



## **NCB HOLDINGS**

**NCB HOLDINGS BHD** 475221-K  
(Incorporated in Malaysia)

23 August 2010

To: **SHAREHOLDERS OF NCB HOLDINGS BHD**

Dear Shareholder,

**RE: IMPLEMENTATION OF ELECTRONIC DIVIDEND PAYMENT(eDividend)**

### **1. INTRODUCTION**

In a move to create and promote a greater efficiency in the dividend payment system and to put Malaysian market in par with regional markets, Bursa Malaysia Securities Berhad (Bursa Securities) has requested the support of listed issuers to create awareness and to participate in shareholder education in relation to eDividend to ensure the successful implementation of this initiative.

### **2. WHAT IS eDIVIDEND?**

eDividend refers to the payment of cash dividends by a listed issuer listed on the Bursa Securities to its shareholders by directly crediting the shareholder's cash dividend entitlement into their respective bank accounts.

NCB Holdings Bhd will implement eDividends in the third quarter of 2010 and urges all its valued shareholders to provide their bank details to their respective stock brokers to register and enjoy the benefits of the new eDividend service.

### **3. REGISTRATION FOR eDIVIDEND**

Registration for eDividend has commenced and will be available through your stock broker from now until 18 April 2011, at no cost to the shareholders. If you register after this date an administrative charge will be imposed.

To register for eDividend, you are required to provide to Bursa Malaysia Depository Sdn Bhd ("Bursa Depository") through your stock broker, your bank account number and other information by completing the prescribed form. This form can be obtained from your stock broker's office where your CDS account is maintained, or downloaded from Bursa Malaysia's website at <http://www.bursamalaysia.com>.

**4. NOTIFICATION OF eDIVIDEND PAYMENT AFTER REGISTRATION**

You are encouraged to provide in the prescribed form to Bursa Depository both your mobile phone number and your email address. This is to enable the company to issue electronic notification to you at the discretion of the company, once the cash dividend has been paid out of its account.

**5. ADDITIONAL INFORMATION FOR SHAREHOLDERS**

Your savings or current account, must be an active bank account, maintained with a local bank under your name or in the case of a joint account, has you name as one of the account holders. It must also be a bank account with a financial institution that is a member of the Malaysian Electronic Payment System Inter-Bank GIRO (IBG).

Your bank account particulars and other related information is protected under the Securities Industry (Central Depositories) Act 1991 which strictly prohibits the disclosure of such information to any person unless you expressly authorize the disclosure in writing. For eDividend purposes, you will be authorizing disclosure of your bank account particulars and other related information to persons necessary to facilitate the eDividend such as NCB Holdings Bhd, the Share Registrar and the appointed paying banks.

Once you have registered for eDividend, any cash dividend entitlement for which the books closure date is announced by NCB Holdings Bhd on or after 1 September 2010, shall be paid to you via eDividend.

**6. ACTION REQUIRED**

Please contact your stock broker for the registration for the eDividend. The prescribed form can be obtained from your stock broker or can be downloaded from Bursa Malaysia's website at <http://www.bursamalaysia.com>.

With your active participation, we look forward to a successful implementation of eDividend and thereby greater convenience to you as our valued shareholders. If you have any queries you may contact our share registrar **Symphony Share Registrars Sdn Bhd** at 03-7841 8000 to assist you on matters relating to this eDividend.

Thank you.

Yours faithfully,  
**NCB HOLDINGS BHD**