AmBank
Asset Financing & Small Business
1st Floor, No. 52, Pusat Bandar,
Bandar Seberang Jaya,
13700 Prai, Penang.
Tel : (604) 398 5139
(604) 398 5154
(604) 398 5569
Fax : (604) 398 5505

Date : 14-11-2012

Ref No. : AFSB/002653/12-10/R01

PRIVATE & CONFIDENTIAL

FADASON SDN BHD
[COMPANY NO: 021591P]
2 & 4 LORONG PERDA UTAMA 7
14000 BANDAR PERDA
PULAU PINANG MALAYSIA

Dear Sirs,

Re: BANKING FACILITIES OF RM 350,000.00

AmBank (M) Berhad ('**The Bank**') is pleased to offer the above banking facilities to **FADASON SDN BHD** ('**the Borrower**') on the following terms and conditions:

1.0 Types of Facilities & their Limits

Facility	Limits (RM)
Overdraft("OD001")	350,000.00
Total	350,000.00

2.0 Purpose of Facilities

Facility	Purpose
OD001	FOR WORKING CAPITAL

3.0 Tenure & Repayment of Facilities

Facility	Tenure	Repayment
OD001	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, Lintang 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: 12101049/JBL/01/049/2012/FRD (NCK)]

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DUPLICATE

DATED THIS DAY OF 20 JAN 2009 20

BETWEEN

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

AND

Fadasou Sdn Bhd
(Company No. 21591-P)

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)

Maybank

Malayan Banking Berhad (3813-K)
Dealer Financing Department
Automobile Financing
Level 12, Tower A, Dataran Maybank,
No. 1, Jalan Maarof,
59000 Kuala Lumpur
Telephone [illegible]
Facsimile [illegible]

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 3s (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

Noriza Omar
Manager
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.

AIM/ALIN/mimie

HongLeong Bank

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.

Hong Leong Bank Berhad (97141-X)
Level 3A, Wisma Hong Leong, 18 Jalan Perak, 50450 Kuala Lumpur, Malaysia
Tel +603 2180 8888 **Fax** +603 2163 5891 **Contact Centre** +603 7626 8899
www.hlb.com.my

AmBank

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

CUSTOMER COPY

Maybank

Malayan Banking Berhad
Dealer Financing Department
Automobile Financing
Level 17, Tower A, Dataran Maybank,
No. 1, Jalan Maarof,
59000 Kuala Lumpur
Telephone +603 2297 2131
Facsimile +603 2283 2018

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.

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