

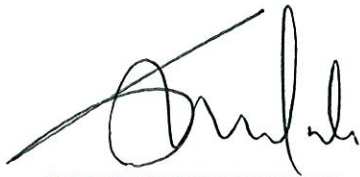
2 July 2014

**OPTIMA INNOVATIONS (M) SDN BHD WEB & MULTIMEDIA SERVICES**

We have recently completed a project with Optima.

Optima's entire work team has provided the highest professionalism to ensure that our project is completed based on our expectation even though it was on a very tight dateline.

Yours Sincerely,



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Grace Pak  
Vice President  
Product Marketing & Card Issuance  
AmBank (M) Berhad