
20. PROCEDURES FOR ACCEPTANCE AND APPLICATION FOR THE SHARE OFFER

20.1 Acceptance and Application by the Former MGR Shareholders**20.1.1 PLO**

Acceptance for the Offer Shares in relation to the Share Offer to Former MGR Shareholders must be made on the PLO enclosed together with this Prospectus and must be completed in accordance with the notes and instructions therein. In accordance with Section 41(2) of the Securities Commission Act, 1993 the PLO shall constitute an integral part of this Prospectus. Acceptance, which does not STRICTLY conform to the terms of this Prospectus and the PLO and the notes and instructions printed therein or which is illegible may not be accepted at the absolute discretion of the directors of CBHB.

20.1.2 Acceptance and Payment

FULL INSTRUCTIONS FOR THE ACCEPTANCE AND PAYMENT FOR THE OFFER SHARES PROVISIONALLY OFFERED TO THE FORMER MGR SHAREHOLDERS ARE SET OUT IN THE PLO. THE FORMER MGR SHAREHOLDERS ARE ADVISED TO READ THIS PROSPECTUS AND THE PLO AND THE NOTES AND INSTRUCTIONS CONTAINED THEREIN CAREFULLY.

The Share Offer to Former MGR Shareholders is on a non-renounceable basis. The Former MGR Shareholders may wish to accept all or only part of the Offer Shares provisionally offered to them. The Former MGR Shareholders must indicate in the PLO whether they wish to accept all or part of the Offer Shares provisionally offered to them. If the Former MGR Shareholders accept only part of the Offer Shares provisionally offered to them, they may not end up with lots of 1,000 Shares. The Former MGR Shareholders who wish to accept the Offer Shares provisionally offered to them must complete Parts I and III of the PLO.

In accordance to the requirements of the Securities Commission Act 1993, the PLO must not be circulated unless accompanied by this Prospectus.

Payment must be made in RM by Banker's Draft or Cashier's Order or Money Order or Postal Order drawn on a bank or post office in Malaysia and should be made payable to "**CBHB SHARES A/C**" for the full payment of the Offer Shares accepted. The Banker's Draft, Cashier's Order, Money Order or Postal Order should be crossed "**A/C PAYEE ONLY**" and endorsed on the reverse side with the applicant's name and address in block letters and his CDS account number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

The PLO must be returned in its entirety, together with the appropriate remittance, by **ORDINARY POST** or **DELIVERED BY HAND**. If acceptance and payment for the Offer Shares are not received by the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 16 May 2003**, being the Closing Date for the Share Offer, or such extended time and day as the directors of CBHB in their absolute discretion may decide, the said offer will be deemed to have been declined and will be cancelled.

Such Offer Shares not taken up will be allotted firstly to the applicants for excess Offer Shares and if under-subscribed, will be made available under the Share Offer to Public. Similarly, any Shares not taken up under the Share Offer to Public will be made available under the Share Offer to Former MGR Shareholders.

20.1.3 Overseas Offer Share Application

The making of the offer to or by any persons (including without limitation nominees, trustees and custodians) who are citizens or nationals of, or residents in, jurisdictions outside Malaysia ("Overseas Offer Share Applicants") may be affected by the laws of the relevant jurisdictions. Such Overseas Offer Share Applicants should seek the relevant information about and observe any applicable legal requirements. For practical reasons and in order to avoid any violation of any laws or applicable legal requirements of the relevant jurisdictions, this Prospectus and the PLO will not be despatched to shareholders with registered addresses outside Malaysia. No person receiving a copy of this Prospectus and the PLO in any jurisdiction other than Malaysia may treat the same as constituting an invitation or offer to him, nor should he in any event, use such PLO if, in the relevant jurisdiction, such an invitation or offer cannot lawfully be made to him or the PLO cannot be lawfully used without contravention of any relevant registration or other legal requirements. In such circumstances, this Prospectus and the PLO are invalid unless the Overseas Offer Share Applicants establish a Malaysian address for service and the acceptance of the Offer Shares provisionally offered is made in Malaysia. The Board therefore urges the Overseas Offer Share Applicants to take immediate action to establish a Malaysian address for service and notify the same in writing to the Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur.

It is the sole responsibility of the Overseas Offer Share Applicants receiving a copy of this Prospectus and the PLO through other means and wishing to accept the offer to satisfy himself as to the full observance of the laws of the relevant jurisdiction in connection therewith, including the obtaining of any of the governmental, exchange control or other consents which may be required, or the compliance with other necessary formalities needing to be observed and the payment of any issues, transfer or other taxes or other duties due in such jurisdiction. The Overseas Offer Share Applicants will be responsible for payment of any issue, transfer or any other taxes or other requisite payments due in such jurisdiction and CBHB shall be entitled to be fully indemnified and held harmless by such Overseas Warrant Applicants for any issue, transfer or other taxes or duties as such person may be required to pay. Overseas Offer Share Applicants should consult their professional advisers as to whether they require any governmental, exchange control or other consents or need to comply with any other applicable legal requirements to enable them to accept the Offer Shares provisionally offered to them.

Persons receiving this Prospectus and the PLO (including without limitation custodians, nominees and trustees) must not, in connection with the offers, distribute or send it into any jurisdiction where to do so would or might contravene local securities, exchange control or relevant laws or regulations. If this Prospectus and the PLO are received by any persons in such jurisdiction, or by the agent or nominee of such a person, he must not seek to accept the offer unless he has complied with and observed the laws of the relevant jurisdiction in connection therewith. Any person who does forward this Prospectus and the PLO to any such jurisdiction, whether pursuant to a contractual or legal obligation or otherwise, should draw the attention of the recipient to the contents of this section under Overseas Offer Share Applicants. CBHB reserves the right to reject a purported acceptance of the Offer Shares from any Overseas Offer Share Applicants in any jurisdiction.

CBHB reserves the right, in its absolute discretion, to treat any acceptance as invalid if it believes that such acceptance may violate any applicable legal or regulatory requirements.

Payment by non-residents of Malaysia must be remitted in equivalent foreign currencies or in RM from an External Account. In respect of remittance in foreign currencies, instructions must be given by the non-resident of Malaysia to the receiving banks to convert the foreign currencies into RM and to issue a Banker's Draft or Cashier's Order in RM made payable to "**CBHB SHARES A/C**". The Banker's Draft or Cashier's Order should be crossed "**A/C PAYEE ONLY**" and should also be endorsed on the reverse side with the applicant's name and address in block letters and his CDS account number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

20.1.4 Excess Offer Shares Application

If the Former MGR Shareholders wish to apply for additional Offer Shares in excess of their entitlement, the Former MGR Shareholders can do so by completing Part II of the PLO and forwarding the PLO in its entirety with a separate remittance for the full amount payable on the excess Offer Shares applied for to the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 16 May 2003**, being the Closing Date for the Share Offer, or such extended time and day as the directors of CBHB in their absolute discretion may decide. Payment under the excess Offer Shares should be made in the same manner described above except that the Banker's Draft, Cashier's Order, Money Order or Postal Order should be made payable to "**CBHB EXCESS SHARES A/C**".

The directors of CBHB reserve the right to allot the excess Offer Shares applied for in such manner as they deem fit. It is the intention of the directors of CBHB to allot the Offer Shares available for excess application (if any) in such manner that the incidence of odd lots will be minimised. In respect of unsuccessful or partially unsuccessful excess Offer Shares applications, the surplus monies will be refunded in full without interest within fifteen (15) market days from the Closing Date for the Share Offer by ordinary post to the address shown on the PLO at the applicant's own risk.

20.1.5 CDS Account

Pursuant to Section 14(1) of the Securities Industry (Central Depositories) Act, 1991, the KLSE has already prescribed the securities of CBHB to be deposited with the MCD. In consequence thereof, the Offer Shares issued through this Prospectus are prescribed securities and any dealings in the Offer Shares will be carried out in accordance with the aforesaid Act and the Rules of the MCD. Applicants are required to have securities accounts when making applications.

Where the PLOs are issued to the Former MGR Shareholders in respect of the deposited Shares which are standing to the credit of their CDS accounts, the acceptance of the Offer Shares by the Former MGR Shareholders shall mean that they consent to receiving such Offer Shares as deposited securities credited directly into their CDS accounts.

Where the PLOs are issued to the Former MGR Shareholders in respect of the Shares which have not been deposited into a CDS account, such Former MGR Shareholder must nominate a CDS account whereupon such Offer Shares shall be credited directly as deposited securities into this CDS account.

The excess Offer Shares allotted to the Former MGR Shareholders shall also be credited directly into their CDS accounts.

20.1.6 Notices of Allotment

No acknowledgement of the receipt of the PLO or application monies will be made by the Company or the Company's Share Registrar. No physical certificates will be issued to the successful applicants in respect of the Share Offer. The Offer Shares will be credited directly into the CDS account of the respective successful applicants and a Notice of Allotment will be despatched to them by normal post at the address shown on the PLO at the applicants' own risk within **fifteen (15) market days** from the Closing Date for the Share Offer.

The applicants should note that once the PLO and payment have been lodged with the Company's Share Registrar, they cannot subsequently be withdrawn.

20.2 Application by the Public

20.2.1 Opening and Closing of Application Lists

The Application Lists for the Share Offer to Public will open at 10.00 a.m. on 16 May 2003 and will remain open until 8.00 p.m. on the same day for application by the public or for such further period or periods as the directors of CBHB in their absolute discretion may decide. Late applications will not be accepted.

20.2.2 Methods of Application

Applications for the Offer Shares by the public may be made using either of the following methods:-

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

The manner of application by the public is set out below:-

(i) **Application by Eligible Employees, Directors, Customers, Suppliers and Business Associates of the CBHB Group**

Applications for 2,000,000 Offer Shares reserved for eligible employees, directors, customers, suppliers and business associates of the CBHB Group must be made only on the **PINK** Application Forms provided and **NOT** on any other Application Form or by way of Electronic Share Application.

(ii) **Application by Identified Placees Under Private Placement**

Applications for 4,700,000 Offer Shares reserved for identified placees under the private placement must be made only on the **YELLOW** Application Forms provided and **NOT** on any other Application Form or by way of Electronic Share Application.

(iii) **Application by the Malaysian Persons for Allocation Via Balloting**

Applications for 1,600,000 Offer Shares made available for application by the Malaysian Public must be made only on the **WHITE** Application Forms provided or by way of Electronic Share Application.

Directors and employees of MIH and their immediate family are strictly prohibited from applying for the Offer Shares.

Multiple applications using the Application Forms of the same colour as described in (i) to (iii) above will not be accepted.

Each application must be for 100 Shares or multiples thereof. The amount payable in full on application is RM1.00 per 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 Offer Shares by way of Electronic Share Application. The 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.

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

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;
 - (b) CHANGE OF ADDRESS CARD OR "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 THE 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 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 THE APPLICANT'S CERTIFICATE OF INCORPORATION AND THE ADDRESS MUST BE EXACTLY THE SAME AS THE REGISTERED ADDRESS.

20.2.3 Application Using Application Forms

20.2.3.1 Application Forms

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

- (i) **PINK** Application Forms for application by eligible employees, directors, customers, suppliers and business associates of the CBHB Group;
- (ii) **YELLOW** Application Forms for application by identified placees under private placement; and
- (iii) **WHITE** Application Forms for application by the Malaysian Public.

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

PINK and **YELLOW** Application Forms together with copies of this Prospectus will be sent out to the respective investors by the Company.

20.2.3.2 Terms and Conditions for Application Using Application Forms

The applicant must return the completed **Yellow** Application Form and accompanying remittance to the Placement Agent by ordinary post, registered post, courier service or delivered by hand before the closing of the Application List on 16 May 2003, at the following address:-

AmMerchant Bank Berhad
(formerly known as Arab-Malaysian Merchant Bank Berhad)
Corporate Finance Department
21st Floor, Bangunan AmBank Group
55, Jalan Raja Chulan
50200 Kuala Lumpur

as at to arrive not later than **5.45 p.m. on 16 May 2003** or such further period or periods as the directors of CBHB in their discretion may decide. Late applications will not be accepted.

EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY REMITTANCE IN RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE BY A BANKER'S DRAFT OR CASHIER'S ORDER PURCHASED WITHIN MALAYSIA ONLY AND DRAWN ON A BANK IN KUALA LUMPUR, AND SUCH REMITTANCE MUST BE MADE IN FAVOUR OF "AMMERCHANT CF CBHB SHARE OFFER ACCOUNT" AND CROSSED "A/C PAYEE ONLY" AND WRITTEN ON THE REVERSE SIDE WITH THE NAME AND ADDRESS OF THE APPLICANT (AS EXACTLY STATED ON THE APPLICATION FORM).

Applications by way of **White** Application Forms shall be made on, and subject to, the terms and conditions appearing below:-

- (1) Application for the Offer Shares must be made on the Application Forms issued together with this Prospectus and must be completed in accordance with the notes and instructions printed on the reverse side of the Application Forms and this Prospectus. In accordance with Section 41(2) of the Securities Commission Act, 1993 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 Forms or notes and instructions printed therein or which are illegible will not be accepted.
- (2) EACH COMPLETED APPLICATION FORM MUST BE ACCOMPANIED BY REMITTANCES IN RINGGIT MALAYSIA FOR THE FULL AMOUNT PAYABLE BY:-
 1. 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
 2. 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
 3. MONEY ORDER (FOR APPLICANTS FROM SABAH AND SARAWAK ONLY); OR
 4. GUARANTEED GIRO ORDER (GGO) FROM BANK SIMPANAN NASIONAL MALAYSIA BERHAD (DIFFERENTIATED BY A SPECIAL RED BAND FOR BUMIPUTERA APPLICANTS); OR

5. ATM STATEMENT OBTAINED FROM:-

- AFFIN-ACF FINANCE BERHAD;
- ALLIANCE BANK MALAYSIA BERHAD;
- AmBank Berhad (formerly known as Arab-Malaysian Bank Berhad);
- AmFinance Berhad (formerly known as Arab-Malaysian Finance Berhad);
- BUMIPUTRA-COMMERCE BANK BERHAD;
- BANK UTAMA (MALAYSIA) BERHAD;
- EON BANK BERHAD;
- EON FINANCE BERHAD;
- HONG LEONG FINANCE BERHAD;
- HONG LEONG BANK BERHAD;
- MALAYAN BANKING BERHAD;
- MAYBAN FINANCE BERHAD;
- PUBLIC BANK BERHAD;
- PUBLIC FINANCE BERHAD;
- RHB BANK BERHAD;
- SOUTHERN BANK BERHAD; OR
- SOUTHERN FINANCE BERHAD.

AND MUST BE MADE OUT IN FAVOUR OF "MIH SHARE ISSUE ACCOUNT NO. 248" 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 ANY MODE OF PAYMENT OTHER THAN THOSE STATED ABOVE OR WITH EXCESS OR INSUFFICIENT REMITTANCES OR INAPPROPRIATE BANKER'S DRAFT/CASHIER'S ORDERS/MONEY ORDER/GGO WILL NOT BE ACCEPTED. DETAILS OF THE REMITTANCE MUST BE FILLED IN THE APPROPRIATE BOXES PROVIDED ON THE APPLICATION FORMS.

- (3) AN APPLICANT SHOULD STATE HIS CDS ACCOUNT NUMBER IN THE SPACE PROVIDED IN THE APPLICATION FORM IF HE PRESENTLY HAS SUCH AN ACCOUNT AND HE SHALL BE DEEMED TO HAVE AUTHORISED MCD TO DISCLOSE INFORMATION PERTAINING TO THE CDS ACCOUNT TO THE ISSUING HOUSE/COMPANY. WHERE AN APPLICANT DOES NOT PRESENTLY HAVE A CDS ACCOUNT, HE SHOULD STATE IN HIS APPLICATION FORM HIS PREFERRED ADA CODE.
- (4) 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 MALAYSIA BERHAD.
- (5) The directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within fourteen (14) days of the date of the notice issued to him 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.
- (6) 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.

- (7) 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 Offer Shares to a reasonable number of applicants with a view to establishing an adequate market for the Shares.
- (8) Where an application is not accepted, the full amount of the application monies, without interest, will be returned and shall be despatched to the applicant within twenty one (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.
- (9) 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.
- (10) PLEASE DIRECT ALL ENQUIRIES IN RESPECT OF THE APPLICATION FORMS TO MIH.
- (11) Each completed Application Form accompanied by the appropriate remittance and legible photocopy of the relevant documents must be despatched by **ORDINARY POST** in the official envelopes provided, to the Issuing House at the following address: -
- Malaysian Issuing House Sdn Bhd (258345-X)
27th Floor, Menara Multi-Purpose
Capital Square
No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur
P.O. Box 13269
50804 Kuala Lumpur
- or **DELIVERED BY HAND AND DEPOSITED** in the Drop-In Boxes provided at the back portion of Menara Multi-Purpose, Capital Square, No.8, Jalan Munshi Abdullah, 50100 Kuala Lumpur so as to arrive not later than 8.00 p.m. on 16 May 2003 or other such time and date as the directors of CBHB at their discretion may decide.
- (12) Applications may also be delivered in a drive-in manner at Stadium Hoki Tun Razak, Jalan Duta, Kuala Lumpur on 16 May 2003, between 10.00 a.m. to 8.00 p.m. only.

20.2.4 Application Using Electronic Share Applications

20.2.4.1 Steps for Electronic Share Application through a Participating Financial Institution's ATM

- (i) Applicant must have an account with a Participating Financial Institution and an ATM card issued by that Participating Financial Institution to access the account.
- (ii) Applicant must have a CDS account.
- (iii) Application is to apply for the Offer 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 20.2.4.2 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 enters his Electronic Share Application requires him to do so:-
 - Personal Identification Number ("PIN");
 - **MIH Share Issue Account Number 248;**
 - CDS account number;
 - Number of the Offer Shares applied for and/or the RM amount to be debited from the account; and
 - Confirmation of several mandatory statements.

20.2.4.2 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 (the "**Steps**"). For illustration purposes, the procedures for Electronic Share Applications at ATMs are set out in "**Steps for Electronic Share Application through an ATM**" in Section 20.2.4.1 of this Prospectus. The Steps set out the actions that the applicant must take at the ATM to complete an Electronic Share Application. Please read carefully the terms of this Prospectus, the Steps and the terms and conditions for Electronic Share Applications set out below before making an Electronic Share Application. Any reference to the "**applicant**" in the terms and conditions for Electronic Share Applications and the Steps shall mean the applicant who applies for the Offer 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 can make an Electronic Share Application at an ATM of the Participating Financial Institution. An ATM card issued by one of the Participating Financial Institutions cannot be used to apply for the Offer 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 the Issuing House. The Transaction Record is for retention by the applicant and should not be submitted with any Application Form.

Upon the closing of the Share Offer on 16 May 2003 at 8.00 p.m. or such other date and time as the directors of CBHB in their absolute discretion decide ("**Closing Date and Time**"), the Participating Financial Institution shall submit a magnetic tape containing its respective customers' applications for the Offer Shares to MIH as soon as practicable but not later than 12.00 p.m. of the second (2nd) business day after the Closing Date and Time.

An applicant will be allowed to make an Electronic Share Application for the Offer 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 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 in herein as well as the terms and conditions appearing below:-

- (i) 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.
- (ii) The applicant is required to confirm the following statements (by depressing predesignated keys or buttons on the ATM keyboard) and undertake that the following information given is true and correct:-
 - 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 the Issuing House 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 the MCD, as the case may be, of any of the applicant's particulars to the relevant Issuing House, or any relevant regulatory bodies.

- (iii) THE APPLICANT CONFIRMS THAT HE IS NOT APPLYING FOR THE OFFER SHARES AS NOMINEE OF ANY OTHER PERSON 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 SAID SHARES, WHETHER AT THE ATMS OF ANY PARTICIPATING FINANCIAL INSTITUTION OR ON THE PRESCRIBED APPLICATION FORMS.
- (iv) The applicant must have sufficient funds in his account with the relevant Participating Financial 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.
- (v) The applicant agrees and undertakes to subscribe for or purchase and to accept the number of the Offer Shares applied for as stated on the Transaction Record or any lesser number of the Offer 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 applicants, 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 on the ATM) of the number of the Offer Shares applied for shall signify, and shall be treated as, his acceptance of the number of the Offer Shares that may be allotted or allocated to him and to be bound by the Memorandum and Articles of Association of the Company.
- (vi) 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 or allocating the Offer Shares to a reasonable number of applicants with a view to establishing an adequate market for the Shares.
- (vii) Where an Electronic Share Application is not successful or successful in part only, the relevant Participating Financial Institution will be informed of the non-successful or partially successful applications. Where an Electronic Share Application is not successful, the relevant Participating Financial Institution will credit the full amount of the application monies without interest into the applicant's account with that Participating Financial Institution within two (2) market days after the receipt of confirmation from MIH. MIH shall inform the Participating Financial Institutions of the non-successful or partially successful applications within two (2) market days of the balloting date. The applicant may check their accounts on the fifth market day from the balloting date.

Where an Electronic Share Application is successful in part only, the relevant Participating Financial Institution will credit the balance 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 the Issuing House. A number of applications will, however, be held in reserve to replace any successfully balloted applications which are subsequently rejected. For such applications which are subsequently rejected, the application monies without interest will be refunded to applicants by MIH by way of cheques issued by MIH. The cheques will be issued not later than twenty (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.

- (viii) The applicant requests and authorises the Company:-
- (a) to credit the Offer Shares allotted or allocated to the applicant into the CDS account of the applicant; and
 - (b) to issue share certificate(s) representing such Offer Shares allotted or allocated in the name of MCD Nominees Sdn Bhd and send the same to MCD.
- (ix) 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, the Issuing House or the Participating Financial Institution, irrevocably agrees that if:-
- (a) the Company or MIH does not receive the applicant's Electronic Share Application; or
 - (b) data relating to the applicant's Electronic Share Application is wholly or partially lost, corrupted or not otherwise accessible, or not transmitted or communicated to the Company or MIH;
- the applicant shall be deemed not to have made an Electronic Share Application and the applicant shall not claim whatsoever against the Company, MIH or the Participating Financial Institutions for the Offer Shares applied for or for any compensation, loss or damage.
- (x) All particulars of the applicant in the records of the relevant Participating Financial Institution at the time he makes his 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.
- (xi) The applicant shall ensure that his personal particulars as recorded by both MCD and the 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.
- (xii) By making and completing an Electronic Share Application, the applicant agrees that:-
- (a) in consideration of the Company agreeing to allow and accept the making of any application for the Offer Shares via the Electronic Share Application facility established by the Participating Financial Institutions at their respective ATMs, his Electronic Share Application is irrevocable;
 - (b) 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 Electronic Share Application to the Company due to a breakdown or failure of transmission or communication facilities or to any cause beyond their control;
 - (c) notwithstanding the receipt of any payment by or on behalf of the Company, the acceptance of the offer made by the applicant to subscribe and purchase the Offer Shares for which the applicant's Electronic Share Application has been successfully completed shall be constituted by the issue of notices of successful allotment for prescribed securities, in respect of the said Shares;

- (d) the applicant irrevocably authorises 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 Offer Shares allotted or allocated to the applicant; and
 - (e) 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 Electronic Share Application Scheme and/or terms herein, all rights, obligations and liabilities shall be construed and determined in accordance with the laws of Malaysia and with all directives, rules, regulations and notices from regulatory bodies and that the Company irrevocably submits to the jurisdiction of the Courts of Malaysia.
- (xiii) The directors of the Company reserve the right to require any successful applicant to appear in person at the registered office of MIH within fourteen (14) days of the date of the notice issued to him 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.
- (xiv) The directors of the Company reserve the right to reject applications which do not conform to these instructions.
- (xv) Electronic Share Applications may be made through an ATM of the following Participating Financial Institutions and their branches:-
- AmBank Berhad (*formerly known as Arab-Malaysian Bank Berhad*);
 - AmFinance Berhad (*formerly known as Arab-Malaysian Finance Berhad*);
 - Bumiputra-Commerce Bank Berhad (at selected branches in Klang Valley only);
 - HSBC Bank Malaysia Berhad;
 - Malayan Banking Berhad;
 - Mayban Finance Berhad;
 - OCBC Bank (Malaysia) Berhad;
 - Standard Chartered Bank Malaysia Berhad (at selected branches only).
- (xvi) A surcharge of RM2.50 per Electronic Share Application will be charged by the respective Participating Financial Institution.

20.2.5 Applications and Acceptances

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

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

In the event of over-subscription, acceptance of applications will be subject to ballot to be conducted in the manner as approved by the directors of CBHB. Due consideration will be given to the desirability of distributing the Offer Shares to a reasonable number of applicants with a view to broadening the shareholding base of the Company and to establish an adequate market in the Shares of the Company. Acceptance of application will be made in a manner so as to comply with the SC's shareholding spread requirements that at least 25% of the issued and paid-up capital is in the hands of public shareholders and a minimum number of 1,000 public shareholders, of which 750 shareholders are not employees of the Group, holding not less than 100 Shares each. Applicants will be selected in a manner to be determined by the directors of CBHB. In the event the shareholding spread is not met, the Company may not be allowed to proceed with its listing. In the event thereof, monies paid in respect of all applications will be returned.

In the event of an under-subscription in respect of Share Offer to Public, any Offer Shares not taken up will be made available under the Share Offer to Former MGR Shareholders and vice versa.

In the event of an overall under-subscription of the Offer Shares, in order for CBHB to meet the 25% public shareholding spread and/or the minimum required number of public shareholders for the listing of CBHB on the KLSE, any Offer Shares not subscribed for will be dealt with as follows:-

- Any of the 3,000,000 Offer Shares offered by MGR, a corporation acting as an agent for the MGR Creditors, which is not subscribed for will be subscribed by YSC. These Shares will be subsequently placed out by YSC to interested investors; and
- Any of the 13,200,000 Offer Shares offered by YSC which is not subscribed for will also be placed out by YSC to interested investors.

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 RETURNED WITHOUT INTEREST AND SHALL BE DESPACHED 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.

THE ISSUING HOUSE RESERVES THE RIGHT TO BANK IN ALL MONIES FROM UNSUCCESSFUL APPLICANTS AND FROM PARTIALLY SUCCESSFUL APPLICATIONS. REFUND MONIES IN RESPECT OF UNSUCCESSFUL APPLICANTS AND PARTIALLY SUCCESSFUL APPLICANTS WILL BE REFUNDED WITHOUT INTEREST AND SHALL BE DESPACHED TO THE APPLICANT WITHIN TWENTY-ONE (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.

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

20.2.6 CDS Accounts

Pursuant to Section 29 of the Securities Industry (Central Depositories) Act, 1991, all dealings in the 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 registered in his own name. Where an applicant does not presently have a CDS Account, he should state in the Application Form his preferred ADA Code in the space provided. 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 his preferred ADA code in his Application Form, the Company may, in the exercise of its absolute discretion, instruct the Issuing House to insert a preferred ADA Code on the Application Form and further instruct MCD to open a CDS Account on the applicant's behalf at the specified ADA and credit the Offer Shares allotted to the successful applicant into the successful applicant's CDS Account.

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

In the case of an application by way of **Electronic Share Application**, only an applicant who has a CDS Account can make an Electronic Share Application and the applicant shall furnish his CDS Account Number to the Participating Financial Institution or 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, 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 or inaccurate application. Applications may also be rejected if the applicant's particulars provided in their Application Forms, or in the case of Electronic Share Applications, if the records of the Participating Financial Institutions at the time of making the Electronic Share Applications differ from those in MCD's records, such as the identity card number, name and nationality.

20.2.7 Notice of Allotment

Shares allotted to all successful or partially successful applicants will be credited to their respective CDS accounts. A notice of successful allotment will be despatched to the successful applicant at his address shown in the **Application Form** where the applicant does not presently have a CDS account or to the applicants' address last maintained with the MCD where the applicant has an existing CDS account at the applicant's own risk within thirty (30) days after the final ballot of the application. For **Electronic Share Applications**, the notice of allocation 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.

20.2.8 Formalising of CDS Accounts

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

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20.2.9 List of ADA

The list of the ADA (Broker) Codes is as follows: -

Name	Address and Telephone Number	Broker Code
<u>Kuala Lumpur</u>		
AFFIN-UOB SECURITIES SDN BHD	Level 3, Menara Keck Seng 203, Jalan Bukit Bintang 55100 Kuala Lumpur Tel No: 03-21438668	028-001
AVENUE SECURITIES SDN BHD	Ground Floor & Level 1 THB Satu, Jalan Damansara Endah Damansara Heights 50490 Kuala Lumpur Tel No: 03-20951111	052-001
AMSECURITIES SDN BHD	15th Floor, Bangunan AmBank Group 55, Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-20782788	086-001
BBMB SECURITIES SDN BHD	Level 2, 3, 4 & 15 Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-20319900	099-001
BIMB SECURITIES SDN BHD	1st & 2nd Floor, Podium Block Bangunan AMDB 1, Jalan Lumut 50400 Kuala Lumpur Tel No: 03-40433533	024-001
CIMB SECURITIES SDN BHD	9 th Floor, Commerce Square Jalan Semantan Damansara Heights 50490 Kuala Lumpur Tel No: 03-20849999	065-001
HLG SECURITIES SDN BHD	Level 5, Wisma Kia Peng No.3, Jalan Kia Peng 50450 Kuala Lumpur Tel No: 03-21681168	066-001
HWANG-DBS SECURITIES BERHAD	2 nd Floor, Bangunan AHP 2, Jalan Tun Mohd Fuad 3 Taman Tun Dr Ismail 60000 Kuala Lumpur Tel No: 03-77106688	068-009
HWANG-DBS SECURITIES BERHAD	Nos. 34-5, 36-5, 38-5, 40-5, 42-5 & 44-5 5 th Floor, Cheras Commercial Centre Jalan 5/101C Off Jalan Kaskas, 5 th Mile Cheras 56100 Kuala Lumpur Tel No: 03-91303399	068-012
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	7 th -9 th Floor, Menara Olympia 8, Jalan Raja Chulan 50200 Kuala Lumpur Tel No: 03-20341888	055-001

Name	Address and Telephone Number	Broker Code
K & N KENANGA BHD	8 th Floor, Kenanga International Jalan Sultan Ismail 50250 Kuala Lumpur Tel No: 03-21649080	073-001
KAF-SEAGROATT & CAMPBELL SECURITIES SDN BHD	30 th Floor, The Weld Tower 76, Jalan Raja Chulan 50200 Kuala Lumpur Tel No:03-20201600	053-001
KUALA LUMPUR CITY SECURITIES SDN BHD	8, Jalan Binjai Off Jalan Ampang 50450 Kuala Lumpur Tel No: 03-21667922	076-001
KUALA LUMPUR CITY SECURITIES SDN BHD	Ground, 1 st & 2 nd Floor No.33, Plaza Crystaville, Jalan 23/70A Desa Sri Hartamas 50480 Kuala Lumpur Tel No: 03-62033366	076-010
LEONG & COMPANY SDN BHD	Level 18, Wisma Cyclecarri 288, Jalan Raja Laut 50350 Kuala Lumpur Tel No: 03-26928899	061-001
M & A SECURITIES SDN BHD	Level G-2, No. 45 & 47 The Boulevard, Mid Valley City Lingkaran Syed Putra 59200 Kuala Lumpur Tel No : 03-22821820	057-002
MAYBAN SECURITIES SDN BHD	Level 5-13, MaybanLife Tower Dataran Maybank No. 1, Jalan Maarof 59000 Kuala Lumpur Tel No: 03-22978888	098-001
MIDF SISMA SECURITIES SDN BHD	17 & 18 Floor, Empire Tower 182, Jalan Tun Razak 50400 Kuala Lumpur Tel No: 03-21668888	026-001
OSK SECURITIES BERHAD	10 th Floor, Plaza OSK Jalan Ampang 50450 Kuala Lumpur Tel No: 03-21624388	056-001
OSK SECURITIES BERHAD	Ground Floor, No. 15, Block A Jalan Prima 1 Pusat Niaga Metro Prima, Kepong 52100 Kuala Lumpur Tel No: 03-62575869	056-028
PB SECURITIES SDN BHD	27 th Floor, Bangunan Public Bank 6, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No: 03-20313011	051-001
PM SECURITIES SDN BHD	Ground & 1 st Floor, MUI Plaza Jalan P.Ramlee 50250 Kuala Lumpur Tel No: 03-21463000	064-001
RHB SECURITIES SDN BHD	Level 9, Tower One RHB Centre, Jalan Tun Razak 50400 Kuala Lumpur Tel No: 03-92852233	087-001

Name	Address and Telephone Number	Broker Code
SIME SECURITIES SDN BHD	21 st Floor, Bangunan SIME Bank 4, Jalan Sultan Sulaiman 50000 Kuala Lumpur Tel No: 03-22749288	097-001
TA SECURITIES BERHAD	TA One Tower 22, Jalan P.Ramlee 50250 Kuala Lumpur Tel No: 03-20721277	074-001
<u>Selangor Darul Ehsan</u>		
AFFIN-UOB SECURITIES SDN BHD	2 nd , 3 rd & 4 th Floors Wisma Amsteel Securities 1, Lintang Pekan Baru Off Jalan Meru 41050 Klang Selangor Darul Ehsan Tel No: 03-33439999	028-002
HWANG-DBS SECURITIES BERHAD	16 th , 18 th -20 th Floor, Plaza Masalam 2, Jalan Tengku Ampuan Zabedah E9/E, Section 9 40100 Shah Alam Selangor Darul Ehsan Tel No. 03-55133288	068-002
HWANG-DBS SECURITIES BERHAD	East Wing & Centre Link Floor 3A, Wisma Conspiant 2 No.7, Jalan SS16/1 47500 Subang Jaya Selangor Darul Ehsan Tel No:03-56356688	068-010
JF APEX SECURITIES BERHAD	3 rd Floor, Wisma Apex 145A-C, Jalan Bukit 43000 Kajang Selangor Darul Ehsan Tel No: 03-87361118	079-001
JF APEX SECURITIES BERHAD	15 th & 16 th Floor 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	13 th Floor, Menara Yayasan Selangor 18A, Jalan Persiaran Barat Off Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan Tel No: 03-79562169	073-005
K & N KENANGA BHD	1 st Floor, Wisma UEP Pusat Perniagaan USJ 10 Jalan USJ 10/1A 47620 Subang Jaya Selangor Darul Ehsan Tel No: 03-80241682	073-006
K & N KENANGA BHD	Room 7.02, Level 7, Menara ING Intan Millenium Square 68, Jalan Batai Laut 4 Taman Intan 41300 Klang Selangor Darul Ehsan Tel No: 03-30057001	073-007

Name	Address and Telephone Number	Broker Code
MOHAIYANI SECURITIES SDN BHD	1 st , 2 nd & 3 rd Floor Plaza Damansara Utama 2, Jalan SS 21/60 Damansara Utama 47400 Petaling Jaya Selangor Darul Ehsan Tel No: 03-77297345	095-001
OSK SECURITIES BERHAD	24, 24M, 26M, 28M & 28A Jalan SS 2/63 47300 Petaling Jaya Selangor Darul Ehsan Tel No: 03-78736366	056-011
PM SECURITIES SDN BHD	No. 157 & 159 Jalan Kenari 23/A Bandar Puchong Jaya 47100 Puchong Selangor Darul Ehsan Tel No: 03-80700773	064-003
PM SECURITIES SDN BHD	No. 18 & 20, Jalan Tiara 2 Bandar Baru Klang 41150 Klang Selangor Darul Ehsan Tel No : 03-33415300	064-007
SJ SECURITIES SDN BHD	Level 3, Holiday Villa 9, Jalan SS 12/1 Subang Jaya 47500 Petaling Jaya Selangor Darul Ehsan Tel No: 03-56340202	096-001
<u>Melaka</u>		
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	579, 580-581A&B Taman Melaka Raya 75000 Melaka Tel No: 06-2825211	056-003
PM SECURITIES SDN BHD	No. 11 & 13, Jalan PM2 Plaza Mahkota 75000 Melaka Tel No : 06-2866008	064-006
RHB SECURITIES SDN BHD	Lot 9 & 10, 1 st Floor Bangunan Tabung Haji Jalan Bandar Kaba 75000 Melaka Tel No: 06-2833622	087-002
<u>Perak Darul Ridzuan</u>		
AVENUE SECURITIES SDN BHD	No.63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2422828	052-002

Name	Address and Telephone Number	Broker Code
BOTLY SECURITIES SDN BHD	1 st Floor, Plaza Teh Teng Seng 227, Jalan Kampar 30250 Ipoh Perak Darul Ridzuan Tel No: 05-2531313	058-001
HWANG-DBS SECURITIES BERHAD	21, Jalan Stesen 34000 Taiping Perak Darul Ridzuan Tel No: 05-8060888	068-003
KUALA LUMPUR CITY SECURITIES SDN BHD	No. 43 & 44, Ground Floor Taman Sentosa, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel No : 05-6910910	076-008
M & A SECURITIES SDN BHD	M & A Building 52A, Jalan Sultan Idris Shah 30000 Ipoh Perak Darul Ridzuan Tel No: 05-2419800	057-001
MAYBAN SECURITIES SDN BHD	55, 57 & 63, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2558233	098-002
OSK SECURITIES BERHAD	21-25, Jalan Seenivasagam 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2415100	056-002
OSK SECURITIES BERHAD	17G, Jalan Intan 2, Bandar Baru 36000 Teluk Intan Perak Darul Ridzuan Tel No : 05-6236498	056-014
OSK SECURITIES BERHAD	No. 23 & 25, Jalan Lumut 32000 Sitiawan Perak Darul Ridzuan Tel No : 05-6921228	056-016
OSK SECURITIES BERHAD	28, Jalan Maharaja Taman Bagan Serai Baru 34300 Bagan Serai Perak Darul Ridzuan Tel No : 05-7214298	056-018
OSK SECURITIES BERHAD	Ground Floor, No. 40, 42 & 44 Jalan Berek 34000 Taiping Perak Darul Ridzuan Tel No : 05-8088229	056-034
SBB SECURITIES SDN BHD	51-53, Persiaran Greenhill 30450 Ipoh Perak Darul Ridzuan Tel No: 05-2530888	090-001
<u>Pulau Pinang</u>		
A.A. ANTHONY SECURITIES SDN BHD	41-1-1 & 41-2-1 Jalan Cantonment 10250 Pulau Pinang Tel No: 04-2299318	078-002

Name	Address and Telephone Number	Broker Code
HWANG-DBS SECURITIES BERHAD	Level 2, 3, 4, 7 & 8 Wisma Sri Pinang 60, Green Hall 10200 Pulau Pinang Tel No: 04-2636996	068-001
HWANG-DBS SECURITIES BERHAD	Ground, 1 st & 2 nd Floor 1620 & 1621, Jalan Permatang Batu Taman Industri Permatang Batu 14000 Bukit Mertajam Pulau Pinang Tel No: 04-5372882	068-006
MERCURY SECURITIES SDN BHD	Ground, 1 st , 2 nd & 3 rd Floor Wisma UMNO Lorong Bagan Luar Dua 12000 Butterworth Seberang Prai Pulau Pinang Tel No: 04-3322123	093-001
OSK SECURITIES BERHAD	64, Bishop Street 20F & 20G, Penang Street 10200 Pulau Pinang Tel No: 04-2634222	056-004
OSK SECURITIES BERHAD	Level 19, Menara NB 5050, Jalan Bagan Luar 12000 Butterworth Pulau Pinang Tel No: 04-3322299	056-005
OSK SECURITIES BERHAD	11A, Jalan Keranji Off Jalan Padang Lallang 14000 Bukit Mertajam Pulau Pinang Tel No: 04-5375687	056-015
OSK SECURITIES BERHAD	Ground & 1 st Floor No.15-G-5, 15-G-6, 15-1-5, 15-1-6 Medan Kampung Relau (Bayan Point) 11950 Pulau Pinang Tel No: 04-6404888	056-042
PM SECURITIES SDN BHD	Level 25, Menara BHL 51, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No: 04-2273000	064-004
BBMB SECURITIES SDN BHD	7 th & 8 th Floors, PSCI Tower 39, Jalan Sultan Ahmad Shah 10050 Pulau Pinang Tel No: 04-2283355	099-002
AVENUE SECURITIES SDN BHD	111, Jalan Macalister 10400 Pulau Pinang Tel No: 04-2281868	052-003
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	6 th , 10 th & 12 th Floor Bangunan Mayban Trust 3, Penang Street 10200 Pulau Pinang Tel No: 04-2626644	059-001

Name	Address and Telephone Number	Broker Code
<u>Kedah Darul Aman</u>		
HWANG-DBS SECURITIES BERHAD	No. 70 A, B, C, Jalan Mawar 1 Taman Pekan Baru 08000 Sungai Petani Kedah Darul Aman Tel No: 04-4256666	068-011
KUALA LUMPUR CITY SECURITIES SDN BHD	2 nd Floor, Wisma PKNK Jalan Sultan Badlishah 05000 Alor Setar Kedah Darul Aman Tel No: 04-7317088	076-004
OSK SECURITIES BERHAD	No. 1, Jalan Pahlawan 08000 Sungai Petani Kedah Darul Aman Tel No: 04-4235122	056-017
OSK SECURITIES BERHAD	No. 35, Ground Floor Jalan Suria 1, Jalan Bayu 09000 Kulim Kedah Darul Aman Tel No: 04-4955351	056-019
OSK SECURITIES BERHAD	Ground & 1st Floor, 215-A & 215-B Medan Putra, Jalan Putra 05150 Alor Setar Kedah Darul Aman Tel No: 04-7304530	056-021
<u>Perlis Indra Kayangan</u>		
KUALA LUMPUR CITY SECURITIES SDN BHD	2 nd Floor, Podium Block Bangunan KWSP 01000 Kangar Perlis Indra Kayangan Tel No: 04-9765200	076-003
<u>Negeri Sembilan Darul Khusus</u>		
PM SECURITIES SDN BHD	1 st , 2 nd and 3 rd Floors 19-21 Jalan Kong Sang 70000 Seremban Negeri Sembilan Darul Khusus Tel No: 06-7623131	064-002
HWANG-DBS SECURITIES BERHAD	No. 6, Upper Level, Jalan Mahligai 72100 Bahau Negeri Sembilan Darul Khusus Tel No: 06-4553188	068-013
OSK SECURITIES BERHAD	Ground, 1st & 2nd Floor No. 33, Jalan Dato' Bandar Tunggal 70000 Seremban Negeri Sembilan Darul Khusus Tel No: 06-7641641	056-024
OSK SECURITIES BERHAD	1st Floor, No. 3601, Jalan Besar 73000 Tampin Negeri Sembilan Darul Khusus Tel No: 06-4421000	056-037
OSK SECURITIES BERHAD	1st & 2nd Floor, No. 168, Jalan Mewah (Pusat Perniagaan UMNO Bahagian Jempol) 71200 Bahau Negeri Sembilan Darul Khusus Tel No: 06-4553011	056-040

Name	Address and Telephone Number	Broker Code
HWANG-DBS SECURITIES BERHAD	Ground & 1 st Floor 105, 107 & 109, Jalan Yam Tuan 70000 Seremban Negeri Sembilan Darul Khusus Tel No: 06-7612288	068-007
<u>Johor Darul Takzim</u>		
AMSECURITIES SDN BHD (<i>formerly known as Arab-Malaysian Securities Sdn Bhd</i>)	2 nd Floor, Penggaram Complex 1, Jalan Abdul Rahman 83000 Batu Pahat Johor Darul Takzim Tel No: 07-4342282	086-002
ENG SECURITIES SDN BHD	95, Jalan Tun Abdul Razak 80000 Johor Bahru Johor Darul Takzim Tel No: 07-2231211	081-001
HWANG-DBS SECURITIES BERHAD	Level 7, Johor Bahru City Square (Office Tower) 106-108, Jalan Wong Ah Fook 80000 Johor Bahru Johor Darul Takzim Tel No: 07-2222692	068-004
A.A. ANTHONY 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
K & N KENANGA BHD	Level 2, Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No: 07-3333600	073-004
K & N KENANGA BHD	No. 31 Lorong Dato' Ahmad Jalan Khalidi 84000 Muar Johor Darul Takzim Tel No: 06-9542711	073-008
K & N KENANGA BHD	No. 34 Jalan Genuang 85000 Segamat Johor Darul Takzim Tel No: 07-9333515	073-009
K & N KENANGA BHD	No. 33 & 35 (Ground & 1st Floor A&B) Jalan Syed Abdul Hamid Sagaff 86000 Kluang Johor Darul Takzim Tel No: 07-7771161	073-010
AVENUE SECURITIES SDN BHD	57, 59 & 61, Jalan Ali 84000 Muar Johor Darul Takzim Tel No: 06-9532222	052-004
KUALA LUMPUR CITY SECURITIES SDN BHD	46 & 48 Jalan Dato' Kapten Ahmad 86000 Kluang Johor Darul Takzim Tel No: 07-7717922	076-006

Name	Address and Telephone Number	Broker Code
OSK SECURITIES BERHAD	Unit 27-01 to 27-08 Level 27, Menara Landmark 2, Jalan Ngee Heng 80000 Johor Bahru Johor Darul Takzim Tel No: 07-2212233	056-006
OSK SECURITIES BERHAD	53, 53-A & 53-B Jalan Sultanah 83000 Batu Pahat Johor Darul Takzim Tel No: 07-4380288	056-009
OSK SECURITIES BERHAD	Ground Floor, 17, Jalan Delima Pusat Perdagangan Pontian 82000 Pontian Johor Darul Takzim Tel No: 07-6868018	056-023
OSK SECURITIES BERHAD	Ground & 1st Floor No. 19, Jalan Pesta 1-1 Taman Tun Dr. Ismail 1, Jalan Bakri 84000 Muar Johor Darul Takzim Tel No: 06-9538262	056-025
OSK SECURITIES BERHAD	Ground & 1st Floor 10, Jalan Bendahara 12 Taman Ungku Tun Aminah 81300 Skudai Johor Darul Takzim Tel No: 07-5577628	056-029
OSK SECURITIES BERHAD	Ground, 1st & 2nd Floor No. 10, Jalan Anggerik 1 Taman Kulai Utama 81000 Kulai Johor Darul Takzim Tel No: 07-6626288	056-035
OSK SECURITIES BERHAD	Ground Floor, No. 7, Jalan Jaya 81900 Kota Tinggi Johor Darul Takzim Tel No: 07-8822018	056-036
OSK SECURITIES BERHAD	Ground, 1st & 2nd Floor No. 343, Jalan Muar 84900 Tangkak Johor Darul Takzim Tel No: 06-9787180	056-038
OSK SECURITIES BERHAD	1st Floor, No. 2 & 4 Jalan Makmur, Taman Sri Aman 85300 Labis Johor Darul Takzim Tel No: 07-9256881	056-039
PM SECURITIES SDN BHD	Suite 5.1, Level 5, Menara Pelangi Jalan Kuning, Taman Pelangi 80400 Johor Bahru Johor Darul Takzim Tel No: 07-2781813	064-005

Name	Address and Telephone Number	Broker Code
<u>Pahang Darul Makmur</u>		
KUALA LUMPUR CITY SECURITIES SDN BHD	A-397, A-399 & A-401 Taman Sri Kuantan III Jalan Beserah 25300 Kuantan Pahang Darul Makmur Tel No: 09-5660800	076-002
OSK SECURITIES BERHAD	A-27 & A-29, Lorong Tun Ismail 9 Seri Dagangan Kuantan, Business Centre 25000 Kuantan Pahang Darul Makmur Tel No: 09-5163811	056-007
OSK SECURITIES BERHAD	Ground Floor, 98 Jalan Pasdec 28700 Bentong Pahang Darul Makmur Tel No: 09-2234943	056-022
OSK SECURITIES BERHAD	Ground Floor No. 43 Jalan Bunga Tanjung 28400 Mentakab Pahang Darul Makmur Tel No: 09-2771541	056-026
OSK SECURITIES BERHAD	Ground Floor No. 76-A, Persiaran Camelia 4 Tanah Rata 39000 Cameron Highlands Pahang Darul Makmur Tel No: 05-4914913	056-041
<u>Terengganu Darul Iman</u>		
FA SECURITIES SDN BHD	No. 51 & 51A Ground, Mezzanine & 1 st Floor Jalan Tok Lam 20100 Kuala Terengganu Terengganu Darul Iman Tel No: 09-6238128	021-001
KUALA LUMPUR CITY SECURITIES SDN BHD	No. 1D, Ground & Mezzanine No. 1E, Ground, Mezzanine 1st & 2nd Floor Jalan Air Jerneh 20300 Kuala Terengganu Terengganu Darul Iman Tel No: 09-6317922	076-009
OSK SECURITIES BERHAD	Ground Floor, 9651, Cukai Utama Jalan Kubang Kurus 24000 Kemaman Terengganu Darul Iman Tel No: 09-8583109	056-027
PTB SECURITIES SDN BHD	1 st , 2 nd & 3 rd Floors 61, Jalan Sultan Ismail P.O. Box 151, Pejabat Pos Besar 20700 Kuala Terengganu Terengganu Darul Iman Tel No: 09-6235546	025-001
<u>Kelantan Darul Naim</u>		
KOTA BHARU SECURITIES SDN BHD	298, Jalan Tok Hakim 15000 Kota Bharu Kelantan Darul Naim Tel No: 09-7432288	075-001

Name	Address and Telephone Number	Broker Code
KUALA LUMPUR CITY SECURITIES SDN BHD	Lot 6 & 7, Section 25 Jalan Sultan Yahya Petra Bandar Kota Bharu 15200 Kota Bharu Kelantan Darul Naim Tel No: 09-7432588	076-007
OSK SECURITIES BERHAD	No. 3953-H (Ground & 1st Floor) Jalan Kebun Sultan 15350 Kota Bharu Kelantan Darul Naim Tel No: 09-7430077	056-020
<u>Sabah</u>		
HWANG-DBS SECURITIES BERHAD	Room Nos. 106-109, Mezzanine Floor Room Nos. 207-212, 2 nd Floor Gaya Centre, Jalan Tun Fuad Stephens 88400 Kota Kinabalu Sabah Tel No: 088-311688	068-008
INNOSABAH SECURITIES BERHAD	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, 9 th Floor CPS Tower No.1, Jalan Centre Point 88000 Kota Kinabalu Sabah Tel No: 088-253922	076-005
OSK SECURITIES BERHAD	5 th Floor, Wisma BSN Sabah Jalan Kemajuan, Karamunsing 88000 Kota Kinabalu Sabah Tel No: 088-269788	056-010
<u>Sarawak</u>		
BORNEO SECURITIES SDN BHD	12G, Jalan Kampung Datu 96000 Sibul Sarawak Tel: No. 084-319998	030-001
HWANG-DBS SECURITIES BERHAD	Lot 328, Jalan Abell 93100 Kuching Sarawak Tel No: 082-236999	068-005
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

Name	Address and Telephone Number	Broker Code
OSK SECURITIES BERHAD	Ground & 1 st Floor Wisma Chinese Chambers Lot 357, Section 47, K.T.L.D. Jalan Bukit Mata Kuching 93100 Kuching Sarawak Tel No: 082-422252	056-008
OSK SECURITIES BERHAD	Lot 1168, Ground Floor Wisma Interhill Miri Waterfront Commercial Centre 98008 Miri Sarawak Tel No : 085-422788	056-012
OSK SECURITIES BERHAD	101 & 102, Pusat Pedada Jalan Pedada 96000 Sibul Sarawak Tel No : 084-329100	056-013
<u>Wilayah Persekutuan Labuan</u>		
CIMB SECURITIES SDN BHD	Unit 7(A), Level 7 Main Office Tower Financial Park Labuan Jalan Merdeka 87000 Wilayah Persekutuan Labuan Tel No: 087-451666	065-002

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21. PROCEDURE FOR APPLICATION FOR THE ICULS OFFER AND THE RCULS OFFER

21.1 ICULS and RCULS Application Forms

Applications for the Offer ICULS and Offer RCULS must be made on the ICULS Application Form and the RCULS Application Form respectively, enclosed together with this Prospectus and must be completed in accordance with the notes and instructions therein. In accordance with Section 41(2) of the Securities Commission Act, 1993, the ICULS Application Form and the RCULS 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, the ICULS Application Form and the RCULS Application Form, and the notes and instructions printed therein or which is illegible may not be accepted at the absolute discretion of the directors of CBHB.

21.2 Application and Payment

FULL INSTRUCTIONS FOR THE APPLICATIONS AND PAYMENT FOR THE ICULS AND THE RCULS ARE SET OUT IN THE ICULS APPLICATION FORM AND RCULS APPLICATION FORM RESPECTIVELY. THE SELECTED INVESTORS ARE ADVISED TO READ THIS PROSPECTUS, THE ICULS APPLICATION FORM AND THE RCULS APPLICATION FORM, AND THE NOTES AND INSTRUCTIONS THEREIN CAREFULLY.

Each Selected Investor can only submit one (1) ICULS Application Form and one (1) RCULS Application Form. Multiple applications for the ICULS Offer and the RCULS Offer will not be accepted.

ALL APPLICATIONS FOR THE ICULS AND RCULS SHALL BE FOR RM1,000 NOMINAL AMOUNT OF THE ICULS AND RM1,000 NOMINAL VALUE OF THE RCULS RESPECTIVELY.

Payment by residents of Malaysia must be made in RM by Banker's Draft or Cashier's Order or Money Order or Postal Order drawn on a bank or post office in Malaysia and should be made payable to "CBHB ICULS A/C" and "CBHB RCULS A/C" in respect of the ICULS Offer and the RCULS Offer respectively. The Banker's Draft, Cashier's Order, Money Order or Postal Order should be crossed "**A/C PAYEE ONLY**" and endorsed on the reverse side with the applicant's name and address in block letters and his CDS account number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

Payment by non-residents of Malaysia must be remitted in equivalent foreign currencies or in RM from an External Account. In respect of remittance in foreign currencies, instructions must be given by the non-resident of Malaysia to the receiving banks to convert the foreign currencies into RM and to issue a Banker's Draft or Cashier's Order in RM made payable to "CBHB ICULS A/C" and "CBHB RCULS A/C" in respect of the ICULS Offer and the RCULS Offer respectively. The Banker's Draft or Cashier's Order should be crossed "**A/C PAYEE ONLY**" and should also be endorsed on the reverse side with the applicant's name and address in block letters and his CDS account number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

Each completed ICULS Application Form and RCULS Application Form must be despatched by **ORDINARY POST** or **DELIVERED BY HAND** so as to arrive at the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 16 May 2003**, being the last time and day for application and payment for the Offer ICULS and Offer RCULS or such extended time and day as the directors of CBHB in their absolute discretion may decide.

21.3 CDS Account

Pursuant to Section 14(1) of the Securities Industry (Central Depositories) Act, 1991, the KLSE has already prescribed the securities of CBHB to be deposited with the MCD. In consequence thereof, the ICULS and the RCULS offered through this Prospectus are prescribed securities and any dealings in the ICULS and the RCULS will be carried out in accordance with the aforesaid Act and the Rules of the MCD. Applicants are required to have securities accounts when making applications.

21.4 Notice of Allotment

No acknowledgement of the receipt of the ICULS Application Form and RCULS Application Form or application monies will be made by the Company or the Share Registrar of CBHB. No physical certificate will be issued to the successful applicants in respect of the ICULS Offer and RCULS Offer. The Offer ICULS and Offer RCULS will be credited directly into the CDS account of the respective successful applicants and a notice of allotment will be despatched to them by normal post at the address shown on the ICULS Application Form and the RCULS Application Form at the applicants' own risk within **fifteen (15) market days** from the last day for application and payment for the Offer ICULS and Offer RCULS.

The Selected Investors should note that once the ICULS Application Form or the RCULS Application Form and the application monies have been lodged with the Company's Share Registrar, they cannot subsequently be withdrawn.

Where any application is not accepted, the full amount of the application monies will be refunded without interest and shall be despatched to the applicants within **fifteen (15) market days** from the last day for application and payment, in respect of the ICULS Offer and the RCULS Offer to the address shown on the ICULS Application Form and the RCULS Application Form, at the Selected Investors' own risk. Applications shall not be deemed to have been accepted by reason of remittance being presented for payment.

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22. PROCEDURES FOR ACCEPTANCE AND APPLICATION FOR THE WARRANT ISSUE

22.1 PAL

Acceptance for the Warrants in relation to the Warrant Issue must be made on the PAL enclosed together with this Prospectus and must be completed in accordance with the notes and instructions therein. In accordance with Section 41(2) of the Securities Commission Act, 1993, the PAL shall constitute an integral part of this Prospectus. Acceptance which does not STRICTLY conform to the terms of this Prospectus and the PAL and the notes and instructions printed therein or which is illegible may not be accepted at the absolute discretion of the directors of CBHB.

22.2 Acceptance and Payment

FULL INSTRUCTIONS FOR THE ACCEPTANCE AND PAYMENT FOR THE WARRANTS PROVISIONALLY ALLOTTED TO THE ENTITLED SHAREHOLDERS AND THE PROCEDURES TO BE FOLLOWED SHOULD THE ENTITLED SHAREHOLDERS WISH TO DISPOSE OF ALL OR ANY PART OF THEIR ENTITLEMENT ARE SET OUT IN THE PAL. THE ENTITLED SHAREHOLDERS ARE ADVISED TO READ THIS PROSPECTUS AND THE PAL AND THE NOTES AND INSTRUCTIONS CONTAINED THEREIN CAREFULLY.

If the Entitled Shareholders wish to accept the Warrants provisionally allotted to them, they must complete the Form of Acceptance (FORM A) of the PAL.

In accordance to the requirements of the Securities Commission Act 1993, the Form of Acceptance (FORM A) must not be circulated unless accompanied by this Prospectus.

Payment must be made in RM by Banker's Draft or Cashier's Order or Money Order or Postal Order drawn on a bank or post office in Malaysia and should be made payable to "**CBHB WARRANTS A/C**" for the full payment of the Warrants accepted. The Banker's Draft, Cashier's Order, Money Order or Postal Order should be crossed "**ACCOUNT PAYEE ONLY**" and endorsed on the reverse side with the applicant's name and address in block letters, his CDS account number and his PAL serial number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

If the Entitled Shareholders wish to accept all or only part of the Warrants provisionally allotted to them, they must complete the Form of Acceptance (FORM A) only and return the PAL in its entirety, together with the appropriate remittance by **ORDINARY POST** or **DELIVERED BY HAND**. If acceptance and payment for the Warrants are not received by the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 16 May 2003**, being the last time and day for acceptance and payment for the Warrants, or such extended time and day as the directors of CBHB in their absolute discretion may decide, the said rights will be deemed to have been declined and will be cancelled. Such Warrants not taken up will be allotted firstly to the applicants for excess Warrants and if under-subscribed, will be allotted to YSC.

22.3 Overseas Warrant Applicant

The making of the offer to or by any persons (including without limitation nominees, trustees and custodians) who are citizens or nationals of, or residents in, jurisdictions outside Malaysia ("Overseas Warrant Applicants") may be affected by the laws of the relevant jurisdictions. Such Overseas Warrant Applicants should seek the relevant information about and observe any applicable legal requirements. For practical reasons and in order to avoid any violation of any laws or applicable legal requirements of the relevant jurisdictions, this Prospectus and the PAL will not be despatched to shareholders with registered addresses outside Malaysia. No person receiving a copy of this Prospectus and the PAL in any jurisdiction other than Malaysia may treat the same as constituting an invitation or offer to him, nor should he in any event, use such PAL if, in the relevant jurisdiction, such an invitation or offer cannot lawfully be made to him or the PAL cannot be lawfully used without contravention of any relevant registration or other legal requirements. In such circumstances, this Prospectus and the PAL are invalid unless the Overseas Warrant Applicants establish a Malaysian address for service and the acceptance of the Warrants provisionally allotted is made in Malaysia. The Board therefore urges the Overseas Warrant Applicants to take immediate action to establish a Malaysian address for service and notify the same in writing to the Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur.

It is the sole responsibility of the Overseas Warrant Applicants receiving a copy of this Prospectus and the PAL through other means and wishing to accept the offer to satisfy himself as to the full observance of the laws of the relevant jurisdiction in connection therewith, including the obtaining of any of the governmental, exchange control or other consents which may be required, or the compliance with other necessary formalities needing to be observed and the payment of any issues, transfer or other taxes or other duties due in such jurisdiction. The Overseas Warrant Applicants will be responsible for payment of any issue, transfer or any other taxes or other requisite payments due in such jurisdiction and CBHB shall be entitled to be fully indemnified and held harmless by such Overseas Warrant Applicants for any issue, transfer or other taxes or duties as such person may be required to pay. Overseas Warrant Applicants should consult their professional advisers as to whether they require any governmental, exchange control or other consents or need to comply with any other applicable legal requirements to enable them to accept the Warrants provisionally allotted to them.

Persons receiving this Prospectus and the PAL (including without limitation custodians, nominees and trustees) must not, in connection with the offers, distribute or send it into any jurisdiction where to do so would or might contravene local securities, exchange control or relevant laws or regulations. If this Prospectus and the PAL are received by any persons in such jurisdiction, or by the agent or nominee of such a person, he must not seek to accept the offer unless he has complied with and observed the laws of the relevant jurisdiction in connection therewith. Any person who does forward this Prospectus and the PAL to any such jurisdiction, whether pursuant to a contractual or legal obligation or otherwise, should draw the attention of the recipient to the contents of this section under Overseas Warrant Applicants. CBHB reserves the right to reject a purported acceptance of the Warrants from any Overseas Warrant Applicants in any jurisdiction.

CBHB reserves the right, in its absolute discretion, to treat any acceptance as invalid if it believes that such acceptance may violate any applicable legal or regulatory requirements.

Payment by non-residents of Malaysia must be remitted in equivalent foreign currencies or in RM from an External Account. In respect of remittance in foreign currencies, instructions must be given by the non-resident of Malaysia to the receiving banks to convert the foreign currencies into RM and to issue a Banker's Draft or Cashier's Order in RM made payable to "**CBHB WARRANTS A/C**". The Banker's Draft or Cashier's Order should be crossed "**A/C PAYEE ONLY**" and should also be endorsed on the reverse side with the applicant's name and address in block letters his CDS account number and his PAL serial number. Personal cheques or any other mode of payments may be rejected at the absolute discretion of the directors of CBHB.

22.4 Splitting

If the Entitled Shareholders wish to accept only part of the Warrants provisionally allotted to them and dispose of some or all of the Warrants provisionally allotted to them to more than one person, the Entitled Shareholders must complete the Request for Splitting Form (FORM S) only and return the PAL in its entirety to be received by the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 6 May 2003**, being the last time and day for splitting. The Split PALs, which will then be sent to the Entitled Shareholders, will not be entitled for further splitting. The Entitled Shareholders will then be able to accept part of the Warrants provisionally allotted to them and sell the other part or parts which they do not wish to accept or sell all to different persons. The same instructions with regards to acceptance and payment apply to the Split PALs received as a result of the splitting of the original PAL.

The surrender of the PAL purporting to be signed by the Entitled Shareholders shall be conclusive evidence of the title of the party depositing the PAL to deal with it and to receive Split PALs in exchange. For each additional Split PALs issued, a sum of RM2.00 being a nominal splitting fee will be charged and payable to the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur**. The directors of CBHB reserve the right to reject any request for Split PALs if, in the opinion of the directors of CBHB, the Warrants are in unreasonable denominations.

22.5 Renunciation and Nomination

The Warrant Issue is on a renounceable basis. If the Entitled Shareholders wish to completely renounce their rights to subscribe for the Warrants provisionally allotted to them, the Entitled Shareholders must complete the Form of Renunciation (FORM R) only and pass the PAL in its entirety to the purchaser of their rights. In this event, the Entitled Shareholders must cancel the Form of Acceptance (FORM A). The purchaser of the rights who wishes to subscribe for the Warrants is to complete the Form of Nomination (FORM N).

22.6 Excess Warrant Application

If the Entitled Shareholders wish to apply for additional Warrants in excess of their entitlement, the Entitled Shareholders can do so by completing the Excess Warrant Application Form (Form E) which is enclosed with the PAL and forwarding the PAL in its entirety with a separate remittance for the full amount payable on the excess Warrants applied for to the **Company's Share Registrar, Panama Resources Sdn Bhd, No. 23, Jalan Sri Hartamas 7, Sri Hartamas, 50480 Kuala Lumpur by 5.00 p.m. on 16 May 2003**, being the last time and day for excess Warrant applications and payment, or such extended time and day as the directors of CBHB in their absolute discretion may decide. Payment under the Excess Warrant Application Form should be made in the same manner described above except that the Banker's Draft, Cashier's Order, Money Order or Postal Order should be made payable to **"CBHB EXCESS WARRANTS A/C"**.

The directors of CBHB reserve the right to allot the Warrants applied for under the Excess Warrant Application Form in such manner as they deem fit. It is the intention of the directors of CBHB to allot the Warrants available for excess application (if any) in such manner that the incidence of odd lots will be minimised. In respect of unsuccessful or partially unsuccessful excess Warrants applications, the surplus monies will be refunded in full without interest within **fifteen (15) market days** from the closing date for excess Warrants application and payment by ordinary post to the address shown on the PAL at the applicants' own risk.

THE EXCESS WARRANT APPLICATION FORM (FORM E) IS FOR USE ONLY BY THE PERSON TO WHOM THE PAL IS ADDRESSED AND IS NOT TRANSFERABLE.

22.7 CDS Account

Pursuant to Section 14(1) of the Securities Industry (Central Depositories) Act, 1991, the KLSE has already prescribed the securities of CBHB to be deposited with the MCD. In consequence thereof, the Warrants issued through this Prospectus are prescribed securities and any dealings in the Warrants will be carried out in accordance with the aforesaid Act and the Rules of the MCD. Applicants are required to have securities accounts when making applications.

Where the PALs are issued to the Entitled Shareholders in respect of the deposited Shares which are standing to the credit of their CDS accounts, the acceptance of the Warrants by the Entitled Shareholders shall mean that the Entitled Shareholders consent to receiving such Warrants as deposited securities credited directly into their CDS accounts.

Where the PALs are issued to the Entitled Shareholders in respect of the deposited Shares which are standing to the credit of their CDS accounts, any person who intends to purchase such rights as a renounee shall have to state his CDS account numbers whereupon such Warrants shall be credited directly as deposited securities into his CDS account.

Where the PALs are issued to the Entitled Shareholders in respect of the Shares which have not been deposited into a CDS account, such Entitled Shareholder must nominate a CDS account whereupon such Warrants shall be credited directly as deposited securities into this CDS account.

The excess Warrants allotted to the Entitled Shareholders shall also be credited directly into their CDS accounts.

22.8 Notice of Allotment

No acknowledgement of the receipt of the PAL or application monies will be made by the Company or the Share Registrar of CBHB. The Warrants will be credited directly into the CDS account of the respective successful applicants and a Notice of Allotment will be despatched to them by ordinary post at the address shown on the PAL at the applicants' own risk within **fifteen (15) market days** from the last date of acceptance and payment in respect of the Warrant Issue.

The applicants should note that once the PAL and payment have been lodged with the Share Registrar of CBHB, they cannot subsequently be withdrawn.