

14. STATUTORY AND GENERAL INFORMATION

14.1 SHARE CAPITAL

1. Save for the Shares to be allotted pursuant to the Proposed ESOS, no Shares will be allotted on the basis of this Prospectus later than twelve (12) months after the date of issue of this Prospectus.
2. There are no founder, management or deferred shares in the Company. As at the date of this Prospectus, there is only one class of shares in the Company, namely, ordinary shares of RM0.50 each, all of which rank pari passu in all respects with one another.
3. Save for the 1,800,000 Shares reserved for employees and Directors of the Silver Bird Group as part of the pink forms allocation and the options to be granted by Silver Bird pursuant to the Proposed ESOS (details of which are set out below), no person has been or is entitled to be given an option to subscribe for any shares, stocks or debentures of the Company or its subsidiaries as at the date of this Prospectus.

Silver Bird had on 4 March 2002 and 2 April 2002 obtained the approval of the SC and existing shareholders of the Company respectively, to establish an executive share option scheme in order to retain and motivate eligible executives and Executive Directors who have contributed to the success of the Group. According to the SC's guidelines on employees share option schemes, the Proposed ESOS shall only be implemented by Silver Bird upon receipt of the relevant approvals from the SC, KLSE and existing shareholders of the Company, the fulfilment of any conditions attached thereto and upon RHB Sakura, as the Adviser to the Proposed ESOS, submitting to the SC the following:-

- (a) Final copy of the By-Laws of the Proposed ESOS; and
- (b) Confirmation letter from RHB Sakura that Silver Bird has:-
 - (i) fulfilled the SC's conditions of approval for the Proposed ESOS and that the By-Laws do not contravene any of the provisions of the SC's guidelines on employees share option schemes; and
 - (ii) obtained all other relevant approvals for the Proposed ESOS and has fulfilled all conditions imposed therein.

An application will be made to the KLSE within 3 Market Days from the date of this Prospectus for the listing of Silver Bird Shares that may be issued upon the exercise of the Options together with the application for admission of Silver Bird Shares to the Official List of the Second Board of the KLSE and for permission to deal in and for the listing of and quotation for the entire enlarged issued and paid-up Shares of Silver Bird as mentioned in section 3.1 of this Prospectus. Therefore, the Proposed ESOS shall only be established after Silver Bird has obtained the KLSE's approval-in-principle for the listing of Silver Bird Shares that may be issued upon the exercise of the Options.

The Proposed ESOS will be for a duration of 5 years and the maximum number of Shares that may be issued to eligible executives and Executive Directors of the Group under the Proposed ESOS is limited to 10% of Silver Bird's issued and paid-up share capital at any point in time.

According to the SC's guidelines on employees share option scheme, where the Options are granted before the Company is listed on the KLSE, the exercise price shall not be less than the IPO Price. Where the Options are granted on or after the Company is listed on the KLSE, the exercise price shall be the higher of:

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

- (i) the weighted average market price of the Shares for the five (5) Market Days immediately preceding the date of offer, or with a discount of not more than 10% on the said weighted average market price; or
- (ii) the par value of the Shares.

Barring unforeseen circumstances, the Directors of Silver Bird intend to grant Options for up to a maximum of 7.2 million Shares prior to the Company being listed on the KLSE at an exercise price of RM0.90 per Share. However, such Options shall only be exercisable after Silver Bird has been listed on the Second Board of the KLSE. Subject to the decision of the Option Committee (as defined in the By-Laws of the Proposed ESOS), holders of Options may exercise up to a maximum of 50% of their Options in each year during the duration of the Proposed ESOS.

Acceptance of an offer of Options by Silver Bird shall be accompanied by a payment to the Company of a nominal non-refundable consideration of Ringgit Malaysia One (RM1.00).

4. Save for the 1,800,000 Shares reserved for employees and Directors of the Silver Bird Group as part of the pink forms allocation and the Proposed ESOS, there are at present no other scheme involving the staff in the capital of the Company or its subsidiaries as at the date of this Prospectus.
5. No Directors have been given any option to subscribe for any shares, stocks or debentures of the Company or its subsidiary companies during the last financial year.
6. As at the date of this Prospectus, neither the Company nor its subsidiary companies have any convertible debt securities.
7. Save as disclosed in Section 5 of this Prospectus and the IPO Shares and the Shares to be issued pursuant to the Proposed ESOS, no shares or debentures in Silver Bird and its subsidiary companies have been issued or are proposed to be issued as partly or fully paid-up for cash or otherwise than for cash within the two years preceding the date hereof.
8. Save for the 36,000,000 Shares that are under moratorium as disclosed in Section 7.2 of this Prospectus, there are no restrictions on the transfer of the Shares of the Company, except as otherwise required by the law.

14.2 ARTICLES OF ASSOCIATION

The following provisions are reproduced from the Company's Articles of Association:-

14.2.1 Changes in Capital and Variation of Rights

The provisions in the Company's Articles of Association dealing with the changes in share capital and variations of class rights, which are not less stringent than those required by law, are as follows:-

Article 55

- (1) The Company may from time to time by ordinary resolution:
 - (a) consolidate and divide all or any of its share capital into shares of larger amount than its existing shares;

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

- (b) sub-divide its shares or any of them into shares of smaller amount than is fixed by the Memorandum and Articles of Association (subject nevertheless to the provisions of the Act) and so that in the subdivision the proportion between the amount paid and the amount (if any) unpaid on each reduced share shall be the same as it was in the case of the shares from which the reduced share is derived. Any resolution whereby any share is sub-divided may determine that, as between the holders of shares resulting from such subdivision, one or more of such shares may have such preferred or other special rights over, or may be given any preference or advantage as regards dividends, return of capital voting or otherwise over the other or others of such shares; or
 - (c) cancel any shares which at the date of the passing of the resolution have not been taken up or agreed to be taken up by any person and diminish the amount of its share capital by the amount of the shares so cancelled.
- (2) The Company may by special resolution reduce its share capital and any capital redemption reserve fund or any share premium account in any manner authorised by the Act and subject to any consent required by the law.

Article 17

If at any time the share capital is divided into different classes of shares, the rights attached to any class (unless otherwise provided by the terms of issue of shares of that class) may, whether or not the Company is being wound up, be varied or abrogated with the consent in writing of the holders of three-fourths (¾) of the issued shares of that class, or with the sanction of a special resolution passed at a separate general meeting of the holders of the shares of that class. To every such separate general meeting the provisions of these Articles relating to general meetings shall, mutatis mutandis, apply, but so that the necessary quorum shall be two (2) persons at least holding or representing by proxy one-tenth (1/10) of the issued shares of the class and that any holder of shares of the class present in person or by proxy may demand a poll. To every such special resolution the provisions of Section 152 of the Act shall, with such adaptations as are necessary, apply.

14.2.2 Transfer of Shares

The provisions in the Company's Articles of Association in respect of the arrangements on transfer of securities and restrictions on their free transferability are as follows:-

Article 38

Subject to the Act, the Central Depositories Act and the Rules, all transfers of shares or securities or class of shares or securities of the Company which have been deposited with the Central Depository by registered members shall be effected by way of book entry by the Central Depository in accordance with the Rules and, notwithstanding Sections 103 and 104 of the Act, but subject to Section 107C(2) of the Act and any exemption that may be made from compliance with Section 107C(1) of the Act, the Company shall be precluded from registering and effecting any transfer of such shares or securities.

Article 39

The Central Depository may refuse to register any transfer of deposited security that does not comply with the Central Depository Act and the Rules.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

Article 40

Subject to the Act, the Central Depositories Act and the Rules, no share shall in any circumstances be transferred to any infant, bankrupt or person of unsound mind.

Article 41

The instrument of transfer of a share shall be signed by or on behalf of the transferor and transferee provided that subject to compliance with the Central Depositories Act and the Rules, an instrument of transfer in respect of which the transferee is Central Depository shall be effective although not signed by or on behalf of the Central Depository if it has been certified by an authorised depository agent pursuant to Section 18 of the Central Depositories Act. Subject to the Act and the Central Depositories Act and the Rules the transferor shall be deemed to remain the holder of the share until the name of the transferee is entered in the Register in respect thereof.

14.2.3 **Remuneration of Directors**

The provisions in the Company's Articles of Association dealing with the remuneration of the Directors are as follows:-

Article 105

The fees of the directors shall be such fixed sum as shall from time to time be determined by an ordinary resolution of the Company and shall (unless such resolution otherwise provided) be divisible among the directors as they may agree or failing agreement, equally, except that any director who shall hold office for part only of the period in respect of which such fees are payable shall be entitled only to rank in such division for a proportion of the fees related to the period during which he has held office Provided Always that:

- (a) fees payable to non-executive directors shall be by a fixed sum, and not by a commission on or percentage of profits or turnover;
- (b) salaries payable to executive directors may not include a commission on or percentage of turnover;
- (c) fees payable to directors shall not be increased except pursuant to a resolution passed at a general meeting, where notice of the proposed increase has been given in the notice convening the meeting;
- (d) any fee paid to an alternate director shall be agreed upon between himself and the director nominating him and shall be paid out of the remuneration of the latter.

Article 106

- (1) The directors shall be entitled to be reimbursed for all travelling or such reasonable expenses as may be incurred in attending and returning from meetings of the directors or of any committee of the directors or general meetings or otherwise howsoever in or about the business of the Company in the course of the performance of their duties as directors.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

- (2) If by arrangement with the directors, any director shall perform or render any special duties or services outside his ordinary duties as a director in particular without limiting to the generality of the foregoing if any director being willing shall be called upon to perform extra services or to make any special exertions in going or residing away from his usual place of business or residence for any of the purposes of the Company or in giving special attention to the business of the Company as a member of a committee of directors, the directors may pay him special remuneration, in addition to his director's fees, and such special remuneration may be by way of a fixed sum, or otherwise as may be arranged Provided Always that extra remuneration payable to:
- (a) a non executive director shall not be by a commission on or percentage of profits or turnover;
 - (b) an executive director shall not include a commission on or percentage of turnover.

14.2.4 Voting and Borrowing Powers of Directors

The provisions in the Company's Articles of Association dealing with voting powers of the Directors in proposals, arrangements or contracts in which they are interested and the borrowing powers exercisable by them are as follows:-

Article 110

- (1) The directors may exercise all the powers of the Company to borrow money and to mortgage or charge its undertakings, property and uncalled capital, or any part thereof, and to issue debentures and other securities whether outright or as security for any debt, liability or obligation of the Company or of any third party PROVIDED ALWAYS that nothing contained in these Articles shall authorise the directors to borrow any money or mortgage or charge any of the Company's or the subsidiaries' undertaking, property or any uncalled capital or to issue debentures and other securities whether outright or as security for any debt, liability or obligation of an unrelated third party.

Article 121

Subject to these Articles, questions arising at any meeting of the directors shall be decided by a majority of votes. In the case of an equality of votes the Chairman shall have a second or casting vote except where only two (2) directors:

- (a) constitute the quorum when the question at issue arises for decision; or
- (b) are competent to vote on the question at issue.

Article 126

No director may vote in respect of any other contract or proposed contract or arrangement in which he is directly or indirectly interested nor any contract or proposed contract or arrangement with any other company in which he is interested either as an officer of that other company or as a holder of shares or other securities in that other company.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)**Article 128**

A director of the Company may be or become director or other officer of or otherwise interested in any corporation promoted by the Company or in which the Company may be interested as shareholder or otherwise or any corporation which is directly or indirectly interested in the Company as shareholder or otherwise, and no such director shall be accountable to the Company for any remuneration or other benefits received by him as a director or officer of, or from his interest in, such corporation unless the Company otherwise directs at the time of his appointment. The director may exercise the voting power conferred by the shares or other interest in any such other corporation held or owned by the Company, or exercisable by them as directors of such other corporation in such manner and in all respects as they think fit (including the exercise thereof in favour of any resolution appointing themselves or any of them directors or other officers of such corporation) and any director may vote in favour of the exercise of such voting rights in the manner aforesaid notwithstanding that he may be, or is about to be appointed a director or other officer of such corporation and as such is or may become interested in the exercise of such voting rights in the manner aforesaid provided always that he has complied with Section 131 and all other relevant provisions of the Act and of these Articles.

14.3 DIRECTORS AND SUBSTANTIAL SHAREHOLDERS

1. The names, addresses and occupations of the Directors are set out in Section I of this Prospectus.
2. Save as disclosed in Section 8.1(ii), (iii) and (iv) of this Prospectus, none of the Directors or substantial shareholders of the Company has any interest, direct or indirect, in the promotion of or in any material assets acquired, disposed of or leased to the Company or its subsidiaries or are proposed to be acquired, disposed of or leased to the Company or its subsidiaries within the two years preceding the date of this Prospectus.
3. Save as disclosed in Section 8.1 of this Prospectus, none of the Directors or substantial shareholders of the Company has any interest, direct or indirect, in any contract or arrangement, which is significant in relation to the business of the Company and its subsidiaries subsisting at the date of this Prospectus.
4. For the financial year ended 31 October 2001, the remuneration paid to the directors for services in all capacities to Silver Bird and its subsidiaries was RM224,224. For the current financial year ending 31 October 2002, the amount payable to the directors of Silver Bird and its subsidiaries is approximately RM500,000. Details of the aggregate remuneration are as follows:-

RM	←-----No. of directors-----→	
	Year ended 31 October 2001	Year ending 31 October 2002
0-100,000	1	8
100,001-200,000	1	2
Above 200,000	-	-
	<u>2</u>	<u>10</u>

5. A Director is not required to hold any qualification shares in the Company unless otherwise so fixed by the Company in general meeting.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

6. The Directors' direct and indirect interests in the Shares of the Company before and after the IPO are as follows:-

	<-----Before the IPO*----->				<-----After the IPO#----->			
	Direct		Indirect		Direct		Indirect	
	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%
Tan Sri Dato' Hj Lamin bin Hj Mohd Yunus	-	-	-	-	-	-	-	-
Dato' Tan Han Kook	4,015	6.16	23,750 ²	36.43	3,593 ¹	4.49	21,010 ²	26.26
Datin Ong Hooi Siang	93	0.14	27,672 ²	42.44	82	0.10	24,521 ²	30.65
Ching Siew Cheong	1,382	2.12	-	-	1,270 ¹	1.59	-	-
Ong Chin Kok	-	-	-	-	-	-	-	-
Tan Han Foong	1,485	2.28	26,280 ²	40.31	1,310	1.64	23,293 ²	29.11
Zarina binti Alias	-	-	13,055 ³	20.02	-	-	11,522 ³	14.40
Wong Hong Meng	-	-	-	-	-	-	-	-
Lim Hock Chye	-	-	-	-	-	-	-	-
Faizal bin Abdul Aziz	-	-	-	-	-	-	-	-

* Based on the Register of Directors' Shareholdings of the Company as at 20 April 2002.

Excludes any Shares that may be issued pursuant to the Proposed ESOS.

Notes:-

1. Includes the Shares allocated as part of the pink forms' allocation.
 2. Deemed interested through family members as well as through Dato' Tan Han Kook and Datin Ong Hooi Siang's interest in Amble Appeal and Tahako by virtue of Section 6A of the Companies Act, 1965.
 3. Deemed interested through G&G's interest in Silver Bird by virtue of Section 6A of the Companies Act, 1965.
7. The substantial shareholders' direct and indirect interests in the Shares of the Company before and after the IPO are as follows:-

Name	<-----Before the IPO*----->				<-----After the IPO#----->			
	Direct		Indirect		Direct		Indirect	
	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%
Dato' Tan Han Kook	4,015	6.16	23,750 ²	36.43	3,593 ¹	4.49	21,010 ²	26.26
Datin Ong Hooi Siang	93	0.14	27,672 ²	42.44	82	0.10	24,521 ²	30.65
Tan Han Foong	1,485	2.28	26,280 ²	40.31	1,310	1.64	23,293 ²	29.11
Zarina binti Alias	-	-	13,055 ³	20.02	-	-	11,522 ³	14.40
Datuk Tengku Adnan bin Tengku Mansor	6,381	9.79	-	-	6,381	7.98	-	-
Amble Appeal	12,105	18.57	-	-	10,684	13.36	-	-
Tahako	5,753	8.82	-	-	5,077	6.35	-	-
3i	13,672	20.97	-	-	13,672	17.09	-	-
G&G	13,055	20.02	-	-	11,522	14.40	-	-

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

Name	<-----Before the IPO*----->				<-----After the IPO#----->			
	Direct		Indirect		Direct		Indirect	
	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%	No. of Shares '000	%
Dato' Anuar bin Othman	-	-	16,000 ⁴	24.54	-	-	14,122 ⁴	17.65
Hamid bin Mohd Sidek	-	-	13,055 ³	20.02	-	-	11,522 ³	14.40
Tan Sook Wah	1,438	2.21	26,326 ²	40.38	1,317 ¹	1.65	23,286 ²	29.10
Tan Sock Kcan	719	1.10	27,045 ²	41.48	635	0.79	23,968 ²	29.96
Tan Sook Mee	719	1.10	27,045 ²	41.48	635	0.79	23,968 ²	29.96
Tan Sook Peng @ Annic Tan	719	1.10	27,045 ²	41.48	635	0.79	23,968 ²	29.96
Tan Sook Yin	719	1.10	27,045 ²	41.48	635	0.79	23,968 ²	29.96

* Based on the Register of Substantial Shareholders of the Company as at 20 April 2002.

Excludes any Shares that may be issued pursuant to the Proposed ESOS.

Notes:

1. Includes the Shares allocated as part of the pink forms' allocation.
 2. Deemed interested through family members as well as through Dato' Tan Han Kook and Datin Ong Hooi Siang's interest in Amble Appeal and Tahako by virtue of Section 6A of the Companies Act, 1965.
 3. Deemed interested through G&G's interest in Silver Bird by virtue of Section 6A of the Companies Act, 1965.
 4. Deemed interested through EGG's (which owns 2,599,769 Shares in Silver Bird upon completion of the IPO) and G&G's interests in Silver Bird by virtue of Section 6A of the Companies Act, 1965.
8. No Director, senior executive officer or person nominated to become a director or senior executive officer is or was involved in the following events:-
- (a) A petition under any bankruptcy or insolvency laws filed (and not struck out) against such person or any partnership in which he was a partner or any corporation of which he was a director or key personnel;
 - (b) Conviction in a criminal proceeding or is a named subject of a pending criminal proceeding; and
 - (c) The subject of any order, judgement or ruling of any court of competent jurisdiction, tribunal or government body permanently or temporarily enjoining him from acting as an investment adviser, dealer in securities, director or employee of a financial institution and engaging in any type of business practice or activity.
9. None of the Directors of the Company has any existing or proposed service contract with the Company or any of its subsidiary companies, excluding contracts expiring or which are terminable by the employing company without payment or compensation (other than statutory compensation) within one (1) year.
10. Save as disclosed in Section 8.1(i) of this Prospectus, none of the Directors or substantial shareholders of the Company has any interest, direct or indirect, in any company carrying on a similar trade as the Company or any of its subsidiaries.
11. Save as disclosed in Section 14.3 (6) and (7) of this Prospectus, the Directors are not aware of any persons who are able, directly or indirectly, jointly or severally, to exercise control over the Company.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

14.4 GENERAL

1. The nature of the Silver Bird Group's business is described in Section 5.1 of this Prospectus. The details of the corporations deemed to be related to Silver Bird by virtue of Section 6 of the Companies Act, 1965 are set out in Section 5.6 of this Prospectus. Other than as mentioned in Section 5.6 of this Prospectus, there are no corporations deemed to be related to Silver Bird by virtue of Section 6 of the Companies Act, 1965.
2. The last day and time of the opening of the Application Lists is set out in Section 15 of this Prospectus.
3. The amount payable in full on application is RM0.90 per Share.
4. The name and address of the Auditors are set out in Section 1 of this Prospectus.
5. The Group has not established any other place of business outside Malaysia.
6. Save as disclosed in Section 3.7 of this Prospectus, no property has been acquired or proposed to be acquired by the Company or its subsidiaries in contemplation of the IPO.
7. The aggregate expenses incidental to the listing of Silver Bird is estimated at RM1,900,000 and will be borne by the Company.
8. Save for the underwriting commission, placement fee and brokerage referred to in Section 3.8 of this Prospectus, no commissions, discounts, brokerages or other special terms has been paid or is payable by the Company and/or its subsidiaries for the preceding two (2) years from the date of this Prospectus for subscribing or agreeing to subscribe or procuring or agreeing to procure subscriptions for any shares in or debentures of the Company and its subsidiaries and in connection with the sale or issue of any capital of the Company or any of its subsidiaries and no Director or proposed Director or promoter or expert is or are entitled to receive any such payment.
9. No amount or benefit has been paid to or given by Silver Bird to any promoter within the two years preceding the date of this Prospectus or intended that any such amount or benefit be so paid or given, except for dividends paid and any remuneration received in the course of employment.
10. Save as disclosed in this Prospectus, the Directors are not aware of any material information including trading factors or risks which are unlikely to be known or anticipated by the general public and which would materially affect the profits of the Group.
11. During the last financial year and the current financial year, there were no:-
 - a) public take-over offers by third parties in respect of the Company's shares; and
 - b) public take-over offers by the Company in respect of other companies' shares.
12. Save as disclosed in this Prospectus, the financial condition and operations of Silver Bird Group are not affected by any of the following :-
 - (a) known trends or known demands, commitments, events or uncertainties that will result in or that are reasonably likely to result in the liquidity of Silver Bird Group increasing or decreasing in any material way;
 - (b) material commitments for capital expenditure;
 - (c) unusual or infrequent events or transactions or any significant economic changes that materially affect the amount of reported income from operations; and

14. STATUTORY AND GENERAL INFORMATION *(Cont'd)*

- (d) known trends or uncertainties that have had or that Silver Bird Group reasonably expects will have a material favourable or unfavourable impact on revenues or operating income.
- 13. Save as disclosed in Section 5.2 and 5.3 of this Prospectus, there is no present intention on the part of the Directors of the Company to issue any part of the authorised but unissued share capital of the Company.
- 14. The manner in which copies of this Prospectus together with the Application Forms and envelopes may be obtained is set out in Section 15 of this Prospectus.

14.5 MATERIAL LITIGATION

Neither Silver Bird nor its subsidiary companies are engaged in any material litigation, either as plaintiff or defendant, which has a material effect on the financial position of the Group and the Directors of Silver Bird do not know of any proceedings pending or threatened or of any fact likely to give rise to any proceedings, which might materially affect the financial position or business of the Group.

14.6 MATERIAL CONTRACTS

Save as disclosed below, there are no other material contracts (not being contracts entered into in the ordinary course of business) which have been entered into by Silver Bird and its subsidiary companies within the two years preceding the date of this Prospectus:

- (a) A Supplemental Investment Agreement dated 13 July 2000 (as a supplement to an Investment Agreement dated 23 July 1999) entered into by Silver Bird, shareholders of Silver Bird and Dato' Anuar bin Othman wherein the shareholders of Silver Bird agreed to waive their preemptive rights so as to facilitate the sale by G&G of 1,733,000 ordinary shares of RM1.00 each in Silver Bird to Datuk Tengku Adnan bin Tengku Mansor;
- (b) A Supplemental Agreement dated 23 February 2001 (as a supplement to a Shareholders' Agreement dated 27 August 1999) entered into by Silver Bird as the holder of 2 million 10% redeemable cumulative preference shares of RM1.00 each ("CRPS") in Stanson Group Sdn Bhd with the other shareholders of Stanson Group Sdn Bhd for the purpose, inter-alia, of making Silver Bird a party to the said Shareholders' Agreement and for the parties to approve the proposed rights issue to Silver Bird of 1 CRPS for every existing CRPS held by Silver Bird in Stanson Group Sdn Bhd;
- (c) A placement agreement dated 2 October 2001 entered into between the Company and the Placement Agent and supplemented by letters of variation dated 24 December 2001 and 11 March 2002 in respect of the placement of 8,250,000 Shares pursuant to the Public Issue for a cash consideration of RM7,425,000 as mentioned in Section 3.3(c) of this Prospectus;
- (d) A placement agreement dated 10 December 2001 entered into between the Company and Great Eastern Life Assurance (Malaysia) Berhad in respect of the placement of 2,000,000 Shares pursuant to the Public Issue for a cash consideration of RM1,800,000 as mentioned in Section 3.3(c) of this Prospectus;
- (e) A placement agreement dated 13 December 2001 entered into between the Company and Malaysia National Insurance Berhad in respect of the placement of 1,000,000 Shares pursuant to the Public Issue for a cash consideration of RM900,000 as mentioned in Section 3.3(c) of this Prospectus;

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

- (f) A Termination Agreement dated 2 April 2002 entered into by the Company, shareholders of the Company and Dato' Anuar bin Othman to terminate an Investment Agreement dated 23 July 1999 and the Supplemental Investment Agreement dated 13 July 2000 as mentioned in Section 14.6(a) above; and
- (g) An Underwriting Agreement dated 2 April 2002 between the Company and the Underwriters named in the Corporate Directory section of this Prospectus for the underwriting of the Public Issue Shares mentioned in Section 3.8(i) of this Prospectus.

14.7 MATERIAL AGREEMENTS

Save as disclosed below, there are no other material agreements which have been entered into by Silver Bird and its subsidiary companies.

Details of the material insurance policies of the Group are as follows:-

Insurance Policies	Insurance Company	Covered until	Sum insured RM'000
Silver Bird Group			
Group term life	Actna Universal Insurance Berhad	31.10.02	8,710
SCSB			
Fire	MUI Continental Insurance Berhad	31.10.02	14,000
Consequential loss	MUI Continental Insurance Berhad	31.10.02	7,200
Commercial all risks	MUI Continental Insurance Berhad	31.10.02	5,000
Commercial all risks	MUI Continental Insurance Berhad	25.01.03	1,439
Machinery and equipment	CGU Insurance Berhad	04.03.03	1,439
Employers' liability	MUI Continental Insurance Berhad	31.10.02	1,200
Public/Product liability	ACE Synergy Insurance Berhad	31.10.02	5,000
MFSB			
Fire	MUI Continental Insurance Berhad	31.10.02	1,050
Commercial all risks	MUI Continental Insurance Berhad	31.10.02	1,557
Group personal accident	MUI Continental Insurance Berhad	31.10.02	480
Employers liability	MUI Continental Insurance Berhad	31.10.02	700
Public/Product liability	ACE Synergy Insurance Berhad	31.10.02	2,500
MCSB			
Fire	MUI Continental Insurance Berhad	31.10.02	359
Commercial all risks	MUI Continental Insurance Berhad	31.10.02	226
Group personal accident	MUI Continental Insurance Berhad	31.10.02	910
Employers liability	MUI Continental Insurance Berhad	31.10.02	700
Public/Product liability	ACE Synergy Insurance Berhad	31.10.02	2,500
MBSB			
Fire	MUI Continental Insurance Berhad	31.10.02	444
Group personal accident	MUI Continental Insurance Berhad	31.10.02	1,290

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

Insurance Policies	Insurance Company	Covered until	Sum insured RM'000
Employers liability	MUI Continental Insurance Berhad	31.10.02	700
Public/Product liability	ACE Synergy Insurance Berhad	31.10.02	2,500
AFLI Fire	MUI Continental Insurance Berhad	10.11.02	1,340

Details of the banking facilities of the Group are as follows:-

Subsidiary	Financier	Type of facility	Facility amount RM'000
SCSB	Malaysian Industrial Development Finance Berhad	Term loan	950
	HSBC Bank Malaysia Berhad	Trust Receipt, Bankers Acceptance and Deferred Payment Credit (Combined limit)	1,700
	Bumiputra-Commerce Bank Berhad	Overdraft	500
	Bumiputra-Commerce Bank Berhad	Letter of Credit, Trust Receipt, Shipping Guarantee, Bankers Acceptance, Export Bills Purchased, Export Bills Discounted, Domestic Bills Purchased, Domestic Bills Discounted, Bank Guarantee and Foreign Exchange Contract Limit (Combined limit)	5,000
	RHB Bank Berhad	Fixed Loan 2	1,000
		Overdraft	2,400
		Letter of Credit	1,800
		Bank Guarantee	500
		Fixed Loan 3	3,600
		Fixed Loan 4	12,800
		Asset Backed Letter of Credit	4,400
MFSB	Public Bank Berhad	Letter of Credit, Trust Receipt, Bankers Acceptance, Bankers Guarantee and Shipping Guarantee (Combined limit)	1,000
	Bumiputra-Commerce Bank Berhad	Letter of Credit, Trust Receipt, Bankers Acceptance, Shipping Guarantee, Domestic Bills Purchased, Domestic Bills Discounted and Bank Guarantee (Combined limit)	1,700
Asia Food	Bumiputra-Commerce Bank Berhad	Letter of Credit, Trust Receipt, Bankers Acceptance, Shipping Guarantee, Domestic Bills Purchased, Domestic Bills Discounted and Bank Guarantee (Combined limit)	1,700

14.8 CONSENTS

- The consents of the Adviser and Managing Underwriter, Underwriters, Principal Bankers, Solicitors, Issuing House, Registrar, Placement Agent, GFI Marketing and Shick-AMF Asia Pacific to the inclusion in this Prospectus of their names in the manner and form in which such names appear have been given before the issue of this Prospectus and have not subsequently been withdrawn.

14. STATUTORY AND GENERAL INFORMATION (Cont'd)

2. The consent of the Auditors and Reporting Accountants to the inclusion of their name, Accountants' Report and letters relating to the profit forecast and proforma balance sheet in the form and content in which they are contained in this Prospectus has been given before the issue of this Prospectus and has not subsequently been withdrawn.
3. The consent of Rating Agency Malaysia Berhad to the inclusion of their name and references to their publication in the form and content in which they are contained in this Prospectus has been given before the issue of this Prospectus and has not subsequently been withdrawn.

14.9 DOCUMENTS AVAILABLE FOR INSPECTION

Copies of the following documents are available for inspection at the Registered Office of the Company during normal business hours for a period of twelve (12) months from the date of this Prospectus:-

1. Memorandum and Articles of Association of the Company;
2. The proforma consolidated profit forecast of Silver Bird for the financial year ending 31 October 2002 and proforma consolidated balance sheets for the financial year ended 31 October 2001 and the Auditors' letters thereon as included in Sections 10.3.5 and 10.4 of this Prospectus respectively;
3. The Accountants' Report and Directors' Report as included in Sections 11 and 12 of this Prospectus respectively;
4. The material contracts/agreements referred to in Section 14.6 and 14.7 of this Prospectus;
5. The letters of consent referred to in Section 14.8 of this Prospectus;
6. The written confirmation from GFI Marketing to SCSB of the results of the survey referred to in Section 5.5.5 of this Prospectus; and
7. The audited accounts of Silver Bird, MCSB, MBSB, MFSB, MPSB, SCSB, Asia Food and AFLL for the five financial periods/years ended 31 October 2001.

14.10 RESPONSIBILITY STATEMENTS

1. This Prospectus has been seen and approved by the Directors and Promoters of Silver Bird and the Offerors. They collectively and individually accept full responsibility for the accuracy of the information given and confirm that, after having made all reasonable enquiries, and to the best of their knowledge and belief, there are no false or misleading statement or other facts the omission of which would make any statement herein false or misleading.
2. RHB Sakura as the Adviser and Managing Underwriter, acknowledges that, based on all available information, and to the best of its knowledge and belief, this Prospectus constitutes a full and true disclosure of all material facts concerning the Public Issue and Offer for Sale and are satisfied that the consolidated profit forecast for the financial year ending 31 October 2002 (for which the Directors of Silver Bird are fully responsible) prepared for inclusion in this Prospectus has been stated by the Directors of Silver Bird after due and careful inquiry and has been duly reviewed by the Reporting Accountants.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE

15.1 Opening and Closing of Application Lists

The Application Lists will open at 10.00 a.m. on 14 May 2002 and will remain open until 8.00 p.m. on the same day or for such further period or periods as the Directors of Silver Bird and the Offerors in their absolute discretion may decide.

15.2 Methods of Application

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

15.3 Procedure for Application

(a) Applications by the eligible Directors and employees of the Silver Bird Group

Applications for 550,000 Public Issue Shares and 1,250,000 Offer Shares reserved for eligible Directors and employees of the Silver Bird Group must be made on the **Pink** Application Forms provided and not on any other Application Form or by way of Electronic Share Application.

(b) Applications by Bumiputera investors approved by MITI

Applications for 4,050,000 Offer 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.

(c) Applications by identified placees

Applications for 11,250,000 Public Issue Shares reserved for placees identified by Silver Bird and the Placement Agent must be made on the **White** Application Forms provided and not on any other Application Form or by way of Electronic Share Application.

(d) Applications by Malaysian public

Applications for the 3,000,000 Public Issue Shares made available for application by Malaysian citizens, companies, societies, co-operatives and institutions must be made on the **White** Application Forms provided or by way of Electronic Share Application.

15.4 Application using Application Forms

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

- (a) **Pink** Application Forms for applications by the eligible Directors and employees of the Silver Bird Group; and

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (b) **White** Application Forms for applications by Bumiputera investors approved by MITI, identified placees and Malaysian citizens, companies, societies, co-operatives and institutions, of which at least 30% is to be set aside strictly for Bumiputera individuals, companies, societies, co-operatives and institutions.

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

Only one (1) Application Form from each applicant will be considered and applications must be for 1,000 ordinary shares or multiples thereof. **MULTIPLE APPLICATIONS WILL NOT BE ACCEPTED.** The amount payable in full on application is RM0.90 per Share. Persons submitting application 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 shares by way of Electronic Share Application.

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 RECORDS OF MCD, IF ANY.

WHERE THE APPLICANT IS A MEMBER OF THE ARMED FORCES OR POLICE, THE NAME AND THE ARMED FORCES OR POLICE PERSONNEL NUMBER, AS THE CASE MAY BE, OF THE APPLICANT MUST BE EXACTLY THE SAME AS THAT STATED IN HIS AUTHORITY CARD AND THE ADDRESS OF THE APPLICANT MUST BE THE ADDRESS OF THE APPLICANT'S RESPECTIVE CAMP/BASE/STATION.

IN THE CASE OF A 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.

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

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)**15.4.1 Term 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) The Application Form must be completed in accordance with the notes and instructions printed on the reverse side of the Application Form and in this Prospectus. In accordance with Section 41(2) of the Securities Commission Act, 1993 the Application Forms 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 RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE BY EITHER:
- 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
 - CHEQUES ISSUED BY PARTICIPATING LICENCED FINANCE COMPANIES IN MALAYSIA AND DRAWN ON A BANK IN KUALA LUMPUR (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
 - MONEY ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
 - GUARANTEED GIRO ORDER ("GGO") FROM BANK SIMPANAN NASIONAL MALAYSIA BERHAD (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR
 - ATM STATEMENT OBTAINED ONLY FROM:-
 - AFFIN-ACF FINANCE BERHAD (*formerly known as Asia Commercial Finance (M) Berhad*);
 - ALLIANCE BANK MALAYSIA BERHAD (*formerly known as Multi-Purpose Bank Berhad*);
 - ARAB-MALAYSIAN BANK BERHAD;
 - ARAB-MALAYSIAN FINANCE BERHAD;
 - BANK UTAMA (MALAYSIA) BERHAD;
 - BUMIPUTRA-COMMERCE BANK BERHAD;
 - EON BANK BERHAD;
 - EON FINANCE BERHAD;
 - HONG LEONG BANK BERHAD;

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE *(Cont'd)*

- HONG LEONG FINANCE BERHAD;
- MALAYAN BANKING BERHAD;
- MAYBAN FINANCE BERHAD;
- PUBLIC BANK BERHAD;
- PUBLIC FINANCE BERHAD;
- RHB BANK BERHAD;
- SOUTHERN BANK BERHAD *(formerly known as Ban Hin Lee Bank Berhad)*; OR
- SOUTHERN FINANCE BERHAD *(formerly known as United Merchant Finance Berhad)*.

AND MUST BE MADE OUT IN FAVOUR OF "MIDF SHARE ISSUE ACCOUNT NO. 524" AND CROSSED "A/C PAYEE ONLY" (EXCLUDING ATM STATEMENTS) AND ENDORSED ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT (EXACTLY AS STATED ON THE APPLICATION FORM). APPLICATIONS ACCOMPANIED BY MODE OF PAYMENT OTHER THAN IN THE MANNER STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCES OR INAPPROPRIATE BANKER'S DRAFTS/CASHIER'S ORDERS/MONEY ORDERS/GGO WILL NOT BE ACCEPTED. DETAILS OF REMITTANCES MUST BE COMPLETED IN THE APPROPRIATE BOXES PROVIDED ON THE APPLICATION FORMS.

- (c) AN APPLICANT SHOULD STATE HIS CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM IF HE PRESENTLY HAS SUCH AN ACCOUNT. WHERE AN APPLICANT DOES NOT PRESENTLY HAVE A CDS ACCOUNT, HE SHOULD STATE IN HIS APPLICATION FORM HIS 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, POSTAL ORDER, CHEQUES ISSUED BY PARTICIPATING LICENSED FINANCE COMPANIES OR GGO FROM BANK SIMPANAN NASIONAL MALAYSIA BERHAD.
- (e) The Directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIDF within fourteen (14) days of the date of the notice issued to him 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.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (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 or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (h) 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, without interest, will be returned and despatched to the applicant within twenty one (21) days from the date of the final ballot of the Application Lists by ordinary post or registered post at the address shown on the Application Form at the applicant's own risk.
- (i) MIDF 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 despatched by **ORDINARY POST or DELIVERED BY HAND** in the official envelopes provided to the following address:-

MIDF Consultancy and Corporate Services Sendirian Berhad
195A, Jalan Tun Razak
P.O. Box 11122
50736 Kuala Lumpur

so as to arrive not later than 8.00 p.m. on 14 May 2002.
- (k) Directors and employees of MIDF and their immediate families are strictly prohibited from applying for the shares.
- (l) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE WHITE APPLICATION FORM TO MIDF.

15.5 Application Using Electronic Share Application

- (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 shares via the ATM of the Participating Financial Institution by choosing the Electronic Share Application option. Mandatory statements required in the application are set out in Section 15.5(ii) below under the Terms and Conditions for Electronic Share Application. Applicant is to enter at least the following information through the ATM where the instructions on the ATM screen at which he enters his Electronic Share Application requires him to do so:-

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- Personal Identification Number ("PIN");
- MIDF Share Issue Account Number 524;
- CDS account Number;
- Number of shares applied for and/or the Ringgit Malaysia amount to be debited from the account; and
- Confirmation of several mandatory statements.

(ii) Terms and Conditions for Electronic Share Application

The procedures for Electronic Share Application at ATMs of the Participating Financial Institutions are set out on the ATM screens of the relevant Participating Financial Institutions (the "Steps"). For illustration purposes, the procedures for Electronic Share Application at ATMs are set out in "Steps for Electronic Share Application through a Participating Financial Institution's ATM" in Section 15.5(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 Application set out below before making an Electronic Share Application. Any reference to "applicant" in the terms and conditions for Electronic Share Application and the Steps shall mean the applicant who applies for the shares through an ATM of any of the Participating Financial Institutions.

In the case of Electronic Share Application, 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 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 shares at an ATM belonging to other Participating Financial Institutions. Upon the completion of his Electronic Share Application transaction, the applicant will receive a computer-generated transaction slip ("Transaction Record"), confirming the details of his Electronic Share Application. The Transaction Record is only a record of the completed transaction at the ATM and not a record of the receipt of the Electronic Share Application or any data relating to such an Electronic Share Application by the Company or MIDF. 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 shares on 14 May 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 shares to MIDF as soon as practicable but not later than 12.00 p.m. of the 2nd business day after the Closing Date and Time.

An applicant will be allowed to make an Electronic Share Application for shares via an ATM that accepts the ATM cards of the Participating Financial Institution with which he 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 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. A fee of RM2.50 per application will be charged.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

AN APPLICANT MUST ENSURE THAT HE USES HIS OWN CDS ACCOUNT NUMBER WHEN MAKING AN ELECTRONIC SHARE APPLICATION. AN APPLICANT OPERATING A JOINT ACCOUNT WITH ANY PARTICIPATING FINANCIAL INSTITUTION MUST ENSURE THAT HE ENTERS HIS OWN CDS ACCOUNT NUMBER WHEN USING AN ATM CARD ISSUED TO HIM IN HIS OWN NAME. HIS APPLICATION WILL BE REJECTED IF HE FAILS TO COMPLY WITH THE FOREGOING.

The Electronic Share Application shall be made on, and subject to, the terms and conditions contained herein 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 MIDF 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 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 MIDF, or any relevant regulatory bodies.

- (c) THE APPLICANT CONFIRMS THAT HE IS NOT APPLYING FOR SHARES AS NOMINEE OF ANY OTHER PERSONS AND THAT ANY ELECTRONIC SHARE APPLICATION THAT HE MAKES IS MADE BY HIM AS BENEFICIAL OWNER. THE APPLICANT SHALL ONLY MAKE ONE ELECTRONIC SHARE APPLICATION AND SHALL NOT MAKE ANY OTHER APPLICATION FOR THE SHARES, WHETHER AT THE ATMS OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (d) The applicant must have sufficient funds in his account with the relevant Participating Financial Institution at the time he makes his Electronic Share Application, failing which his Electronic Share Application will not be completed. Any Electronic Share Application which does not strictly conform to the instructions set out on the screens of the ATM through which the Electronic Share Application is being made will be rejected.
- (e) The applicant agrees and undertakes to subscribe for or purchase and to accept the number of shares applied for as stated on the Transaction Record or any lesser number of shares that may be allotted or allocated to him in respect of his Electronic Share Application. In the event that the Company decides to allot or allocate any lesser number of such shares or not to allot or allocate any shares to the applicant, the applicant agrees to accept any such decision as final. If the applicant's Electronic Share Application is successful, his confirmation (by his action of pressing the designated key or button on the ATM) of the number of shares applied for shall signify, and shall be treated as, his acceptance of the number of shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of the Company.
- (f) The Directors of the Company reserve 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 or allocating the shares to a reasonable number of applicants with a view to establishing an adequate market for the shares.
- (g) Where an Electronic Share Application is not successful or successful in part only, the relevant Participating Financial 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 two (2) market days after the receipt of confirmation from MIDF. MIDF shall inform the Participating Financial Institutions of the non-successful or partially successful applications within two (2) market days after the balloting date. The applicants may check their accounts on the fifth 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 two (2) market days after the receipt of confirmation from MIDF. 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 MIDF by way of cheques issued by MIDF. The cheques will be issued to the applicants not later than twenty one (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.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (h) The applicant requests and authorises the Company:-
- (i) to credit the shares allotted or allocated to the applicant into the CDS account of the applicant; and
 - (ii) to issue share certificate(s) representing such shares allotted or allocated in the name of MCD Nominees Sdn. Bhd. and send the same to MCD.
- (i) The applicant acknowledging that his Electronic Share Application is subject to the risks of electrical, electronic, technical and computer-related faults and breakdowns, fires and other events beyond the control of the Company, MIDF or the Participating Financial Institution, irrevocably agrees that if:
- (i) the Company or MIDF 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 MIDF,
- the applicant shall be deemed not to have made an Electronic Share Application and the applicant shall not claim whatsoever against the Company, MIDF or the Participating Financial Institutions for the shares applied for or for any compensation, loss or damage.
- (j) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he makes his Electronic Share Application shall be deemed to be true and correct and the Company, MIDF and the relevant Participating Financial Institution shall be entitled to rely on the accuracy thereof.
- (k) The applicant shall ensure that his personal particulars as recorded by both MCD and relevant Participating Financial Institution are correct and identical. Otherwise, his Electronic Share Application is liable to be rejected. The applicant must inform MCD promptly of any change in address failing which the notification letter of successful allotment or allocation will be sent to his 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 shares via the Electronic Share Application facility established by the Participating Financial Institutions at their respective ATMs, his Electronic Share Application is irrevocable;
 - (ii) the Company, the Participating Financial Institutions, MCD and MIDF shall not be liable for any delays, failures or inaccuracies in the processing of data relating to his Electronic Share Application to the Company due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

- (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 shares for which the applicant's Electronic Share Application has been successfully completed shall be constituted by the issue of notices of successful allotment for prescribed securities, in respect of the said shares;
 - (iv) the applicant irrevocably authorises MCD to complete and sign on his behalf as transferee or renounee any instrument of transfer and/or other documents required for the issue or transfer of the shares allotted or allocated 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 MIDF within fourteen (14) days of the date of the notice issued to him 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;
 - ARAB-MALAYSIAN FINANCE BERHAD;
 - BUMIPUTRA-COMMERCE BANK BERHAD (at selected branches in the Klang Valley only);
 - IISBC BANK MALAYSIA BERHAD;
 - MALAYAN BANKING BERHAD;
 - MAYBAN FINANCE BERHAD;
 - 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.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

15.6 Application and Acceptances

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

The submission of an Application Form does not necessarily mean that the application will be successful.

In the event of an over-subscription, acceptance of applications shall be subject to ballot to be conducted in the manner approved by the Directors of the Company. Due consideration will be given to the desirability of distributing the shares to a reasonable number of applicants with a view to broadening the shareholding base and establishing an adequate market in the shares of the Company. Pursuant to the SC's Policies and Guidelines on Issue/Offer of Securities, the Company needs to have at least 25% of the enlarged issued and paid-up capital in the hands of public shareholders and a minimum number of 750 public shareholders (of which at least 500 shareholders are members of the public who are not employees of the Company), holding not less than 1,000 shares upon completion of the Public Issue and Offer for Sale. 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 and Offer for Sale, the Company may not be allowed to proceed with its listing plan. Applicants will be selected in a manner to be determined by the Directors of the Company.

ALL APPLICATIONS MUST BE FOR 1,000 ORDINARY SHARES OR MULTIPLES THEREOF.

In the event of an under-subscription by the eligible Directors and employees of the Silver Bird Group, such shares will be made available for application by the Malaysian public.

In the event of an under-subscription by the Malaysian public, all the shares not applied for will be made available for subscription by the Managing Underwriter and Underwriters in proportions specified in the Underwriting Agreement dated 2 April 2002.

Directors and employees of MIDF and their immediate families are strictly prohibited from applying for the shares.

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 BY ORDINARY POST OR REGISTERED POST RESPECTIVELY TO THE APPLICANT WITHIN TWENTY ONE (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.

MIDF 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 WHOSE MONIES HAVE BEEN BANKED-IN AND PARTIALLY SUCCESSFUL APPLICANTS WILL BE REFUNDED WITHOUT INTEREST AND SHALL BE DESPATCHED TO THE APPLICANT WITHIN TWENTY ONE (21) DAYS FROM THE DATE OF THE FINAL BALLOT OF THE APPLICATION LISTS BY REGISTERED POST TO THE ADDRESS SHOWN ON THE APPLICATION FORM AT THE APPLICANT'S OWN RISK.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

15.7 CDS Accounts

Pursuant to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in Silver Bird 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 CDS account number in the space provided on the Application Form if he presently has such an account. Where an applicant does not presently have a CDS account, he should state in the Application Form his preferred ADA Code. A list of the ADA Codes is given in Section 15.10 of this Prospectus. Where an applicant already has a CDS account, he should not complete the preferred ADA Code.

If a successful applicant fails to state either his CDS account number or the preferred ADA Code, the Company may in the exercise of its absolute discretion instruct MIDF to insert a preferred ADA Code in the Application Form and further instruct the MCD to open a CDS account on his behalf at the specified ADA and credit the shares allotted to him into his 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 CDS account number to the Participating Financial Institution by way of keying in his CDS account number if the instructions on the ATM screen at which he enters his Electronic Share Application requires him to do so.

Failure to comply with these specific instructions 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 applications. Applications may also be rejected if the applicant's 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, name and nationality.

15.8 Notices of Allotment

Shares allotted to all successful or partially successful applicants will be credited to their respective CDS accounts. A notice of allotment will be despatched to the successful or partially successful applicant at his address shown in the Application Form at the applicant's own risk within thirty (30) days after the final ballot of the application list. For Electronic Share Application, the notice of allotment will be despatched to the successful or partially successful applicant at his address last maintained with the MCD at the applicant's own risk within thirty (30) days after the final ballot of the application list. This is the only acknowledgement of acceptance of the application.

15.9 Formalising CDS Account

Successful or partially successful applicants whose CDS accounts have been opened by the MCD at their preferred ADA or the ADA caused to be inserted by MIDF at the instruction of the Company in case where the successful or partially successful applicants fail to state either their CDS account number or preferred ADA Code, are required to formally open the account by submitting to the ADA the necessary documents and the account opening fee. No transaction of shares credited to the account can be effected until the account has been formally opened.

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

15.10 List of ADAs

The list of ADAs and their respective ADA Codes are as follows:

Name	Address and telephone number	ADA Code
<i>Kuala Lumpur</i>		
AFFIN-UOB SECURITIES SDN. BHD.	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No.: 03-21438668	028-001
ALLIED AVENUE ASSETS SECURITIES SDN. BHD.	Ground Floor & Level 1 THB 1, Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel No.: 03-2551111	052-001
ARAB-MALAYSIAN SECURITIES SDN. BHD.	15th Floor, Bangunan Arab-Malaysian 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20782788	086-001
BBMB SECURITIES SDN. BHD.	Level 2, 3, 4 & 15 Menara Olympia No. 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20319900	099-001
BIMB SECURITIES SDN. BHD.	1st & 2nd Floor Podium Block, Bangunan AMDB No. 1, Jalan Lumut 50400 Kuala Lumpur Tel. No.: 03-40433533	024-001
CIMB SECURITIES SDN. BHD.	9th Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel. No.: 03-2532288	065-001
FIMA SECURITIES SDN. BHD.	No. 45-14, Plaza Level & Level 1 Plaza Damansara Jalan Medan Setia 1 Damansara Heights 50490 Kuala Lumpur Tel No.: 03-2549966	018-001
HLG SECURITIES SDN. BHD.	Level 5, Wisma Kia Peng No. 3, Jalan Kia Peng 50450 Kuala Lumpur Tel No.: 03-21681168	066-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
Kuala Lumpur (Cont'd)		
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
INTER-PACIFIC SECURITIES SDN. BHD.	Level 7, Shahzan Insas Tower 30, Jalan Sultan Ismail 50250 Kuala Lumpur Tel. No.: 03-21441888	054-001
JUPITER SECURITIES SDN. BHD.	7th - 9th Floor, Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No.: 03-20341888	055-001
K&N KENANGA BHD.	8th Floor, Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur No: 03-21649080	073-001
KAF- SEAGROATT & CAMPBELL SECURITIES SDN. BHD.	30th Floor The Weld Tower No. 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel. No. 03-20201600	053-001
KUALA LUMPUR CITY SECURITIES SDN. BHD.	No. 8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21667922	076-001
LEONG & COMPANY SDN. BHD.	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel. No.: 03-26928899	061-001
MAYBAN SECURITIES SDN. BHD.	5th -13th , MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur Tel No.: 03-22978888	098-001
MIDF SISMA SECURITIES SDN. BHD.	17th & 18th Floor, Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-21668888	026-001
OSK SECURITIES BERHAD	10th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel. No.: 03-21624388	056-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Kuala Lumpur (Cont'd)</i>		
PB SECURITIES SDN. BHD.	27th Floor, Bangunan Public Bank No.6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-2013011	051-001
PM SECURITIES SDN. BHD.	Ground, 1st & 5th Floor, MUI Plaza Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-21463000	064-001
RASHID HUSSAIN SECURITIES SDN. BHD.	Level 9, Tower One, RHB Centre Jalan Tun Razak 50400 Kuala Lumpur Tel. No.: 03-92852233	087-001
SIME SECURITIES SDN. BHD.	21st Floor, Bangunan Sime Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel. No.: 03-22749288	097-001
TA SECURITIES BERHAD	TA One Tower No. 22, Jalan P. Ramlee 50250 Kuala Lumpur Tel No.: 03-20721277	074-001
<i>Selangor Darul Ehsan</i>		
AMSTEEL SECURITIES (M) SDN. BHD.	2nd, 3rd & 4th Floor Wisma Amsteel Securities No. 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel. No.: 03-33439999	080-001
HWANG-DBS SECURITIES BERHAD	16th, 18th-20th Floor, Plaza Masalam No. 2, Jalan Tengku Ampuan Zabedah E9/E Section 9 40100 Shah Alam Selangor Darul Ehsan Tel. No.: 03-55133288	068-002
JF APEX SECURITIES BERHAD	3rd Floor, Wisma Apex 145A-C, Jalan Bukit 43000 Kajang Selangor Darul Ehsan Tel. No.: 03-87361118	079-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Selangor Darul Ehsan (Cont'd)</i>		
JF APEX SECURITIES BERHAD <i>(formerly known as Apex Securities Sdn Bhd)</i>	Level 15 & 16, Menara Choy Fook On 1B, Jalan Yong Shook Lin 46050 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-76201118	079-002
K & N KENANGA BHD.	Room 7.02, Level 7, Menara ING Intan Millenium Square No. 68, Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel No.: 03-30057001	073-007
K & N KENANGA BHD.	1st Floor, Wisma UEP Pusat Perniagaan USJ 10 Jalan USJ 10/A 47620 Subang Jaya Selangor Darul Ehsan Tel No. : 03-80241682	073-006
K & N KENANGA BHD.	13th Floor, Menara Yayasan Selangor No. 18A, Jalan Persiaran Barat Off Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan Tel No.: 03-79562169	073-005
MOHAIYANI SECURITIES SDN. BHD.	1st, 2nd & 3rd Floor Plaza Damansara Utama No 2, Jalan SS21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel. No.: 03-77297345	095-001
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
SJ SECURITIES SDN. BHD.	Level 3, Holiday Villa No. 9, Jalan SS 12/1 Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan 03-56340202	096-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Melaka</i>		
MALACCA SECURITIES SDN. BHD.	No. 1, 3 & 5, Jalan PPM 9 Plaza Pandan Malim. (Business Park) Balai Panjang P.O. Box 248 75250 Melaka Tel. No.: 06-3371533	012-001
OSK SECURITIES BERHAD	No. 579, 580-581A & B, Taman Melaka Raya 75000 Melaka Tel. No.: 06-2825211	056-003
STRAITS SECURITIES SDN. BHD.	Lot 9 & 10, 1st Floor Bangunan Tabung Haji Jalan Bandar Kaaba 75000 Melaka Tel. No.: 06-2833622	011-001
<i>Perak Darul Ridzuan</i>		
ALLIED AVENUE ASSETS SECURITIES SDN. BHD.	A23-A29, Wisma Kota Emas Jalan Dato' Tahwil Azar 30300 Ipoh Perak Darul Ridzuan Tel. No.: 05-2422828	052-002
BOTLY SECURITIES SDN. BHD.	1st Floor, Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel. No.: 05-2531313	058-001
M&A SECURITIES SDN. BHD.	M&A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel. No.: 05-2419800	057-001
OSK SECURITIES BERHAD	21-25, Jalan Seenivasagam 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2415100	056-002
MAYBAN SECURITIES SDN. BHD.	55, 57 & 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2558233	098-002

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Perak Darul Ridzuan (Cont'd)</i>		
SBB SECURITIES SDN. BHD.	51-53, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel. No.: 05-2530888	090-001
HWANG-DBS SECURITIES BERHAD	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel. No.: 05-8060888	068-003
<i>Pulau Pinang</i>		
A. A. ANTHONY & COMPANY SDN. BHD.	No.41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel. No.: 04-2299318	014-001
HWANG-DBS SECURITIES BERHAD	Level 2, 3, 4, 7 & 8 Wisma Sri Pinang No. 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2636996	068-001
HWANG-DBS SECURITIES BERHAD	Ground, 1st & 2nd Floor 1620 & 1621, Jalan Permatang Batu Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel No.: 04-5372882	068-006
OSK SECURITIES BERHAD	64, Bishop Street 20F & 20G, Penang Street 10200 Pulau Pinang Tel. No.: 04-2634222	056-004
OSK SECURITIES BERHAD	Level 19, NB Tower 5050 Jalan Bagan Luar 12000 Butterworth Pulau Pinang Tel No.: 04-3322299	056-005
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

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (*Cont'd*)

Name	Address and telephone number	ADA Code
<i>Pulau Pinang (Cont'd)</i>		
PM SECURITIES SDN. BHD.	Level 25, Menara BHL 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No.: 04-2273000	064-004
SMITH ZAIN SECURITIES SDN. BHD.	7th & 8th Floor, PSCI Tower 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel. No.: 04-2283355	016-001
SOON THEAM SECURITIES SDN. BHD.	No. 111, Jalan Macalister 10400 Pulau Pinang Tel. No.: 04-2281868	060-001
THONG & KAY HIAN SECURITIES SDN. BHD.	Level 5 & 6, Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel. No.: 04-2635481	070-001
UT SECURITIES SDN. BHD. (<i>formerly known as United Traders Securities Sdn. Bhd.</i>)	6th, 10th & 12th Floor Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel. No.: 04-2626644	059-001
<i>Kedah Darul Aman</i>		
KUALA LUMPUR CITY SECURITIES SDN. BHD.	2nd Floor Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel. No.: 04-7317088	076-004
<i>Perlis Indra Kayangan</i>		
KUALA LUMPUR CITY SECURITIES SDN. BHD.	2nd Floor, Podium Block Bangunan KWSP 01000 Kangar Perlis Indra Kayangan Tel. No.: 04-9765200	076-003
<i>Negeri Sembilan Darul Khusus</i>		
PM SECURITIES SDN. BHD.	1st, 2nd and 3rd Floor 19-21, Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel. No.: 06-7623131	064-002

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Negeri Sembilan Darul Khusus (Cont'd)</i>		
HWANG-DBS SECURITIES BERHAD	Ground & 1st Floor 105, 107 & 109, Jalan Yarn Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel No: 06-7612288	068-007
<i>Johor Darul Takzim</i>		
ENG SECURITIES SDN. BHD.	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2231211	081-001
JB SECURITIES SDN. BHD.	Suite 8.2, Level 8 Menara Sarawak Enterprise No. 5, Jalan Bukit Meldrum 80300 Johor Bahru Johor Darul Takzim Tel. No.: 07-3332000	078-001
KESTREL SECURITIES SDN. BHD.	57, 59 & 61 Jalan Ali 84000 Muar Johor Darul Takzim Tel. No.: 06-9532222	088-001
KUALA LUMPUR CITY SECURITIES SDN. BHD.	No. 46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel. No.: 07-7717922	076-006
OSK SECURITIES BERHAD	Unit 27-01 to 27-08 Level 27, Menara Landmark No. 12, Jalan Ngee Heng 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2212233	056-006
K & N KENANGA BHD.	Level 2, Menara Pelangi Jalan Kuning Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel. No.: 07-3333600	073-004
HWANG-DBS SECURITIES BERHAD	Level 7, Johor Bahru City Square (Office Tower) No. 106-108, Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim Tel. No.: 07-2222692	068-004

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Johor Darul Takzim (Cont'd)</i>		
ARAB-MALAYSIAN SECURITIES SDN. BHD.	2nd Floor, Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel. No.: 07-4342282	086-002
<i>Kelantan Darul Naim</i>		
KOTA BHARU SECURITIES SDN. BHD.	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel. No.: 09-7432288	075-001
<i>Pahang Darul Makmur</i>		
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
OSK SECURITIES BERHAD	A-27 & A-29, Lorong Tun Ismail 9 Seri Dagangan Kuantan Business Centre 25000 Kuantan Pahang Darul Makmur Tel No. : 09-5163811	056-007
<i>Terengganu Darul Iman</i>		
FA SECURITIES SDN. BHD.	No.51 & 51A Ground, Mezzanine & 1st Floor Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6238128	021-001
PTB SECURITIES SDN. BHD.	1st, 2nd & 3rd Floor No. 61, Jalan Sultan Ismail Peti Surat 151 Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel. No.: 09-6235546	025-001

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Sabah</i>		
HWANG-DBS SECURITIES BERHAD	Room Nos 106-109 Mezzanine Floor Room Nos 207-212, 2nd Floor Gaya Centre Jalan Tun Fuad Stephens 88400 Kota Kinabalu Sabah Tel No.: 088-311688	068-008
INNOSABAH SECURITIES SDN. BHD.	No. 11, Equity House, Block K Sadong Jaya, Karamunsing 88100 Kota Kinabalu Sabah Tel. No.: 088-234090	020-001
KUALA LUMPUR CITY SECURITIES SDN. BHD.	Suite 1-9-E1, 9th Floor CPS Tower No. 1 Jalan Centre Point 88000 Kota Kinabalu Sabah Tel No:088-253922	076-005
<i>Sarawak</i>		
K & N KENANGA BHD.	Wisma Mahmud Jalan Sungai Sarawak 93100 Kuching Sarawak Tel. No.: 082-338000	073-003
K & N KENANGA BHD	Lot 2465, Jalan Boulevard Utama Boulevard Commercial Centre 98000 Miri Sarawak Tel. No.: 085-435577	073-002
BORNEO SECURITIES SDN. BHD.	12G, Jalan Kampung Datu 96000 Sibu Sarawak Tel. No.: 084-319998	030-001
HWANG-DBS SECURITIES BERHAD	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel No: 082-236999	068-005

15. PROCEDURE FOR APPLICATION AND ACCEPTANCE (Cont'd)

Name	Address and telephone number	ADA Code
<i>Sarawak (Cont'd)</i>		
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
<i>Wilayah Persekutuan Labuan</i>		
SHARETECH SECURITIES SDN. BHD.	Unit 7(A), Level 7 Main Office Tower Financial Park Labuan Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel No.: 087-451666	022-001



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