

**What is claimed is:**

1. A multi-functional interlocking attachment system for interchangeably securing garment panels or the like to a garment or the like as a host having at least one host engaging/attaching means, characterized in that
  - 5 the garment panel is provided with at least one panel engaging means thereon for removably engaging said garment panel onto the host engaging/attaching means; and  
wherein the host engaging/attaching means on the garment is provided for removably receiving the garment panels in an interlocking configuration; and wherein the garment panels are foldable and attachable; and said panel engaging means on said garment panels  
10 comprises at least a strap of Velcro or zipping element attached at one end or edge thereof; and  
said host engaging/attaching means on said garment comprises a plurality of spaced Velcro or zipping element being secured to said garment such that the host engaging/attaching means on the garment is of sufficient length or size to receive said strap of Velcro or the zipping  
15 means of the garment panels.
  2. The multi-functional interlocking attachment system as defined in claim 1, wherein the strap of Velcro or the zipping means is flexibly mounted onto the garment and the garment panels such that the host engaging/attaching means are removably mounted onto the panel engaging/attaching means.
  - 20 3. The multi-functional interlocking attachment system as defined in claim 1 or claim 2, wherein said strap of Velcro is made of a flexible material.
  4. The multi-functional interlocking attaching system as defined in claim 1, wherein said garment panel or the like comprises a plurality of pockets arranged thereon to function as a wallet or the like for keeping cards or paper objects.
  - 25 5. The multi-functional interlocking attaching system as defined in claim 1, wherein said host engaging means for removably securing to the panel engaging/attaching means comprises a pair of fastening components, one of said components being on the garment and the other of said components being on the garment panel.
  6. A multi-functional interlocking attachment system, said system comprising:
    - 30 a first member being a host having a plurality of attaching elements being arranged thereon;  
a second member having at least one engaging element fixedly secured thereon;  
wherein said second member is removably fastened to said first member by interlocking of the attaching elements and the engaging element; and  
the second member is independently and removably fastened to the attaching elements  
35 located on the first member.
    7. The multi-functional interlocking attaching system as defined in claim 1, wherein the panel engaging/attaching means are formed at one edge of the garment panel, the engaging/attaching means is a zipper, or a plurality of buttons, allowing the engaging/attaching being securedly mounted.

8. The multi-functional interlocking attachment system as defined in claim 6, wherein said first member is a vest panel or the like and the second member is a pocket.