

**PRIVATE & CONFIDENTIAL**

Date : 4 March 2011

Dear Sir / Madam,

RE: Islamic Personal Financing / Debt Relief Program Account with Standard Chartered Saadiq Berhad

We would like to inform you that Aiqon Ehsan Sdn. Bhd. (Co. No.: 911457-A) ("Aiqon Ehsan") has purchased your Islamic Personal Financing ("PF-I") / Debt Relief Program account from Standard Chartered Saadiq Berhad ("SC Saadiq"). Pursuant to a Sale and Purchase agreement and Deed of Assignment both dated 8<sup>th</sup> February 2011 between Aiqon Ehsan and SC Saadiq your PF-i / Debt Relief Program account and all SC Saadiq's rights, title, interest, liabilities and obligations under your PF-i / Debt Relief Program account have been sold and assigned to Aiqon Ehsan as of 8<sup>th</sup> February 2011.

**Details of the Islamic Personal Financing / Debt Relief Program account purchased are as below.**

**Islamic Personal Financing / Debt Relief Program Account Number: [ ]**

With effect from 8<sup>th</sup> February 2011, all payments towards the above stated account should be made payable as below. Kindly note that on or after 8<sup>th</sup> February 2011, Aiqon Ehsan is under no obligation to account for any payment made to other bank account.

Payment method	: Cheque
In favor of	: Aiqon Ehsan Sdn Bhd
Bank account no	: 312-15730066-6
Mailing address	: Level 22, Plaza See Hoy Chan, Jalan Raja Chulan, 50200 Kuala Lumpur.
Reference	: Islamic Personal Financing/ Debt Relief Program Account No.

or

Payment method	: Bank transfer
In favor of	: Aiqon Ehsan Sdn Bhd
Bank account no	: 312-15730066-6
Bank name	: Standard Chartered Bank Malaysia Berhad
Branch	: Jalan Ampang
Bank Address	: No 2 Jalan Ampang, 50450 Kuala Lumpur
Reference	: Islamic Personal Financing/ Debt Relief Program no and NRIC No.

Aiqon Ehsan strives to resolve your PF-i / Debt Relief Program account problem and we encourage you to call Aiqon Ehsan at 03-2614 7888 or email us at enquiry@aiqonehsan.com for further discussion and clarification. Further information can also be obtained at the following website: www.aiqonehsan.com

Please note that if you have an existing settlement program with the SC Saadiq, then the same will continue.

Regards,

AIQON EHSAN SDN BHD

Standard Chartered Saadiq Berhad

**\*This is a computer generated letter, no signature is required**