

LOST/MISSING SHARE CERTIFICATES

All members are reminded that their Share Certificates are valuable **legal documents** which should be kept safe and secured. Many members are claiming that they cannot find or they are missing or lost their shares certificates citing various reasons. While some others claim that they never received their share certificates and so on, and request that duplicate certificates be issued to them. In many cases when pressured by the staff some of them searched and subsequently found those certificates in their possession.

In the past, heeding to members requests, we issued duplicate certificates. Later on some members found their originals and attempted to sell/transfer both, the original as well as duplicate at different times. This puts us in a very difficult situation because of irresponsible actions by some members. We would like to help our members as much as we can and, at the same time, we have to protect the integrity of our operations as well.

In order to run our operations smoothly and efficiently and concurrently help our members, we suggest our members to do the following:

1. Please immediately notify and forward your new mailing address when you move;
2. When you receive your share certificates, including Dividend certificates, please **put them all together** in one file/storage at a safe place;
3. When you purchase shares and do not receive your share certificates by the end of 60 days, please call/e-mail and enquire about it and report it;
4. If you are eligible and do not receive Dividend Certificate by the end of July (Dividend shares are mailed early July), please enquire and report it;
5. When you want to sell/transfer any of your shares, please look and retrieve your certificates from your file/storage/safety deposit box etc. before you call the office and request for duplicates;
6. Effective immediately, requests for sale of shares or duplicates for any **genuinely missing** certificates will be entertained subject to the followings terms and conditions:
 - a) Members have thoroughly searched their records/storage and have confirmed with their spouses and family members and yet cannot find their share certificates;
 - b) Members sign and have witnessed a legal document called “Indemnity Letter” and undertake to surrender the missing/lost certificates immediately, if found later;
 - c) Pay \$25 fee for each missing certificate to issue a Duplicate Certificate. (Industry Standard fee outside is \$50 to replace a lost certificate).

01/09/09