

Table I

A summary of the principal terms and conditions of the Proposed **ABS Issue** is as follows:

Issuer	:	PCB
Principal Adviser/ Lead Arranger	:	CIMB
Facility	:	Asset-backed MTN programme.
Facility Description	:	A MTN programme comprising Class A Notes and Class B Notes.
Issue Size (RM)	:	The outstanding nominal value of MTN issued under the MTN programme shall not exceed RM600 million at any time.
Issue price (RM)	:	The MTN will be issued at par or at a discount to nominal value.
Listing	:	The MTN will not be listed or quoted on the Bursa Malaysia Securities Berhad or any other stock exchange.
Mode of Issue	:	Private placement on a best efforts basis or book running on a best efforts basis or a bought deal basis.

The Notes may be placed privately via the Lead Manager on a best effort basis to selected investors at a yield to be agreed between the Issuer and the investors. Alternatively, the Notes may be placed out on a book running basis by the Lead Manager on a best effort basis. Such private placement and book running shall be subject to terms and conditions to be agreed between the Issuer and the Lead Manager.

Tenure	:	<p><u>MTN Programme:</u></p> <p>Twelve (12) years from the date of the transaction documents.</p> <p><u>Each Notes Series:</u></p> <p>Exceeding one (1) year to seven (7) years as the Issuer may select, provided that the Notes mature prior to the expiry of the MTN programme.</p> <p><u>Final Redemption:</u></p> <p>Unless previously redeemed or cancelled, each MTN will be redeemed by the Issuer at one hundred percent (100%) of its nominal value together with interest accrued to the date of redemption on their respective maturity dates.</p> <p>Failure to repay principal in full by the maturity date will constitute an event of default. However, principal may be repaid prior to the maturity date without penalty.</p>
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Coupon Rate : The coupon rates for each series of MTN shall be determined and mutually agreed between the Issuer and the Lead Manager at the time of issue.

Default Interest

1.0% per annum above the base lending rate of Malayan Banking Berhad on the amount unpaid from and including the relevant due date up to but excluding the date of actual payment, calculated based on the actual number of days elapsed and a year of 365 days.

Coupon Period : Semi-annual from the relevant issue date of each Notes Series.

Events of Default : Standard for this type of transaction, including but not limited to:

- (i) the Issuer fails to pay any amount due from it under the Notes or any of the transaction documents, the issue documents and security documents to which it is party on the final maturity date or, if so payable, on demand; and
- (ii) A winding up order has been made against the Issuer or a resolution to wind up the Issuer has been passed.