

**MEMORANDUM**

**To** : ALL DEALER'S REPRESENTATIVES  
**From** : THE MANAGEMENT  
**Date** : 13 ARRIL 2018  
**Subject** : CHEQUE ISSUANCE AND CLEARING FEES FOR EACH CITIBANK PAYLINK CHEQUE

We refer to our memo dated dated 29 March 2018.

In order to assist you in your efforts to encourage your clients to migrate the payment of the sales proceeds to either the "Electronic Share Payment (ESP)" mode or deposit into trust account, we attached the list of your active clients whom are still receiving physical cheques. The attached listing showed the number of cheques which your clients have received over the last six (6) months. This listing is available for collection at Documentation Department of the respective branches.

When your clients opt for the ESP mode, they will receive their payments instantly and save time without having the need to bank in a cheque. Depositing the moneys back into trust will earn interest at 2.55%, subject to a minimum amount of RM2,000.

Thank you.

