

WINNERS, PRIZES GALORE! FIND OUT IF YOU GOT LUCKY ON P10 & 17

fINS

ASIA-PACIFIC

Vol 4, Issue1 www.finsonline.com

A Niche Press Publication MITA (P) No. 238/09/2003 S\$4.00 US\$2.30 RM8.20 HK\$20.00 A\$4.00 BHT100

Lembeh

**HIDDEN TREASURES
IN THE STRAITS**

Andaman Islands

RICH CORAL REEFS AND MORE

ISSN 0219-6832



**A New Chapter:
Sipadan**