

Date : 14.11.2012

Ref No : AJSB002651/12-10/H01

PRIVATE & CONFIDENTIAL

PADASON SDN BHD
IC COMPANY NO: 02159171
2 & 4 LORONG PERDUTA UTAMA 7
14000 BANDAR PERDA
PJLAW PINANG MALAYSIA

Dear Sirs,

Re: BANKING FACILITIES OF RM1 150,000.00

Ambank (M) Berhad ("The Bank") is pleased to offer the above banking facilities to PADASON SDN BHD (the Borrower) on the following terms and conditions:

1.0 Types of Facilities & their Limits

Facility	Limit (RM)
Overdraft "CD001"	150,000.00
Total	150,000.00

2.0 Purpose of Facilities

Facility	Purpose
CD001	FOR WORKING CAPITAL

3.0 Tenure & Repayment of Facilities

Facility	Tenure	Repayment
CD001	Subject to periodic review	Payable on Demand

COPY

DATED

DAY OF 11 DEC 2012 . 2012

BETWEEN

PUBLIC BANK BERHAD
(Company No: 6463-H)

AND

FADASON SDN. BHD.
(Company No: 21591-P)

FLOOR STOCKING AGREEMENT

(in respect of Floor Stocking Facility of RM2,000,000.00)

Prepared by:-

JB LIM & ASSOCIATES
Advocates & Solicitors
Straits Chambers,
No. 1, Lunang Selat, Taman Selat,
12000 Butterworth,
Pulau Pinang

Tel No: 04-3238311/3238362/3238702/3311788

Fax No: 04-3324503/3311788

e-mail: jblim@jblim.com.my

[Ref No: 12101049JBLO10492012FFRD (NCK)]

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DUPLICATE

DATED THIS

DAY OF 20 JAN 2009 20

BETWEEN

AmBank (M) Berhad
(Company No. 8515-D)

AND

Fadason Sdn Bhd
(Company No. 21591-F)

FACILITIES AGREEMENT

M/s. Kadir, Khoo & Aminah
Advocates & Solicitors
A-2 Tingkat Satu & Dua
Jalan Todak Satu
Pusatbandar Bandar Seberang Jaya
13700 Perai
Tel : 04-3972981/3972982
Fax : 04-3971225
Email: mailkka@tm.net.my
Ref: KKA/0157/07/CK (gc)

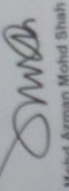
Malayan Banking Berhad (MAB)
Automobile Financing Department
Level 11, Tower A, Citibank Malaysia,
No. 1, Jalan Masziah
50050 Kuala Lumpur
Tel: 603-2397 2200
Fax: 603-2397 2208

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October 16, 2015
Floor Stocking Facility of Fadason Sdn Bhd

Maybank also provide other facility in addition to our Floor Stocking to complement and support your business operation such as Overdraft, Term Loan, Equipment financing for your 3a (if any), refinancing etc. at a competitive financing package. Should you interested in such financing, please liaise with our Auto Finance Centre for further information.

Kindly acknowledge receipt of this letter by signing and returning to us the copy of this letter.

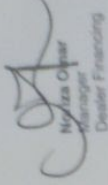
Yours faithfully
for Malayan Banking Berhad

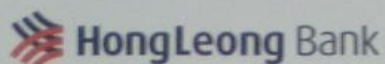

Mohd Azman Mohd Shah
Head
Business HP & Dealer Financing

c.c. The Guarantors
Dato' Haji Nadzir bin Haji Sheikh Fadzir
Mr Mohammad Nizam bin Dato' Haji Nadzir
Ms Nurul Aini binti Dato' Haji Nadzir

Bagan Auto Finance Centre
Penang/Kedah/Perlis/Perak Auto Finance Zone

Note : Please refer to Appendix for details of our contact persons.


Nurizza Omar
Manager
Dealer Financing



Date : 18 September 2015

The Directors
Fadason Sdn Bhd (021591-P)
No 2 & 4 Lorong Perda Utama 7
Bandar Perda
14000 Bukit Mertajam
Pulau Pinang

Dear Sirs

**RE : VARIATION LETTER OF OFFER
FLOOR STOCKING FACILITY (FSF) OF RM1,000,000-00 ON REVOLVING BASIS**

Further to our earlier Letter of Offer dated 12/09/2005 Variation Letter of Offer dated 11/11/2005, 13/01/2006, 28/07/2008, 02/12/2010, 26/03/2013 and 13/03/2014 and/or pertinent documentations, we are pleased to advise you that the pertinent clauses have been approved and/or revised as follows :-

- 1 **Floor Stocking Facility (FSF) Limit** - to vary as follows :
 - i FSF of RM1,000,000-00 (Ringgit Malaysia: One Million Only).
 - ii This limit is subject to review from time to time and may be increased or decreased at the Bank's absolute discretion.

Except as specifically amended and/or varied hereby, all terms and conditions as contained in our Letter of Offer referred therein shall remain in full force and effect and this supplemental letter shall from and after the date hereof, be read as a single integrated documents incorporating the amendments effected hereby.

Kindly confirm your acceptance by signing and returning the duplicate copy of this letter to us within fourteen (14) days from date hereof, failing which HLBB reserves the right to withdraw the offer.



Your Bank. Malaysia's Bank. AmBank.™

PRIVATE & CONFIDENTIAL

10th December 2015

FADASON SDN BHD (Company Reg. No. : 21591P)
No. 2&4
Lorong Perda Utama 7, Bandar Perda
14000 Bukit Mertajam
Pulau Pinang

Dear Sir,

**OVERDRAFT FACILITIES : ODI-RM315,000.00, ODII-RM200,000.00 &
ODIII-RM230,000.00**
ACCOUNT NUMBER : 432012006574

We refer to the above matter.

Kindly be informed that we have renewed and extended your **Overdraft facilities to expire on 30th November 2016** with interest rate for following Overdraft facilities have been revised as follows:-

Facility	Previous Rate	Revised Rate
OD I	BLR + 0.40%	BR + 4.44%
OD II	BLR + 0.40%	BR + 4.44%
OD III	BLR + 1.50%	BR + 4.99%

AmBank's Base Rate (BR) is currently at 3.80% per annum.

Please also be informed that the **Overdraft limit excess rate** has been revised to **6.36%** per annum above BR.

Kindly ensure that your overdraft facilities are actively conducted within the approved limit and interest charges are promptly paid. This is to avoid default interest charges.

Please do not hesitate to contact Mr. Daniel at 03-2167300 ext 81448 should there be any enquiries.

Yours faithfully,

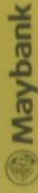
For AmBank (M) Berhad

MOHD ZAHIR HARUN
Credit Review & Block Discounting
Small Business Banking

DANIEL PERNANDIS
Credit Review & Block Discounting
Small Business Banking

AmBank (M) Berhad (8019-01)
A member of the AmBank Group

Small Business Banking: Level 33, Menara AmBank, No. 8, Jalan Yap Kwan Seng, 50450 Kuala Lumpur, Malaysia.
T: +603 2167 3000 F: +603 2780 0020
W: ambankgroup.com



Our ref.: PF/BHP&DF/FSB/BGN/10/2015/603

October 16, 2015

Fadason Sdn Bhd
No. 2 & 4
Lorong Perda Utama 7
Bandar Perda
14000 Bukit Mertajam

Attn: Dato' Haji Nadzir bin Haji Sheikh Fadzir

Dear Yg Bhg Dato',

Floor Stocking Facility of RM6.0 million

We refer to the recent review conducted on your company's Floor Stocking Financing facility (the Facility) and are pleased to inform that after due consideration we are agreeable to renew the Facility subject to the following terms and conditions:-

Approved Limit : To remain at 6.0 million

The above limit of RM6.0 million is capped and segregated into two (2) separate accounts as follows:-

1. RM5.0 million for brand new Toyota motor vehicles.
2. RM1.0 million for used motor vehicles.

Revision of Terms : The Floor Stocking interest free period for brand new Toyota motor vehicles has been revised from **thirty (30) days to twenty-one (21) days** if the stock financed under your Floor Stocking account is contra to Maybank for Hire Purchase within that period. Otherwise, the normal interest arrangement shall prevail.

Financing Tenure : With immediate effect, no further extension of the Financing Tenure is allowed and your company is required to fully settle any outstanding unit (*principal plus interest*) prior to the expiry of the Financing Tenure.

Please be informed that your current Financing Tenure is **hundred and twenty (120) days** for used motor vehicles and **hundred and eight (180) days** for brand new Toyota motor vehicles.

Next Review : Your Floor Stocking account shall be reviewed on **yearly basis** and next renewal shall due in **September 2016**. Therefore, your Company are required to furnish us all the necessary documents three (3) months prior to the date of next review.

Notwithstanding the above, we reserve the rights to review your Floor Stocking account as and when the need arise.

All other existing terms and conditions shall remain unchanged as stated in our earlier letter/s.

Meanwhile, we would like to take this opportunity to thank you for your company's support and look forward to a more mutual and beneficial business relationship with your Company in the future.

Malayan Banking Berhad (sems)
Banking & Finance Department
Finance & Credit Department
Level 11, Tower A, Citibank Maybank
No. 1, Jalan Masjid
50000 Kuala Lumpur
Telephone: +603 2297 2100
Facsimile: +603 2287 2058