



JOURNAL

M JOURNAL - The Official e-Magazine for MBSB Group

VOL. 1 JUNE 2024



The Inaugural Issue
Our Journey Together



MBSB

Members of MBSB Group



**MBSB
BANK**

midf

FROM THE CHAIRMAN'S DESK

Dear Warga MBSB,

I want to congratulate the team on the launch of the Group's inaugural internal e-magazine, M JOURNAL. This is more than just a milestone—it's a leap towards transforming how we connect, communicate, and collaborate.

M JOURNAL reflects our commitment to bring the MBSB Bank and MIDF teams closer. It's a space where insights flow, updates keep us aligned, and stories of our achievements spark motivation. It's here to strengthen our bonds and catalyse synergy across our diverse entities.

In the rhythm of our fast-paced business environment, staying informed and connected isn't just necessary—it's pivotal. I urge you to leverage M JOURNAL as your platform to voice ideas, celebrate each other's work, and pull insights that push us forward.

I believe M JOURNAL will not just excite us—it will inspire us as we embark on this exciting journey together.

Warm regards,

Dato' Wan Kamaruzaman Wan Ahmad



MESSAGE FROM GROUP CHIEF STRATEGY OFFICER

“M JOURNAL isn’t just about news; it’s about connecting. By showcasing stories, triumphs, and initiatives from various departments, we aim to foster a strong sense of community and connection across the Group.”

Dear Warga MBSB,

As we leap into the very busy and crucial second half of the year, we’re thrilled to roll out a sparkling new channel of communication – the M JOURNAL, MBSB Group’s monthly e-magazine.

We’re excited to present M JOURNAL as your go-to hub for all things MBSB as this e-magazine is designed to keep every member of our team in the loop with crucial updates, exciting upcoming events, and fresh launches of products and campaigns.

M JOURNAL isn’t just about news; it’s about connecting. By showcasing stories, triumphs, and initiatives from various departments, we aim to foster a strong sense of community and connection across the Group. Plus, the e-magazine is also your gateway to continuous learning and growth as we will feature upcoming trainings, talks and at times, seminars you can be a part of.

So — dive in, explore, contribute, and let us know what you think! M JOURNAL is more than a e-magazine—it’s a tool to enhance our bonds, boost our communication, and propel our collective success forward.

Get ready to be inspired by the first edition of M JOURNAL and stay tuned for the many more to come.

Enjoy the read!

Dato’ Azlan Shahrin



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Here, we give spotlight on the incredible individuals who make our company thrive. Each month, we'll introduce you to a different team member, offering a glimpse into their professional journeys, personal passions, and unique contributions to our organisation.

Our goal is to foster a deeper sense of connection and camaraderie among our team. By learning more about our colleagues' stories, we hope to inspire collaboration, celebrate diversity, and strengthen our community.

WELCOME ON BOARD



**Shahnaz Farouque
Bin Jammal Ahmad**

Group Chief Financial Officer,
Group Finance Division

Shahnaz joins us from TIME dotCom Berhad, where he was the Group CFO. He was previously the Chief Executive Officer, Group Wholesale Banking of CIMB Group. Prior to this, he was the Chief Financial Officer of CIMB Group. Before his role as Group CFO, he served in various capacities in CIMB in Group Finance, Group Risk Management, Corporate Client Solutions and PT Bank CIMB Niaga.

Prior to joining CIMB, Shahnaz was with Goldman Sachs in London. He has also worked at Bankers Trust and Dresdner Kleinwort Wasserstein in London, as well as ABN AMRO Bank in Kuala Lumpur.

Shahnaz has over 20 years of banking experience covering mergers & acquisitions advisory, risk advisory, trading, risk management, corporate and investment banking, capital and balance sheet management, and finance.

His qualifications include an MPhil in Economics from the University of Oxford, United Kingdom and Bachelor (Double First Class) and Master of Arts in Economics from the University of Cambridge, United Kingdom.



CULTURE



We believe that people are our greatest asset. Spearheaded by **Group People & Culture Division (PCD)**, this segment is designed to showcase recent developments on the HR front, professional development opportunities, and tips for enhancing your workplace experience.

EXCERPTS FROM '25 MBSB WAY OF WORK'



THE IMPORTANCE OF CULTURE IN ELEVATING ORGANISATIONAL PERFORMANCE

The influence of organisational culture plays an important role as it impacts employee behaviour, teamwork and performance.

The People & Culture Division has taken a concerted endeavour to bolster organisational culture to empower the employees of MBSB Group in navigating the evolving business landscape.

They have organised a two-day workshop named '25 MBSB Way Of Work' which was lead by organisational culture and change experts - Sharma Management International (SMI).

37 mid-leadership level employees of MBSB attended the workshop where they learned to understand the current state of culture and identify ways to foster a resilient organisational culture that will bring business improvement.

Attendees also gained knowledge on the scales of the Denison Organisational Culture Survey that uses reliability analysis, confirmatory factor analysis and predictive validity measures of an organisation's success.

EXCERPTS FROM '25 MBSB WAY OF WORK'



“

Organisational culture is viewed as the basis of an organisation's success. It considers employees as the most vital asset of a firm because they are the ones align the actions with the organisation's goals. Therefore, it is essential to inspire and get insights from employees as they will provide ideas for products and services that will be readily accepted by the market and this will potentially generate higher revenue for organisation.

FARID BASIR
GROUP CHIEF PEOPLE OFFICER

”





Your gateway to the latest updates, initiatives, and insights into our ongoing efforts to foster a more sustainable future. Each edition will share practical tips on how you can contribute to environmental stewardship.

Together, we can drive change and create a healthier world for generations to come.

Why Sustainability Matters?

“

In our operations, we not only mitigate risks but also unlock new opportunities for growth and innovation. Our commitment to sustainability ensures the long-term viability of our business and the wellbeing of the communities we serve.

Rafe Haneef
Group Chief Executive Officer

”



EXCERPTS FROM SUSTAINABILITY REPORT 2023

Sustainability Achievement 2023

Did You Know?

Total projects financed
by Sustainability Sukuk
Wakalah worth

**RM667
million**

Invested

**RM15
million**
in cybersecurity
enhancement



Issued reNIKOLA II ASEAN
Green SRI Sukuk to refinance

**two 30MW
solar plants**

Achieved

51%

reduction in
customer complaints

Zero

substantiated complaints
concerning breaches of
customer privacy and
losses of customer data



Contributed

**RM4.2
million**

for community
development
programmes

More than

55,534

beneficiaries
benefitted from
community
development
programmes

Invested

**RM7
million**

towards
employee
training and
education

Total

118,346

hours of training
for all employees



Recorded

Zero

fatality, with

0.15

Lost Time Incident
Rate (LTIR)



Employed

100%

Malaysian
workforce

Achieved

8.4%

employee
turnover rate



EXCERPTS FROM SUSTAINABILITY REPORT 2023

Why Sustainability Matters

At MBSB, we understand the importance of sustainability, not just as a moral imperative but also as a strategic necessity. Our journey towards sustainability mirrors the aspirations of our key shareholders - EPF and PNB. As echoed by regulators like Bank Negara Malaysia, financial institutions have a critical role as stewards within the communities they serve. This underpins MBSB Group's sustainability vision – to provide sustainable and innovative solutions benefitting our communities.

Our Sustainability Commitment:

Achieving Carbon Neutrality for Scope 1 and Scope 2 emissions by 2030

Our intention

The Carbon Neutral commitment refers to the Group's own emissions. We are working internally to reduce our overall operation emissions.

Achieving Net Zero by 2050

Our intention

Net Zero by 2050 relates to MBSB's commitment to gradually reduce the overall emissions, encompassing our operations and the business activities we finance across the Group. Based on our Emissions Baseline 2022 exercise, more than 95% of the Group's emissions were contributed from financed emissions.

Catalyzing RM10 Billion in Sustainable and Transition Finance by 2026

Our intention

MBSB aspires to facilitate the movement of capital towards sustainable and transition finance via our products and services, which include direct lending, investments, syndication, fundraising, underwriting, advisory, among many others.

Achieving 50,000 cumulative volunteer hours by 2030

Our intention

MBSB aims to contribute towards communities' betterment by encouraging our employees to volunteer, fostering a sustainable culture.

On 30th April 2024, the Group has released 2023 Sustainability Report, more details and information can be found here:





HIGHLIGHTS

This is where we feature articles from contributors within the Group.

A TEST OF ENDURANCE AND TEAMWORK

CONQUERING FRASER'S HILL

How far are you willing to go to pursue your goals?
For a group of 15 adventurers from MIDF and MBSB Bank,
the answer materialised amidst the misty trails of Fraser's Hill.

Under the seasoned guidance of veteran trekker Zarina Abdul Rahman, they embarked on a grand adventure to conquer the dual summits of Fraser's Hill on 19 May 2024.

Their journey began before daybreak, gathering at 7 AM at the Fraser's Hill food court. Following a carpool to the trailhead and a brief warm-up, they plunged into the fog-laden Malaysian wilderness at 8 AM. The initial climb up hundreds of stairs, swiftly put their endurance to the test.



"The terrain at Fraser's Hill is very challenging, with a constant rolling up and down that really drains your energy," Zarina explained. "Descending to 900m, we encountered a daunting ascent, scaling an almost vertical stretch at a 90-degree angle with the aid of ropes. It demands both physical ability and technical skill."



Yet the team's determination remained unyielding. By noon, all 15 adventurers stood triumphantly atop the first summit - the 1475m Pine Tree Peak. As Zarina shared, "Even reaching Pine Tree Peak is a great achievement considering the elevation gain and rugged landscape."



The ultimate test awaited at the higher Twin Peak, standing at 1505m above sea level. After another grueling 45 minutes, 11 triumphant hikers from both MIDF and MBSB Bank conquered the apex of Fraser's Hill, greeted by a grand panoramic view of Selangor and Pahang unfolding before them.





"When you reach Twin Peak, you get this incredible 360-degree view spanning both states. It's a breathtaking reward for all the sweat and grit," Zarina beamed.

During the descent, dark clouds unleashed a torrential downpour, turning the trails into slick mud. Yet, their camaraderie and sense of accomplishment buoyed their spirits.

Reflecting on the experience, Zarina remarked, "Activities like this cultivate mental resilience and fortitude. Your mental, physical, and emotional strengths are tested, but you draw strength from your companions and the collective pursuit of a goal. It's the shared adversity that forges unbreakable bonds."



This Fraser's Hill expedition underscored the formidable physical endurance and unwavering team camaraderie within our MIDF and MBSB Bank. The memories created will endure long after the muscle aches have subsided.

If you'd like to join the next thrilling activity organised by Kelab Sukan Rekreasi MIDF, or by Kelab Sukan MBSB Bank please go to page 42.

For more information, please reach out to Zarina Abdul Rahman at zarina.ar@midf.com.my, or to Shaliza Azlin at shaliza.azlin@mbsbbank.com

A man with a beard and glasses, wearing a yellow t-shirt and blue jeans, is leaning over a large, complex industrial machine. He is adjusting a control panel with several knobs and switches. The machine is blue and has various pipes and hoses attached to it. The background shows a factory environment with other machinery and structural elements.

MIDF SUCCESS STORIES:

Introducing 'MIDF Success Stories' showcasing the transformative influence of MIDF's financial support on Malaysian SMEs. Join us as we explore the positive impact of MIDF's financial assistance in empowering local businesses.

**In this edition, we are featuring C-Tech Rubber (M) Sdn. Bhd.,
a rubber engineering company based in Gombak.**

C-TECH RUBBER



PUAN DEWI ADAM
MANAGING DIRECTOR OF C-TECH RUBBER

FROM BACKYARD DREAMS TO GLOBAL SUCCESS: THE C-TECH RUBBER STORY

Established in 1985, C-Tech Rubber has evolved from being humble family business into a leader player in rubber product engineering firm exports its high quality product to many countries around the world specialising in rubber plucking fingers for the art of feather removal.

C-Tech Rubber's growth wouldn't have been possible without the support of MIDF. The company first sought support from MIDF in 2005 through our Soft Financing Scheme for Small & Medium Enterprise (SFSMS-i), which allowed them to move from their Gombak premises to a sprawling 40,000 sq. ft. factory in Ulu Yam. This move was a game-changer, enabling the company to expand from three to sixteen machines and increase its workforce to 64 employees.

SFSME-i enabled C-Tech rubber to expand its working capital and fixed asset and boost its manufacturing capabilities through its high margin financing and competitive rate.

Words of Wisdom

Puan Dewi Adam, the Managing Director of C-Tech Rubber acknowledges the benefit of MIDF's SME Financing for local businesses and shares her philosophy in doing business.

"Don't try to do too much. Pick one thing you are good at and stick to it." Her advice to young women embarking on their careers? "Don't be afraid to do the hard work. You might not like it now, but the rewards will come. You'll discover your strength through the journey."

Looking Ahead

With 95% of its products exported globally and a client list that includes top poultry processing companies, C-Tech Rubber is on an unstoppable trajectory. Dewi and her team are committed to quality and innovation, ensuring they remain leaders in the global market.

Follow M JOURNAL for more dynamic and inspiring stories from our SME community.

Note : Currently MIDF has discontinued SFSME-i. However, customers looking for an alternative fund can consider MIDF's Soft Financing Scheme for Automation & Modernisation (SFSAM-i) which aims to help SMEs modernise and automate their manufacturing processes and related services.

Under the SFSAM, companies can obtain financing ranging from RM50,000 to RM20 million for various purposes, including fixed assets like commercial property, machinery, equipment, IT hardware, and software.





EVENTS



Get ready and mark your calendars! Dedicated to keeping you informed about all the recent and future events. From industry conferences and workshops to team-building activities and social gatherings, there's something for everyone. Stay tuned for details on how you can participate and make the most of these opportunities.



YOUNG ISLAMIC BANKER PROGRAM

1 MARCH 2024 • AUDITORIUM, MENARA MBSB BANK, PJ SENTRAL - M RESORT & HOTEL, KUALA LUMPUR

The Young Islamic Banker (YIB) Program, sets out to cultivate aspiring leaders in Commercial Banking through a year-long journey of intensive development. Participants will undergo a dynamic seven-month rotation across various departments, receiving hands-on training and mentorship. Paired with dedicated mentors, they navigate challenges and triumphs, ensuring growth at every step. Continuous assessment ensures progress, shaping individuals into future banking leaders. The YIB Program signifies not just training but a transformative growth journey, shaping the future of Commercial Banking leadership. The launched of the programme was attended by MBSB Chairman, Dato' Wan Kamaruzaman Wan Ahmad and MBSB Group Chief Executive Officer, Rafe Haneef. The panel session was conducted by MBSB Group Chief People Officer, Farid Basir.



MBSB GROUP'S RUMAH TERBUKA AIDILFITRI

26 APRIL 2024 • SIME DARBY CONVENTION CENTRE

This is the first major joint event since the merger of MBSB Bank and MIDF and it was a success.

Ahli kumpulan MBSB Group

MBSB



MBSB
BANK

midf

Utama Hari Raya Aidilfitri



RAYA GALLERY

The Group's clients, strategic partners as well merchants attended the event demonstrating meaningful connections beyond business transactions, underscoring the significance of unity.











GEGAR RAYA

30 APRIL 2024 • MENARA MBSB BANK, PJ SENTRAL

In fostering inclusivity, the Group organised a special Hari Raya Open House for its employees at Menara MBSB Bank.





IFN DEALS OF THE YEAR AWARD 2023

30 APRIL 2024

EQ HOTEL, KUALA LUMPUR

MBSB Group has once again clinched a prestigious award, where it received Mergers & Acquisition Deal of The Year Award for being the issuer of the RM1.01 billion acquisition of the Malaysian Industrial Development Finance (MIDF), a category under IFN Deals Of The Year 2023 Award.

The well-deserved recognition is a testament of the successful synergy between MBSB Bank and MIDF that made MBSB an enlarged entity, that is now in a better position with enhanced capabilities in commercial, consumer and wholesale banking.



MBSB FLIGHT26 INVESTOR PRESENTATION

15 MAY 2024 • MENARA MBSB BANK, PJ SENTRAL

Our strategy has taken into account the 8 key challenges that need addressing

1 Cost of Funds



Low CASA ratio leads to high COF

2 Asset Quality



High COF results in adverse selection

3 Fixed vs Floating Rate Asset



High fixed rate asset leads to asset/ liability mismatch

4 Fee-Based Income



Low fee-based income limits diversified revenue streams

5 Products and services



Limited product offerings to attract new customers

6 Capital



Highest CET-1 & total capital ratio in the industry

7 CIR



Rising CIR requires focus on increasing net income & cost optimisation

8 Diverse Channels



Enhance physical footprint & digital experiences

MBSB | 15





The strategy rests on four key missions –elevating our CASA to 20%, expanding our financing portfolio by RM50 billion, increasing non-funded income to 15% over net revenue, achieving optimum Cost to Income Ratio at 50%, all of which will culminate in higher Return On Equity by 2026.”

To achieve these missions, FLIGHT26 is supported by 30 transformation plans, collectively known as TP30, which include 12 projects in Wholesale Banking, six in Commercial Banking, nine in Consumer Banking, and three in Digital Banking.

FLIGHT26 is inspired by the Chevron Flight Strategy which is flight formation used by migrating birds. The strategy is known for its efficiency on long-distance travel during harsh weather that reflects the power unity and teamwork towards a shared objective.

Viewed as something that an organisation could adopt to achieve excellence, the adoption of Chevron Flight currently widely implemented within the group since its introduction.



CSR ACTIVITY: MBSB GROUP SOUP KITCHEN

17 & 18 MAY 2024 • PUSAT TRANSIT GELANDANGAN MEDAN TUNKU

In a concerted effort to provide sustenance and comfort to those facing hardship in the urban area, MBSB Bank extended aid by distributing 250 packs of food and bags containing groceries to 175 families under the MBSB Soup Kitchen CSR Programme

This is made possible by the assistance from 15 MBSB Bank and MIDF's employees who volunteered for the programme, which is a partnership with Persatuan Tindakan Wanita Islam (PERTIWI).



To know more about upcoming CSR activities, please go to page 40.

MBSB BANK X TERAJU FINANCING INITIATIVE

20 MAY 2024

CYBERVIEW RESORT & SPA

MBSB Bank and MIDF participated in the initiation of the Ministry Of Economy's efforts to realign the 12th Malaysia Plan by creating financing facilities worth RM1 billion for Bumiputera companies.

The initiative which will be spearheaded by Bumiputera Agenda Steering Unit (Teraju) and Ekuiti Nasional Bhd (Ekuinas) is expected to form a unified, comprehensive and efficient system towards a more careful economic development of Bumiputeras.





MBSB BANK
18TH PERLIS AMATEUR OPEN 2024
MEN & LADIES

23 - 25 MAY 2024
KELAB GOLF PUTRA PERLIS



This golf tournament is aimed to foster relationships with the people of Perlis, especially to strengthen relationships with customers and business partners in the state.

This is the second year MBSB Bank participated in the tournament as the main sponsor and the event was organised by Perbadanan Kemajuan Negeri Perlis, Kelab Golf Perlis and Payment Systems Network Malaysia.

His Royal Highness the King of Perlis, Duli Yang Maha Mulia Tuanku Raja Perlis Syed Sirajuddin Ibni Almarhum Tuanku Syed Putra Jamalullail graced the event.





DIGITAL PROCUREMENT TRANSFORMATION SUMMIT & AWARDS 2024

7 & 8 MAY 2024

LE MERIDIEN, PUTRAJAYA

MBSB Bank's Head of Procurement, Darrel Lim, was recently invited to be a panelist at the 2nd Edition Digital Procurement Transformation Summit & Awards 2024 in Putrajaya.



During the summit, he emphasised the significance of centralising resources and driving procurement digitisation, highlighting its potential to enhance organisational efficiency and effectiveness.

The event, organised by WEventz Malaysia Sdn. Bhd., also recognised MBSB Bank with the Procurement Transformation Award, honouring the Bank's efforts in implementing digitisation and transforming its procurement processes.



CYBERSECURITY POSTER DESIGN COMPETITION

8 MAY 2024 • UITM PUNCAK ALAM CAMPUS, SHAH ALAM



It is essential for university students to stay informed on various cyber threats, such as phishing attacks, malware, identity theft.

In supporting that, MBSB Bank had organised a poster design competition to test the knowledge and creativity of students the UiTM on the topic and to continuously provide cybersecurity awareness.



The poster design competition evaluated the understanding of the topic and was participated by 55 students from various faculties of Universiti Teknologi MARA (UiTM).

Top best designs were rewarded cash prizes at a ceremony held in UiTM Puncak Alam Campus, Shah Alam in Selangor.





LUNCHEON TALK: AWAITING TAKE-OFF OF CONSTRUCTION SECTOR

9 MAY 2024
MENARA MBSB BANK, PJ SENTRAL

The luncheon talk, organised by MIDF Research, was to provide clients and industry players with in-depth insights into Malaysia's construction sector. Additionally, the event provided updates on the Mid-Term Review of the 12th Malaysia Plan, focusing on its implications for the construction sector, alongside insights into the National Construction Policy 2030 (NCP 2030).

At the event, YB Datuk Seri Ahmad Maslan, Malaysia's Deputy Minister of Works, delivered a presentation on the Nation's endeavours to strengthen and enhance Malaysia's construction sector, shedding light on both the challenges faced by the nation and the opportunities that lie ahead.



UPCOMING ACTIVITIES

EVENTS

6 JUNE	MBSB	Malaysia Building Society Berhad 54th Annual General Meeting Auditorium, Menara MBSB Bank PJ Sentral
6 JUNE	MIDF RESEARCH	RoundTable Dialogue: Penang LRT by MRT Corp Thursday MITEC, Kuala Lumpur
28 - 30 JUNE	MIDF DFB	Program MADANI Rakyat Dataran Sayangi Kuantan, Pahang
7 & 8 JUNE	CSR	MBSB Soup Kitchen Pusat Transit Gelandangan Medan Tuanku, Kuala Lumpur
12, 19, 26 JUNE	KELAB SUKAN MBSB	Pilates Class (For Women Only) 6.30 PM, Gym, Level 13, Menara MBSB Bank
29 JUNE	KELAB SUKAN REKREASI MIDF	Paintball Inter-Challenge Klang Valley (Flag Off from Menara MBSB Bank, PJ Sentral)
13 JULY	MBSB	MBSB Food Hunt Klang Valley (Flag Off from Menara MBSB Bank, PJ Sentral)
20 JULY	KELAB SUKAN REKREASI MIDF	Go Kart Challenge City Karting, Car Park Western 5, Stadium Shah Alam, Selangor

JUNE

MBSB

In-House

- Fast Track Workshop for Corporate Banking Team
- G6 Phase-2: Certified Anti Money Laundering /Counter Financing of Terrorism & Regulatory Compliance Officer
- G5 Exam: Certified Anti Money Laundering /Counter Financing of Terrorism & Regulatory Compliance Officer (CCO) Certification
- Credit Development Programme for YIB (Module 3 -Fundamentals of Trade Finance)
- Ethics in Islamic Banking
- Professional Business Writing Skills (TBC)
- Problem Solving and Decision Making (TBC)

**For any enquiries on Training & Development,
visit portal.mpeople.mbsbbank.com**

MIDF

In-House

- Anti-Bribery & Corruption (ABC) training
- LiL June: in conjunction with Eid Al-Adha
- Enhancing Banking Efficiency: Mastering ChatGPT Tools Financial Literacy 2.0: EPF Early Withdrawal - What to do now?
- Financial Literacy 2.0: Charting Your Financial Future - A Guide to Goal-Based Investing

How to apply

- 1 Apply eTAF (Training Application Form) with all the details and attachments related to brochures, budget, etc. The eTAF can be found in the **MIDF Staff Portal**.
- 2 Kindly note that training form must be submit **3 weeks** before prior to the training.
- 3 The HoD will approve the eTAF, followed by HR L&D Admin, Ali Imran, Head of Learning & Development, Pn. Sharifah Nur Izma, and the Head of HR - Mr. Vasuthevan.
- 4 Once all approvals are obtained, L&D will process the request by registering the staff with the training providers.
- 5 After the training is completed, L&D will process the payment based on the invoice provided by the training providers.
- 6 L&D will record the training hours in the training database.



This section of our newsletter highlights our latest **innovations, products and campaigns**. From cutting-edge technology to thoughtful enhancements, each product is crafted with precision and care. Dive in to explore the features, benefits, and stories behind our newest offerings.

WHAT IS MIDF'S

MICRO BIZ FINANCING?

A financial solution provided by MIDF to empower micro-entrepreneurs in Malaysia. It provides them with the resources they need to grow and flourish.

Financing Amount Up to RM200,000	Financing Rate 2% p.a. on monthly rest
Margin of Financing Up to 100%	Financing Tenure 5 years

HOW DOES IT WORK?

- We offer financing from **RM50,000 to RM200,000**, tailored to individual business needs.
- Repayment is flexible, with a maximum of 5 years and a 6-month grace period.
- We minimise upfront costs by offering up to 100% financing with a competitive rate of 2% per annum (monthly rest).



WHO CAN APPLY?



Micro Businesses with annual sales turnover **<RM300,000** OR number of full-time **employees <5**



Legally compliant businesses **registered with SSM** or relevant bodies.



At least **60% Malaysian ownership**, fostering local economic growth.



Valid business **licenses** for legitimate operations.



Businesses **operating for at least 24 months**, demonstrating stability.



MSME Status Certification from SME Corp. Malaysia (government recognised).

ELIGIBLE EXPENSES:



Raw materials to keep production going.



Small equipment purchases for improved efficiency.



IT upgrades to enhance business operations.



Operational costs to support day-to-day activities.

SIMPAN BERGANDA MENANG BERGAYA 3.0

SBMB has become one of our most prominent and successful campaigns to date. The campaign which was introduced in 2021 received good response from the public that MBSB Bank continued with second and third instalment of the campaign.

CAMPAIGN PERIOD

1 December 2023 - 31 December 2024

HOW TO WIN?



Open an Account

Customers only need to open a **PrimeWin** savings account.



Deposit a minimum RM100

The campaign comes with lucky draws to reward customers based on their average savings balance.



Save More, Win More!

Maintain or increase your average monthly balance for better odds.

GRAND PRIZES:

The campaign which will end on December 31, 2024 offers a variety of luxurious prizes worth up to RM3 million including:

- Porsche Macan
- Mercedes-Benz GLC 300
- Harley Davidson Road Glide
- Holiday packages
- Gold & electronics
- Cash and more



SBMB 1.0 Grand Prize Winner



SBMB 2.0 Grand Prize Winners

WHO CAN WIN?

Open to Most Individuals (18+):



Malaysian citizens, residents & permanent residents



Individual & joint accounts (operated by a trustee for minors)

Not Eligible:



Bank employees & family members



Individuals with fraudulent activities or bankruptcy

PEAK SAVER CAMPAIGN

Peak Saver
Campaign

High Rates Savings Account

Campaign Period: 1 April 2024 — 31 March 2025

2.8%^{*}
profit rate p.a.

^{*}New-to-Bank Customers

WHAT IS THE PEAK SAVER CAMPAIGN?

It is a high rate savings account campaign that offers an attractive profit rate of 2.8% per annum.

This campaign advertisement comes with an interesting tagline - '**Sure Or Not?**' is currently abuzz on social media platforms

Tune in to 988 FM until early June to hear our radio promo!

WHY IS IT UNIQUE?



Low minimum balance: Unlike other banks, you only need RM10,000 and above to qualify for the high rate!



More accessible rates: Without any other requirements, this makes Peak Saver's high profit rate accessible to more customers, not just high-net-worth individuals.

COMPETITIVE RATES COMPARISON FOR TIERED SAVINGS ACCOUNTS

(as of May 30, 2024)

Banks	Minimum Balance for Highest Rate (RM)	Highest Rate (% p.a.)	Requirements to Earn Highest Rate
UOB One Account	50,000 - 100,000	6.00	Complete 2 out of 6 transactions monthly (e.g., open account, salary credit, min. RM500 debit/credit card spend, pay 3 bills online, make 3 direct debits, min. RM2,000 deposit)
Standard Chartered PrivilegeSaver	Not Applicable	4.15	Multiple requirements: min. RM3,000 monthly deposit, min. RM1,000 credit & debit card spend each, invest min. RM40,000 in unit trust (for bonus 2% interest for 3 months)
Hong Leong Bank Pay&Save	Not Applicable	4.15	Complete 4 actions monthly: deposit RM2,000, min. RM500 online bill payment, min. RM500 debit card spend, invest min. RM100,000 in shares (for additional 0.30% - 0.90% bonus)
OCBC 360	100,000	3.25 (promotional up to 5.00)	Deposit min. RM500, pay 3 bills online, spend min. RM500 on debit/credit card
UOB Stash	100,000 - 200,000	3.20	Maintain or increase balance monthly
Alliance SavePlus Account	500,000	3.00	Maintain balance above RM500,000
RHB Smart Account/-i	100,000	2.85 (promotional up to 5.35)	Multiple requirements: min. RM2,000 monthly deposit, pay 3 bills via mobile banking, min. RM1,000 spend on debit/credit card, invest min. RM1,000 in RHB products
MBSB Peak Saver	>10,000	2.8	Maintain monthly average balance of RM10,000 above
Affin Invikta Account/-i	250,000 - 3,999,999.99	2.50	Maintain balance between RM250,000 - RM3,999,999.99 (invitation only)
AmBank eFlex/-i	20,000	2.40	Maintain balance above RM20,000

MBSB Peak Saver offers a high-profit rate with a lower minimum balance requirement compared to most competitors.

TERPALING RAYA TERM DEPOSIT-I CAMPAIGN

MBSB Bank introduced Terpaling Raya Term Deposit-i Campaign which allows customers to place a fixed deposit during Hari Raya Aidilfitri and Aidiladha period.



Banks	Effective Rate (p.a)	Min Deposit (RM)	Max Deposit (RM)	Tenure	Promotion Period
Alliance Bank	4.1	10,000	300,000	6 months	1 Oct 2023 - 31 Mar 2024
Bank Islam	4.5	10,000	Not Applicable	6 months	2 Feb - 30 Apr 2024
Hong Leong	3.7	1,000	200,000	12 months	1 - 31 Mar 2024
Maybank	3.55	1,000	RM30,000 per transaction up to RM 50,000 daily	3 months	8 Feb - 7 Mar 2024
RHB	3.8	1,000	Not Applicable	6 months	26 Jan - 31 Mar 2024

At a **high rate of 4% p.a.**, this campaign is competitive against TD-i campaigns by other banks.

MIDF INVEST: YOUR GATEWAY TO GLOBAL INVESTING

MIDF Invest, launched by MIDF Amanah Investment Bank Berhad (MIDF Investment) on 6 July 2021, is an online platform that offers Malaysians direct and secure access to stocks and ETFs listed on the New York Stock Exchange (NYSE) and Nasdaq in the United States.

WHAT IS MIDF INVEST?

A user-friendly online platform that allows Malaysians to:



Invest in US Stocks & ETFs: Access a wide range of companies listed on the NYSE & Nasdaq.



Shariah-compliant Investing: Open an Islamic account and invest in Shariah-approved options.



Hassle-free Investing: Easy fund transfers from your Malaysian bank account.

WHY CHOOSE MIDF INVEST?



Peace of Mind: Regulated by Securities Commission Malaysia and Bank Negara Malaysia.



Trusted Partner: Backed by MIDF Amanah Investment Bank Berhad.



Simple & Secure: User-friendly platform for seamless investing.

HOW TO START INVESTING?

1

Download MIDF Invest app on App Store or Google Play.

2

Open an Account: Follow the in-app instructions to register.

3

Fund Your Account: Transfer money easily from your Malaysian bank account.

4

Start Investing: Explore US stocks & ETFs and build your portfolio!



Help friends and family explore exciting investment opportunities. Download the MIDF Invest App today!



JOB VACANCIES

Scan the QR
code to view the
Job Description



No.	e-TR No	Position	Division
1	1695	Manager, Commercial, Due Diligence	Credit Management Division
2	1710	Senior Manager, Datawarehouse, Technology Application	Technology Division
3	1705	Senior Executive, Independent Credit Review	Internal Audit Division
4	1704	Senior Executive, Equipment Financing	Commercial Banking Division
5	1614	Manager, Corporate Planning	Corporate Strategy Division
6	1691	Vice President, Balance Sheet & Capital Management	Financial Markets Division
7	1678	Manager, Project & Channel, Digital Cash Management, Digital & Analytics	Corporate Strategy Division
8	1674	Manager, Early Care	Business Services Division
9	1694	Manager, Corporate, Due Diligence	Credit Management Division
10	1665	Manager, Credit Admin, Consumer Credit Operations	Operations Division
11	1672	Manager, Equipment Financing	Commercial Banking Division
12	1669	Executive, Network Operations, Technology Operations	Technology Division
13	1667	Manager, Database & Middleware, Technology Infrastructure	Technology Division
14	1652	Manager, Operational Risk Monitoring & Reporting, Operational Risk	Risk Management Division

No.	e-TR No	Position	Division
15	1661	Assistant Vice President, Product, Channel & Proposition, Digital Cash Management, Digital & Analytics	Corporate Strategy Division
16	1656	Manager, Risk Analytics & Modelling, Market Risk	Risk Management Division
17	1663	Relationship Manager, Equipment Financing Sabah Hub	Commercial Banking Division
18	1666	Senior Manager, Equipment Financing	Commercial Banking Division
19	1660	Senior Manager, Credit Support & Customer Service, Consumer Credit Evaluation	Operations Division
20	1659	Executive, Client Strategic Delivery, Digital Cash Management, Digital & Analytics	Corporate Strategy Division
21	1658	Senior Executive, Secretariat & Administration	Shariah Division
22	1624	Relationship Manager, Equipment Financing	Commercial Banking Division
23	1679	Senior Vice President, Due Diligence	Credit Management Division
24	1442	Senior Executive, Equipment Financing	Commercial Banking Division
25	1637	Manager, Enterprise Architecture & Solution	Technology Division
26	1634	Manager, AML Policy & Advisory, AML/CFT Compliance	Compliance Division
27	1095	Executive, Channels, Technology Application	Technology Division
28	1433	Assistant Vice President, Project Operations, Technology Operations	Technology Division
29	1712	Vice President, Consumer Marketing	Consumer Banking Division
30	1709	Senior Manager, Application Project Management, Technology Application	Technology Division



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