



RGB International Bhd. (603831-K)
(Incorporated in Malaysia)

CREDIT REVIEW & RISK ASSESSMENT COMMITTEE

TERMS OF REFERENCE

(Last Revision Date: 18 April 2016)

The functions and responsibilities of Credit Review & Risk Assessment Committee are as follows:

A Credit Control

- To monitor trade collection and recommend appropriate actions to recover overdue debts, if any.
- To evaluate and review special credit term offered to selected customers.
- To review adequacy of provision for doubtful debts on trade receivables and any write-off of debts as required.
- To monitor and ensure compliance of Expenditure Controls and Delegation of Authority Policy when granting credit term to customers.

B Risk Assessment

- To review and evaluate progress of all non-performing investments and ventures.
- To review and evaluate feasibility of proposed capital expenditures prior to acquisition.
- To review new business, leasing and technical support & management agreements.
- To implement identified controls of the Enterprise Risk Management framework.