

# 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.

8 JANUARY 2013

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## Important Notice

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

The information within this document does not constitute an offer, recommendation or solicitation to buy or sell DanaInfra Retail Sukuk elaborated in this document. It does not claim to contain any advice or complete information on DanaInfra 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 DanaInfra 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.

DanaInfra Retail Sukuk is a new 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.

DanaInfra 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 DanaInfra 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.

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## Statement of Purpose

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Dear Investors,

DanaInfra Nasional Berhad has the privilege of being the first Issuer to embark on the first issuance of the Exchange Traded Sukuk which will be listed and traded on Bursa Malaysia Berhad (“Bursa Malaysia”) pursuant to the recently released Exchange Traded Bonds and Sukuk framework by the Securities Commission. This product is known as DanaInfra Retail Sukuk.

In line with this exercise, 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 new 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 new investment product to facilitate a more informed investment decision-making process.

DanaInfra Nasional Berhad

# Glossary



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

| Terms                                    | Description  |
|--|--|
| <b>Coupon / Profit Payment Amount</b>    | The amount of coupon / profit payments due on the date on which payment is to be made  |
| <b>Coupon / Profit Payment Frequency</b> | The frequency with which coupon / profit payments are made to the ETBS holders   |
| <b>DanaInfra Sukuk</b>                   | Islamic Medium Term Notes Programme of up to RM8 billion issued by DanaInfra Nasional Berhad   |
| <b>DanaInfra Retail Sukuk</b>            | Up to RM300 million ETBS to be offered to the retail investors which will be listed and traded on Bursa Malaysia as part of DanaInfra Sukuk  |
| <b>ETBS Holders</b>                      | Holders of the ETBS  |
| <b>Face Value</b>                        | Principal amount on Issuance Date  |
| <b>Facility Agent</b>                    | <ul style="list-style-type: none"> <li>▪ The party representing the holders of DanaInfra Retail Sukuk in terms of the rights and obligations of the Issuer</li> <li>▪ Performs the agency functions in relation to DanaInfra Retail Sukuk</li> </ul> |
| <b>Guarantor</b>                         | A third party that guarantees the payment obligations of the Issuer  |
| <b>Issuer</b>                            | 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                         |
| <b>Maturity Date</b>                     | The date on which the Issuer is to pay the Face Value to the ETBS holders  |
| <b>Offer</b>                             | Offer by DanaInfra Nasional Berhad to raise up to RM300 million DanaInfra Retail Sukuk   |
| <b>Profit Rate</b>                       | The amount of coupon / profit payable annually expressed as a percentage of the Face Value   |
| <b>Yield to Maturity / Yield</b>         | Annual rate of return to the ETBS if it is held until the Maturity Date  |

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## Key Dates

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### Key Dates for the Offer

|   |                 |
|---|-----------------|
| Opening date for DanaInfra Retail Sukuk offering ("Opening Date") | 8 January 2013  |
| Closing date for DanaInfra Retail Sukuk offering ("Closing Date") | 18 January 2013 |
| Balloting of DanaInfra Retail Sukuk offering                      | 22 January 2013 |
| Issue Date  | 8 February 2013 |
| Listing and commencement of trading                               | 8 February 2013 |

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### 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 at any time prior to Issue Date. If any of the dates are changed, the dates of subsequent events may also change.

# Section 1

## Overview of DanaInfra Nasional Berhad



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## 1.1 Corporate Directory

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### **Registered Office of the Issuer**

DanaInfra Nasional Berhad  
7<sup>th</sup> 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](http://www.danainfra.com.my)

### **Auditors**

KPMG

### **Legal Adviser for the Issuer**

Messrs Adnan Sundra & Low

### **Issuing House**

Malaysian Issuing House Sdn Bhd

### **Board of Directors**

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

Dato' Dr. Mohamad Isa Hussain  
*Deputy Secretary of Investment, MoF Inc and  
Privatisation Division, Ministry of Finance*

Dato' Haji Rahim Abu Bakar  
*Director of Budget, Ministry of Finance*

Datuk Ahmad Badri Mohd Zahir  
*Deputy Secretary of Loan Management, Financial  
Market and Actuary Division, Ministry of Finance*

Norzila Abdul Aziz  
*Assistant Governor of Bank Negara Malaysia*

### **Company Secretary**

Shamsiah A Rahman  
(MAICSA 7008380)

Saiful Nizam Yasin  
(LS 008955)

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## 1.2 Profile

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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.

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## 1.3 Financial Information

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For information on Danainfra’s audited financial statement for the financial period ended 30 June 2012, please view Danainfra’s website at [www.danainfra.com.my](http://www.danainfra.com.my).

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## 1.4 Mass Rapid Transit Project (“MRT Project”)

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Mass Rapid Transit (“MRT”) 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 whilst the preferred alignment for line 2 and 3 are to be determined in 2013. 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.

# Section 2

## DanaInfra Retail Sukuk



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## 2.1 General

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

|   | <i>Description</i>  |
|---|---|
| <b>Issuer</b>                             | DanaInfra Nasional Berhad   |
| <b>Guarantor</b>                          | GoM   |
| <b>Offer Size</b>                         | Up to RM300 million in nominal value  |
| <b>Use of Proceeds</b>                    | To finance the capital expenditure and operating expenses in relation to the development of the MRT Project                                 |
| <b>Face Value</b>                         | RM100 per unit of DanaInfra Retail Sukuk  |
| <b>Maturity Date</b>                      | Tenth (10 <sup>th</sup> ) anniversary of the Issue Date   |
| <b>Profit Payment Frequency</b>           | Semi-annual   |
| <b>First coupon / profit date payment</b> | 6 months from the Issue Date  |
| <b>Coupon / Profit Rate</b>               | The Coupon / Profit Rate is the coupon amount divided by the Face Value of Retail Sukuk (par value), which is to be confirmed on Issue Date |
| <b>Listing</b>                            | Bursa Malaysia under the 'Loans and Bonds' Board  |
| <b>Tax Incentive</b>                      | Tax exemption under Section 127(3A) Income Tax Act 1967   |
| <b>Minimum Amount</b>                     | Minimum subscription of 10 units or RM1,000   |
| <b>Maximum Amount</b>                     | No limit  |
| <b>How to Buy</b>                         | Via application forms or Internet Banking or Automated Teller Machine ("ATM") of the Participating Financial Institutions                   |



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## 2.2 Key Benefits of DanaInfra Retail Sukuk

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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
- Tax exemption on Profit Payment
- DanaInfra Retail Sukuk is an approved Shariah-compliant investment

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## 2.3 Key Risks of DanaInfra Retail Sukuk

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The key risks of DanaInfra Retail Sukuk are tabulated below:

|   | <i>Description</i>   |
|---|--|
| <b>Credit risk</b>                          | 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 is guaranteed by the GoM.  |
| <b>Market risk on payment of Face Value</b> | 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. |
| <b>Project risk</b>                         | 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.   |
| <b>Liquidity risk</b>                       | DanaInfra Retail Sukuk will be listed and traded on Bursa Malaysia. Being a 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 liquidity.  |

# Section 3

## How to Apply



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### 3.1 How to Apply for the DanaInfra Retail Sukuk

| Check for DanaInfra Retail Sukuk information   |  |   |
|--|--|---|
| Check the media and DanaInfra's website ( <a href="http://www.danainfra.com.my">www.danainfra.com.my</a> ) for information on DanaInfra Retail Sukuk   |  |   |
| Read the Knowledge Pack  |  |   |
| Before applying for DanaInfra Retail Sukuk, please read the Knowledge Pack carefully   |  |   |
| Apply using application forms  | Apply via ATMs   | Apply via Internet Banking  |
| <p>The forms are available at the Issuing House, selected branches of the Participating Financial Institutions and downloadable from DanaInfra's website</p> <p>The key steps to apply for DanaInfra Retail Sukuk via application form are outlined as follows:</p> <ul style="list-style-type: none"> <li>You must have a CDS account</li> <li>Complete the application form with the required information below: <ul style="list-style-type: none"> <li>Personal particulars / company details</li> <li>CDS account number</li> <li>Details of payment</li> <li>Number of units applied</li> </ul> </li> <li>Each completed forms must be accompanied with remittance for DanaInfra Retail Sukuk amount in full either by: <ul style="list-style-type: none"> <li>Banker's draft or cashier's order purchased within Malaysia only and drawn from a bank in Kuala Lumpur; or</li> <li>Money order or postal order (for applicants in Sabah and Sarawak only); or</li> <li>ATM statement of the Participating Financial Institution</li> </ul> </li> <li>Enclose the legible photocopy of your Identification Card / copy of Certificate of Incorporation</li> <li>Submit the above documents by post / courier / hand to the Issuing House at the following address: <p style="text-align: center;">Malaysian Issuing House Sdn Bhd<br/>Level 6, Symphony House,<br/>Pusat Dagangan Dana 1,<br/>Jalan PJU 1A/46,<br/>47301 Petaling Jaya</p> </li> </ul> | <p>The key steps to apply for DanaInfra Retail Sukuk via ATMs (Electronic Application) are outlined as follows:</p> <ul style="list-style-type: none"> <li>You must have a CDS account, current / savings account and an ATM card issued by a Participating Financial Institution</li> <li>Follow all instructions as required at the ATM to apply for DanaInfra Retail Sukuk. You must have the following details: <ul style="list-style-type: none"> <li>CDS account number</li> <li>Number of units applied</li> <li>Amount payable for the units applied and to be deducted from current / savings account</li> </ul> </li> <li>Confirm the Mandatory Statements (refer to the Frequently Asked Questions Section for details)</li> <li>Keep the ATM transaction slip for your record</li> </ul> <p>(Please note that if there are any references to "shares" in the ATM screen, it shall be deemed to mean "units" for the purpose of your application)</p> | <p>The key steps to apply for DanaInfra Retail Sukuk via Internet (Internet Application) are outlined as follows:</p> <ul style="list-style-type: none"> <li>You must have a CDS account and an account with Internet Banking access to the following Participating Financial Institutions <ul style="list-style-type: none"> <li><a href="http://www.cimbclicks.com.my">www.cimbclicks.com.my</a></li> <li><a href="http://www.eipocimb.com">www.eipocimb.com</a></li> <li><a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></li> <li><a href="http://www.rhb.com.my">www.rhb.com.my</a></li> </ul> </li> <li>Follow all instructions as required within the respective Internet Banking portal to apply for DanaInfra Retail Sukuk. You must have the following details: <ul style="list-style-type: none"> <li>CDS account number</li> <li>Number of units applied</li> <li>Amount payable for the units applied and to be deducted from current / savings account</li> </ul> </li> <li>Confirm the Mandatory Statements (refer to the Frequently Asked Questions Section for details)</li> <li>Print the Confirmation Screen for reference and retention</li> </ul> <p>(Please note that if there are any references to "shares" in the internet screen, it shall be deemed to mean "units" for the purpose of your application)</p> |

Note: Kindly refer to DanaInfra's website at [www.danainfra.com.my](http://www.danainfra.com.my) for further details on DanaInfra Retail Sukuk application





# Appendix



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## Case Studies

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Daud is an investor who had invested RM100,000 in a 10-year DanaInfra Retail Sukuk. At the time of subscription, the Profit Rate of DanaInfra Retail Sukuk was 3.74% 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:

|                               |   |   |
|-------------------------------|---|---|
| Semi-annual profit payment    | = | RM100,000 x (3.74% / 2)                       |
|                               | = | RM1,870                                       |
| Total profits                 | = | RM1,870 x (2 period per year x 10)            |
|                               | = | RM37,400                                      |
| Total investment proceeds     | = | RM37,400 + RM100,000                          |
|                               | = | RM137,400                                     |
| Investment rate of return (*) | = | Total profits / (Face Value x holding period) |
| (per annum)                   | = | RM37,400 / (RM100,000 x 10 years)             |
|                               | = | 3.74% per annum                               |



### 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:

$$\begin{aligned}\text{Selling proceeds} &= \text{Face Value} \times (\text{Selling price} / \text{Initial price}) \\ &= \text{RM100,000} \times (\text{RM103} / \text{RM100}) \\ &= \text{RM103,000} \\ \\ \text{Gain} &= \text{RM103,000} - \text{RM100,000} \\ &= \text{RM3,000.00} \\ \\ \text{Investment rate of return (*)} &= \text{Gain} / (\text{Face Value} \times \text{holding period} / \text{number of days in a year}) \\ \text{(per annum)} &= \text{RM3,000} / (\text{RM100,000} \times (90 \text{ days} / 365 \text{ days})) \\ &= 12.17\% \text{ per annum}\end{aligned}$$

### 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:

$$\begin{aligned}\text{Selling proceeds} &= \text{Face Value} \times (\text{Selling price} / \text{Initial price}) \\ &= \text{RM100,000} \times (\text{RM98} / \text{RM100}) \\ &= \text{RM98,000} \\ \\ \text{Loss} &= \text{RM98,000} - \text{RM100,000} \\ &= -\text{RM2,000} \\ \\ \text{Investment rate of return (*)} &= \text{Loss} / (\text{Face Value} \times \text{holding period} / \text{number of days in a year}) \\ \text{(per annum)} &= (-\text{RM2,000}) / (\text{RM100,000} \times (90 \text{ days} / 365 \text{ days})) \\ &= -8.11\% \text{ per annum}\end{aligned}$$

*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



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## Frequently Asked Questions

### General

|   |   |
|---|---|
| <b>What is Danalnfra Retail Sukuk?</b>  | Danalnfra Retail Sukuk is an ETBS issued by Danalnfra and guaranteed by the GoM.  |
| <b>Why was Danalnfra Retail Sukuk created?</b>  | Danalnfra Retail Sukuk is created as part of Danalnfra'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. |
| <b>What would the proceeds of Danalnfra Retail Sukuk be utilised for?</b>             | The proceeds of Danalnfra Retail Sukuk will be utilised to finance the construction and development of the MRT Project.   |
| <b>What are the regulatory bodies governing the ETBS?</b>                             | <p>The regulatory bodies governing the ETBS are Securities Commission and Bursa Malaysia.</p> <p>To obtain further information, kindly visit their respective websites as follows:</p> <ul style="list-style-type: none"> <li>▪ Securities Commission - <a href="http://www.sc.com.my">www.sc.com.my</a></li> <li>▪ Bursa Malaysia - <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a></li> </ul>  |
| <b>When is the first issuance date of Danalnfra Retail Sukuk?</b>                     | 8 February 2013   |
| <b>What is the tax incentive on income from investment in Danalnfra Retail Sukuk?</b> | The incentive is in the form of tax exemption on income derived from Danalnfra Retail Sukuk.  |
| <b>Is investment in Danalnfra Retail Sukuk secured?</b>                               | Yes, as Danalnfra Retail Sukuk is guaranteed by the GoM.  |
| <b>Will Danalnfra Retail Sukuk be rated?</b>  | Danalnfra Retail Sukuk is not rated as it is guaranteed by the GoM.   |
| <b>Where can I get more information on the terms of Danalnfra Retail Sukuk?</b>       | For more information on the terms, you may visit <a href="http://www.danainfra.com.my">www.danainfra.com.my</a> .   |
| <b>Who would this instrument / sukuk be suitable for?</b>                             | Since it is a 10 year investment, it is suitable for investors who are looking for diversification into long term investment with guaranteed payment of Profit and Face Value at maturity.  |

|   |   |
|---|---|
| <b>DanaInfra Retail Sukuk is guaranteed by the GoM. Is that similar to how fixed deposits are guaranteed under Perbadanan Insurans Deposit Malaysia ("PIDM")?</b> | 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.  |
| <b>What will be the size of the first DanaInfra Retail Sukuk?</b>   | The issue size of the first DanaInfra Retail Sukuk will be up to RM300 million in nominal value.  |
| <b>What is the tenure of the DanaInfra Retail Sukuk?</b>  | DanaInfra Retail Sukuk will have a tenure of 10 years.  |
| <b>Would DanaInfra be making more issuance of Retail Sukuk in the future?</b>   | 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.                    |
| <b>When is the offer period for DanaInfra Retail Sukuk's first issuance?</b>  | The Opening Date of the Offer will be on 8 January 2013 and the Closing Date of the Offer will be 18 January 2013.  |
| <b>What will be the minimum and maximum amount of subscription?</b>   | The minimum subscription amount is RM1,000. There is no maximum limit for the subscription amount. Subscriptions will be in multiples of RM1,000.   |
| <b>What happens if DanaInfra Retail Sukuk is over-subscribed?</b>   | The Issuer will conduct a ballot to determine the allocation to retail investors in a fair and equitable manner.  |
| <b>How will the Profit Rate be determined?</b>  | The Profit Rate will be determined at the close of the book building of the institutional offering. It will be determined based on the demand and the prevailing market interest rate.  |
| <b>Is DanaInfra Retail Sukuk Shariah-compliant?</b>   | 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

|   |  |               |  |               |   |               |  |               |  |               |   |               |   |
|---|--|---------------|--|---------------|---|---------------|--|---------------|--|---------------|---|---------------|---|
| <b>Who is eligible to apply for Danalnfra Retail Sukuk?</b>                                       | <p>To apply for Danalnfra Retail Sukuk, you must be one of the following:</p> <ol style="list-style-type: none"> <li>1. A Malaysian citizen who is at least 18 years old as at the closing date of the retail offering with a Malaysian address</li> <li>2. A corporation / institution incorporated in Malaysia with majority shareholding (excluding preference shares) held by Malaysian citizens</li> <li>3. A superannuation, cooperative, foundation, provident or pension fund established or operating in Malaysia</li> </ol> <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>   |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>To invest in Danalnfra Retail Sukuk, do I need to have a bank account and Internet access?</b> | <ul style="list-style-type: none"> <li>▪ No requirement for a bank account if application is made via application form to MIH</li> <li>▪ No requirement for Internet access as application can also be made via application form or the ATMs of selected Participating Financial Institutions</li> </ul>   |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>How do I open CDS account?</b>   | <p><b>Individual account</b></p> <table border="1" data-bbox="549 936 1401 1346"> <tr> <td><b>Step 1</b></td><td>You can request for a CDS Opening Account Form from AmlInvestment 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><b>Step 2</b></td><td>Complete the Opening of Account form and two (2) Specimen Signature Cards</td></tr> <tr> <td><b>Step 3</b></td><td>Submit the documents together with two (2) copies of your National Registration Identity Card ("NRIC")</td></tr> <tr> <td><b>Step 4</b></td><td>Pay Account Opening Fee of RM10 to Bursa Depository ("BD")</td></tr> </table> <p><b>Company account</b></p> <table border="1" data-bbox="549 1429 1401 1644"> <tr> <td><b>Step 1</b></td><td>Complete the Opening of Account form and two (2) Specimen Signature Cards</td></tr> <tr> <td><b>Step 2</b></td><td>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> | <b>Step 1</b> | You can request for a CDS Opening Account Form from AmlInvestment 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 | <b>Step 2</b> | Complete the Opening of Account form and two (2) Specimen Signature Cards | <b>Step 3</b> | Submit the documents together with two (2) copies of your National Registration Identity Card ("NRIC") | <b>Step 4</b> | Pay Account Opening Fee of RM10 to Bursa Depository ("BD") | <b>Step 1</b> | Complete the Opening of Account form and two (2) Specimen Signature Cards | <b>Step 2</b> | 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 |
| <b>Step 1</b>   | You can request for a CDS Opening Account Form from AmlInvestment 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   |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Step 2</b>   | Complete the Opening of Account form and two (2) Specimen Signature Cards  |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Step 3</b>   | Submit the documents together with two (2) copies of your National Registration Identity Card ("NRIC")   |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Step 4</b>   | Pay Account Opening Fee of RM10 to Bursa Depository ("BD")   |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Step 1</b>   | Complete the Opening of Account form and two (2) Specimen Signature Cards  |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Step 2</b>   | 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  |               |  |               |   |               |  |               |  |               |   |               |   |
| <b>Can I use my CDS account for trading purposes?</b>   | <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>  |               |  |               |   |               |  |               |  |               |   |               |   |

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| <b>What documentation is required when applying for subscription of DanaInfra Retail Sukuk?</b> | No document is required aside from a photocopy of the applicant's identity card if investors apply for DanaInfra Retail Sukuk via application forms. Alternatively, investors may apply via Internet Banking or the ATMs of the selected Participating Financial Institutions.  |
| <b>Can I apply for DanaInfra Retail Sukuk online?</b>   | Yes, you may apply for DanaInfra Retail Sukuk via Internet Banking as follows: <ul style="list-style-type: none"> <li>▪ CIMB - <a href="http://www.cimbbank.com.my">www.cimbbank.com.my</a></li> <li>▪ CIMB Investment - <a href="http://www.eipocimb.com">www.eipocimb.com</a></li> <li>▪ Maybank - <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></li> <li>▪ RHB - <a href="http://www.rhbbank.com.my">www.rhbbank.com.my</a></li> </ul>  |
| <b>For ATM / Internet Banking application, what does the Mandatory Statements refer to?</b>     | Sample of the Mandatory Statements are as follows: <ul style="list-style-type: none"> <li>▪ I am 18 years of age or older</li> <li>▪ I am a Malaysian citizen with a residential address in Malaysia</li> <li>▪ I agree to the terms and conditions of application stated in the Application Form</li> <li>▪ This is my only application and is submitted at my own risk</li> <li>▪ My personal particulars with the participating bank and Bursa Depository is correct and may be given to the Issuing House and relevant regulatory bodies</li> </ul> |
| <b>How will I know if my application is successful or unsuccessful?</b>                         | Successful applications - A notice shall be sent to the correspondence address of successful applicants as stated in your CDS account.<br><br>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.  |
| <b>Can I make multiple applications for DanaInfra Retail Sukuk?</b>                             | No, each investor can only submit one application per issuance. Multiple applications will render all your applications void.   |
| <b>How much processing fee do I need to pay if I apply for DanaInfra Retail Sukuk?</b>          | 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.<br>For manual application, the application form is given for free.   |
| <b>How much is the transaction cost to buy and sell DanaInfra Retail Sukuk?</b>                 | 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.   |
| <b>Who shall pay for the transaction cost?</b>  | The retail investors will have to bear their respective transaction cost.   |



## ***Holding the Investment***

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|---|--|
| <b>How often will Profit Payments be paid to the holders of Danalnfra Retail Sukuk?</b>         | The Profit Payments will be paid semi-annually.  |
| <b>When will Danalnfra Retail Sukuk be listed on Bursa Malaysia?</b>                            | Danalnfra Retail Sukuk will be listed on Bursa Malaysia on 8 February 2013.  |
| <b>What are the trading hours for Danalnfra Retail Sukuk?</b>                                   | <p>Trading hours for all instruments listed and traded on Bursa Malaysia on business days are as follows:</p> <p>Morning session : 9.00am to 12.30pm<br/> Afternoon session: 2.30pm to 5.00pm</p> <p>The same trading hours apply to Danalnfra Retail Sukuk.</p>   |
| <b>What will happen to my investment in Danalnfra Retail Sukuk should the MRT project fail?</b> | 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.   |
| <b>How can the investors obtain the latest pricing of Danalnfra Retail Sukuk?</b>               | Latest pricing of Danalnfra Retail Sukuk can be obtained from Bursa Malaysia's website ( <a href="http://www.bursamalaysia.com">www.bursamalaysia.com</a> ).   |
| <b>Will the Profit Rate fluctuate during the tenure of the Danalnfra Retail Sukuk?</b>          | No, as the Profit Rate per annum will be fixed throughout the tenure of Danalnfra Retail Sukuk.  |
| <b>What are the key differences between ETBS and shares?</b>                                    | <p>The key differences are:</p> <ol style="list-style-type: none"> <li>1. ETBS holders are essentially financiers of the company, while shareholders are owners of the company</li> <li>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</li> <li>3. Investment in ETBS would involve a fixed maturity period, while investment in shares do not have a maturity period.</li> </ol> |
| <b>What are the differences between ETBS and other retail investments such as unit trust?</b>   | 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.  |
| <b>What are the factors affecting the yield and price of a bond / sukuk?</b>                    | 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.  |

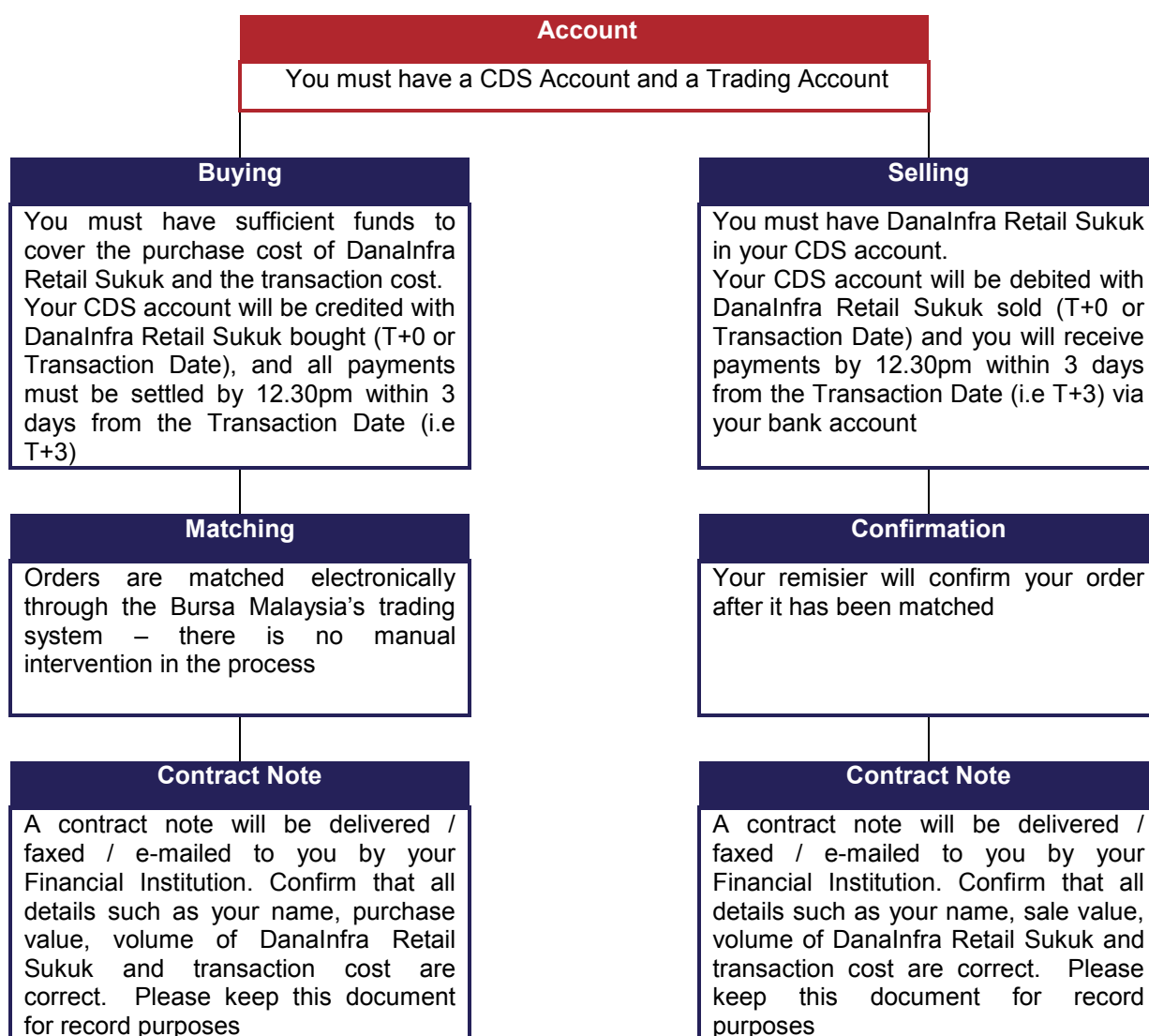


|  |  |
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| <p><b>How are the bond / sukuk prices quoted on the exchange? Does it take into account the periodic coupon / profit payments of the bond / sukuk?</b></p> | <p>At the point of issuance, prices quoted on the exchange will be RM100. The price 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 <a href="http://www.bondinfo.bnm.gov.my">www.bondinfo.bnm.gov.my</a> for further details on bonds / sukuk.</p>   |
| <p><b>How will I get paid on the coupon / profit? Is it similar to stocks?</b></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 MIH's website at <a href="http://www.mih.com.my">www.mih.com.my</a> for further details.</p>  |
| <p><b>How is the coupon / profit payment calculated?</b></p>   | <p>The coupon / profit payment is calculated using the following formula:</p> <p><b>Profit payable</b><br/> <b>= Profit Rate ("PR") x Face Value ("FV") x (holding period / 365 days)</b></p> <p>Assumptions:<br/> PR : 3.74% per annum<br/> FV : RM1,000</p> <p>The calculation for annual coupon / profit payment may be illustrated as follows:<br/> = 3.74% x RM1,000 x (365 days / 365 days)<br/> = RM37.40</p> <p>Since coupon / profit is paid semi-annually, the coupon / profit payment per payment period is:<br/> = RM37.40 / (182 days / 365 days)<br/> = RM18.65</p> <p>Coupon / Profit will be paid to investors semi-annually until maturity e.g. if the issue date issuance of the bond / sukuk is 8 February 2013, the first coupon / profit payment date will be on 8 August 2013.</p> |
| <p><b>How to calculate the value of bond / sukuk?</b></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 <a href="http://www.bursamalaysia.com/etbs">www.bursamalaysia.com/etbs</a>.</p>  |

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| <b>Is there any restriction to the holding period for the holders of Danalnfra Retail Sukuk?</b> | 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.   |
| <b>When is the right time for a retail sukuk holder to sell his / her holding?</b>               | <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> |
| <b>How is an ETBS different from the traditional bonds / sukuk transacted by institutions?</b>   | <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>   |
| <b>Can a retail sukuk holder sell his / her holding to an institutional investor?</b>            | <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> |
| <b>How do investors trade DanaInfra Retail Sukuk?</b> | Please refer to the chart below.  |

### *How to Trade DanaInfra Retail Sukuk*



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### ***Selected Branches of AmBank (M) Berhad***

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#### **SARAWAK**

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

2nd Floor, 34 Lorong Dua  
81000 Kulai, Johor

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

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

1st Floor, 11, 11A & 11B, Jalan  
Kijang  
86200 Simpang Renggam, Johor

1st Floor, 28 Jalan Zabidin  
28407 Mentakab, Pahang

#### **JOHOR**

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

1st Floor, No 27, Jalan Sulaiman  
86800 Mersing, Johor

#### **WILAYAH PERSEKUTUAN**

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

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

#### **PAHANG**

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

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

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

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

#### **SELANGOR**

1st Floor, No 30 Jalan SS2/61  
47300 Petaling Jaya, Selangor

1st Floor, 13-15 Jalan Abdullah  
85000 Segamat, Johor

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

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### ***Selected Branches of AmInvestment Bank Berhad***

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#### **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, Metropolis 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, 2, Jalan Kaskas**

Taman Cheras  
56100 Cheras, Kuala Lumpur

**1st Floor, Bangunan Baru UMNO**

Jalan Besar  
73000 Tampin, Negeri Sembilan

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

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

**KEDAH**

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

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

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

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

2nd Floor, 113-114, Jalan  
Genuang  
85000 Segamat

**KELANTAN**

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

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

**WILAYAH PERSEKUTUAN**

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

**NEGERI SEMBILAN**

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

**PENANG**

1st Floor, 70, Jalan Stesen  
14000 Bukit Mertajam

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

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

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, Penang

#### **PERLIS**

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

#### **SABAH**

1st Floor, Lot7-9, 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

Lot 2382, 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

2nd Floor, 24, Jalan 14/14  
Seksyen 14  
46100 Petaling Jaya, Selangor

1st Floor, 135, Jalan Sultan Abdul  
Samad  
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

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### ***Selected Branches of CIMB Investment Bank Berhad***

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**JOHOR**

No 73 Ground Floor, No 73A  
First Floor & 79A First Floor  
Jalan Kuning Dua  
80400 Johor Bahru, Johor

**PERAK**

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

**SELANGOR**

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

**MELAKA**

Ground, 1st & 2nd Floor, No  
191, Taman Melaka Raya  
Off Jalan Parameswara  
75000 Melaka

**PENANG**

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

**SARAWAK**

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

**PAHANG**

A-27, Ground, 1st & 2nd Floor  
Jalan Lim Hoe Lek  
25250 Kuantan, Pahang

**SABAH**

1st & 2nd Floor, Central Building  
Jalan Sagunting  
88000 Kota Kinabalu, Sabah

6A, Ground Floor  
Jalan Bako Off Broke Drive  
96000 Sibu, Sarawak

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### ***Selected Branches of Malayan Banking Berhad***

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**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

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

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

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

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

418,424, Jalan Pudu  
55100 Kuala Lumpur

1st Floor, Lot 1.01  
Ampang Park Shopping  
Complex  
Jalan Ampang  
50450 Kuala Lumpur

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

Plaza Level, Block B  
45, Jalan Medan Setia 1  
Bukit Damansara  
50490 Kuala Lumpur

#### **TERENGGANU**

Lot 405 & 406, Jalan Besar  
22000 Jerneh, Terengganu

#### **PAHANG**

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

6-7, Jalan Bandar  
28300 Triang, Pahang

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

#### **KELANTAN**

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

#### **JOHOR**

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

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

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

No. 22-24 2nd Floor  
Jalan Ismail,  
86800 Mersing, Johor

#### **MELAKA**

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

#### **PERAK**

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

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

234 - 237 Jalan Chung Thye Phin  
34000 Taiping, 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

No. 10D, Jalan Masjid Negeri  
11600 Penang

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

#### **KEDAH**

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

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

#### **SARAWAK**

24-25, New Commercial Centre,  
Jalan Abang Galau, P.O Box 104,  
97007 Bintulu, Sarawak



Lot 645 – 647, Block 6  
Jalan Kampung Nyabor  
96000 Sibu, Sarawak

57, Lorong Maybank  
98700 Limbang, Sarawak

Lot 15 & 16 DBKK  
No B-6, B-7 & B-8 Blok B  
Lorong Plaza Permai 1 Alamesra  
Sulaman Coastal Highway  
88400 Kota Kinabalu, Sabah

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

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

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

Ground Floor, Lot 92 & 93  
Bandar Pasaraya  
4th Mile, North Road  
90000 Sandakan, Sabah

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### ***Selected Branches of RHB Bank***

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#### **SABAH**

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

1st Floor, Lot 1 & 2  
Jati Shop Houses  
Off Jalan Tun Mustapha  
87007 Labuan,  
Wilayah Persekutuan Labuan

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

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

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

#### **SARAWAK**

No 31, Jln Tuanku Osman  
P O Box 26  
96007 Sibu, Sarawak

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

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

2nd Floor, Lot 1468,  
Jalan Repok  
96100 Sarikei, Sarawak

#### **PENANG**

Ground & Mezzanine Floor Suite  
G-02, Burmah House 405  
Jalan Burmah  
10350 Pulau Tikus, Penang

Ground Floor, 2784 & 2785  
Jalan Chain Ferry  
Taman Inderawasih  
13600 Prai, Penang

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

**PERAK**

81, 83 & 85, Jalan Gopeng  
31900, Kampar, Perak

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

1st Floor, No. 4 & 5, Taman  
Seraya Kulai Besar  
81000 Kulai, Johor

Lot 2,6,7 & 8 Jalan Tun  
Sambathan  
30000 Ipoh, Perak

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

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

68 & 70, Jalan Kota  
34000 Taiping, Perak

**KEDAH**

104 - 106, Jalan Pengkalan  
Taman Pekan Baru  
08000 Sungai Petani, Kedah

**WILAYAH PERSEKUTUAN**

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

25C, Jalan Datuk Ahmad Yunus  
32000 Setiawan, Perak

**PAHANG**

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

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

**JOHOR**

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

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

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

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

**TERENGGANU**

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

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## **MRT Project**

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| <b>What is the MRT?</b>                    | <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.</p>  |
| <b>Why do we need the MRT?</b>             | <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> |
| <b>What benefits will the MRT provide?</b> | <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>   |

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|   | <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"> <li>▪ Rubber Research Institute development in Sungai Buloh</li> <li>▪ Warisan Merdeka</li> <li>▪ Tun Razak Exchange (former KL International Financial District)</li> <li>▪ Cochrane Development</li> </ul> <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><b>What facilities do MRT provide?</b></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"> <li>▪ <i>Step-free (no steps for easy mobility)</i></li> <li>▪ <i>Covered walkways with tactile guide path to station entrance from station car park, nearest bus/ taxi stand and car drop-off area</i></li> <li>▪ <i>Chain and intercom connection with Customer Service Officer to communicate with station staff to unlock the parking bays and assist with parking</i></li> </ul> <p><i>Navigating inside the station</i></p> <ul style="list-style-type: none"> <li>▪ <i>LCD displays and public announcement system on public information and operational messages.</i></li> <li>▪ <i>Disabled-friendly lifts with intercom facilities</i></li> <li>▪ <i>Braille markings on lift control buttons</i></li> <li>▪ <i>Audible warning messages of escalators</i></li> <li>▪ <i>Lower handrails to stairs and ramps in public areas</i></li> </ul> <p><i>On the platform</i></p> <ul style="list-style-type: none"> <li>▪ <i>Non-slip tactile guide path and warning signs at station platform</i></li> <li>▪ <i>Perch steels by the lift</i></li> </ul> |

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|  | <ul style="list-style-type: none"> <li>▪ <i>Priority waiting areas at platform</i></li> <li>▪ <i>Target gap between platform edge and train of 50mm</i></li> </ul> <p><i>On the train</i></p> <ul style="list-style-type: none"> <li>▪ <i>Wheelchair spaces in train next to doors</i></li> <li>▪ <i>Dynamic route maps in trains</i></li> </ul> <p><i>Other services</i></p> <ul style="list-style-type: none"> <li>▪ <i>Helplines for passengers requiring assistance at lift lobbies and platforms</i></li> <li>▪ <i>Induction loop at Customer Service Centre</i></li> <li>▪ <i>Flashing lights in case of emergency for the hearing impaired</i></li> </ul> <p>Out of 31 stations, the 15 stations below will be equipped with Park n Ride facilities:</p> <ul style="list-style-type: none"> <li>▪ <i>Sungai Buloh</i></li> <li>▪ <i>Kota Damansara</i></li> <li>▪ <i>Taman Industri Sungai Buloh</i></li> <li>▪ <i>Taman Tun Dr Ismail</i></li> <li>▪ <i>Seksyen 16</i></li> <li>▪ <i>Pusat Bandar Damansara</i></li> <li>▪ <i>Maluri</i></li> <li>▪ <i>Taman Bukit Mewah</i></li> <li>▪ <i>Plaza Phoenix</i></li> <li>▪ <i>Taman Suntex</i></li> <li>▪ <i>Taman Cuepacs</i></li> <li>▪ <i>Bandar Tun Hussein Onn</i></li> <li>▪ <i>Taman Koperasi</i></li> <li>▪ <i>Saujana Impian</i></li> <li>▪ <i>Kajang</i></li> </ul> |
| <p><b>How will MRT Corp ensure the quality of the MRT project?</b></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 &amp; 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>  |

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|  | <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"> <li>▪ Accident response</li> <li>▪ Vehicle breakdown response</li> <li>▪ Minor road repairs</li> <li>▪ Burst pipes and fallen trees</li> <li>▪ Flash flood, ad-hoc detours and diversions</li> </ul> <p>Kindly log on to MRT website at <a href="http://www.mymrt.com.my">www.mymrt.com.my</a> for further details.</p>   |
| <p><b>How will SPAD supervise the MRT project?</b></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"> <li>▪ Exercise authority over corridors &amp; alignment</li> <li>▪ Study transportation demands</li> <li>▪ Develop integrated master plan</li> <li>▪ Approve railway schemes</li> <li>▪ Interface with working agencies</li> <li>▪ Administer land acquisitions</li> </ul> <p>SPAD will monitor the MRT project to ensure it meets the above objectives via:</p> <ul style="list-style-type: none"> <li>▪ MRT Technical Committee monthly meetings with the following agenda: <ul style="list-style-type: none"> <li>○ Progress monitoring and tracking</li> <li>○ Operational and technical decisions</li> <li>○ Project issues resolution</li> </ul> </li> <li>▪ MRT Division’s main focus <ul style="list-style-type: none"> <li>○ Stakeholder management</li> <li>○ Risk management and communication</li> <li>○ Land acquisition process according to the Land Acquisition Act 1960 (Act 486)</li> <li>○ Disbursements of land compensation to private landowners</li> <li>○ Technical compliance with SPAD Act and regulations</li> </ul> </li> </ul> |

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| <b>Where can we obtain the Klang Valley Land Public Transport Master Plan and/or the Urban Rail Development Plan?</b>   | 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 <a href="http://www.spad.gov.my">http://www.spad.gov.my</a> |  |
| <b>Where are the future MRT corridors (Lines 2 and 3)?</b>  | 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.<br>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”).                             |
| The feasibility study for MRT Line 2 and Line 3 to identify the preferred alignment is expected to be completed by early 2013, and will also focus on optimising accessibility and connectivity to land public transport. |   |  |

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