



**PRESS RELEASE
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MOBILE FINANCIAL BREAKTHROUGH: CELCOM "AIRCASH" *- Convenient, Fast, Secured -*

Kuala Lumpur, 4 June 2009 – Celcom (Malaysia) Berhad today introduced its latest mobile service offering; **Celcom AirCash**, the region's first **USSD** (Unstructured Supplementary Service Data) **based Mobile Financial Service**, where over 9 million Celcom customers nationwide now have the privilege of performing financial transactions in a convenient, instant, and secured manner over their mobile phones.

Celcom AirCash is a "**virtual mobile account**" that allows all Celcom subscribers to conveniently:

- Transfer money to other Celcom AirCash users
- Remit or send money overseas (international remittance)
- Reload Mobile Airtime for personal use or for other Celcom users
- Perform basic enquiries; check balance and transaction history

In future phases, Celcom AirCash will offer an even wider range of services including remittance to more countries, international airtime reload, mobile banking, bill payments, retail payments, and much more.

"Celcom AirCash is also a **highly secure service** which is similar to a bank ATM card, whereby the customer's mobile SIM card represents the physical ATM card and the customer's Mobile PIN (M-PIN) is similar to the ATM PIN. As such, all transactions **require both the physical SIM card and the Mobile PIN to be validated before any transaction is allowed**. The overall architecture is supported by a highly secure system called **Celcom Mobile Financial Services (CMFS)**. With this in place, our customers can enjoy complete peace of mind knowing that their transactions are 100% safe," said Dato' Sri Shazalli Ramly, Chief Executive Officer, Celcom (Malaysia) Berhad.

"Here at Celcom, we believe in constantly providing our customers with an innovative edge in services and technology. With Celcom AirCash, our customers are given access to their financial needs in its most convenient form – a mobile phone, in order to meet the needs of their mobile lifestyles on the go," He added, "Now it is all at their fingertips anytime and anywhere, and the services currently offered is just the beginning of the many offerings by Celcom AirCash."

The launch ceremony was graced with the presence of Yang Berhormat Dato' Joseph Salang, Deputy Minister of Information, Communication, and Culture of the Ministry of Information, Communication and Culture, Malaysia.

To access Celcom AirCash, customers simply need to **dial *133# from ANY mobile phone** to register (access is free of charge) . Via USSD, all transactions are secure, where pin numbers and transaction information are not stored on the customer's SMS outbox unlike other offerings today.

After registration, customers would need to enter their M-PIN in order to log-in to their Celcom AirCash account, and to continue with financial transactions. With its user friendly menu, Celcom AirCash gives customers comfort and a choice of preferred languages, enabling them to manage their account profile and check their past transactions at their fingertips anytime, anywhere. Customers can also view transactions made via the internet by visiting www.celcom.com.my/aircash and then logging in to their account.

Currently, Celcom Aircash users can remit or send money to people in Indonesia who are customers of PT Excelcomindo. The service will be rolled out to other Axiata-owned operator entities within major remittance corridors in the region over the next few months.

To add money to (Cash IN) or withdraw money from (Cash Out) their Celcom AirCash account, customers can go to any Celcom branch or selected Celcom AirCash dealers in Malaysia. For remittance to Indonesia, customers can go to Bank Negara Indonesia (BNI) branches to Cash Out.

Celcom is the first mobile network operator in Malaysia to offer mobile financial services through a dedicated USSD channel whereby all users need to do is dial a simple 3 digit code

and select their transaction options. This method of transacting via ANY mobile phone through USSD is being accepted globally due to its security, ease-of-use and real-time response factors.

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