

30th July 2020

MUFG Bank (Malaysia) Berhad

Dear Valued Customers,

First and foremost, avail us this opportunity to thank you for banking with us.

In line with Bank Negara Malaysia's initiative to promote digitization in banking and e-payments, we would like to encourage you to use electronic payment systems such as the "Real-time Electronic Transfer of Funds and Securities System" ("**RENTAS**") "Interbank GIRO" ("**IBG**") and/or Real-Time Retail Payments ("**RPP**") systems as a substitute for physical cash handling over the counter.

Electronic payment is an expedient and efficient means of payment that provide the opportunity to improve productivity levels and lower the cost of doing business.

MUFG Bank (Malaysia) Berhad is equipped with its own electronic banking platform i.e the Global Cash Management System ("**GCMS plus**") that supports RENTAS, IBG and the RPP systems. RENTAS, IBG and RPP systems provide secure, convenient and cost effective way to make electronic payment to third party.

We believe that by migrating from paper-based payments to electronic payments would enhance the overall efficiency and provide meaningful cost savings and efficiency in doing business. By making the displacement of cash and cheques through more intensive use of electronic payments, cost related to cash and cheque handling can be considerably reduced. This is also in light of current pandemic (Covid-19) whereby the usage of electronic cashless platforms is encouraged to minimize risk of infections and promote safety to our valued customers and staff.

For more information about GCMS, RENTAS, IBG and RPP, please do not hesitate to contact your relationship manager in charge of your account.

Trusting that you will collaborate with us in facilitating wider outreach of e-payments infrastructure in adopting of digital banking platforms.

We will continue to assure you of our best services at all times.

Thank you.

[This is a computer generated and no signature is required]