



**3rd June 2006 - Circular No. 2/2006
For Internal Circulation among members**

Dear Sisters & Brothers,

ARREARS ON MEAL ALLOWANCE AND MILEAGE CLAIM

The arrears payment will be paid together with the July 2006 Salary.

GROUP INSURANCE MULTIPLE BENEFIT SCHEME (DANA RESTU – BASED ON ISLAMIC PRINCIPLE)

The Union and Great Eastern Insurance has signed a deal to offer all Employees of this Bank plus its subsidiaries the above scheme. The reason why the Union decided to venture into this scheme is because its benefit and low premium (1/3 of the actual premium for individual). Further the application does not require you to have any medical report or underwriting. Thus you only need to declare your health.

Benefits:

1. 36 critical illnesses.
2. Hospitalization scheme.
3. Maturity benefits.

You have 2 options:

1. RM44 a month – RM40,000 coverage.
2. RM66 a month – RM60,000 coverage.

It does not matter if you have been diagnosed with any sickness, you could still participate but you only need to declare.

Do not miss this opportunity to insure yourself, spouse & child, as the premium is low. You could check with any insurance companies on this scheme on individual basis and you would realize the benefit of joining with this Group Insurance Scheme.

Please check with your respective ACM (Area Committee Member), for further details and application forms. Promotion is only for 2 month (until 10 May 2006)

Staff discount on Car Insurance Policy

Information furnished to the bank by Commerce Assurance was inaccurate. The bank will be crediting the respective staff accounts by 1st week of August 2006.

MSS -Medical Card

The bank indicates that it is impossible to issue the Medical Card on the last day of service because there are many parties involved. To fine tune the process, the bank will provide the procedure on medical and hospitalisation claim before receiving the medical card.

Bonus and Increment for 2006.

The union has written to the bank on the criteria on bonus and increment payment for 2006.

Centralisation of SCAD

The State CAD will be outsource to EPIC-I and centralized at the BCF, Jalan Tun Perak, 50050 Kuala Lumpur. The bank called the union and informed the staff who do not accept the offer will be redeployed within the state.

UNITED WE STAND