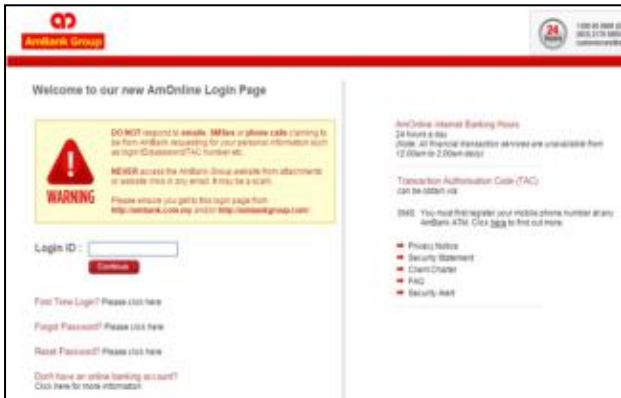




Steps to apply TRUE Debit MasterCard / TRUE VISA Credit Card

A. For AmBank Customer who has registered AmOnline

1) Login to AmOnline



2) Select Self Service > Online Application Forms > TRUE Application Form



3) Select "TRUE Debit MasterCard (TRUE Transact Account & TRUE Savers Account)" or "TRUE Visa Credit Card" by ticking on the check box



4) Complete the online application form and click Submit



Steps to apply TRUE Debit MasterCard / TRUE VISA Credit Card

B. For AmBank Customer who has not registered AmOnline

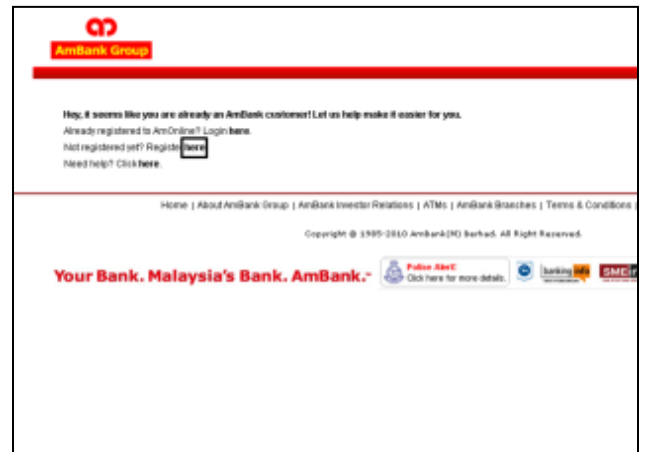
1) Logon to <http://www.truebyambank.com/TRUEProducts>

2) Click Apply Now



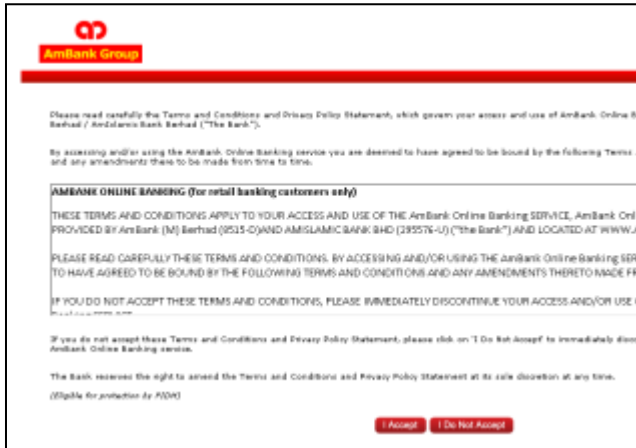
3) Fill in the details and select either "TRUE Debit MasterCard (TRUE Transact Account & TRUE Savers Account)" or "TRUE Visa Credit Card". Click Submit

4) Select "Not registered yet? Register here."

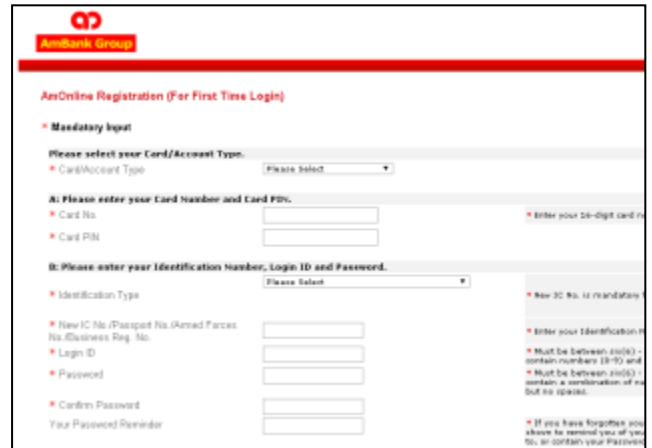



Steps to apply TRUE Debit MasterCard / TRUE VISA Credit Card

5) Click "I Accept" the Terms & Conditions



6) Fill in the details and click Submit



7) Select "TRUE Debit MasterCard (TRUE Transact Account & TRUE Savers Account)" or "TRUE Visa Credit Card" by ticking on the check box



8) Complete the online application form and click Submit.



Steps to apply TRUE Debit MasterCard / TRUE VISA Credit Card

C. For Non AmBank Customer

1) Logon to <http://www.truebyambank.com/TRUEProducts>



2) Click "Apply Now"



3) Fill in the details and select either "TRUE Debit MasterCard (TRUE Transact Account & TRUE Savers Account)" or "TRUE Visa Credit Card". Click Submit

4) Fill in the details and click Submit

5) Complete the online application form and click Submit