01/06/2021

Client A/C No.:

Dear Sir/Madam

Rights Issue : SIA MCB 2021 RIGHTS

PROPOSED RENOUNCEABLE RIGHTS ISSUE OF UP TO S\$6,196,793,517 IN AGGREGATE PRINCIPAL AMOUNT OF MANDATORY CONVERTIBLE BONDS

We refer to the Rights Issue announced by the Company as per enclosed details.

You may accept and subscribe for the number of Rights Bonds provisionally allotted to you ("Allotted Rights Bonds") as set out in the enclosed application form at the Issue Price. You may also apply for excess Rights Bonds at the Issue Price.

Should you wish to sell your Rights during the period allowed for Rights trading, please contact your designated broker directly.

If you would like to accept and subscribe for the Allotted Rights Bonds or apply for excess Rights Bonds, please do the following:

a) Ensure you have

i) sufficient cash balance in your DBS/POSB account that can be used for Rights subscription amount and charges below:

Processing fee for subscription of Normal Rights = SGD10.70 Processing fee for application of Excess Rights = SGD5.35 (Applicable only if you apply for Excess Rights - Non Refundable) One-time CDP transfer fee = SGD10.70

Totaling to a maximum of SGD26.75 (inclusive of GST).

b) Complete and return the enclosed application form to be received by us no later than 14 Jun 2021 by 5 P.M.

Please note that upon receipt of your application form, if you have insufficient cash balance in the account provided, we will subscribe for your rights entitlement up to your available cash balance.

We will not be able to process on your application form if either of the following situations arises:

- Nil balance in the account provided

- Signature deviation/ Signature Omission

- Incomplete forms received (for example. no CPF a/c number indicated, no cash account indicated)

- Inaccurate forms received (for example. CPF a/c number indicated does not exist, cash account indicated does not exist or closed)

- Receipt of form after indicated deadline

Kindly ensure that your form is completed accordingly and your balances are sufficient. Also, ensure that the bank account provided is an active account and not blocked from debits. You may not receive further notification if your form cannot be processed and/or rejected.

Terms and conditions governing instruction taking (Clause 28) for your CPF Investment Account have been modified. Please find the full terms and conditions at go.dbs.com/cpfiatnc

The expected date for the Rights Bonds subscribed for to be credited into your CDP Account is approximately 14 days after the closing date.

In view of the tight deadline, please be informed that no further reminder will be sent to you. Should you require any clarification, please do not hesitate to contact our DBS Customer Centre. For more information, you may refer to go.dbs.com/sg-siarights2021

If you are in doubt as to the action you should take, you should consult your legal, financial, tax or other professional adviser.

Yours faithfully

DBS Bank Ltd Securities and Fiduciary Services Operations This is a computer generated letter and bears no signature.

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Client A/C No.:

000000574046

Attn: Manager, Corporate Actions Department

Rights Issue : SIA MCB 2021 RIGHTS

Rights Ratio: 209 FOR 100 (209 Rights Bonds for every 100 existing Shares held as at Book Closure Date)

Book Closure Date:28 May 2021Issue Price:SGD 1.00 per Rights BondPeriod allowed for Rights trading on SGX-ST:02 Jun 2021 to 10 Jun 2021

Deadline for receipt of instructions by DBS Bank: 14 Jun 2021 By 5 P.M.

No. of Shares held as at Book Closure Date:

No. of Rights Bonds provisionally allotted:

*Important Note

 Please be informed that instructions received after the deadline will not be accepted.
If DBS Bank does not receive your instructions by the deadline indicated above, DBS Bank will not take any action and shall let the provisional allotment of Rights Bonds lapse and become void.

Please indicate your instructions by ticking in the box below.

Accept and Subscribe for Rights Bonds

I would like to accept and subscribe for _____ Rights Bonds provisionally allotted to me at the Issue Price.

Apply for Excess Rights Bonds

I would like to apply for ______ excess Rights Bonds at the Issue Price.

Payment Mode:

By debiting my DBS/POSB account no. _

(Applicable only for DBS/POSB account holder under your name or a joint alternate account) **Mandatory Field:**

My CDP Securities Account No. is 1681-____-

In case the application is unsuccessful, we will refund the monies by crediting the DBS/POSB account no. stated above.

I agree that if I have insufficient cash balances in my indicated cash account, you may vary my rights entitlement up to my available cash balance, or rescind my instructions. I acknowledge that I will not be further notified where forms are incomplete, inaccurate or the indicated instructions cannot be applied. I also agree to accept any odd lot bonds that are allotted to me.

I hereby authorise you to debit my bank accounts as indicated to meet the subscription cost and related bank charges.

I acknowledge that DBS' terms and conditions governing CPF Investment Account shall apply.

Date:	Signature:	Contact No:

Please send your completed instruction using one of the following modes:

- visit our branches

- email scanned form to Instruction_ca@dbs.com

(Please indicate "SIA MCB 2021 RIGHTS / <account number>" in email subject) e.g. SIA MCB 2021 RIGHTS / xxx-xxxxx-x-220

For more information, visit go.dbs.com/sg-siarights2021

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DBS BANK LIMITED SECURITIES & FIDUCIARY SERVICES OPERATIONS Tel: 68788888 - SWIFT Dest: DBSSSGSGIBD - Co. Reg. No. 196800306E