

MEMORANDUM

TO : ALL DEALERS REPRESENTATIVES
FROM : THE MANAGEMENT
DATE : 20 FEBRUARY 2020
SUBJECT : REVISION OF INTEREST RATES ON CLIENT'S TRUST

We wish to inform that the interest rates on client's Trust monies shall be revised to 2.10% p.a. from 2.30% p.a. with effect from 3rd February 2020.

All other terms and conditions remain unchanged.

Thank you

A handwritten signature in black ink, appearing to be 'R. Khan', with a long horizontal stroke extending to the right.