

Retail Sukuk

KNOWLEDGE PACK

DanaInfra
NASIONAL BERHAD

INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THIS KNOWLEDGE PACK. IF IN DOUBT, PLEASE CONSULT YOUR PROFESSIONAL ADVISER.

21 JULY 2014

Important Notice

This document is prepared for investors' information purposes only on the exchange traded Sukuk to be issued by Danalnfra Nasional Berhad ("Danalnfra Retail Sukuk").

The information within this document does not constitute an offer, recommendation or solicitation to buy or sell Danalnfra Retail Sukuk elaborated in this document. It does not claim to contain any advice or complete information on Danalnfra Retail Sukuk, nor is it a substitute for professional investment advice. As such, it is strongly recommended that you seek professional advice with regard to the investment and the risks associated with investing in Danalnfra Retail Sukuk.

Please note that the information contained in this document is deemed to be accurate to the best of our knowledge as of the date of publication as stated on the front cover.

Danalnfra Retail Sukuk is an investment product offered to the public in Malaysia. The public should not rely on the information contained in this document and are urged to do your research as deemed appropriate before making any investment decision. Factual statements in this document are made as of the date stated and are subject to change without notice.

Danalnfra Retail Sukuk prices may go up as well as down. There are fees and charges involved and investors are advised to consider the fees and charges before investing in Danalnfra Retail Sukuk.

INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IN CONSIDERING THE INVESTMENT, INVESTORS WHO ARE IN DOUBT AS TO THE ACTION TO BE TAKEN SHOULD CONSULT THEIR PROFESSIONAL ADVISERS IMMEDIATELY.

The Knowledge Pack is provided in English and Bahasa Malaysia. In the event of any inconsistency, the English version shall prevail.

Statement of Purpose

Dear Investors,

DanaInfra Nasional Berhad had the privilege of being the first Issuer to embark on the issuance of the Exchange Traded Sukuk which was listed and traded on Bursa Malaysia Berhad (“Bursa Malaysia”) on 8 February 2013 and 28 November 2013. This product is known as DanaInfra Retail Sukuk. The next DanaInfra Retail Sukuk’s listing date is targeted on 27 August 2014.

In view of the above, we have published the DanaInfra Retail Sukuk Knowledge Pack (“Knowledge Pack”) as part of an awareness campaign intended to educate and raise public awareness of investing in this instrument.

Included as part of this Knowledge Pack is information on DanaInfra Nasional Berhad as well as investing in the DanaInfra Retail Sukuk. Among the various topics covered are the key features of DanaInfra Retail Sukuk, understanding the rights and obligations of holders of the DanaInfra Retail Sukuk and the various parties, basic information on the key risk factors associated with investing in the DanaInfra Retail Sukuk, as well as other relevant information.

It is our sincere hope that this Knowledge Pack will shed some light on this investment product to facilitate a more informed investment decision-making process.

DanaInfra Nasional Berhad

Glossary



This page is intentionally left blank

Abbreviation	Description
ATM	Automated Teller Machine
Bursa Malaysia	Bursa Malaysia Berhad
CDS	Central Depository System
ERL	Express Rail Link
ERT	Emergency Response Team
ETBS	Exchange Traded Bonds / Sukuk
Facility Agent	CIMB Investment Bank Berhad
GoM	Government of Malaysia (Guarantor of DanaInfra Sukuk)
GKLKV	Greater KL / Klang Valley
GNI	Gross National Income
Issuer	DanaInfra Nasional Berhad or DanaInfra
Issuing House	Malaysian Issuing House Sdn Bhd or MIH
Joint Lead Arrangers	<ul style="list-style-type: none"> ▪ AmInvestment Bank Berhad ▪ CIMB Investment Bank Berhad ▪ Maybank Investment Bank Berhad ▪ RHB Investment Bank Berhad
Knowledge Pack	DanaInfra Retail Sukuk Knowledge Pack
KTM	Keretapi Tanah Melayu
LPTMP	Land Public Transport Master Plan
LRT	Light Rail Transit
MRT	Mass Rapid Transit
OTC	over the counter
Participating Financial Institutions	<p>Refers to the following banks:</p> <ul style="list-style-type: none"> ▪ AmBank Group ▪ CIMB Group ▪ Malayan Banking Berhad ▪ RHB Capital Berhad
PIDM	Perbadanan Insurans Deposit Malaysia
Principal Adviser	CIMB Investment Bank Berhad
SBK Line	Sungai Buloh – Kajang Line
SPAD	Suruhanjaya Pengangkutan Awam Darat
URDP	Urban Rail Development Plan

Terms	Description
Coupon / Profit Payment Amount	The amount of coupon / profit payments due on the date on which payment is to be made
Coupon / Profit Payment Frequency	The frequency with which coupon / profit payments are made to the ETBS holders
DanaInfra Sukuk	Islamic Medium Term Notes Programme of up to RM21 billion issued by DanaInfra Nasional Berhad The programme limit has been upsized from RM8 billion to up to RM21 billion in April 2014
DanaInfra Retail Sukuk	Up to RM100 million ETBS to be offered to the retail investors which will be listed and traded on Bursa Malaysia as part of DanaInfra Sukuk
ETBS Holders	Holders of the ETBS
Face Value	Principal amount on issuance date of the ETBS
Facility Agent	<ul style="list-style-type: none"> ▪ The party representing the holders of DanaInfra Retail Sukuk in terms of the rights and obligations of the Issuer ▪ Performs the agency functions in relation to DanaInfra Retail Sukuk
Guarantor	A third party that guarantees the payment obligations of the Issuer
Issue Date	Issuance date of the ETBS
Issuer	A company or entity that issues bonds / sukuk to investors in order to raise funds to meet its funding objectives which may include financial requirements for its operations, expansions or other specific funding purposes
Maturity Date	The date on which the Issuer is to pay the Face Value to the ETBS holders
Offer	Offer by DanaInfra Nasional Berhad to raise up to RM100 million DanaInfra Retail Sukuk
Profit Rate	The amount of coupon / profit payable annually expressed as a percentage of the Face Value
Yield to Maturity / Yield	Annual rate of return to the ETBS if it is held until the Maturity Date

Table of Contents

Key Dates		8
Section 1	Overview of DanaInfra Nasional Berhad	9
Section 2	DanaInfra Retail Sukuk	13
Section 3	How to Apply	17
Appendix	Case Studies	21
Frequently Asked Questions		25

Key Dates

Key Dates for the Offer

Opening date for Danalnfra Retail Sukuk offering (“Opening Date”)	21 July 2014
Closing date for Danalnfra Retail Sukuk offering (“Closing Date”)	15 August 2014
Balloting of Danalnfra Retail Sukuk offering	19 August 2014
Listing and commencement of trading	27 August 2014

Note

The key dates for the Offer are indicative only and subject to change without prior notice. The Issuer may vary the dates, including to bring forward the Closing Date or extend the Closing Date or to withdraw the Offer as it deems necessary. If any of the dates are changed, the dates of subsequent events may also change.

Section 1

Overview of DanaInfra Nasional Berhad



This page is intentionally left blank

1.1 Corporate Directory

Registered Office of the Issuer

DanaInfra Nasional Berhad
7th Floor, Bangunan Setia 1
15 Lorong Dungun
Bukit Damansara
50490 Kuala Lumpur

DanaInfra Retail Sukuk Information Line

Phone Number +603 – 2096 8877
Monday to Friday 8.45am – 5.00pm
www.danainfra.com.my

Auditors

PricewaterhouseCoopers Malaysia

Legal Adviser for the Issuer

Messrs Adnan Sundra & Low

Issuing House

Malaysian Issuing House Sdn Bhd

Board of Directors

Dato' Mat Noor Nawati
*Deputy Secretary General of Treasury (Policy),
Ministry of Finance*

Dato' Dr. Mohamad Isa Hussain
*Deputy Under Secretary of Government
Investment Companies, Ministry of Finance*

Datuk Dr. Ismail Haji Bakar
Director of National Budget, Ministry of Finance

Datuk Ahmad Badri Mohd Zahir
*Under Secretary of Strategic Investment Division,
Ministry of Finance*

Norzila Abdul Aziz
Assistant Governor of Bank Negara Malaysia

Aznul Shazri Abdullah
Managing Director, 3p Capital Partners Sdn Bhd

Company Secretary

Shamsiah A Rahman
(MAICSA 7008380)

Saiful Nizam Yasin
(LS 008955)

1.2 Profile

DanaInfra Nasional Berhad (“DanaInfra”) is a special purpose vehicle established on 3 March 2011 with the main purpose of undertaking the funding of infrastructure projects assigned by the GoM. DanaInfra has an authorised share capital of RM100 million consisting of 100 million shares of RM1.00 each of which RM10 million consisting of 10 million ordinary shares of RM1.00 each is issued and fully paid-up. All the issued and paid-up capital of DanaInfra, save for one (1) ordinary share owned by the Federal Lands Commissioner are owned by the Minister of Finance, Incorporated.

1.3 Financial Information

For information on DanaInfra’s audited financial statement for the financial period ended 30 June 2013, please view DanaInfra’s website at www.danainfra.com.my.

1.4 Klang Valley MRT Project (“MRT Project”)

Klang Valley MRT Project (“MRT Project”) is a proposed three-line Mass Rapid Transit system in Klang Valley/ Kuala Lumpur. It is identified as the newest addition to the urban rail system to the Klang Valley. Under the regional Greater Kuala Lumpur / Klang Valley – Land Public Transport Master Plan, the MRT system is one of the key railway systems which will become the back-bone of the regional public transport system. The first line of this project is the Sungai Buloh – Kajang Line (“SBK Line”), which stretches 51 kilometres with 31 stations. The Government gave the approval for MRT Line 2 to proceed and is currently finalising a preferred alignment. The alignment and implementation of MRT Line 3 will be determined in accordance with the Greater Kuala Lumpur / Klang Valley (“GKLKV”) Land Public Transport Master Plan (“LPTMP”). The aforementioned 3 new MRT lines under the Urban Rail Development Plan (“URDP”) will expand the existing coverage of rail based system by KTM Komuters, Light Rail Transit (“LRT”), Monorail and the Express Rail Link (“ERL”).

Currently, Klang Valley has a shortage of rail-based public transport coverage compared with most public transport-oriented cities. It has less than 20 kilometres of rail per million population. Public transport-oriented cities such as Singapore, Hong Kong and London have more than 40 kilometres of rail per million population. With the MRT, it will boost the rail-based public transport coverage in Klang Valley significantly and thereby alleviate traffic congestion by increasing the number of people using public transport. The MRT will enable easier connectivity between populated residential districts, business centres, commercial centres and key employment areas in the Klang Valley.

Additionally, the MRT will increase commercial activities. With improved connectivity in the Klang Valley, the MRT will draw more commuters to the city centre business districts as it will be integrated with commercial activities. The underground stations will also have good linkages with shopping centres. For more updated information on MRT Project, kindly refer to www.mymrt.com.my.

Section 2

DanaInfra Retail Sukuk



This page is intentionally left blank

2.1 General

The complete set of the principal terms and conditions of DanaInfra Retail Sukuk are available at www.danainfra.com.my. The salient terms and conditions of DanaInfra Retail Sukuk are summarised as follows:

	<i>Description</i>
Issuer	DanaInfra Nasional Berhad
Guarantor	GoM
Offer Size	Up to RM100 million in nominal value
Use of Proceeds	To finance the capital expenditure and operating expenses in relation to the development of the MRT Project
Face Value	RM100 per unit of DanaInfra Retail Sukuk
Maturity Date	Seventh (7 th) anniversary of the Issue Date
Profit Payment Frequency	Semi-annual
First coupon / profit date payment	6 months from the Issue Date
Coupon / Profit Rate	4.23% per annum
Listing	Bursa Malaysia under the 'Loans and Bonds' Board
Minimum Amount	Minimum subscription of 10 units or RM1,000
Maximum Amount	No limit
How to Buy	Via application forms or Internet Banking or Automated Teller Machine ("ATM") of the Participating Financial Institutions

2.2 Key Benefits of DanaInfra Retail Sukuk

The key benefits of DanaInfra Retail Sukuk are outlined as follows:

- Provides investors an opportunity to diversify their investment portfolio
- Profit Payment is guaranteed by the GoM
- Payment of principal / Face Value at maturity is guaranteed by the GoM
- Fixed semi-annual Profit Payment Amount
- DanaInfra Retail Sukuk will be quoted and tradable on Bursa Malaysia
- DanaInfra Retail Sukuk is an approved Shariah-compliant investment

2.3 Key Risks of DanaInfra Retail Sukuk

The key risks of DanaInfra Retail Sukuk are tabulated below:

	<i>Description</i>
Credit risk	Credit risk refers to the ability of DanaInfra to make timely payments of the Profit and Face Value. DanaInfra Retail Sukuk has low credit risk as the payment of Profit and Face Value at maturity are guaranteed by the GoM.
Market risk on payment of Face Value	Similar to other fixed-income investments, market risks arise as the value of DanaInfra Retail Sukuk is subject to market conditions specifically interest rate movements. The payment of principal / Face Value is guaranteed by the GoM. If an investor decides to sell its holding of DanaInfra Retail Sukuk prior to its maturity, the investor may enjoy gains or suffer losses on his / her investment, depending on the selling price. The price of DanaInfra Retail Sukuk has an inverse relationship with the movement of interest rates. When interest rate rises, the price will fall and vice versa.
Project risk	The MRT project is inherently subject to the project risks attached to it. However, irrespective of the outcome of the project, the holders of DanaInfra Retail Sukuk are assured of the payment of Profit and Face Value at maturity since the instrument is guaranteed by the GoM.
Liquidity risk	DanaInfra Retail Sukuk will be listed and traded on Bursa Malaysia. Being a relatively new product for the public, it may take some time for the sukuk to be actively traded. Nevertheless, the exchange platform would facilitate the trading of the sukuk which contributes towards its liquidity.

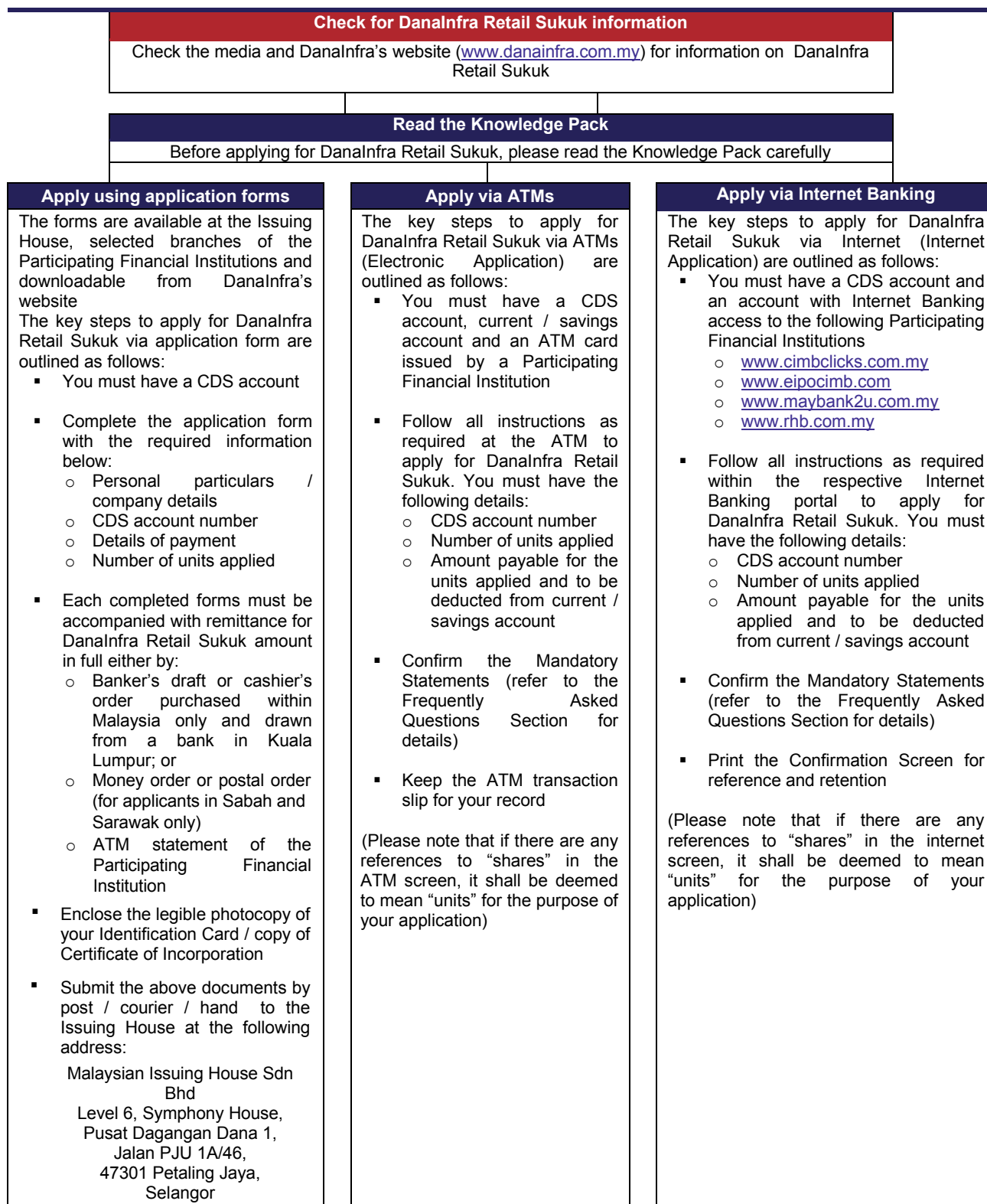
Section 3

How to Apply



This page is intentionally left blank

3.1 How to Apply for the DanaInfra Retail Sukuk



Note: Kindly refer to DanaInfra's website at www.danainfra.com.my for further details on DanaInfra Retail Sukuk application

3.2 Sample Application Form

APPLICATION FORM

THIS FORM IS ISSUED FREE

STAMP OF PARTICIPATING BANK OR ISSUING HOUSE

PIN/STAPLE REMITTANCE AND PHOTOCOPY OF IDENTITY CARD

THIS APPLICATION FORM IS FOR THE USE OF THE MALYSIAN PUBLIC WHICH COMPRISES MALYSIAN CITIZENS AND COMPANIES, CO-OPERATIVES, INSTITUTIONS, SUPERANNUATIONS, FOUNDATIONS, PROVIDENT OR PENSION FUNDS ESTABLISHED OR OPERATING IN MALYSIA

This Application Form for DanaInfra Nasional Berhad ("DanaInfra", "the Company" or "the Issuer") Retail Sukuk ("DanaInfra Retail Sukuk") contains important information about investing in DanaInfra Retail Sukuk and thus, please read it in full before applying for DanaInfra Retail Sukuk. Investors are advised against completing this Application Form without having read, understood and carefully considered the contents of the Knowledge Pack. A copy of the Knowledge Pack can be downloaded from the website of DanaInfra at www.danainfra.com.my. For any inquiry on DanaInfra Retail Sukuk, please contact DanaInfra Retail Sukuk Information Line at 603 - 2096 8877 (Monday to Friday 8.45am - 5.00pm) during the Offer Period.

DanaInfra

NASIONAL BERHAD

(Company No.: 934765-U)

DANAINFRA NASIONAL BERHAD RETAIL SUKUK APPLICATION FORM

**THE RETAIL SUKUK OFFERING OF UP TO RM100 MILLION (RM100 PER DANAINFRA RETAIL SUKUK UNITS).
THE RETAIL SUKUK AMOUNT IS PAYABLE IN FULL UPON APPLICATION AND SUBJECT TO A REFUND IF THE APPLICATION IS UNSUCCESSFUL.**

To: The Directors
DanaInfra Nasional Berhad
7th Floor, Bangunan Setia 1
15 Lorong Dungun, Bukit Damansara
50490 Kuala Lumpur

Dear Sirs,

I/We hereby irrevocably apply for the undermentioned number of DanaInfra Retail Sukuk Units and attach a remittance for the amount set out below being the total application monies payable in respect of the said DanaInfra Retail Sukuk.

I/We agree to accept all of the DanaInfra Retail Sukuk Units applied for or any lesser number thereof allocated to me/us on and subject to the DanaInfra Retail Sukuk's creation documents e.g. Placement Agreement etc. and the Rules of Bursa Malaysia Depository Sdn Bhd (165570-W) ("Bursa Depository").

I/We authorise Bursa Depository to disclose information pertaining to my/our Central Depository System ("CDS") account to the Malaysian Issuing House Sdn Bhd ("Issuing House") for the purpose of crediting the DanaInfra Retail Sukuk Units allocated to me/us into my/our CDS account.

I/We authorise you to instruct Bursa Depository to credit the DanaInfra Retail Sukuk Units allocated to me/us into my/our CDS account and/or to instruct the Issuing House to return without interest the balance of my/our application monies, should my/our application be only partially successful by **REGISTERED POST** to me/us or return without interest my/our application monies should my/our application be unsuccessful due to whatever reasons by **ORDINARY POST** to me/us and **AT MY/OUR OWN RISK**.

I/We hereby irrevocably authorise you to place my/our name in the Record of Depositors in the name of Bursa Malaysia Depository Nominees Sdn Bhd (240297-W) maintained by Bursa Depository which forms part of the Company's Register of Unitholders in respect of DanaInfra Retail Sukuk allocated to me/us as aforesaid and I/We affirm that the said DanaInfra Retail Sukuk are not being acquired by me/us as a nominee of another person or persons.

**DECLARATION (Please refer to Notes 3 & 5)
FOR INDIVIDUAL APPLICANT**

I declare that:

(i) I am a resident of Malaysia; and
(ii) I am 18 years of age or over; and
(iii) I am a Malaysian Citizen; and
(iv) This is the ONLY application I am submitting for this category of application.

Date: **15 AUGUST 2014**

FOR CORPORATE/INSTITUTIONAL APPLICANTS (Tick one (1) whichever is applicable)

We declare that:

- * We are a Malaysian owned company registered with the Companies Commission of Malaysia
- * Others (Co-operative or institution or superannuation or foundation or provident or pension fund established or operating in Malaysia)

Signature: _____
or right hand thumb print
and Common Seal in the case of corporate/institutional applicant

AND

(i) More than half of the issued share capital* (excluding preferential share capital) is held by Malaysian citizens; and
(ii) There is a majority of Malaysian citizens on the board of directors/trustees; and
(iii) This is the ONLY application we are submitting in this category of application.

** (Except for corporations or institutions which do not have a paid-up capital such as companies limited by guarantee)

IF CORPORATE/INSTITUTIONAL APPLICANT, CAPACITY OF SIGNATORY(I)ES
(Please refer to Notes 9 and 10)

(TO BE COMPLETED IN FULL BY APPLICANT IN BLOCK LETTERS)		FOR OFFICE USE					
<p>EACH BOX TO CONTAIN ONE (1) LETTER ONLY. LEAVE ONE (1) BOX BETWEEN WORDS. PLEASE FILL IN THE APPROPRIATE BOXES. PLEASE TYPE OR WRITE CLEARLY IN BLACK OR BLUE INK OR BALL POINT PEN. DO NOT USE RUBBER STAMP.</p> <p>(For corporate/institutional applicant only) INCORPORATION NUMBER AS PER CERTIFICATE OF INCORPORATION</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p style="text-align: right;">(For individual applicant only) NATIONAL REGISTRATION IDENTITY CARD NUMBER</p> <p>ALPHABET (if any) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> <p>NEW NATIONAL REGISTRATION IDENTITY CARD NUMBER</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p>ARMED FORCES/POLICE PERSONNEL NUMBER</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p>FULL NAME OF APPLICANT AS PER IDENTITY CARD/RESIT PENGENALAN SEMENTARA (KPPK 09)/AUTHORITY CARD/CERTIFICATE OF INCORPORATION (Please refer to Note 9(i))</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p>CDS ACCOUNT NUMBER (Please refer to Note 15)</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p>NUMBER OF DANAINFRA RETAIL SUKUK UNITS APPLIED FOR (Please refer to Note 7)</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div>	<div style="border: 1px solid black; width: 100%; height: 40px; margin-bottom: 5px;"></div> <p style="text-align: center;">REFERENCE NUMBER</p> <p>CATG. RACE COUNTRY OF INC./RESIDENCE</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px;"></td> <td style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">M</td> <td style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">Y</td> <td style="border: 1px solid black; width: 20px; height: 20px; text-align: center;">S</td> </tr> </table> <p>BANKER/BROKER</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div> <p>SUKUK UNITS PROVISIONALLY ALLOCATED</p> <div style="border: 1px solid black; width: 100%; height: 20px; text-align: right;">0</div> <p>REMITTANCE</p> <div style="border: 1px solid black; width: 100%; height: 20px;"></div>			M	Y	S	
		M	Y	S			
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">BANK/ POST OFFICE</th> <th style="width: 33%;">DRAFT/ORDER/ATM STATEMENT NUMBER</th> <th style="width: 33%;">AMOUNT</th> </tr> </thead> <tbody> <tr> <td style="border: 1px solid black; height: 20px;"></td> <td style="border: 1px solid black; height: 20px;"></td> <td style="border: 1px solid black; text-align: center;">RM</td> </tr> </tbody> </table>	BANK/ POST OFFICE	DRAFT/ORDER/ATM STATEMENT NUMBER	AMOUNT			RM	
BANK/ POST OFFICE	DRAFT/ORDER/ATM STATEMENT NUMBER	AMOUNT					
		RM					

Appendix



This page is intentionally left blank

Case Studies

Daud is an investor who had invested RM100,000 in a 7-year DanaInfra Retail Sukuk. At the time of subscription, the Profit Rate of DanaInfra Retail Sukuk was 4% per annum and the initial price was RM100.

He can either:

- 1) Hold DanaInfra Retail Sukuk until maturity;
- 2) Sell DanaInfra Retail Sukuk in full / partial at a **premium** on a business day at anytime during the tenure; or
- 3) Sell DanaInfra Retail Sukuk in full / partial at a **discount** on a business day at anytime during the tenure.

Case Study 1 – Hold until maturity

If Daud invests in DanaInfra Retail Sukuk and holds them to maturity, his investment returns can be calculated as follows:

$$\begin{aligned}\text{Semi-annual profit payment} &= \text{RM100,000} \times (4\% / 2) \\ &= \text{RM2,000}\end{aligned}$$

$$\begin{aligned}\text{Total profits} &= \text{RM2,000} \times (2 \text{ period per year} \times 7) \\ &= \text{RM28,000}\end{aligned}$$

$$\begin{aligned}\text{Total investment proceeds} &= \text{RM28,000} + \text{RM100,000} \\ &= \text{RM128,000}\end{aligned}$$

$$\begin{aligned}\text{Investment rate of return (*)} &= \text{Total profits} / (\text{Face Value} \times \text{holding period}) \\ \text{(per annum)} &= \text{RM28,000} / (\text{RM100,000} \times 7 \text{ years}) \\ &= 4\% \text{ per annum}\end{aligned}$$

Case Study 2 – Sell at a premium

If Daud sells his investment after a 90-day **holding period**, when the price has increased to RM103 from the initial price of RM100, his investment returns can be calculated as follows:

$$\begin{aligned} \text{Selling proceeds} &= \text{Face Value} \times (\text{Selling price} / \text{Initial price}) \\ &= \text{RM}100,000 \times (\text{RM}103 / \text{RM}100) \\ &= \text{RM}103,000 \\ \\ \text{Gain} &= \text{RM}103,000 - \text{RM}100,000 \\ &= \text{RM}3,000.00 \\ \\ \text{Investment rate of return (*)} &= \text{Gain} / (\text{Face Value} \times \text{holding period} / \text{number of days in a year}) \\ \text{(per annum)} &= \text{RM}3,000 / (\text{RM}100,000 \times (90 \text{ days} / 365 \text{ days})) \\ &= 12.17\% \text{ per annum} \end{aligned}$$

Case Study 3 – Sell at a discount

If Daud sells his investment after a 90-day **holding period**, when the price has decreased to RM98.00 from the initial price of RM100.00, his investment returns can be calculated as follows:

$$\begin{aligned} \text{Selling proceeds} &= \text{Face Value} \times (\text{Selling price} / \text{Initial price}) \\ &= \text{RM}100,000 \times (\text{RM}98 / \text{RM}100) \\ &= \text{RM}98,000 \\ \\ \text{Loss} &= \text{RM}98,000 - \text{RM}100,000 \\ &= -\text{RM}2,000 \\ \\ \text{Investment rate of return (*)} &= \text{Loss} / (\text{Face Value} \times \text{holding period} / \text{number of days in a year}) \\ \text{(per annum)} &= (-\text{RM}2,000) / (\text{RM}100,000 \times (90 \text{ days} / 365 \text{ days})) \\ &= -8.11\% \text{ per annum} \end{aligned}$$

Note : The above case studies are for illustration purposes only.

() : The investment rate of return has not taken into account transaction costs and time value of money*

Frequently Asked Questions



This page is intentionally left blank

Frequently Asked Questions

General

What is Danainfra Retail Sukuk?	Danainfra Retail Sukuk is an ETBS issued by Danainfra and guaranteed by the GoM.
Why was Danainfra Retail Sukuk created?	Danainfra Retail Sukuk is created as part of Danainfra's efforts to broaden its investor base by allowing participation by retail investors in funding the national infrastructure project i.e. the MRT Project, whilst diversifying their investment portfolio in the bond / sukuk market. The issuance of retail sukuk is also part of the initiatives under the Capital Market Masterplan 2 to facilitate greater retail participation in the bond and sukuk market and intended to make available a wider range of investment products to retail investors.
What would the proceeds of Danainfra Retail Sukuk be utilised for?	The proceeds of Danainfra Retail Sukuk will be utilised to finance the construction and development of the MRT Project.
What are the regulatory bodies governing the ETBS?	<p>The regulatory bodies governing the ETBS are Securities Commission Malaysia and Bursa Malaysia.</p> <p>To obtain further information, kindly visit their respective websites as follows:</p> <ul style="list-style-type: none"> ▪ Securities Commission Malaysia - www.sc.com.my ▪ Bursa Malaysia - www.bursamalaysia.com
Is investment in Danainfra Retail Sukuk secured?	Yes, as Danainfra Retail Sukuk is guaranteed by the GoM.
Will Danainfra Retail Sukuk be rated?	Danainfra Retail Sukuk is not rated as it is guaranteed by the GoM.
Where can I get more information on the terms of Danainfra Retail Sukuk?	For more information on the terms, you may visit www.danainfra.com.my .
Who would this instrument / sukuk be suitable for?	Since it is a 7 year investment, it is suitable for investors who are looking for diversification into medium / long term investment with guaranteed payment of Profit and Face Value at maturity.

DanaInfra Retail Sukuk is guaranteed by the GoM. Is that similar to how fixed deposits are guaranteed under Perbadanan Insurans Deposit Malaysia ("PIDM")?	PIDM insures up to RM250,000 worth of principal and profit for deposits with licensed financial institutions. The Profit Payments and Face Value under DanaInfra Retail Sukuk are fully guaranteed by the GoM.
What will be the size of the DanaInfra Retail Sukuk?	The issue size of the DanaInfra Retail Sukuk will be up to RM100 million in nominal value.
What is the tenure of the DanaInfra Retail Sukuk?	DanaInfra Retail Sukuk will have a tenure of 7 years.
Would DanaInfra be making more issuance of Retail Sukuk in the future?	It is the intention of DanaInfra to issue more Sukuk in the future to finance the MRT Project. In each issuance of the Sukuk, DanaInfra will offer up to 1/5 of the total issue size to the retail investors, if the Issuer deems appropriate at the time of issuance.
When is the offer period for DanaInfra Retail Sukuk's issuance?	The Opening Date of the Offer will be on 21 July 2014 and the Closing Date of the Offer will be 15 August 2014.
What will be the minimum and maximum amount of subscription?	The minimum subscription amount is RM1,000. There is no maximum limit for the subscription amount. Subscriptions will be in multiples of RM1,000.
What happens if DanaInfra Retail Sukuk is over-subscribed?	The Issuer will conduct a ballot to determine the allocation to retail investors in a fair and equitable manner.
How is the Profit Rate being determined?	The Profit Rate is determined at the close of the book building of the institutional offering based on the demand and the prevailing market interest rate.
Is DanaInfra Retail Sukuk Shariah-compliant?	Yes, DanaInfra Retail Sukuk is a Shariah-compliant investment. CIMB Islamic Bank Berhad as the Shariah adviser ("Shariah Adviser") has issued a Shariah pronouncement in respect of DanaInfra Sukuk and the related structure and mechanism and their compliance with Shariah principles.

Application

<p>Who is eligible to apply for Danalnfra Retail Sukuk?</p>	<p>To apply for Danalnfra Retail Sukuk, you must be one of the following:</p> <ol style="list-style-type: none"> 1. A Malaysian citizen who is at least 18 years old as at the closing date of the retail offering with a Malaysian address 2. A corporation / institution incorporated in Malaysia with majority shareholding (excluding preference shares) held by Malaysian citizens 3. A superannuation, cooperative, foundation, provident or pension fund established or operating in Malaysia <p>Applications from trustees, persons under 18 years of age, sole proprietorship, partnerships or other incorporated bodies or associations, other than corporations, institutions, referred to (2) and (3) above or the trustees thereof will not be accepted.</p>												
<p>To invest in Danalnfra Retail Sukuk, do I need to have a bank account and Internet access?</p>	<ul style="list-style-type: none"> ▪ No requirement for a bank account if application is made via application form to MIH ▪ No requirement for Internet access as application can also be made via application form or the ATMs of selected Participating Financial Institutions 												
<p>How do I open CDS account?</p>	<p>Individual account</p> <table border="1" data-bbox="549 936 1398 1346"> <tr> <td data-bbox="549 936 687 1111">Step 1</td> <td data-bbox="687 936 1398 1111">You can request for a CDS Opening Account Form from AmInvestment Bank Berhad, CIMB Investment Bank Berhad, Maybank Investment Bank Berhad or RHB Investment Bank Berhad. You must be at least 18 years old to open an account</td> </tr> <tr> <td data-bbox="549 1111 687 1189">Step 2</td> <td data-bbox="687 1111 1398 1189">Complete the Opening of Account form and two (2) Specimen Signature Cards</td> </tr> <tr> <td data-bbox="549 1189 687 1267">Step 3</td> <td data-bbox="687 1189 1398 1267">Submit the documents together with two (2) copies of your National Registration Identity Card (“NRIC”)</td> </tr> <tr> <td data-bbox="549 1267 687 1346">Step 4</td> <td data-bbox="687 1267 1398 1346">Pay Account Opening Fee of RM10 to Bursa Depository (“BD”)</td> </tr> </table> <p>Company account</p> <table border="1" data-bbox="549 1429 1398 1653"> <tr> <td data-bbox="549 1429 687 1507">Step 1</td> <td data-bbox="687 1429 1398 1507">Complete the Opening of Account form and two (2) Specimen Signature Cards</td> </tr> <tr> <td data-bbox="549 1507 687 1653">Step 2</td> <td data-bbox="687 1507 1398 1653">Submit the above documents with two (2) copies of all necessary supporting documents (e.g. Certificate of Incorporation, Board Resolution, etc) together with the Account Opening fee of RM10</td> </tr> </table>	Step 1	You can request for a CDS Opening Account Form from AmInvestment Bank Berhad, CIMB Investment Bank Berhad, Maybank Investment Bank Berhad or RHB Investment Bank Berhad. You must be at least 18 years old to open an account	Step 2	Complete the Opening of Account form and two (2) Specimen Signature Cards	Step 3	Submit the documents together with two (2) copies of your National Registration Identity Card (“NRIC”)	Step 4	Pay Account Opening Fee of RM10 to Bursa Depository (“BD”)	Step 1	Complete the Opening of Account form and two (2) Specimen Signature Cards	Step 2	Submit the above documents with two (2) copies of all necessary supporting documents (e.g. Certificate of Incorporation, Board Resolution, etc) together with the Account Opening fee of RM10
Step 1	You can request for a CDS Opening Account Form from AmInvestment Bank Berhad, CIMB Investment Bank Berhad, Maybank Investment Bank Berhad or RHB Investment Bank Berhad. You must be at least 18 years old to open an account												
Step 2	Complete the Opening of Account form and two (2) Specimen Signature Cards												
Step 3	Submit the documents together with two (2) copies of your National Registration Identity Card (“NRIC”)												
Step 4	Pay Account Opening Fee of RM10 to Bursa Depository (“BD”)												
Step 1	Complete the Opening of Account form and two (2) Specimen Signature Cards												
Step 2	Submit the above documents with two (2) copies of all necessary supporting documents (e.g. Certificate of Incorporation, Board Resolution, etc) together with the Account Opening fee of RM10												
<p>Can I use my CDS account for trading purposes?</p>	<p>A CDS account alone will not allow you to buy and sell sukuk. You will need to open a Trading Account with any stockbrokers registered with Bursa Malaysia (also known as Participating Organisations or ‘POs’ in Bursa Malaysia’s website).</p>												

What documentation is required when applying for subscription of Danalnfra Retail Sukuk?	No document is required aside from a photocopy of the applicant's identity card if investors apply for Danalnfra Retail Sukuk via application forms. Alternatively, investors may apply via Internet Banking or the ATMs of the selected Participating Financial Institutions.
Can I apply for Danalnfra Retail Sukuk online?	Yes, you may apply for Danalnfra Retail Sukuk via Internet Banking as follows: <ul style="list-style-type: none"> ▪ CIMB - www.cimbclicks.com.my ▪ CIMB Investment - www.eipocimb.com ▪ Maybank - www.maybank2u.com.my ▪ RHB - www.rhb.com.my
For ATM / Internet Banking application, what does the Mandatory Statements refer to?	Sample of the Mandatory Statements are as follows: <ul style="list-style-type: none"> ▪ I am 18 years of age or older ▪ I am a Malaysian citizen with a residential address in Malaysia ▪ I agree to the terms and conditions of application stated in the Application Form ▪ This is my only application and is submitted at my own risk ▪ My personal particulars with the participating bank and Bursa Depository is correct and may be given to the Issuing House and relevant regulatory bodies
How will I know if my application is successful or unsuccessful?	Successful applications - A notice shall be sent to the correspondence address of successful applicants as stated in your CDS account. For unsuccessful applications, the refund amount will be returned by cheque / credited to your account within 10 business days (for application form applicants) and 4 business days (ATM or Internet applicants) after the balloting day.
Can I make multiple applications for Danalnfra Retail Sukuk?	No, each investor can only submit one application per issuance. Multiple applications will render all your applications void.
How much processing fee do I need to pay if I apply for Danalnfra Retail Sukuk?	You have to pay a processing fee of between RM1.00 to RM2.50 per application for the application made via the ATMs or Internet banking of the Participating Financial Institution. For manual application, the application form is given for free.
How much is the transaction cost to buy and sell Danalnfra Retail Sukuk?	There will be no fee at the point of subscription. However, the transaction cost in the secondary market is 0.33% of the trade value.
Who shall pay for the transaction cost?	The retail investors will have to bear their respective transaction cost.

Holding the Investment

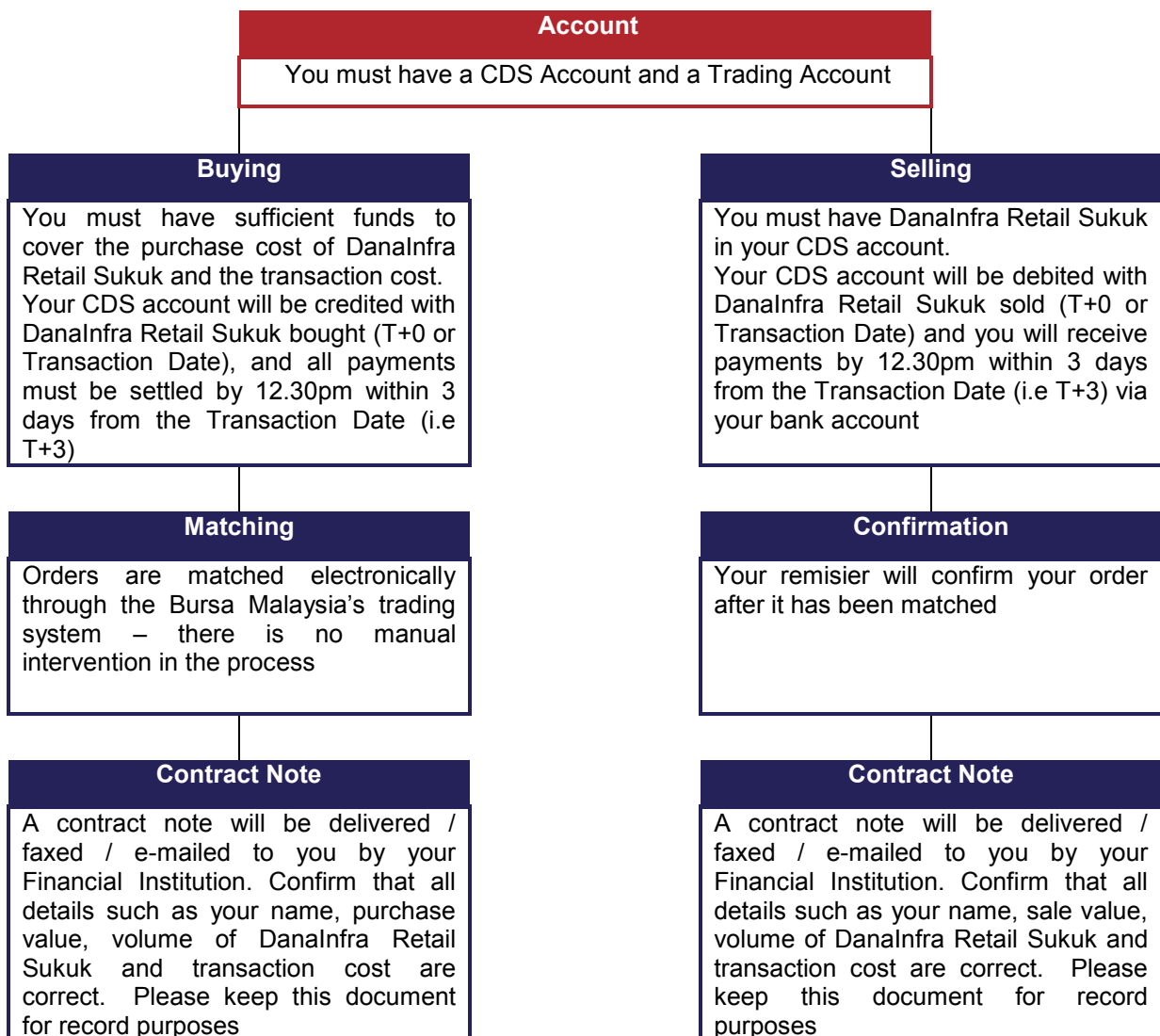
How often will Profit Payments be paid to the holders of Danalnfra Retail Sukuk?	The Profit Payments will be paid semi-annually.
When will Danalnfra Retail Sukuk be listed on Bursa Malaysia?	Danalnfra Retail Sukuk will be listed on Bursa Malaysia on 27 August 2014.
What are the trading hours for Danalnfra Retail Sukuk?	Trading hours for all instruments listed and traded on Bursa Malaysia on business days are as follows: Morning session : 9.00am to 12.30pm Afternoon session: 2.30pm to 5.00pm The same trading hours apply to Danalnfra Retail Sukuk.
What will happen to my investment in Danalnfra Retail Sukuk should the MRT project fail?	In this event, your investment will not be affected as the Profit Payments and Face Value of Danalnfra Retail Sukuk are fully guaranteed by the GoM, irrespective of the outcome of the MRT project.
How can the investors obtain the latest pricing of Danalnfra Retail Sukuk?	Latest pricing of Danalnfra Retail Sukuk can be obtained from Bursa Malaysia's website (www.bursamalaysia.com).
Will the Profit Rate fluctuate during the tenure of the Danalnfra Retail Sukuk?	No, as the Profit Rate per annum will be fixed throughout the tenure of Danalnfra Retail Sukuk.
What are the key differences between ETBS and shares?	The key differences are: <ol style="list-style-type: none"> 1. ETBS holders are essentially financiers of the company, while shareholders are owners of the company 2. ETBS holders' profits are at a fixed rate via steady periodic payments known as coupons / profits. Meanwhile, for shareholders, profits are termed as dividend payments of which are based on the company's performance and they are paid at the discretion of the company 3. Investment in ETBS would involve a fixed maturity period, while investment in shares do not have a maturity period.
What are the differences between ETBS and other retail investments such as unit trust?	Unit trust represents a pool of investments of a group of investors to invest in diversified portfolio of investments including bond / sukuk through fund managers. In ETBS, retail investors can directly invest in any retail bond / sukuk.
What are the factors affecting the yield and price of a bond / sukuk?	The factors affecting the yield and price of a bond / sukuk among others include the movement of market interest rate, demand and supply of the bond / sukuk, credit risk of the issuer and the level of inflation.

<p>How are the bond / sukuk prices quoted on the exchange? Does it take into account the periodic coupon / profit payments of the bond / sukuk?</p>	<p>At the point of issuance, prices quoted on the exchange will be RM100. The price will change due to movement in market interest rates, remaining period to maturity as well as accrual of coupon / profit payable for the period.</p> <p>Kindly refer to www.bondinfo.bnm.gov.my for further details on bonds / sukuk.</p>
<p>How will I get paid on the coupon / profit? Is it similar to stocks?</p>	<p>Coupon / profit payments will follow the current dividend payment setup for your trading account, either through electronic payment or cheque from the Issuer's paying agent.</p> <p>The Profit Payment will be credited directly into the bank account of the holders of DanaInfra Retail Sukuk as indicated in the CDS account.</p> <p>For those without details of bank account in the CDS account, a cheque will be mailed to the correspondence address maintained in the CDS account. Kindly refer to Bursa Malaysia's website at www.bursamalaysia.com for further details.</p>
<p>How is the coupon / profit payment calculated?</p>	<p>The coupon / profit payment is calculated using the following formula:</p> <p>Profit payable = Profit Rate ("PR") x Face Value ("FV") x (holding period / 365 days)</p> <p>Assumptions: PR : 4% per annum FV : RM1,000</p> <p>The calculation for annual coupon / profit payment may be illustrated as follows: = 4% x RM1,000 x (365 days / 365 days) = RM40.00</p> <p>Since coupon / profit is paid semi-annually, the coupon / profit payment per payment period is: = RM40.00 x (182 days / 365 days) = RM19.95</p> <p>Coupon / Profit will be paid to investors semi-annually until maturity.</p>
<p>How to calculate the value of bond / sukuk?</p>	<p>To calculate the value of your bond / sukuk, you can use the online bond / sukuk calculator available in Bursa Malaysia's website at www.bursamalaysia.com/etbs.</p>

<p>Is there any restriction to the holding period for the holders of Danalnfra Retail Sukuk?</p>	<p>There is no holding period. Holders of Danalnfra Retail Sukuk may sell his / her holding at any time from the date of listing, or choose to hold to maturity.</p>
<p>When is the right time for a retail sukuk holder to sell his / her holding?</p>	<p>At the time of issue of the sukuk, the profit rate and other conditions of the sukuk will have been influenced by a variety of factors, such as current market interest rates, the length of the tenor and the creditworthiness of the issuer.</p> <p>With the creditworthiness of the issuer backed by Government Guarantee, the factor that would likely change over time is the market interest rates.</p> <p>The market price of a sukuk is the present value of all expected future profit and principal payments of the bond discounted at the sukuk's redemption yield, or rate of return. That relationship is the definition of the redemption yield on the sukuk, which is likely to be close to the current market interest rate for other sukuk / bonds with similar characteristics. The yield and price of a sukuk are inversely related, hence, when market interest rates rise, sukuk prices fall and vice versa.</p> <p>As such when the market interest rate for other sukuk / bonds with similar characteristics falls below the yield of the sukuk held, the retail sukuk holder may sell his / her holding for a gain on the face value of the sukuk. At the point of sale, any profit accrued shall be paid by the purchaser to the seller.</p> <p>Please consult your professional financial adviser.</p>
<p>How is an ETBS different from the traditional bonds / sukuk transacted by institutions?</p>	<p>The ETBS offered to retail investors have the same characteristics as the bonds / sukuk distributed to institutional investors. The difference lies in the distribution platform for the primary issuance as well as the secondary trading whereby the ETBS are exchange-based while the traditional bonds / sukuk have been traded over the counter or ("OTC") amongst institutional investors.</p> <p>The other difference is in the lot size per transaction whereby ETBS transacted in lots of RM1,000 while institutional investors transact in lot sizes of RM5,000,000.</p>
<p>Can a retail sukuk holder sell his / her holding to an institutional investor?</p>	<p>There is no limitation to whom a retail sukuk holder may sell his/her holdings to. However, institutional investors would normally purchase sukuk in RM5,000,000 lot sizes.</p> <p>This is where the exchange becomes the intermediary to bridge the connectivity between the retail and institutional investors. Banks may act as intermediaries to acquire the retail lots that are being sold to the exchange by retail investors.</p> <p>These retail lots held by banks may then be 1) held either as stockpile to sell to other retail investors wishing to acquire retail sukuk on the secondary market through the exchange, or 2) be bunched up into lot</p>

	<p>sizes of RM5,000,000 to be sold to institutional investors through the OTC platform.</p> <p>The reverse may also happen whereby institutional sukuk holders may offer their holdings to retail investors via the exchange. The banks may again act as intermediaries by acquiring the RM5,000,000 OTC lots and breaking them down for distribution in the RM1,000 retail lots.</p>
How do investors trade Danalnfra Retail Sukuk?	Please refer to the chart below.

How to Trade Danalnfra Retail Sukuk



Selected Branches of AmBank (M) Berhad

SARAWAK

2nd Floor, No 21, 23 & 25
Jalan Tuanku Osman 96000
Sibu, Sarawak

1st Floor, Lot No 2504 & 2505
Boulevard Commercial Centre
KM 3 Jalan Miri-Pujut
98000 Miri Sarawak

JOHOR

1st Floor, No 21, 22 & 23
Jalan Dato' Teoh Siew Khor
86000 Kluang, Johor

1st Floor, 663 & 664
Jalan Taib
82000 Pontian, Johor

1st Floor, 8F-8G
Jalan Lombong
81900 Kota Tinggi, Johor

2nd Floor 1 & 2
Jalan Muhibah
Taman Utama
85000 Segamat, Johor

2nd Floor, 34 Lorong Dua
81000 Kulai, Johor

PAHANG

1st Floor, No 5
Bandar Raub Perdana
27600 Raub, Pahang

1st Floor, No 60 & 61
Jalan Ahmad Shah Satu
28000 Temerloh, Pahang

1st Floor, Lot K-1
Jalan Dewangsa
Jerantut New Town
27000 Jerantut, Pahang

1st Floor, 21A & 22A
Jalan Temerloh
28300 Triang, Pahang

1st Floor, 28 Jalan Zabidin
28407 Mentakab, Pahang

WILAYAH PERSEKUTUAN

1st Floor, 21 Jalan Ambong Kiri 2
Kepong Baru
52100 Kuala Lumpur

1st Floor, No 45 & 47
Jalan Telawi Tiga
Bangsar Baru
59100 Kuala Lumpur

Selected Branches of AmInvestment Bank Berhad

WILAYAH PERSEKUTUAN

8th Floor
Bangunan AmBank Group
55 Jalan Raja Chulan
50200 Kuala Lumpur

SELANGOR

4th Floor
Plaza Damansara Utama
2, Jalan SS 21/60
47400 Petaling Jaya

PULAU PINANG

3rd Floor, Menara Liang Court
No. 37 Jalan Sultan Ahmad Shah
10050 Pulau Pinang

JOHOR

2nd Floor, Komplek Penggaram
No. 1 Jalan Abd Rahman
83000 Batu Pahat, Johor

Level 18, Selesa Tower
Jalan Dato Abdullah Tahir
80300 Johor

SARAWAK

1st, 2nd & 3rd Floors
No 164, 166 & 168
1st Floor Jalan Abell
93100 Kuching Sarawak

Selected Branches of CIMB Bank Berhad**JOHOR**

First Floor, 384A, Jalan Simbang
Taman Perling
81200 Johor Bahru

1st Floor, 101 - 102, Jalan Gambir 8
Bandar Baru Bukit Gambir
84800, Muar, Johor

1st Floor, 8A, Jalan Dedap 20
Taman Johor Jaya
81100 Johor Bahru

2nd Floor, 113-114
Jalan Genuang
85000 Segamat

WILAYAH PERSEKUTUAN

1st Floor, 2468
Jalan Mutiara Timur Satu
Taman Mutiara Cheras
56100 Kuala Lumpur

1st Floor, 138
Jalan Burhannuddin Helmi
Taman Tun Dr Ismail
60000 Kuala Lumpur

1st Floor, 2, Jalan Kaskas
Taman Cheras
56100 Cheras, Kuala Lumpur

1st Floor, No 4, Jalan 54
Desa Jaya, Kepong
52100 Kuala Lumpur

5th Floor, MBC
11, Jalan Raja Laut
50350 Kuala Lumpur

KELANTAN

Level 4, Wisma Square Point
Lot 1, Jalan Pengkalan Chepa
15200 Kota Bharu, Kelantan

NEGERI SEMBILAN

2nd Floor, Lot 3110
Jalan Besar Lukut
71010 Port Dickson
Negeri Sembilan

2nd Floor, 1A, Wisma Dewan
Perniagaan Melayu Negeri
Sembilan
Jalan Dato' Bandar Tunggal
70000 Seremban
Negeri Sembilan

1st Floor, Bangunan Baru UMNO
Jalan Besar
73000 Tampin, Negeri Sembilan

1st Floor, No 21 & 22
Jalan Mahligai
72100 Bahau, Negeri Sembilan

KEDAH

2nd Floor, No 101 – 103
Persiaran Sultan Abdul Hamid
05050 Alor Star, Kedah

Ground Floor, Wisma Ria
Taman Ria
08000 Sungai Petani, Kedah

PENANG

1st Floor, 70, Jalan Stesen
14000 Bukit Mertajam

1st Floor, 32, Jalan Mahsuri
11950 Bayan Baru, Penang

1st Floor, 6159 & 6160
Jalan Ong Yi How
Off Jalan Raja Uda
Taman Teras Jaya
13400 Butterworth

2nd Floor, 1308, Jalan Besar
14200 Sungai Bakap
Pulau Pinang

PERLIS

1st Floor, No. 44, Jalan Penjara
01000 Kangar, Perlis

SABAH

1st Floor, Lot 7-9, Block 30
Kompleks Faja
Jalan Haji Karim
91000 Tawau Sabah

Lot 11, Bandar Utama Sandakan
Jalan Utara, 6th Miles
90000 Sandakan, Sabah

SARAWAK

1st Floor, 282, Jalan Rubber
93400 Kuching, Sarawak

1st Floor, Block 5 MCLD
Boulevard Commercial Centre
Jalan Pujut
98000 Miri, Sarawak

PERAK

2nd Floor, 3104 C & D
Jalan Kampar
36700 Langkap, Perak

MELAKA

2nd Floor, 188
Taman Melaka Raya
Off Jalan Parameswara
75000 Melaka

SELANGOR

2nd Floor, No 2-2-2
Wisma Pauson
Jalan Taming Kanan Satu
Taman Taming Jaya
43200 Balakong, Selangor

Lot A-07-01 & Lot A-07-02,
Level 7
Empire Shopping Gallery
Jalan SS 16/1
47500 Subang Jaya, Selangor

1st Floor, 22, Jalan Tiara 2A /
KU 1
Bandar Baru Klang
41150 Klang

2nd Floor, No 26-2
Lorong Batu Nilam 4B
Bandar Bukit Tinggi
41200 Klang, Selangor

1st Floor, 135
Jalan Besar
42700 Banting, Selangor

1st Floor, No 26, Jalan SJ 6
Taman Selayang Jaya
68100 Batu Caves

1st Floor, No 9
Jalan Tun Abd Aziz
43000 Kajang, Selangor

1st Floor, 11 & 11A
Jalan Kenari 1
Bandar Puchong Jaya
47100 Puchong, Selangor

TERENGGANU

3rd Floor, Lot 3083
Jalan Sultan Ismail
20200 Kuala Terengganu
Terengganu

Selected Branches of CIMB Investment Bank Berhad

JOHOR

73A First Floor
Jalan Kuning Dua
Taman Pelangi
80400 Johor Bahru, Johor

PERAK

No 8, 8A-C, Persiaran Greentown
4C
Greentown Business Centre
30450 Ipoh, Perak

SARAWAK

Aras 1 (Utara) Wisma STA
No 26, Jalan Datuk Abang Abdul
Rahim,
93450 Kuching

MELAKA

2nd Floor, 188
Taman Melaka Raya
Off Jalan Parameswara
75000 Melaka

PENANG

Suite 1.01 Menara Boustead
Penang
No 39, Jalan Sultan Ahmad Shah
10050 Penang

6A, Ground Floor
Jalan Bako Off Brooke Drive
96000 Sibul, Sarawak

PAHANG

A-27, Ground, 1st & 2nd Floor
Jalan Dato Lim Hoe Lek
25000 Kuantan, Pahang

SELANGOR

Level G & Level 1, Tropicana City
Office Tower
No 3, Jalan SS20/27
47400 Petaling Jaya, Selangor

WILAYAH PERSEKUTUAN

Level 17, Menara CIMB
Jalan Stesen Sentral 2
Kuala Lumpur Sentral
50470 Kuala Lumpur

SABAH

Level 1, Central Building
Jalan Sagunting
88000 Kota Kinabalu, Sabah

Selected Branches of Malayan Banking Berhad

SELANGOR

2nd Floor, No 5, 30e & 32e
Jalan Mahsuri
45300 Sungai Besar, Selangor

7 Jln Kenari 1
Bandar Puchong Jaya
47100 Puchong, Selangor

1st Floor, No.62-66
Jalan SS21/35
Damansara Utama
47400 Petaling Jaya, Selangor

2nd Floor, No. 28 - 30
Jalan Tukang
43000 Kajang, Selangor

26,28 & 30 (2nd Floor)
Menara Klang
Jalan Raja Hassan
41400 Klang, Selangor

2nd Floor, 50-52
Jalan Sultan (52/4)
462000 Petaling Jaya, Selangor

No 30 Jalan SL 1/12
Bandar Sg Long
43200 Kajang
Selangor

Lot C1-1-0 & C1-1-1, Phase 1F1
Lebuh Batu Nilam
Bandar Bukit Tinggi 1
41400 Klang, Selangor

B1 & B2, Sunway Giza Mall
Jalan PJU 5/14
Dataran Sunway
Kota Damansara
47810 Petaling Jaya, Selangor

Lot C.01, Concourse Level
8, First Avenue, Bandar Utama
47800 Petaling Jaya, Selangor

166-169, Jalan Dato' Bandar
Tunggal
70000 Seremban
Negeri Sembilan

JOHOR
No. 84, 2nd Floor
Jalan Rahmat
83000 Batu Pahat, Johor

8,10 & 12 Jalan SS2/63
47300 Petaling Jaya, Selangor

TERENGGANU
Lot 405 & 406, Jalan Besar
22000 Jerteh, Terengganu

No 10 & 12, Jalan Pingai
Taman Pelangi
80400 Johor Bahru, Johor

No. 66, Jalan USJ10/1B
UEP Subang Jaya
47620 Subang Jaya, Selangor

92 Jalan Sultan Ismail
20200 Kuala Terengganu
Terengganu

85-87 Jalan Dedap 6
Taman Johor Jaya
81100 Johor Bahru, Johor

C8-C10 Jalan SS 15/4D
47500 Subang Jaya, Selangor

KELANTAN
1st Floor, 3880-E, Jalan Mahmood
15200 Kota Bharu, Kelantan

104, Jalan Abdullah
80400 Muar, Johor

No 1 Jalan Dinar G U3/G
Tmn Subang Perdana
Seksyen U3
40150 Shah Alam, Selangor

MELAKA
No. 114 & 114A, Graha Peladang
Jalan Hang Tuah
75300 Melaka

18-20, Jalan Perwira 17
Taman Ungku Tun Aminah
81300 Skudai, Johor

EIK Shah Alam,10
Persiaran Perbandaran
Seksyen 14
40000 Shah Alam, Selangor

No. 225, 226 & 227
Jalan Melaka Raya 1
Taman Melaka Raya
75000 Melaka

69 - 75, Jalan Meranti Merah
Kebun Teh
80250 Johor Bahru, Johor

37 & 39 Ground & 1st Floor
Jalan SP 2/1
Taman Serdang Perdana
Seksyen 2
43300 Seri Kembangan
Selangor

PAHANG
1st Floor, KCCCI Building
Lot 46 &47, Seksyen 18
Jalan Bukit Ubi
25000 Kuantan, Pahang

37, Jalan Intan 2/1
Taman Intan
86000 Kluang, Johor

1 (G-3) & 2 (G-3) Jalan C180/1
Dataran C180, Batu 11
43200 Cheras, Selangor

2nd Floor, 117-8
Jalan Loke Yew
28700 Bentong, Pahang

Lot 1-22, Level 1, 2 & 3
Johor Bahru City Centre
106-108, Jalan Wong Ah Fook
80000 Johor Bahru, Johor

Unit No. P1-36
Shafftsbury Square
63000 Cyberjaya, Selangor

6-7, Jalan Bandar
28300 Triang, Pahang

146 - 7, Jalan Raya
81000 Kulai, Johor

NEGERI SEMBILAN
No 56 &57, Jalan Tuanku Antah
70000 Seremban
Negeri Sembilan

61-67, Jalan Tun Ismail
25000 Kuantan, Pahang

PERAK
277-281 Jalan Silibin
30100 Ipoh, Perak

No 2, 4 & 6,
Persiaran Greentown 1
(2nd Floor)
Pusat Perdagangan Greentown
30450 Ipoh, Perak

PENANG
2741, 2742 & 2743,
Jalan Chain Ferry
Taman Inderawasih
13600 Prai, Penang

Ground Floor
Bangunan Maybank
No. 1, Lorong Kemajuan
Karamuning
88000 Kota Kinabalu, Sabah

234 - 237 Jalan Chung Thye
Phin
34000 Taiping, Perak

405-G-1, Burmah House
Burmah Road
10350 Penang

SARAWAK
57, Lorong Maybank
98700 Limbang, Sarawak

1st Floor, Jalan Chong Ah Peng
35900 Tanjung Malim, Perak

No. 10D, Jalan Masjid Negeri
11600 Penang

No 194, Al Idrus Commercial
Park Centre
Jalan Satok
93400 Kuching, Sarawak

1st Floor, Tranchell Street
Menglembu
31450 Ipoh, Perak

No 447, 448 & 449
Jalan Permatang Rawa
Bandar Perda
14000 Bukit Mertajam, Penang

Pelita Commercial Centre
1st Floor, Wisma Yong Lung
Lot 698, Block 7
Mcid, Jalan Pujut
C.D.T, No 28
98000 Miri, Sarawak

G Floor, 194-206
Jalan Sultan Idris
30000 Ipoh, Perak

9, Lebu Union
10200 Penang

35, 37 & 39
Jalan Kampung Nyabor
96000 Sibul, Sarawak

112 Jalan Canning Estate
Ipoh Garden
31400 Ipoh, Perak

1F-02 Queensbay Mall
100 Persiaran Bayan Indah
11900 Bayan Lepas, Pulau Pinang

Lot 250-253
Jalan Tunku Abdul Rahman
93100 Kuching, Sarawak

No 5, Persiaran PM 2/2
Pusat Bandar Seri Manjung
Seksyen 2
32040 Seri Manjung, Perak

1st Floor, 6993, Jalan Ong Yi How
13400 Butterworth, Penang

65-67 Ground Floor,
Lot 3179-3181 Block 10
Jalan Laksamana Cheng Ho
93200 Kuching, Sarawak

KEDAH

Mezzanine Floor, No. 105a & B
Seberang Jalan Putra
05150 Alor Setar, Kedah

SABAH

2nd Floor, Lot 7 Jalan Perpaduan
Kampung Air
88000 Kota Kinabalu, Sabah

71 - 74, Ground Floor
Tabuan Tranquility
Phase 1
Jalan Canna, Tabuan Jaya
93350 Kuching, Sarawak

138 & 139
Jalan Kelab Cinta Sayang
Taman Ria Jaya
08000 Sungai Petani, Kedah

Ground Floor, Lot 218-223
Block 24, Prima Square, Phase 3
Mile 4, Jalan Utara
90000 Sandakan, Sabah

WILAYAH PERSEKUTUAN

1st Floor
Menara Maybank
100 Jalan Tun Perak 50050
Kuala Lumpur

Lot 1.01 Ampang Park
Shopping Complex
Jalan Ampang
50450 Kuala Lumpur

No. 1 & 3, Jalan Desa
Taman Desa
58100 Kuala Lumpur

418,424, Jalan Pudu
55100 Kuala Lumpur

Lot C21-C
Concourse Expansion
Suria KLCC
Kuala Lumpur City Centre
50088 Kuala Lumpur

No.15 & 17, Jalan Radin Anum
Bandar Baru Seri Petaling
57000 Kuala Lumpur

No. 10 & 12
Pusat Niaga Metro Prima
Jalan Prima 5, Metro Prima
52100 Kepong, Kuala Lumpur

G-Floor, Block C
Kompleks Pejabat Damansara
Jalan Semantan
Bukit Damansara
50490 Kuala Lumpur

2, Lorong Rahim Kajai
14, Taman Tun Dr. Ismail
60000 Kuala Lumpur

21, 23, 25 & 27, Jalan 2/32
Off 6 1/2 Mile
Jalan Kepong
52000 Kuala Lumpur

No : 42-2
Ground and First Floor
Jalan Sultan Ismail
50250 Kuala Lumpur

No. 1 & 3, Jalan Kuchai Maju 1
Off Jalan Kuchai Lama
58200 Kuala Lumpur

2nd Floor, Wisma Lee Kay Huan
Lot 14408, Jln Genting Klang
53200 Setapak, Kuala Lumpur

66, 68 & 70 Jalan Maarof
Bangsar Baru
59100 Kuala Lumpur

8-10, Jalan 53
Desa Jaya, Kepong
52100 Kuala Lumpur

Suite 163-0-14 Ground Floor
Wisma Mah Sing
163 Jalan Sungai Besi
57100 Kuala Lumpur

17, Jalan Bandar Rawang 2
Bandar Baru Rawang
48000 Rawang

468-7 & 7A Block D
Rivercity, 3rd. Mile Jalan Ipoh
51200 Kuala Lumpur

Selected Branches of Maybank Investment Bank Berhad

WILAYAH PERSEKUTUAN

Level 8, Tower C
Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur

Level 8, Menara Trend
Intan Millennium Square
No. 68, Jalan Batai Laut 4
Taman Intan
41300 Klang, Selangor

PERAK

B-G-04, (Ground Floor)
Level 1 & 2
No. 42, Persiaran Greentown 1
Pusat Perdagangan Greentown
30450 Ipoh, Perak

SELANGOR

Wisma Bentley Music
Level 1, No. 3, Jalan PJU 7/2
47800 Petaling Jaya, Selangor

PENANG

Lot 1.02, Tingkat 1
Bangunan KWSP
Jalan Sultan Ahmad Shah
10050 Georgetown, Penang

NEGERI SEMBILAN

Wisma HM
Ground Floor
No. 43, Jalan DR. Krishnan
70000 Seremban
Negeri Sembilan

Selected Branches of RHB Bank Berhad

SABAH

1st Floor, No 81 / 83
Jalan Gaya
88000 Kota Kinabalu, Sabah

1st Floor, Lot 5 Block 27
Fajar Complex
Jalan Mahkamah Town
Extension I
91000 Tawau, Sabah

2nd Floor, Lot 362, Block 9
Jalan Nakhoda Gampar
P O Box 1142
98008 Miri Sarawak

1st Floor, Lot 1 & 2

Jati Shop Houses
Off Jalan Tun Mustapha
87007 Labuan
Wilayah Persekutuan Labuan

SARAWAK

No 31, Jalan Tuanku Osman
P O Box 26
96007 Sibul, Sarawak

PENANG

No 380-A, Jalan Burmah
10350 Pulau Tikus, Penang

1st Floor, Lot 64, 65 & 66,
Block 7, Ph 1, Prima Square
Mile 4, Jalan Utara
90000 Sandakan, Sabah

No 11, First Floor
Jalan Simpang Tiga
P O Box 3000
93758 Kuching, Sarawak

1244 & 1246, Jalan Padang
Lalang
Taman Desa Damai
14000 Bukit Mertajam, Penang

1st Floor, Lot 1 & 2, Block A
Metro Commercial Complex
91100 Lahad Datu, Sabah

1st Floor, 258, Jalan Masjid
Taman Sri Dagang
97000 Bintulu, Sarawak

1st Floor, 42A, 42B & 42C
Jalan Tengah
11950 Bayan Baru, Pulau Pinang

Mezzanine Floor, 6957 & 6958
Jalan Raja Uda
Raja Uda Light Industrial Park
12300 Butterworth, Penang

KEDAH

97 J, Seberang Jalan Putra
05150 Alor Setar, Kedah

PERAK

Lot 2,4,6 & 8
Jalan Tun Sambathan
30000 Ipoh, Perak

81 - 85, Jalan Gopeng
31900, Kampar Perak

1st Floor, 25C
Jalan Datuk Ahmad Yunus
32000 Setiawan, Perak

68 - 70, Level 2, Jalan Kota
34000 Taiping, Perak

PAHANG

1st Flr, No. 2, 4 & 6
(Malay Town)
Jalan Putra Square 1
Putra Square
25200 Kuantan, Pahang

1st Floor, Lot 94 & 95
Jalan Temerloh
28400 Mentakab, Pahang

WILAYAH PERSEKUTUAN

No. 30, 1st Floor, Jalan 7/108C
Taman Sungai Besi
57000 Kuala Lumpur

Lot No G-01, Ground Floor
Bangsar Shopping Centre
Office Tower
Jalan Maarof, Bangsar
59100 Kuala Lumpur

1st Floor, No. 15 & 17
Jalan Tun Mohd Fuad 3
Taman Tun Dr Ismail
60000 Kuala Lumpur

SELANGOR

29A First Floor,
Jalan Wawasan Ampang 2/3
Bandar Baru Ampang
68000 Ampang, Selangor

1st Floor, No. B-G-5 & B-1-5
IOI Boulevard
Jalan Kenari 5
Bandar Puchong Jaya
47100 Puchong, Selangor

1st Floor, No. 24 & 26
Jalan Stesen
41000 Klang, Selangor

1st Floor, No.1 & 3
Jalan Senangin Satu
Taman Tanjung
P.O. Box No 201
42809 Tanjung Sepat, Selangor

NEGERI SEMBILAN

1ST Floor, PT 7460 & 7461
Jalan Bandar Baru Nilai 1/1A
Putra Point Bandar Baru Nilai
71800 Nilai Negeri Sembilan

JOHOR

1st Floor, No. 9 & 11
Jalan Sutera
Taman Sentosa
80150 Johor Bahru, Johor

1st Floor No. 22 & 24
Jalan Bestari 2/2
Taman Nusa Bestari, 81300 Johor

1st Floor, No. 9, Jalan Abdullah
84000 Muar, Johor

1st Floor, No. 89, Jalan Rahmat
83000 Batu Pahat, Johor

TERENGGANU

1st Floor, No 59
Jalan Sultan Ismail
20200 Kuala Terengganu
Terengganu

MRT Project

What is the MRT?	<p>It is a proposed three-line Mass Rapid Transit system in Klang Valley/ Kuala Lumpur. The project was announced in December 2010 by the GoM, and was launched by Prime Minister Y.A.B Dato' Sri Mohd Najib bin Tun Abdul Razak on 8 July 2011.</p> <p>The MRT will be integrated with the LRT, Monorail, KTM Komuter and intra/ inter-city buses and will help alleviate traffic congestion by increasing the number of people using public transport in the city centre. When operational, the system targets to carry up to 400,000 commuters daily.</p> <p>The first line of this project is the Sungai Buloh – Kajang Line (“SBK Line”), which stretches 51 kilometres with 31 stations.</p> <p>Works on the MRT SBK line has begun since July 2011 and the Project is expected to be completed by 2017. Phase One of the line between Sungai Buloh and Semantan stations will be operational by December 2016, while Phase Two from Semantan to Kajang will be operational by July 2017, allowing the trains to operate along the entire line.</p>
Why do we need the MRT?	<p>It is estimated by 2020 the population in the Klang Valley will grow from the current 6 million to 10 million. In view of this, if every single trip is made on private transport, the roads in Klang Valley will be at a gridlock. A sustainable transportation system is therefore needed where huge number of people can travel efficiently.</p> <p>Rail-based public transport, such as the MRT, LRT or commuter train, have always form the backbone of a city's public transport system as it can carry large numbers of people and can move people quickly because it is not hindered by road traffic.</p> <p>Klang Valley currently has a shortage of rail-based public transport coverage compared with most public transport-oriented cities less than 20 kilometres of rail per million population. Public transport-oriented cities such as Singapore, Hong Kong and London have more than 40 kilometres of rail per million population. With the MRT, it will boost the rail-based public transport coverage in Klang Valley significantly.</p>
What benefits will the MRT provide?	<p><u>Economic growth</u></p> <p>The MRT project will create more than 130,000 employment opportunities during its construction period and is expected to generate RM3 – 4 billion per annum worth of the Gross National Income (“GNI”) from construction and operations from 2011 to 2020.</p> <p>Additionally, RM8 - 12 billion per year will be generated based on a multiplier effect of 2.5-3.5 from construction.</p> <p>With the increase in productivity from better mobility in total, an average of RM24 billion GNI per year will be generated over the next 10 years.</p>

	<p><u><i>Boosting development and commercial activity</i></u></p> <p>The MRT will push property value up. The improved connectivity provided by the MRT will result in property value appreciation and an estimated increase of RM 300 million in gross development value.</p> <p>The MRT will also spur developments in four new areas:</p> <ul style="list-style-type: none"> ▪ Rubber Research Institute development in Sungai Buloh ▪ Warisan Merdeka ▪ Tun Razak Exchange (former KL International Financial District) ▪ Cochrane Development <p>Furthermore, the MRT will boost commercial activities. With the improved connectivity in Klang Valley, the MRT can draw more commuters to the city centre business districts.</p> <p>The underground stations will also have good linkages with shopping centres.</p>
<p>What facilities do MRT provide?</p>	<p>The MRT adopts the Universal Access Facilities. This means that the MRT stations will be universally accessible not only for people with disabilities but also to the elderly, pregnant women, parents with children in strollers, as well as those with luggage.</p> <p>The MRT stations and trains are holistically designed, ensuring the disabled can regularly and conveniently access public transportation.</p> <p>All MRT stations are designed with the following features:</p> <p><i>Entering the station</i></p> <ul style="list-style-type: none"> ▪ <i>Step-free (no steps for easy mobility)</i> ▪ <i>Covered walkways with tactile guide path to station entrance from station car park, nearest bus/ taxi stand and car drop-off area</i> ▪ <i>Chain and intercom connection with Customer Service Officer to communicate with station staff to unlock the parking bays and assist with parking</i> <p><i>Navigating inside the station</i></p> <ul style="list-style-type: none"> ▪ <i>LCD displays and public announcement system on public information and operational messages.</i> ▪ <i>Disabled-friendly lifts with intercom facilities</i> ▪ <i>Braille markings on lift control buttons</i> ▪ <i>Audible warning messages of escalators</i> ▪ <i>Lower handrails to stairs and ramps in public areas</i> <p><i>On the platform</i></p> <ul style="list-style-type: none"> ▪ <i>Non-slip tactile guide path and warning signs at station platform</i> ▪ <i>Perch steels by the lift</i>

	<ul style="list-style-type: none"> ▪ <i>Priority waiting areas at platform</i> ▪ <i>Target gap between platform edge and train of 50mm</i> <p><i>On the train</i></p> <ul style="list-style-type: none"> ▪ <i>Wheelchair spaces in train next to doors</i> ▪ <i>Dynamic route maps in trains</i> <p><i>Other services</i></p> <ul style="list-style-type: none"> ▪ <i>Helplines for passengers requiring assistance at lift lobbies and platforms</i> ▪ <i>Induction loop at Customer Service Centre</i> ▪ <i>Flashing lights in case of emergency for the hearing impaired</i> <p>Out of 31 stations, the 15 stations below will be equipped with Park n Ride facilities:</p> <ul style="list-style-type: none"> ▪ <i>Sungai Buloh</i> ▪ <i>Kota Damansara</i> ▪ <i>Taman Industri Sungai Buloh</i> ▪ <i>One Utama</i> ▪ <i>Seksyen 16</i> ▪ <i>Pusat Bandar Damansara</i> ▪ <i>Maluri</i> ▪ <i>Taman Bukit Mewah</i> ▪ <i>Plaza Phoenix</i> ▪ <i>Taman Suntex</i> ▪ <i>Taman Cuepacs</i> ▪ <i>Bandar Tun Hussein Onn</i> ▪ <i>Taman Koperasi</i> ▪ <i>Saujana Impian</i> ▪ <i>Kajang</i>
<p>How will MRT Corp ensure the quality of the MRT project?</p>	<p>The construction methodologies, requirements and materials for the development of the MRT will conform to internationally-recognised best quality practices, standards and codes.</p> <p>The MRT Project will conform to the following codes:</p> <p><i>Environmental Management Plan</i></p> <p>Comprehensive mitigation and impact programmes such as Environmental Management Programme and Safety, Health & Environment Programme are implemented to control impacts such as noise, dust, vibration, hygiene and safety impacts among others during the construction of MRT.</p> <p><i>Traffic Management Plan</i></p> <p>During the construction of the MRT, efficient Traffic Management Plan (will be deployed to minimise inconvenience and disruption to the public. Well-designed plans managed by traffic experts and based on local authorities' guidelines are in place to protect and guide road users</p>

	<p>and pedestrians in passing through a MRT construction area safely. There will be temporary traffic diversions to facilitate the construction of the MRT.</p> <p>A dedicated 24-hour Emergency Response Team (“ERT”) with emergency response capabilities will also be set up by all work package contractors. The ERT will be on standby to handle urgent situations such as:</p> <ul style="list-style-type: none"> ▪ Accident response ▪ Vehicle breakdown response ▪ Minor road repairs ▪ Burst pipes and fallen trees ▪ Flash flood, ad-hoc detours and diversions
<p>How will SPAD supervise the MRT project?</p>	<p>Suruhanjaya Pengangkutan Awam Darat (“SPAD”)’s role is to ensure the planning, construction and operation of the line will follow all the necessary regulations and fulfill its ultimate objective of providing Klang Valley users with comfortable and efficient public transport system.</p> <p>SPAD functions include:</p> <ul style="list-style-type: none"> ▪ Exercise authority over corridors & alignment ▪ Study transportation demands ▪ Develop integrated master plan ▪ Approve railway schemes ▪ Interface with working agencies ▪ Administer land acquisitions <p>SPAD will monitor the MRT project to ensure it meets the above objectives via:</p> <ul style="list-style-type: none"> ▪ MRT Technical Committee monthly meetings with the following agenda: <ul style="list-style-type: none"> ○ Progress monitoring and tracking ○ Operational and technical decisions ○ Project issues resolution ▪ MRT Division’s main focus <ul style="list-style-type: none"> ○ Stakeholder management ○ Risk management and communication ○ Land acquisition process according to the Land Acquisition Act 1960 (Act 486) ○ Disbursements of land compensation to private landowners ○ Technical compliance with SPAD Act and regulations

Where can we obtain the Klang Valley Land Public Transport Master Plan and/or the Urban Rail Development Plan?

The Greater KL / Klang Valley (“GKLKV”) Land Public Transport Master Plan (“LPTMP”) and Urban Rail Development Plan (“URDP”) are available at SPAD’s website at www.spad.gov.my.

Where are the future MRT corridors (Lines 2 and 3)?

The corridors of the future two (2) MRT lines are captured in the URDP which constitutes one of the plans under the GKLKV regional LPTMP.

MRT2 - Circle Line	To cater for orbital movements around KL. To provide linkages to key major areas such as Mid Valley, Mont Kiara, Sentul Timur and Ampang, as well as proposed developments such as Malaysia External Trade Development Corporation.
MRT 3 - North-South Line	To cater for the North West corridor of future growth areas such as Sungai Buloh, Kepong and Selayang with the eastern half of the city centre (including Kampung Baru and the Tun Razak Exchange (“TRX”)).

For more updated information on MRT Project, kindly refer to www.mymrt.com.my.

This page is intentionally left blank

This page is intentionally left blank