

---

## GLOSSARY

---

*This glossary contains explanations of certain terms used in this document in connection with the Group and its business. The terms and their meaning may not correspond to standard industry meaning or usage of these terms.*

“3G”	third-generation, a type of wireless communications technology, based on the universal mobile telephony system standard, that has broadband transmission capability to support multimedia services, such as real-time interactive video
“AMS”	Automatic Order Matching and Execution System
“AMS/2”	an upgraded version of AMS introduced in January 1996
“AMS/3”	an upgraded version of AMS/2 introduced in October 2000
“ATM”	automatic teller machine, an electronic computerised telecommunications device that allows a bank’s customers to directly use a secure method of communication to access their bank accounts, order or make cash withdrawals and check their account balances without the need for a human bank teller
“eIPO”	electronic IPO
“GSM”	global system for mobile communications standard
“Internet”	a global network of interconnected, separately administered public and private computer networks
“IPO”	initial public offering
“IVRS”	interactive-voice response services, services offered through mobile telephone networks that allow users to access pre-recorded information and to interact with each other in chat-rooms
“PCS”	personal communication service and system, the type of digital cellular network constructed using frequency bands at 1800 MHz or 1900 MHz, a mobile telecommunication standard
“SIM”	subscriber identity module, a technology which allows subscribers to access services in a simple and direct way