

Frequently Asked Questions (FAQ) on eDividend (Payment of Electronic *Cash Distribution*)

What?

1. **What is eDividend?**
 - A. eDividend is a service which allows an issuer to electronically pay your cash dividend and other cash distribution directly into your bank account instead of making payment via bank cheques.
2. **What do I have to do?**
 - A. As a depositor, you have to provide your bank account information to Bursa Depository.

Why?

3. **Why eDividend?**
 - “ Faster access to dividends and cash distribution payments which are credited directly into your bank account
 - “ Convenience eliminates the need to go to a bank
 - “ One-off provision of bank account details for all listed issuers on Bursa Malaysia
 - “ Better account management with the option to consolidate the dividends from all your CDS accounts into one bank account
 - “ Misplaced, lost or expired cheques will no longer be an issue

When?

4. **When can I start providing my bank account information for eDividend?**
 - A. You can start providing your bank account information to your Authorised Depository Agent (ADA) (referred to in this FAQ as your stock broker) from 19 April 2010 onwards. The sooner you provide your bank account information, the sooner you will be able to benefit from the advantages of eDividend.
5. **Will I incur any additional costs for receiving eDividend?**
 - A. No. You will not incur any charges for receiving eDividend.

How?

6. How do I provide my bank account information for eDividend?

- A. You must complete the relevant prescribed form and submit it together with the required supporting documents at your stock broker's office where your CDS account is maintained.

Note: If you are unable to be present at the stock broker's office, the signing of the relevant prescribed form and the supporting documents must be witnessed by an acceptable witness specified by Bursa Depository. An acceptable witness includes an Authorised Officer of your stock broker, a Dealer's representative, a notary public, or an authorised officer of Malaysian Embassy/High Commission. Once signed accordingly, the document should be submitted to your stock broker.

7. What supporting documents are required?

- A. If you are an individual depositor, when providing your bank account information for eDividend, bring along:-

- (i) Original documents for verification.
- (ii) Two (2) copies of Identification documents i.e. NRIC, Passport, Authority Card or other acceptable identification documents.
- (iii) Two (2) copies of (a) your bank statement; OR (b) your bank saving book; OR (c) your Bank-in Receipt; OR (d) your Cheque Deposit Receipt; OR (e) your Debit Invoice; OR (f) your Bank Identification Card; OR (g) your Cheque Book; OR (h) details of your bank account obtained from your bank's website that has been certified by your bank/ copy of the letter from your bank confirming your bank account details

If you are a corporate depositor, you are required to submit the following documents when providing your bank account details:-

- (i) Two (2) certified true copy of Certificate of Incorporation/ Certificate of Registration.
- (ii) Two (2) certified true copy of (a) your bank statement; OR (b) your bank saving book; OR (c) your Bank-in Receipt; OR (d) your Cheque Deposit Receipt; OR (e) your Debit Invoice; OR (f) your Bank Identification Card; OR (g) your Cheque Book; OR (h) details of your bank account obtained from your bank's website that has been certified by your bank/ copy of the letter from your bank confirming your bank account details

All the acceptable supporting documents must contain the depositor name, bank account number and bank name.

In the case of a bank savings book or bank statement, for the purpose of confidentiality, you are advised to show to your stock broker only the part containing your bank account particulars when providing your bank account information for eDividend.

8. Is there any restriction on the type of bank account that can be assigned for the purposes of eDividend?

A. You are allowed to provide the details of existing active savings or current accounts maintained with a local bank that is under your name or in the case of a joint account, has your name as one of the account holders.

9. Can I provide bank account information of a bank that is located overseas?

A. No, you must provide details of a bank account maintained with a financial institution that are offering Inter-Bank GIRO (IBG) service. A current list of IBG members can be located via the following website <http://www.myclar.org.my/faqs/interbank-giro-faqs/>. Please refer to question number 2 in the FAQ.

10. Can I change my bank account information provided for eDividend?

A. Yes, you are allowed to change your bank account details by submitting the relevant prescribed form together with the relevant supporting documents substantiating your request to your stock broker. There will be no cost charged to you for changing or updating your bank account details.

11. How will I receive my dividends for those shares held in my CDS accounts if I have not provided my bank account information?

A. If you have not provided your bank account information, you will not be able to benefit from receiving your dividends in a timely, effective and efficient manner. You will then be paid your cash dividend entitlements through an existing manner as authorised under the issuer's Articles of Association.

Other questions

12. When will listed issuers be required to pay dividends via eDividend to their shareholders?

A. All listed issuers who announce a books closing date for dividend entitlements on or after 1 September 2010 are required to pay dividends via eDividend to their shareholders who have provided their bank account information to Bursa Depository. Listed issuers who

announce a books closing date for cash distributions on or after 2 January 2013 are also required to pay their cash distributions via eDividend to their shareholders who have provided their bank account information to Bursa Depository.

13. When will my bank account be credited with my dividend or cash distribution entitlement?

A. Dividends or cash distribution entitlements will be paid by the issuer on the payment date. Generally, your cash entitlement will be credited into your bank account within the same day of payment depending on your bank's processes.

14. How will my bank account information be used and will it remain confidential?

A. Your bank account details and other related information:

(i) will be used solely for the purpose of enabling dividend and cash distribution payments to be credited directly into your bank account and for other purposes relevant for eDividend, e.g. using your email address to send notifications to you;

(ii) will only be provided to those persons as may be necessary or expedient to facilitate the payment of your cash entitlements via eDividend or for any related purpose, e.g. the issuers, share registrars and the appointed paying banks; and

(iii) is protected under the Securities Industry (Central Depositories) Act 1991 that strictly prohibits the disclosure of such information to any person unless you expressly authorise the disclosure in writing. All the parties, including those parties referred to in item (ii) above, are compelled to strictly adhere to these provisions. It should be noted that by signing the relevant form to provide your bank account information, you will be authorising the disclosure of your bank account information to these parties.

15. What will happen to my dividend or cash distribution entitlements if the payment cannot be credited into my bank account?

A. If the dividend or cash distribution payments cannot be credited into your bank account based on the bank account information you provided (for example due to an incorrect bank account number, a closed bank account or an inactive bank account), you will be contacted by Bursa Depository to validate your bank account details with your stock brokers. Arrangements will be made by the issuer to pay dividends or cash distribution using an existing manner as authorised under the issuer's Articles of Association.

16. Will I be notified once Bursa Depository has obtained the required information for me to be able to receive eDividend??

A. Bursa Depository will send a confirmation by posting a computer generated notice to your correspondence address as specified in your CDS account details. The confirmation will also include your bank account information which you have provided in the relevant prescribed form for providing your bank account information, for verification.

17. Will I still receive my dividend tax voucher?

A. Yes, you will continue to receive your tax voucher so long as it is required under the law.

18. Will I be notified once the listed issuer has paid the dividend?

A. Yes, you will be notified electronically once the listed issuer has paid the dividend out of its account if you have provided your email address. You are also encouraged to provide your mobile phone number for SMS notification, which will be provided at the discretion of the listed issuers. Nevertheless you will still receive your tax vouchers as long as the law requires it.

19. Can I choose to discontinue receiving dividends via eDividend?

A. No, you are not allowed to discontinue receiving dividends via eDividend once you have provided your bank account information for the purposes of eDividend.

20. What if my CDS account is held in the name of a nominee?

A. If your CDS account is held in the name of a nominee, the depositor entitled to provide the bank account information for eDividend will be the nominee.

21. Do I need to provide bank account information separately for eDividend for each of my CDS accounts if I have more than one CDS account?

A. If you want all dividend and cash distribution payments arising from shares held in your CDS accounts to be credited into the same bank account, you can request for consolidation of all of your CDS accounts for dividend payment at the point of providing your bank account information for eDividend.

You can also opt to assign different bank accounts for each of your CDS accounts. In this case, you will need to provide your bank account information separately for each of the CDS accounts at the respective stock brokers where your CDS accounts are maintained.

22. **Do I need to provide my bank account information again when opening a new CDS account after having provided my bank account information earlier and consolidating my CDS accounts?**

A. No, once you have provided your bank account information for eDividend and opted for consolidation, your bank account details under your existing CDS accounts will be automatically assigned to your new CDS account.

However, if you had provided your bank account information for eDividend and had not opted for the consolidation feature, you will need to provide your bank account information every time you open a new CDS account.

23. **Can I opt to consolidate all my CDS accounts for the purpose of eDividend after initially opting to have different bank accounts assigned to my various CDS accounts?**

A. Yes, however you will need to decide and assign only one bank account to receive all the dividend payment arising from shares held in all your various CDS accounts. You will be able to perform the consolidation at the stock broker's office where you maintain a CDS account that your bank account has been assigned for the purpose of eDividend.

24. **Do I need to provide my bank account information for eDividend to Bursa Depository if I have already been receiving my dividends from listed issuers who are currently providing payment of dividends via electronic means?**

A. Yes, you will still be required to provide your bank account information to your stock broker.

25. **If I open a new CDS account from 19 April 2010 onwards, is it compulsory for me to provide my bank account for eDividend purposes?**

A. Yes, if you are a Malaysian citizen, permanent resident of Malaysia or a Malaysian incorporated or registered entity. When you open a new CDS account, in addition to the CDS account opening form, you are also required to provide your bank account information by completing the eDividend form at the same time. This means that you will be able to receive eDividend from 1 September 2010 onwards on any new CDS account.

These FAQs are meant to provide general information about the eDividend services that shall be provided by Bursa Malaysia Berhad. Whilst Bursa Malaysia Berhad has used reasonable endeavours to ensure that information contained in this document are accurate and correct,

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Bursa Malaysia Berhad disclaims any and all liability in respect of any claim arising out of or relating to these FAQs. These FAQs shall be read in conjunction with the relevant terms and conditions, laws, regulations and rules pertaining to the eDividend services which are available at Bursa Malaysia Berhad's website at www.bursamalaysia.com