

ORIX Credit Malaysia Sdn. Bhd. (Company No: 67108-U)

Suite 19-1, Level 19, Vertical Corporate Tower B, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur, Malaysia.
P.O. Box 11247, 50740 Kuala Lumpur, Malaysia. Tel: (603) 26327000 Fax: (603) 26327655 Website: <http://www.orix.com.my>
General Enquiry: (603) 26327599 Customer Feedback: (603) 26327450

18 May 2020

Malaysian Trustees Berhad (as Trustee)
Level 11, Tower Three, RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur

Attention: The Director

Dear Sirs,

ORIX Credit Malaysia Sdn Bhd (Company No. 198101000999 (67108-U)) (the "Issuer")

Commercial papers programme of up to RM500.0 million in nominal value, which together with a medium term notes programme of up to RM1,500.0 million in nominal value, have a combined limit of up to RM1,500.0 million in nominal value ("CP Programme")

Reference is made to the trust deed dated 16 March 2020 ("Trust Deed") made between the Issuer and Malaysian Trustees Berhad as the Trustee, in relation to the CP Programme. The terms and conditions used herein, unless otherwise defined, shall have the same meanings as defined, interpreted or used in the Trust Deed.

1. Pursuant to the relevant amendment to the SC Lodgement where the first issuance of CPs can be made within sixty (60) Business Days from the date of SC Lodgement or such other extended date as may be granted by SC in line with the SC's announcement in relation to the movement control order, we write to request that from the date of this letter, the Trust Deed shall be amended as follows:

1.1 Recital E of the Trust Deed

- (a) Recital E of the Trust Deed shall be deleted in its entirety and replaced as follows:

"The first issuance of the CPs under the CP Programme shall be made within sixty (60) Business Days (as defined in clause 1.1 (Definitions) below) from the date of SC Lodgement (as defined in clause 1.1 (Definitions) below) pursuant to the LOLA Guidelines (as defined in clause 1.1 (Definitions) below), or such other extended date as may be granted by SC, whereby lodgement has been made on 12 March 2020 with the SC for the Issuer to establish the CP Programme and to issue the CPs under the CP Programme."

Branches

● Penang: Tel. (604) 2268220 Fax. (604) 2271080 ● Ipoh: Tel. (605) 2550505 Fax. (605) 2532697 ● Seremban: Tel. (606) 6037538 Fax. (606) 6037537 ● Melaka: Tel. (606) 2844988 Fax. (606) 2844811 ● Kuantan: Tel. (609) 5156869 Fax. (609) 5156034 ● Johor Bahru: Tel. (607) 3310299 Fax. (607) 3310655 ● Batu Pahat: Tel. (607) 4319716 Fax. (607) 4319718 ● Alor Setar: Tel. (604) 7300155 Fax. (604) 7301155 ● Kuching: Tel. (6082) 417633 Fax. (6082) 418734 ● Kota Kinabalu: Tel. (6088) 237241 Fax. (6088) 237240 ● Miri: Tel. (6085) 411718 Fax. (6085) 411720 ● Sibul: Tel. (6084) 322918 Fax. (6084) 337518 ● Sandakan: Tel. (6089) 237108 Fax. (6089) 236108 ● Bintulu: Tel. (6086) 336915 Fax. (6086) 336926

1.2 Clause 1.1 of the Trust Deed

- (a) The definition of "Issue Date" under clause 1.1 (Definitions) of the Trust Deed shall be deleted in its entirety and replaced as follows:

"Issue Date in relation to each Tranche of CPs, the date of issue of that CPs which shall be a Business Day, where the first issue date shall be no later than the date falling sixty (60) Business Days from the date of SC Lodgement, or such other extended date as may be granted by SC."

- (b) The definition of "Programme Tenure" under clause 1.1 (Definitions) of the Trust Deed shall be deleted in its entirety and replaced as follows:

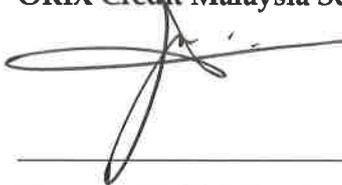
"Programme Tenure the tenure of the CP Programme which shall be a period of seven (7) years from the date of the first issuance of the CPs under the CP Programme, provided that the first issuance of the CPs shall be made within sixty (60) Business Days from the date of SC Lodgement, or such other extended date as may be granted by SC."

Kindly indicate your concurrence to the amendments above by signing at the designated space below and returning a copy of this letter to us.

Thank you.

Yours faithfully,

ORIX Credit Malaysia Sdn Bhd (Company No. 198101000999 (67108-U))



Name: SURAYA AHMAD TERMIZI / WONG HENG YIP

Designation: DIRECTOR / DIRECTOR

cc. CIMB Investment Bank Berhad (as Joint Lead Arranger and Joint Lead Manager)

cc. RHB Investment Bank Berhad (as Joint Lead Arranger and Joint Lead Manager)

cc. AmInvestment Bank Berhad (as Joint Lead Manager)

CONFIRMATION OF AMENDMENT

We, **MALAYSIAN TRUSTEES BERHAD**, agree to the amendments to the Trust Deed as set out above.

Yours faithfully,

Malaysian Trustees Berhad (as Trustee)



Name:

LEE YIT CHENG

MOHD SOFIAN BIN KAMARUDDIN

Designation:

Head, Trustees Operations

VICE PRESIDENT