
XV. PROCEDURE FOR APPLICATION AND ACCEPTANCE

1. OPENING AND CLOSING OF APPLICATION LISTS

The application lists will open at 10.00 a.m. on 2 October 2000 and will remain open until 8.00 p.m. on the same day or for such further period or periods as the Directors of the Company in their absolute discretion may decide.

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 eligible employees and suppliers of the OCB Group

Applications for the 2,000,000 Issue Shares reserved for eligible employees and suppliers of the 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 Bumiputera investors approved by the MITI

Applications for the 3,200,000 Issue Shares reserved for Bumiputera investors approved by MITI must be made on the **White** Application Forms provided and not on any other Application Form or by way of Electronic Share Application.

Application by Malaysian public

Applications for the 4,470,000 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.

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 RM1.00 each or multiples thereof. **Multiple applications will not be accepted.** The amount payable in full on application is RM2.00 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.

XV. 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 JPN1/22"); 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 employees and suppliers of the 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 and for application by Bumiputera investors approved by the MITI.

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.

XV. 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 37(1) of the Companies Act, 1965 (which was relevant prior to the amendments introduced by the Companies (Amendment) Act 2000), 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:-
- ARAB-MALAYSIAN BANK BERHAD;
 - ARAB-MALAYSIAN FINANCE BERHAD;
 - ASIA COMMERCIAL FINANCE (M) BERHAD;
 - BANK UTAMA (MALAYSIA) BERHAD;
 - BSN COMMERCIAL BANK (MALAYSIA) BERHAD;
 - BUMIPUTRA-COMMERCE BANK BERHAD (*formerly known as Bank of Commerce (M) Berhad*);
 - CREDIT CORPORATION MALAYSIA BERHAD;
 - EON BANK BERHAD;
 - EON FINANCE BERHAD;
 - HOCK HUA BANK BERHAD;
 - HOCK HUA FINANCE CORPORATION BERHAD;
 - HONG LEONG BANK BERHAD;

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

- HONG LEONG FINANCE BERHAD;
- INTERNATIONAL BANK MALAYSIA BERHAD;
- MALAYAN BANKING BERHAD;
- MAYBAN FINANCE BERHAD;
- MBf FINANCE BERHAD;
- MULTI-PURPOSE BANK BERHAD;
- ORIENTAL BANK BERHAD;
- ORIENTAL FINANCE BERHAD;
- PHILEO ALLIED BANK (MALAYSIA) BERHAD;
- PUBLIC BANK BERHAD;
- PUBLIC FINANCE BERHAD;
- RHB BANK BERHAD;
- SABAH BANK BERHAD;
- SOUTHERN BANK BERHAD;
- THE PACIFIC BANK BERHAD; OR
- UNITED MERCHANT FINANCE BERHAD.

AND MUST BE MADE OUT IN FAVOUR OF "**MIH SHARE ISSUE ACCOUNT NO. 186**" 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 REMITTANCES OR INAPPROPRIATE BANKER'S DRAFT/CASHIER'S ORDER/CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES/MONEY 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. 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.
- (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.

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

- (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 OCB.
- (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.
- (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 2 October 2000.

Application may also be delivered in a drive-in manner at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on 2 October 2000, between 8.30 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.

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

(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 XV(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 186;**
- 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 XV(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.

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

Upon the closing of the offer for the application for the Issue Shares on 2 October 2000 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 XV(3) and XV(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.
 - 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.

XV. PROCEDURE 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 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 OCB.

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

- (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.

- (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.
- (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.

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

- (j) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he/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.
- (l) 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 renounee 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.

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

- (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:-
 - ARAB-MALAYSIAN BANK BERHAD; OR
 - ARAB-MALAYSIAN FINANCE BERHAD; OR
 - BUMIPUTRA-COMMERCE BANK BERHAD (*formerly known as Bank of Commerce (M) 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
 - ORIENTAL BANK 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 OCB 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 RM1.00 EACH OR MULTIPLES THEREOF.

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

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 OCB. Due consideration will be given to the desirability of distributing the ordinary shares of OCB to a reasonable number of applicants with a view to broadening the shareholding base of the Company and establishing an adequate market for OCB'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 750 public shareholders holding not less than 1,000 shares each of which at least 500 shareholders are members of the public who are not employees of the Company and its subsidiaries upon listing. 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 11 August 2000. Any Issue Shares not subscribed for by the eligible employees and suppliers of the OCB Group 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.

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

7. CDS ACCOUNTS

Pursuant to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in OCB 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.

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 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.

XVI. LIST OF ADAs

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

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
KUALA LUMPUR			KUALA LUMPUR (Continued)		
AFFIN-UOB SECURITIES SDN. BHD.	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No.: 03-2438668	028-001	KUALA LUMPUR CITY SECURITIES SDN. BHD.	3.07, Level 3 Bangunan Angkasaraya Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-2449322	076-001
ARAB-MALAYSIAN SECURITIES SDN. BHD.	15th Floor Bangunan Arab-Malaysian 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-2382788	086-001	LEONG & COMPANY SDN. BHD.	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel. No.: 03-2928888	061-001
BBMB SECURITIES SDN. BHD.	Level 2, 3, 4 & 17 Letter Box No.2 Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-2019900	099-001	MAYBAN SECURITIES SDN. BHD.	30th Floor Menara Maybank 100, Jalan Tun Perak 50050 Kuala Lumpur Tel. No.: 03-2323822	098-001
BIMB SECURITIES SDN. BHD.	1st & 2nd Floors Podium Block Bangunan AMDB 1, Jalan Lumut 50350 Kuala Lumpur Tel. No.: 03-4433533	024-001	MGI SECURITIES SDN. BHD.	1st & 2nd Floors Wisma MGIC 38, Jalan Dang Wangi 50100 Kuala Lumpur Tel No.: 03-2911889	052-001
CIMB SECURITIES SDN. BHD.	9th Floor Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-2532288	065-001	MIDF SISMA SECURITIES SDN. BHD.	17th & 18th Floors Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-21668888	026-001
FIMA SECURITIES SDN. BHD. (formerly known as Capitalcorp Securities Sdn. Bhd.)	No. 45-14 Plaza Level & Level 1 Plaza Damansara Jalan Medan Setia Satu Bukit Damansara 50490 Kuala Lumpur Tel No.: 03-2549966	018-001	O.S.K. SECURITIES BERHAD	10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21624388	056-001
HLG SECURITIES SDN. BHD.	21st Floor, Wisma HLA Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-2452998	066-001	PB SECURITIES SDN. BHD.	27th Floor Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-2013011	051-001
INTER-PACIFIC SECURITIES SDN. BHD.	Level 7 Shahzan Insas Tower 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-2441888	054-001	PM SECURITIES SDN. BHD. (formerly known as Pengkalen Securities Sdn. Bhd.)	Ground, Mezzanine & 1st Floor Menara Pengkalen 2, Jalan Changkat Ceylon 50200 Kuala Lumpur Tel. No.: 03-2448055	064-001
JUPITER SECURITIES SDN. BHD.	7th-9th Floors Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-2041888	055-001	RASHID HUSSAIN SECURITIES SDN. BHD.	Level 9, Tower One RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-9852233	087-001
K&N KENANGA BERHAD	8th Floor Pemas International Building 801, Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21649080	073-001	KAF- SEAGROATT & CAMPBELL SECURITIES SDN. BHD. (formerly known as Seagroatt & Campell Sdn. Bhd.)	26th-30th Floors The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-2081600	053-001

XVI. LIST OF ADAs (CONT'D)

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
KUALA LUMPUR (CONT'D)			MELAKA (CONT'D)		
SIME SECURITIES SDN. BHD.	21st Floor Bangunan Sime Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-2749288	097-001	OCBC SECURITIES (MELAKA) SDN. BHD.	579-580 Taman Melaka Raya 75000 Melaka Tel. No.: 06-2825211	072-001
TA SECURITIES BERHAD	13th Floor, TA One Tower No. 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-2321277	074-001	STRAITS SECURITIES SDN. BHD.	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaba P.O. Box 209 75740 Melaka Tel. No.: 06-2833622	011-001
SELANGOR DARUL EHSAN			PERAK DARUL RIDZUAN		
AMSTEEL SECURITIES (M) SDN. BHD.	2nd, 3rd and 4th Floors Wisma Amsteel Securities No. 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439999	080-001	BOTLY SECURITIES SDN. BHD.	1st Floor Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel. No.: 05-2531313	058-001
HALIM SECURITIES SDN. BHD.	68, Jalan 52/6 New Town Centre P. O. Box 561 46770 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-7555777	091-001	KIN KHOON & CO. SDN. BHD.	A23 & A29 Wisma Kota Emas Jalan Dato' Tahwil Azhar P. O. Box No. 421 30300 Ipoh Perak Darul Ridzuan Tel. No.: 05-2543311	017-001
HWANG-DBS SECURITIES BERHAD	16th, 18th-20th Floors Plaza Masalam No. 2, Jalan Tengku Ampuan Zabedah E9/E 41000 Shah Alam Selangor Darul Ehsan Tel. No.: 03-55133288	068-002	MBF NORTHERN SECURITIES SDN. BHD.	71, Jalan Lim Bo Seng 30300 Ipoh Perak Darul Ridzuan Tel. No.: 05-2548999	067-001
JF APEX SECURITIES BERHAD	3rd Floor, Wisma Apex 145A-C, Jalan Bukit 43007 Kajang Selangor Darul Ehsan Tel. No.: 03-87361118	079-001	M&A SECURITIES SDN. BHD.	M&A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel. No.: 05-2419800	057-001
MOHAIYANI SECURITIES SDN. BHD.	1st, 2nd & 3rd Floors Plaza Damansara Utama No 2, Jalan SS21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-77297345	095-001	O.S.K. SECURITIES BERHAD	21-25, Jalan Seenivasagam 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2415100	056-002
SJ SECURITIES SDN. BHD.	Level 3, Holiday Villa 9, Jalan SS 12/1 Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-7340202	096-001	PHILEO ALLIED SECURITIES SDN. BHD.	62, Persiaran Greenhill Wisma Phileo 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2558233	071-001
MELAKA			SBB SECURITIES SDN. BHD.	51-53 Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2530888	090-001
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	TAIPING SECURITIES SDN. BHD.	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8089229	092-001
			PULAU PINANG		
			A. A. ANTHONY & COMPANY SDN. BHD.	41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel. No.: 04-2299318	014-001

XVI. LIST OF ADAs (CONT'D)

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
PULAU PINANG (CONT'D)			NEGERI SEMBILAN DARUL KHUSUS		
HWANG-DBS SECURITIES BERHAD	Levels 2, 3, 4, 7 & 8 Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2636996	068-001	PAN MALAYSIA EQUITIES SDN. BHD.	9th & 10th Floors Bangunan Yayasan Negeri Sembilan Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel. No. 06-7638999	084-001
KE-ZAN SECURITIES SDN. BHD.	1st-4th Floors Wisma Ke-Zan 64, Bishop Street 10200 Pulau Pinang Tel. No.: 04-2634222	085-001	MALPAC SECURITIES SDN. BHD.	1st, 2nd and 3rd Floors 19, 20 & 21 Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7623131	063-001
MERCURY SECURITIES SDN. BHD.	2nd Floor Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai Pulau Pinang Tel. No.: 04-3322123	093-001	JOHOR DARUL TAKZIM		
SMITH ZAIN SECURITIES SDN. BHD.	7th & 8th Floors 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	JB SECURITIES SDN. BHD.	Level 6, 7 & 8 Menara Sarawak Enterprise 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel. No.: 07-3332000	078-001
THONG & KAY HIAN SECURITIES SDN. BHD.	Level 5 & 6 Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2635481	070-001	KESTREL SECURITIES SDN. BHD.	57, 59 & 61 Jalan Ali 84000 Muar Johor Darul Takzim Tel. No.: 06-9532222	088-001
UT SECURITIES SDN. BHD. <i>(formerly known as United Traders Securities Sdn. Bhd.)</i>	12th Floor Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel. No.: 04-2626644	059-001	PENINSULA SECURITIES SDN. BHD.	Level 2, Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-3333600	077-001
KEDAH DARUL AMAN			PJB-OUB SECURITIES SDN. BHD. <i>(formerly known as PJB Pacific Securities Sdn. Bhd.)</i>	Podium 2A & 3 Menara Ansar 65, Jalan Trus 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2222692	027-001
ALOR SETAR SECURITIES SDN. BHD.	Lot T-30, 2nd Floor Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel. No.: 04-7317088	094-001	SOUTH JOHOR SECURITIES SDN. BHD.	3rd Floor Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4317033	069-001
PERLIS INDRA KAYANGAN			PAHANG DARUL MAKMUR		
UPEN SECURITIES SDN. BHD.	2nd Floor, Podium Block Bangunan KWSP 01000 Kangar Perlis Indra Kayangan Tel. No.: 04-9766315	023-001	KUALA LUMPUR CITY SECURITIES SDN. BHD.	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Berserah 25300 Kuantan Pahang Darul Makmur Tel. No.: 09-5660800	076-002

XVI. LIST OF ADAs (CONT'D)

Name	Address and telephone number	Broker Code	Name	Address and telephone number	Broker Code
KELANTAN DARUL NAIM			SARAWAK		
KOTA BHARU SECURITIES SDN. BHD.	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7433388	075-001	SARAWAK SECURITIES SDN. BHD.	Wisma Mahmud Jalan Sungai Sarawak 93100 Kuching Sarawak Tel. No.: 082-338000	019-001
TERENGGANU DARUL IMAN			SARAWAK		
FA SECURITIES SDN. BHD.	3rd Floor, Wisma UMNO Jalan Masjid Abidin 20100 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6238128	021-001	SARAWAK SECURITIES SDN. BHD.	Lot 2465, Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel. No.: 085-435577	019-002
PTB SECURITIES SDN. BHD.	1st, 2nd & 3rd Floors 61, Jalan Sultan Ismail P.O Box 151 Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6235546	025-001	BORNEO SECURITIES SDN. BHD.	12G, Jalan Kampung Datuk 96000 Sibul Sarawak Tel. No. : 084-319998	030-001
SABAH			WILAYAH PERSEKUTUAN LABUAN		
INNOSABAH SECURITIES SDN. BHD. (formerly known as Innosabah Securities Sdn. Bhd.)	11, Equity House, Block K Sadong Jaya, Karamunsing 88100 Kota Kinabalu Sabah Tel. No.: 088-234090	020-001	LABUAN SECURITIES SDN. BHD.	Level 2, Wisma Oceanic Jalan O K K Awang Besar 87007 Wilayah Persekutuan Labuan Tel. No.: 087-410621	022-001