ISLAMIC
Financial Services

Standard Chartered
saadiq

Facility Letter (Uncommitted) (Malaysia)

Date: 21 December 2015

Our Ref: JA(NH)/G07/161215/FN(i)

CONFIDENTIAL

NAZA Motor Trading Sdn Bhd (the "**Designated Customer**")
Lot 1 Jalan 51A/221,
46100 Petaling Jaya,
Selangor

Attention: **Johannis Johari**
Vice President, Treasury & Finance

Dear Sirs,

This Facility Letter shall constitute an amendment and restatement of the previous facility letter dated 11 September 2015 (the "**Previous Facility Letter**"). All securities executed pursuant to the Previous Facility Letter shall remain in full force and effect to secure the obligations of each Customer to the Bank under this Facility Letter unless otherwise agreed by the Bank and the Customer.

Subject to our right in our absolute discretion to accept the Facility Letter on a later date, the Facility Letter will lapse by close of business on the date falling 30 Banking Days after the date of the Facility Letter.

for and on behalf of **Standard Chartered Saadiq Berhad**	for and on behalf of **Standard Chartered Saadiq Berhad**
Andy Lim	pp **Robin Tan Chin Yang**
Authorised Signatory	**Authorised Signatory**

We accept your offer to make available to us each Facility described in the Agreement and agree to be bound by the terms of the Agreement.

for and on behalf of **NAZA Motor Trading Sdn Bhd (Company No. 79255-W)**	for and on behalf of **NAZA Motor Trading Sdn Bhd (Company No. 79255-W)**
NAZA MOTOR TRADING SDN. BHD. (79255-W) Authorised Signatory	
Name: DATUK WIRA SM FAISAL TAN SRI SM NASIMUDDIN D.C.S.M, D.S.D.K	Name:
Title: GROUP EXECUTIVE CHAIRMAN & GROUP CEO NAZA WORLD GROUP OF COMPANIES	Title:
Date:	Date:

1. Customer(s)

1.1 The entities listed in column (1) of the table below will be referred to as the "Customers" and each a "Customer".

1.2 Each Customer will enter or accede to the Agreement in a manner satisfactory to the Bank.

(1)	(2)	(3)
Name of company and company / registration number	**Jurisdiction of incorporation**	**Registered address**
NAZA Motor Trading Sdn Bhd / 79255-W	Malaysia	Unit C-6-5, 6th Floor, Block C, Megan Avenue II, 12 Jalan Yap Kwan Seng, Kuala Lumpur

2. Facilities

2.1 Financing Facilities

(a) Designated Facility Limits and Designated Sub-limits

(1)	(2)	(3)
Type(s) of Facility	**Facility Limit(s)**	**Customer(s) and Sub-limit(s), if applicable**
1. Commodity Murabahah Financing-i	RM35,000,000	• NAZA Motor Trading Sdn Bhd
2. Bond & Guarantees (BG-i)	(RM35,000,000)	• NAZA Motor Trading Sdn Bhd
Total Facility Limits	RM35,000,000	

(b) Designated Combined Facility Limits

Type(s) of Facility	Designated Combined Facility Limit
Facility 1 and 2	RM 35,000,000

4. Pricing and Conditions

Any reference to a Customer under this section is a reference to each Customer of the relevant Facility specified in Clause 2 *(Facilities)* of the Facility Letter.

Type(s) of Facility	Terms and conditions
Commodity Murabahah Financing-i	<u>Purpose</u>: Commodity Murabahah Financing-i to part finance working capital requirements of the Customer; each disbursement to be supported by customs declaration form or any such document acceptable to the Bank. <u>Profit Rate</u>: The Bank's Islamic **Ringgit Malaysia** Cost of Funds (ICOF) + 1.50 % per annum payable on maturity of financing. **The indicative profit rate will be calculated as Cost of Funds + Margin. The actual all in rate will be advised by the Financier prior to the financing date.** **Whereby,** a. **Cost of Fund is benchmarked against Standard Chartered Bank Malaysia Berhad's cost of fund;** b. **Margin is 1.5% per annum.**

Co (i)

CLIENT INITIAL	STAMP

We accept your offer to make available to us each Facility described in the Agreement and agree to be bound by the terms of the Agreement.

for and on behalf of
NAZA Motor Trading Sdn Bhd (Company No. 79255-W)

NAZA MOTOR TRADING SDN. BHD.
(79255-W)

Authorised Signatory

Name: DATUK WIRA HAJI S.M ~~FAISAL~~ BIN S.M NASIMUDDIN KAMAL

Title: GROUP EXECUTIVE CHAIRMAN & CEO.

Date:

for and on behalf of
NAZA Motor Trading Sdn Bhd (Company No. 79255-W)

Name:

Title:

Date:

CLIENT INITIAL	STAMP

6