

Date: 15th May 2009

Dear Customers,

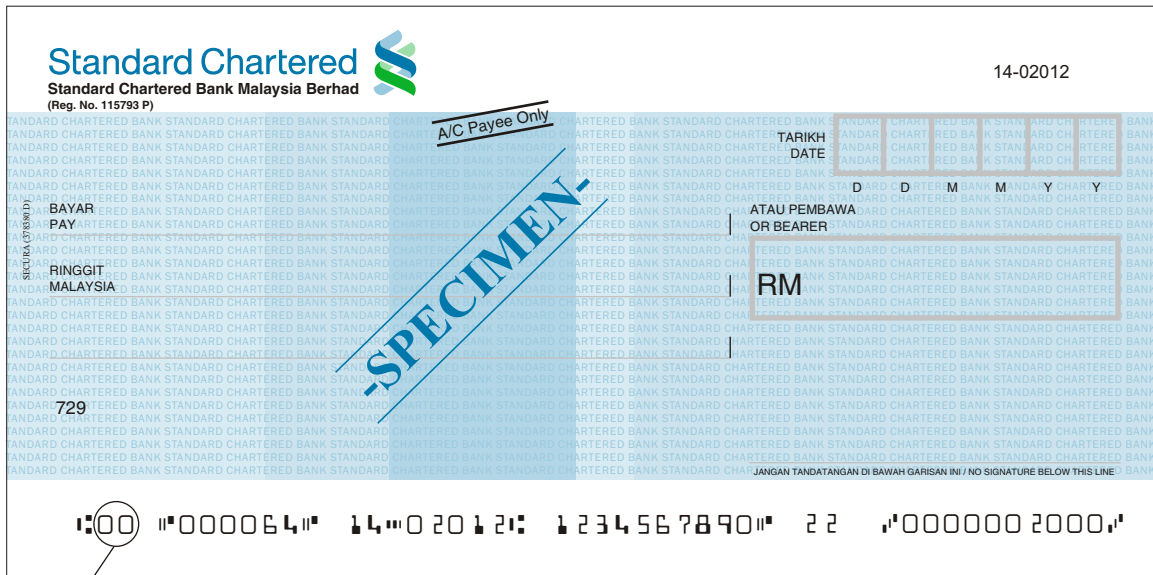
Phasing Out Non CTCS (Cheque Truncation & Conversion) Compliant Cheques

We refer to our previous letter informing customers about Bank Negara Malaysia's introduction of the Cheque Truncation and Conversion System ("CTCS").

Please be advised that cheques under the pre-CTCS design will not be accepted for clearing by Bank Negara Malaysia effective from 1st Sept 2009 ("Cut-Off Date"). We would like to request customers who have not applied for a new cheque book since 1st November 2008 to do so before the Cut-Off Date to avoid interruptions to the usage of your cheque facility.

How to identify CTCS design cheques?

- 1) Standard size of 3.5" by 7" and
- 2) An additional 2 digit code called the 'check digit' appear before the cheque number, please refer to cheque sample below.



Check digit

You may apply for your new cheque books via Phone Banking, Internet Banking, ATM or at any of our Branches. If you need more information, please call our Contact Center at 03-77118888.

Thank you and we look forward to continue to serve you better.

Head of Operations
Consumer Banking