

Delivering a more consistent and streamlined digital banking experience.

As we evolve in sync with your digitally-connected lives, we continue to streamline our products and services to deliver an enhanced digital banking experience.

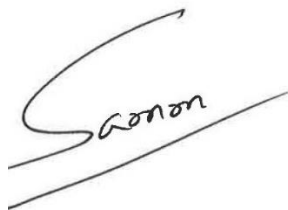
In keeping with this consistency, we have decided to **rename Online Mutual Funds [OMF] service to SmartDirect.**

SmartDirect enables you to buy, sell, and switch more than 200 mutual funds available in more than 5 different currencies, all from the convenience of your smartphone or by internet banking.

For existing customers, we have taken all necessary measures to ensure the name change does not affect your access to SmartDirect service.

Should you have any further enquiries or require clarification, please do not hesitate to visit any of our branches for assistance or call us at 1300 888 888 or +603 7711 8888 (if you are calling from overseas).

Yours faithfully,



Sammeer,

Head, Wealth Management