



INSTITUT BANK-BANK MALAYSIA (35880-P)
INSTITUTE OF BANKERS MALAYSIA

July 17, 2009

Dear Valued Member

ASSOCIATE MEMBERSHIP

We are pleased to inform you that the Council of Institut Bank-Bank Malaysia has approved your application for admission as an Associate member of the Institute and would like to extend a warm welcome to you.

Your admission to membership is in accordance with the Memorandum and Articles of Association of the Institute and is based on the information provided and the documents produced by you at the time of your application for membership.

We enclose a copy of the Institute's Memorandum and Articles of Association of the Institute for you information.

We look forward to serving you as a member of the Institute.

Thank you.

Yours faithfully

Jane Shanti Bartholome
Executive
Membership & Certification Administration

encl.

jsb/sb