BANK MALAYSIA BERHAD (at selected branches only).
- (p) A surcharge of RM2.50 per Electronic Share Application will be charged by the respective Participating Financial Institution.

6. APPLICATIONS AND ACCEPTANCES

The Directors of HIB reserve the right not to accept any application, which does not 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 1,000 ORDINARY SHARES OF RM0.50 EACH OR MULTIPLES THEREOF.

In the event of an over-subscription for the Issue Shares, acceptance of Applications shall be subject to ballot to be conducted in the manner approved by the Directors of HIB. Due consideration will be given to the desirability of distributing the ordinary shares of HIB to a reasonable number of applicants with a view to broadening the shareholding base of the Company and establishing an adequate market for HIB's ordinary shares. Pursuant to the SC Policies and Guidelines on Issue/Offer of Securities, the Company is required to have at least 25% of the issued and paid-up capital of the Company at the point of listing in the hands of public shareholders and a minimum number of 1,000 public shareholders holding not less than 1,000 shares each. The Company is expected to achieve this at the point of listing. However, in the event that the above requirement is not met pursuant to this Public Issue, the Company may not be allowed to proceed with its listing plan. In the event thereof, monies paid in respect of all applications will be returned.

In the event of an under-subscription for the Issue Shares by the Malaysian public, all the Issue Shares not applied for will be made available for subscription proportionately by the Managing Underwriter and the Underwriters in the proportions specified in the Underwriting Agreement dated 18 September 2002. Any Issue Shares not subscribed for by the eligible Directors and employees of the HIB Group and the customers and suppliers of the HIB Group will be re-allocated to the other eligible Directors and employees, and the customers and suppliers of the HIB Group. Any Issue Shares not taken up after the said re-allocation, if any, will be made available for application by the Malaysian citizens, companies, co-operatives, societies and institutions and will be underwritten by the Managing Underwriter and the Underwriters.

WHERE AN APPLICATION IS REJECTED 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 DISPATCHED BY ORDINARY POST OR REGISTERED POST RESPECTIVELY TO THE APPLICANT WITHIN 21 DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS AT THE ADDRESS SHOWN ON THE APPLICATION FORM AT THE APPLICANT'S OWN RISK.

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

THE ISSUING HOUSE RESERVES THE RIGHT TO BANK IN ALL APPLICATION MONIES FROM UNSUCCESSFUL BUMIPUTERA APPLICANTS AND FROM PARTIALLY SUCCESSFUL APPLICANTS. REFUND MONIES IN RESPECT OF UNSUCCESSFUL BUMIPUTERA APPLICANTS AND PARTIALLY SUCCESSFUL APPLICANTS WILL BE REFUNDED WITHOUT INTEREST AND SHALL BE DISPATCHED TO THE APPLICANT WITHIN 21 DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS BY REGISTERED POST AT THE ADDRESS SHOWN ON THE APPLICATION FORM AT THE APPLICANT'S OWN RISK.

7. CDS ACCOUNTS

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

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 in the Application Form if he/she presently has such an account. If the applicant does not presently have a CDS account, he/she should state in the Application Form his/her preferred ADA Code in the space provided. Where an applicant already has a CDS account, he/she should not complete the preferred ADA Code. If a successful applicant fails to state either his/her CDS account number or the preferred ADA Code in his/her Application Form, the Company may, in the exercise of its absolute discretion, instruct MIH to insert a preferred ADA Code in the Application Form and further instruct MCD to open a CDS account on the applicant's behalf at the specified ADA and credit the Issue Shares allotted to the applicant into the applicant's CDS account.

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

In the case of an application by way of Electronic Share Application, only an applicant who has a CDS account can make an Electronic Share Application and the applicant shall furnish his/her CDS account number to the Participating Financial Institution 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 Electronic Share Application requires or inaccuracy in the CDS account number or the preferred ADA Code may result in the application being rejected. The Directors of the Company reserve the right to reject any incomplete and inaccurate application. Applications may also be rejected if the applicants' particulars provided in the Application Forms, or in the case of Electronic Share Application, if the records of the Participating Financial Institutions at the time of making the Electronic Share Application, differ from those in MCD's records such as the identity card number, names and nationalities.

8. NOTICE OF ALLOTMENT

Issue Shares allotted to all successful applicants will be credited to their respective CDS accounts. A notice of allotment will be dispatched to the successful or partially successful applicant at his/her address shown on the Application Form where the applicant does not presently have a CDS account or to the applicant's address last maintained with the MCD where the applicant has an existing CDS account at the applicant's own risk within 30 days after the final ballot of the application. For Electronic Share Applications, the notice of allotment will be dispatched to the successful or partially successful applicant at his/her address last maintained with the MCD at the applicant's own risk within 30 days after the final ballot of the application list. This is the only acknowledgement of acceptance of the application.

9. FORMALISING CDS ACCOUNTS

A successful applicant whose CDS account has been opened by the MCD at his/her preferred ADA or the ADA caused to be inserted by MIH at the instruction of the Company in case where the successful applicant fails to state either his/her CDS account number or preferred ADA Code, is required to formally open his/her account by submitting to the ADA the necessary documents and the account opening fee. No transaction of Issue Shares credited to the account can be effected until the account has been formally opened.

XV. LIST OF ADAs

The list of 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			KUALA LUMPUR (CONT'D)		
AFFIN-UOB SECURITIES SDN BHD	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel. No.: 03-21438668	028-001	JUPITER SECURITIES SDN BHD	7th-9th Floor Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20341888	055-001
AVENUE SECURITIES SDN BHD (formerly known as Allied Avenue Assets Securities Sdn Bhd)	Ground Floor & Level 1 THB Satu Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20951111	052-001	K&N KENANGA BHD	8th Floor Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21649080	073-001
AMSECURITIES SDN BHD (formerly known as Arab-Malaysian Securities Sdn Bhd)	15th Floor Bangunan AmBank Group 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20782788	086-001	KAF- SEAGROATT & CAMPBELL SECURITIES SDN BHD	30th Floor The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20201600	053-001
BBMB SECURITIES SDN BHD	Level 2, 3, 4 & 15 Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur	099-001	KUALA LUMPUR CITY SECURITIES SDN BHD	No. 8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21667922	076-001
BIMB SECURITIES SDN BHD	Tel. No.: 03-20319900 1st & 2nd Floor Podium Block Bangunan AMDB	024-001	LEONG & COMPANY SDN BHD	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel. No.: 03-26928899	061-001
	No. 1, Jalan Lumut 50400 Kuala Lumpur Tel. No.: 03-40433533		MAYBAN SECURITIES SDN BHD	Level 5-13 MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof	098-001
CIMB SECURITIES SDN BHD	Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20849999	065-001	MIDF SISMA SECURITIES SDN BHD	59000 Kuala Lumpur Tel. No.: 03-22978888 17th & 18th Floor Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur	026-001
FIMA SECURITIES SDN BHD	No. 45-14 Plaza Level & Level 1 Plaza Damansara Jalan Medan Setia Satu Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-20949966	018-001	OSK SECURITIES BERHAD	Tel. No.: 03-21668888 10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21624388	056-001
HLG SECURITIES SDN BHD	Level 5, Wisma Kia Peng No. 3, Jalan Kia Peng 50450 Kuala Lumpur Tel. No.: 03-21681168	066-001	PB SECURITIES SDN BHD	27th Floor Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-20313011	051-001
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	PM SECURITIES SDN BHD	Ground & 1st Floor MUI Plaza Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-21463000	064-001
HWANG-DBS SECURITIES BERHAD	Nos. 34-5, 36-5, 38-5, 40-5, 42-5 & 44-5 5th Floor Cheras Commercial Centre	068-012	RASHID HUSSAIN SECURITIES SDN BHD	Level 9, Tower One RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-92852233	087-001
	Jalan 5/10 IC Off Jalan Kaskas 5th Mile, Cheras 56100 Kuala Lumpur Tel. No.: 03-91303399		SIME SECURITIES SDN BHD	21st Floor Bangunan Sime Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-22749288	097-001
INTER-PACIFIC SECURITIES SDN BHD	Level 7 Menara Shahzan Insas 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21441888	054-001	TA SECURITIES BERHAD	TA One Tower No. 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel. No.: 03-20721277	074-001

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
SELANGOR DARI	UL EHSAN		SELANGOR DARU	UL EHSAN (CONT'D)	
AMSTEEL SECURITIES (M) SDN BHD	2nd, 3rd and 4th Floor Wisma Amsteel Sccurities No. 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439999	080-001	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
HWANG-DBS SECURITIES BERHAD	16th, 18th-20th Floor Plaza Masalam No. 2, Jalan Tengku Ampuan Zabedah E9/E Section 9 40100 Shah Alam	068-002	PM SECURITIES SDN BHD	No. 18 & 20 Jalan Tiara 2 Bandar Baru Klang 41150 Klang Selangor Darul Ehsan Tel. No.: 03-33415300	064-007
	Selangor Darul Ehsan Tel. No.: 03-55133288		SJ SECURITIES SDN BHD	Level 3, Holiday Villa No. 9, Jalan SS 12/1	096-001
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	068-010	MELAKA	Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-56340202	
JF APEX SECURITIES BERHAD	Tel. No.: 03-56356688 3rd Floor, Wisma Apex 145A-C, Jalan Bukit 43000 Kajang Selangor Darul Ehsan Tel. No.: 03-87361118	079-001	MALACCA SECURITIES SDN BHD	1 ,3 & 5 Jalan PPM 9 Plaza Pandan Malim Business Park Balai Panjang, P.O. Box 248 75250 Melaka Tel. No.: 06-3371533	012-001
JF APEX SECURITIES BERHAD	15th & 16th Floor Menara Choy Fook On No. 1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan	079-002	OSK SECURITIES BERHAD	579, 580 – 581 A & B Taman Melaka Raya 75000 Melaka Tel. No.: 06-2825211	056-003
K & N KENANGA BHD	Tel. No.: 03-76201118 Room 7.02, Level 7 Menara ING Intan Millenium Square	073-007	PM SECURITIES SDN BHD	No. 11 & 13, Jalan PM2 Plaza Mahkota 75000 Melaka Tel. No.: 06-2866008	064-006
	No. 68, Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel. No.: 03-30057001		STRAITS SECURITIES SDN BHD	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba 75000 Melaka Tel. No.: 06-2833622	011-001
K & N KENANGA	1st Floor, Wisma UEP	073-006	PERAK DARUL RIDZUAN		
BHD	Pusat Perniagaan USJ 10 Jalan USJ 10/1A 47620 Subang Jaya Selangor Darul Ehsan Tel. No.: 03-80241682		AVENUE SECURITIES SDN BHD	No. 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2422828	052-002
K & N KENANGA BHD	13th Floor Menara Yayasan Selangor No. 18A Jalan Persiaran Barat Off Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan	073-005	BOTLY SECURITIES SDN BHD	1st Floor Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel. No.: 05-2531313	058-001
MOHAIYANI SECURITIES SDN	Tel. No.: 03-79562169 1st, 2nd & 3rd Floor Plaza Damansara Utama	095-001	HWANG-DBS SECURITIES BERHAD	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8060888	068-003
BHD	No 2, Jalan SS21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-77297345		KUALA LUMPUR CITY SECURITIES SDN BHD	No. 43 & 44, Ground Floor Taman Sentosa, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel. No.: 05-6910910	076-008
OSK SECURITIES BERHAD	24, 24M, 26M, 28M & 28A Jalan SS 2/63 47300 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-78736366	056-011	M&A SECURITIES SDN BHD		057-001

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
PERAK DARUL R	IDZUAN <i>(CONT'D</i>)		PULAU PINANG (CONT'D)	
MAYBAN SECURITIES SDN BHD	55, 57 & 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2558233	098-002	THONG & KAY HIAN SECURITIES SDN BHD	Level 5 & 6	070-001
OSK SECURITIES BERHAD	21-25, Jalan Seenivasagam 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2415100	056-002	UT SECURITIES SDN BHD	6th, 10th & 12th Floor Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel. No.: 04-2626644	059-001
SBB SECURITIES SDN BHD	51-53, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan	090-001	KEDAH DARUL AMAN		076 004
PULAU PINANG	Tel. No.: 05-2530888		KUALA LUMPUR CITY SECURITIES SDN BHD	2nd Floor Wisma PKNK Jalan Sultan Badlishah	076-004
A. A. ANTHONY SECURITIES SDN BHD	No. 41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang	078-002		05000 Alor Setar Kedah Darul Aman Tel. No.: 04-7317088	
HWANG-DBS SECURITIES BERHAD	Tel. No.: 04-2299318 Level 2, 3, 4, 7 & 8 Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2636996	068-001	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
HWANG-DBS			PERLIS INDRA KAYANGAN		
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	KUALA LUMPUR CITY SECURITIES SDN BHD	2nd Floor Podium Block Bangunan KWSP 01000 Kangar Perlis Indera Kayangan Tel. No.: 04-9765200	076-003
			NEGERI SEMBILA	N DARUL KHUSUS	
MERCURY SECURITIES SDN BHD	Ground, 1st, 2nd & 3rd Floor Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai Pulau Pinang Tel. No.: 04-3322123	093-001	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
OSK SECURITIES BERHAD	64, Bishop Street 20F & 20G, Penang Street 10200 Pulau Pinang Tel. No.: 04-2634222	056-004	PM SECURITIES SDN BHD	1st, 2nd & 3rd Floor 19-21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul	064-002
OSK SECURITIES	Level 19, NB Tower	056-005		Khusus Tel. No.: 06-7623131	
BERHAD	5050, Jalan Bagan Luar 12000 Butterworth Pulau Pinang Tel. No.: 04-3322299		JOHOR DARUL TA	KZIM	
			AMSECURITIES	2nd Floor	086-002
PM SECURITIES SDN BHD	Level 25, Menara BHL 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2273000	064-004	SDN BHD (formerly known as Arab-Malaysian Securities Sdn Bhd)	Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4342282	
SMITH ZAIN SECURITIES SDN BHD	7th & 8th Floor PSCI Tower 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2283355	016-001	ENG SECURITIES SDN BHD	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2231211	081-001
SOON THEAM SECURITIES SDN BHD	111, Jalan Macalister 10400 Pulau Pinang Tel. No.: 04-2281868	060-001	HWANG-DBS SECURITIES BERHAD	Level 7, Johor Bahru City Square (Office Tower) 106-108, Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2222692	068-004

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
JOHOR DARUL TAKZIM (CONT'D)			KELANTAN DARU	JL NAIM <i>(CONT'D)</i>	
A.A. ANTHONY SECURITIES SDN BHD	Suite 8.2, Level 8 Menara Sarawak Enterprise 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel. No.: 07-3332000	078-001	KUALA LUMPUR CITY SECURITIES SDN BHD	Lot 6 & 7, Section 25 Jalan Sultan Yahya Petra Bandar Kota Bharu ! 5200 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7432588	076-007
KESTREL	No. 57, 59 & 61	088-001	TERENGGANU DA	ARUL IMAN	
SECURITIES SDN BHD	Jalan Ali 84000 Muar Johor Darul Takzim Tel. No.: 06-9532222		FA SECURITIES SDN BHD	No. 51 & 51A, Ground, Mezzanine & 1st Floor Jalan Tok Lam 20100 Kuala Terengganu	021-001
K & N KENANGA BHD	Level 2, Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim	073-004	PTB SECURITIES	Terengganu Darul Iman Tel. No.: 09-6238128 1st, 2nd & 3rd Floor	025-001
K & N KENANGA BHD	Tel. No.: 07-3333600 No. 31, Lorong Dato' Ahmad Jalan Khalidi 84000 Muar	073-008	SDN BHD	No. 61, Jalan Sultan Ismail P.O Box 151 Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6235546	
	Johor Darul Takzim Tel. No.: 06-9542711		SABAH		
KUALA LUMPUR CITY SECURITIES SDN BHD	No. 46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel. No.: 07-7717922	076-006	HWANG-DBS SECURITIES BERHAD	Room Nos 106-109 Mezzanine Floor Room Nos 207-212, 2nd Floor Gaya Centre	068-008
OSK SECURITIES BERHAD	Unit 27-01 to 27-08 Level 27, Menara Landmark No. 12, Jalan Ngee Heng 80000 Johor Bahru	056-006		Jalan Tun Fuad Stephens 88400 Kota Kinabalu Sabah Tel. No.: 088-311688	
OSK SECURITIES	Johor Darul Takzim Tel. No.: 07-2212233 53, 53-A & 53-B	056-009	INNOSABAH SECURITIES BERHAD	11, Equity House, Block K Sadong Jaya, Karamunsing 88100 Kota Kinabalu Sabah	020-001
BERHAD	Jalan Sultanah 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4380288		KUALA LUMPUR CITY SECURITIES SDN BHD	Tel. No.: 088-234090 Suite 1-9-E1, 9th Floor CPS Tower No. 1, Jalan Centre Point	076-005
PM SECURITIES SDN BHD	Suite 5.1, Level 5 Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru	064-005	SENTINE	88000 Kota Kinabalu Sabah Tel. No.: 088-253922	
PAHANG DARUL N	Johor Darul Takzim Tel. No.: 07-2781813		OSK SECURITIES BERHAD	5th Floor, Wisma BSN Sabah Jalan Kemajuan, Karamunsing 88000 Kota Kinabalu Sabah	056-010
KUALA LUMPUR	A-397, A-399 & A-401	076-002		Tel. No.: 088-269788	
CITY SECURITIES SDN BHD	Taman Sri Kuantan III Jalan Beserah 25300 Kuantan Pahang Darul Makmur Tel. No.: 09-5660800		SARAWAK BORNEO	12C. Jalan Kammuna Datu	030-001
			SECURITIES SDN BHD	12G, Jalan Kampung Datu 96000 Sibu Sarawak Tel. No.: 084-319998	030-001
OSK SECURITIES BERHAD	A-27 & A-29 Lorong Tun Ismail 9 Seri Dagangan Kuantan Business Centre 25000 Kuantan Pahang Darul Makmur	056-007	HWANG-DBS SECURITIES BERHAD	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel. No.: 082-236999	068-005
Tel. No.: 09-5163811 KELANTAN DARUL NAIM			K & N KENANGA BHD	Wisma Mahmud Jalan Sungai Sarawak 93100 Kuching	073-003
KELANTAN DAKU KOTA BHARU	298, Jalan Tok Hakim	075-001		Sarawak Tel. No.: 082-338000	
SECURITIES SDN BHD	15000 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7432288		K & N KENANGA BHD	Lot 2465 Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel. No.: 085-435577	073-002

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
SARAWAK (CONT'D)			WILAYAH PERSEKUTUAN LABUAN		
OSK SECURITIES BERHAD	Ground & 1st 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	CIMB SECURITIES SDN BHD	Unit 7(A), Level 7 Main Office Tower Financial Park Labuan Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel. No.: 087-451666	065-002
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 Sibu Sarawak Tel. No.: 084-329100	056-013			