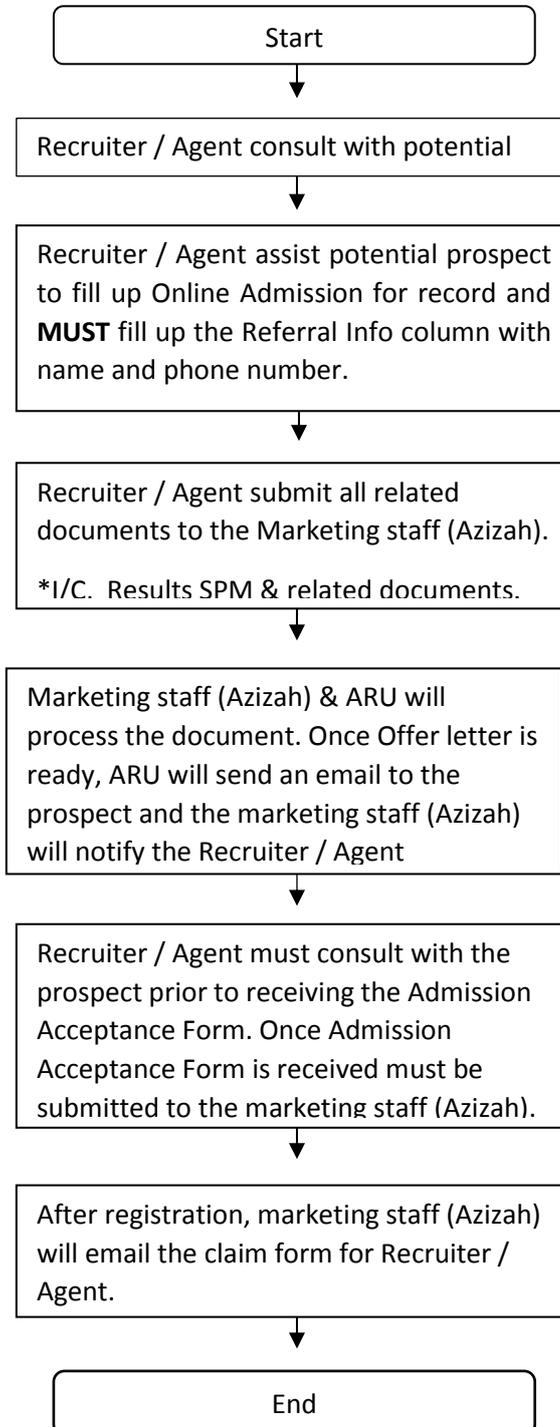


## REFERRAL SCHEME PROCESS FLOW



*For any further inquiries regarding this matter, kindly contact Mrs. Azizah (01125456538)*