



ALLIANCE BANK

Our ref: SBDC/BSJ/01/06/LO

3 August 2006

Private & Confidential

BELL PALM INDUSTRIES SDN BHD

No. 125, Jalan SS15/5A
47500 Subang Jaya
Selangor

Attn: Dato' Low Boon Eng

Dear Sir,

RE : CREDIT FACILITIES

We are pleased to advise that your application for credit facilities have been approved under the following terms and conditions.

<u>CREDIT FACILITIES</u>	<u>AMOUNT</u>
Overdraft (OD)	RM 2,000,000-00
Trade Facilities	RM 2,500,000-00
Bankers Guarantee (BG)	RM 500,000-00
Bai Bithaman Ajil Term Financing-i (BBA TF-i)	RM15,000,000-00
Total	<u>RM20,000,000-00</u>

1. RM2,000,000-00 (Ringgit Malaysia Two Million only).
Available for **Overdraft (OD)**

Purpose

To finance your working capital requirements.

Interest Rate

Base Lending Rate (BLR) + 1.50% p.a.
(Presently our BLR is 6.75% p.a.)

Additional Interest on Excesses

1.0% p.a. above the prescribed rate on any OD excesses

Commitment Fee

1.0% p.a. on unutilised portion of the OD facility

Alliance Bank Malaysia Berhad (98103-W)

Business Development Centre
Wisma Projass
No. 3, Jalan SS15/2A
47500 Subang Jaya
Selangor, Malaysia
www.alliancebank.com.my

Lock Bag No 5
Subang Jaya Post Office

Tel 603.5632 5768
Fax 603.5632 9741