



A Participating Organisation of Bursa Malaysia Securities Berhad  
A Trading Participant of Bursa Malaysia Derivatives Berhad

Dear Valued Client,

**Automated Trust Payment**

We are pleased to inform you that the Company will be implementing Automated Trust Payment (ATP) services effective 8 January 2018. Under the ATP, all proceeds due to you will be automatically credited into your trust account with IPS instead of being paid out to you. Withdrawals from your trust account will be paid to you not later than the next business day.

Interest is payable on your trust account balance and is calculated daily and credited to your account monthly. The prevailing rate is 2.3% per annum.

Please note that upon implementation, the ATP will automatically apply to you unless you choose to opt out of the ATP so as to continue to receive your proceeds by cheque or via epayment.

Please be informed that simultaneous with the implementation of the ATP, a processing fee of 53 sen (50 sen plus 6% GST) for each cheque issued as imposed by Bank Negara Malaysia will be charged to you and deducted from the payment amount. In this regard, if you have not subscribed for epayment yet, we would like to encourage you to do so.

The epayment request form is available in our website under "Download Forms" or at our Customer Services counter.

Please do not hesitate to contact your remisier or our Customer Service personnel should further clarification is required.

Thank you.