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AFFIN CNY 2024:
#FOLLOWMEBACKFOR CNY

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Macro & Market Outlook
2024 by AFFIN Group

🎯 06

Diverse Visions, Empowered Dreams:
Insights from Tiara Jacqueline and Vivvy Yusof

FEB
2024

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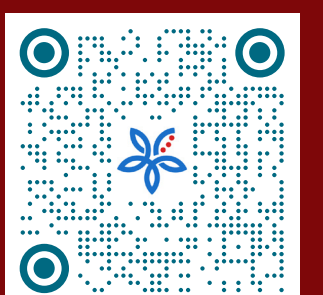


新年快乐 恭喜发财

XIN NIAN KUAI LE, GONG XI FA CAI!

Embracing a Promising Future

SCAN HERE
FOR MORE
CAMPAIGN



家人团聚才是幸福的关键

FAMILY AND TOGETHERNESS ARE THE KEY TO HAPPINESS



新年快乐 恭喜发财

XIN NIAN KUAI LE, GONG XI FA CAI!



AFFIN's Heartwarming CNY Video Explores Love Across Cultures

#FOLLOWYOURBACKFOR CNY

As the Lunar New Year approaches, AFFIN has once again delighted audiences with a heartwarming CNY video that captures the essence of unity, love, and understanding amidst cultural differences. This year's video introduces viewers to the endearing couple, Anna Li and Alif, who embark on a journey filled with challenges and a test of their love's strength.

Anna Li and Alif, a couple from different cultures.
What challenges will they face, and can they survive their differences?



Find out by watching AFFIN's CNY 2024 festive video!
<https://www.youtube.com/watch?v=EIOGZSBe6ZE>

Embracing a Promising Future

In this issue, we explore diverse topics encapsulating the essence of transformation and growth.

The **Macro and Market Outlook 2024** section (page 4-5), presented by AFFIN Group, forecasts a strong outlook for Malaysia's economy in 2024, with various sectors poised for growth.

Engage in a featured event that explores diversity, entrepreneurship, and empowerment, as we delve into an inspiring interview session with Tiara Jacquelina, a renowned celebrity and businesswoman, and Vivy Yusof, the visionary entrepreneur and co-founder of FV Group (page 6-7).

Peek into the dreams of our customers as they talk about their aspirations (page 8-9). But wait, there is more! Get artsy with AFFIN's collaboration with World Mineral Galleria, showcasing the stunning fusion of gems, crystals, and art (page 10).

Explore the world of hospitality with the unveiling of the FourPoints By Sheraton Kuala Lumpur, City Centre, and the Renaissance Kuala Lumpur Hotel & Convention Centre. These new additions promise unparalleled experiences for travellers and locals alike (page 11-14).

For food enthusiasts, discover the latest culinary gems in town: Cafe Kitsuné, Meriah by Serai Group, and Le Mirch. These establishments redefine dining by offering contemporary twists to traditional recipes, promising a delectable journey for your taste buds (page 15-16).

Automotive aficionados will find an exclusive review of the Proton S70, a symbol of innovation and style in the world of cars (page 17-18).

Speaking of technology, our "Sleek Tech, Chic Lifestyle" segment introduces you to the latest gadgets and tech trends shaping our modern lives (page 19).

As we wrap up this message, we extend our warmest wishes for the Lunar New Year. May the Year of the Dragon bring you prosperity, good health, and boundless joy.

Macro & Market Outlook

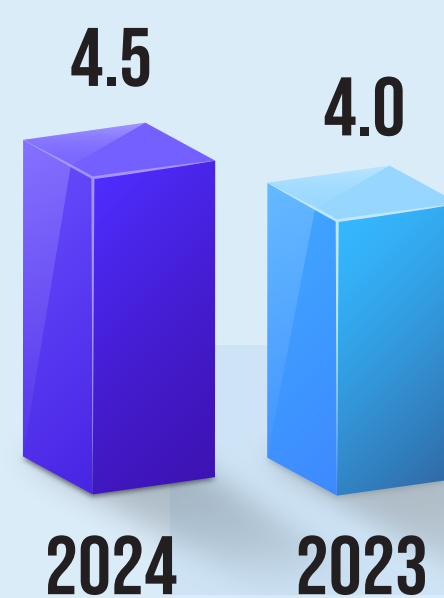
by AFFIN Group

2024



Economic Forecast

A Glimpse into Growth

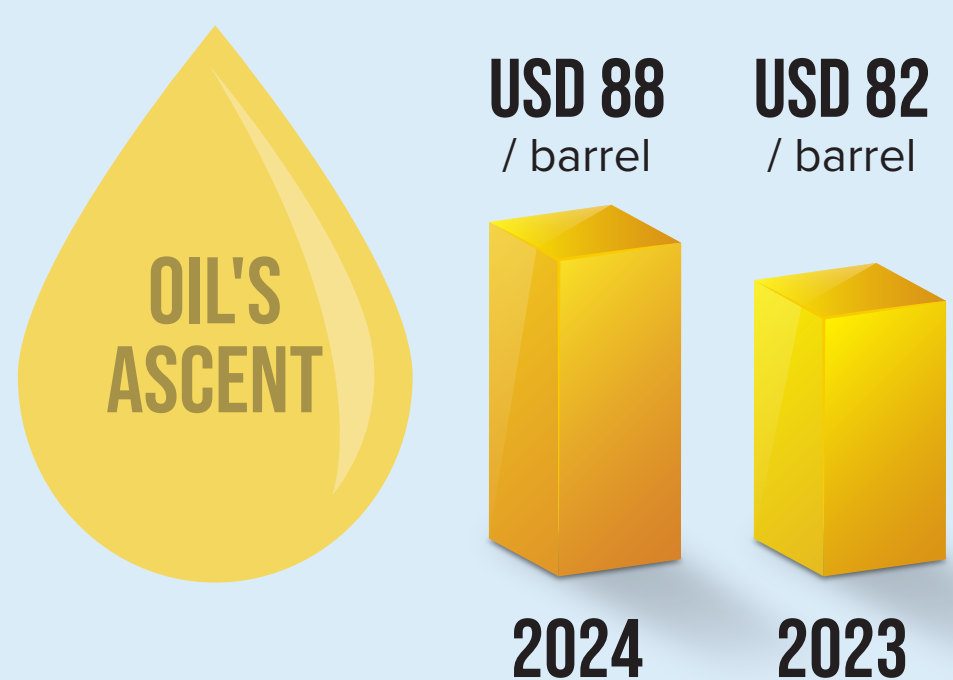


- **GDP Surge:**
Malaysia's GDP set to soar to a robust **4.5% in 2024**, surpassing the estimated 4.0% for 2023.

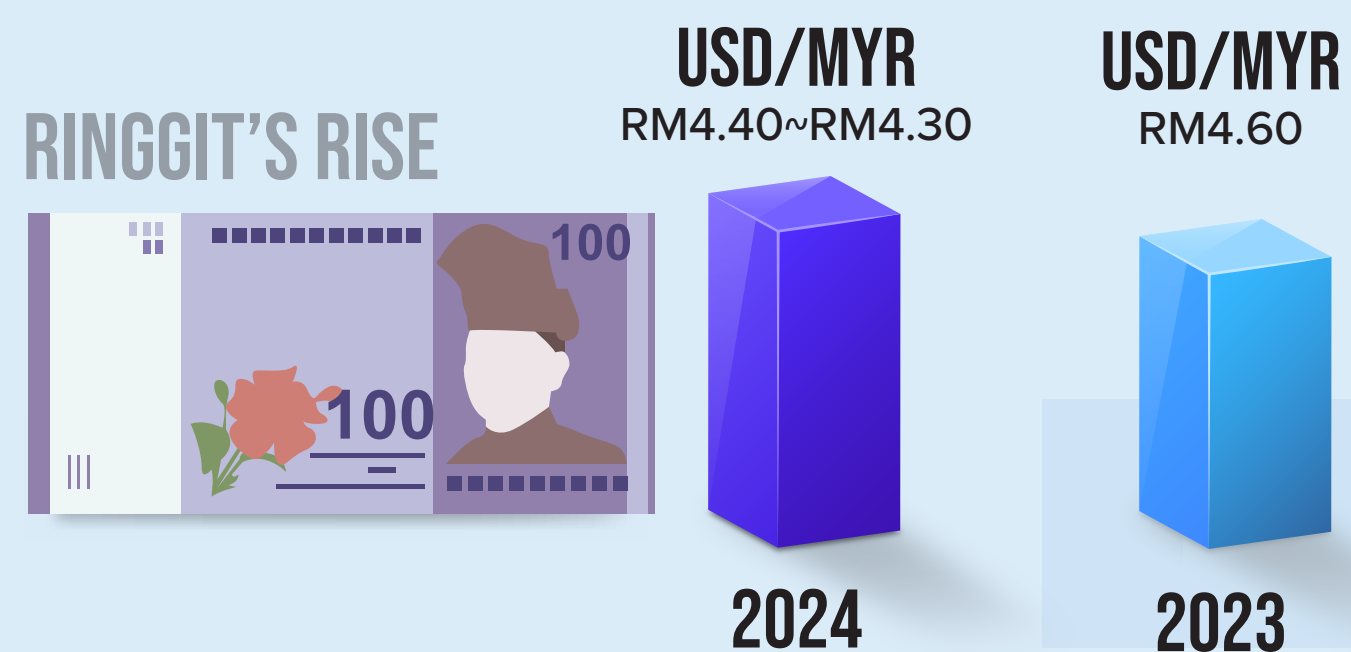
- **Export Resurgence:**
Anticipated export recovery, driven by increased demand for E&E products.
- **Domestic Dynamo:**
Ongoing support from robust domestic demand, fueled by strong household spending and a tourism rebound.

Financial Projections

Navigating Financial Currents



- **Oil's Ascent:**
Global Brent oil prices expected to climb from an average of **USD 82/barrel in 2023 to USD 88/barrel in 2024**.



- **Ringgit's Rise:**
Ringgit Malaysia projected to appreciate from **USD/MYR 4.60 (end-2023) to USD/MYR 4.40-4.30 in 2024**, emerging as the Best Performing Currency regionally.

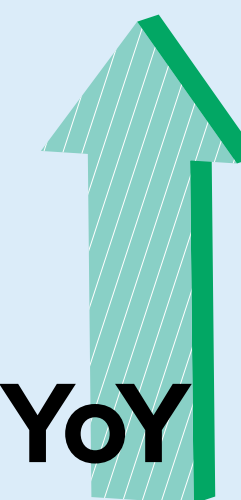
Sectors Overweight

Sectoral Symphony

- **Construction Acceleration:**
Infrastructural boost with the **RM10bn Penang LRT** and **RM45bn Klang Valley MRT3** projects.



25% YoY



- **Plantation Prosperity:**
Projected CPO price surge to **RM4,200-4,400/t (+10-16% YoY)** in 2024.

- **Utilities Uptick:**
Anticipated **25% YoY core earnings growth in 2024**, driven by RE generation capacity expansion.



5% YoY

- **Banking Brilliance:**
5% YoY loan growth forecast in 2024, fueled by favorable economic conditions.



- **Property Potential:**
Robust residential property sales and **enhanced profit margins**.

Market Outlook

Charting the Course to 1,600

1,600

RM



- **Positive Indicators:**
Kuala Lumpur Composite Index (KLCI) target set at 1,600 by end-2024.
- **Driving Factors:**
Accelerating GDP growth, strengthening Ringgit (RM4.40:US\$1.00 rate), increasing FDI, and positive corporate earnings growth.
- **Navigating Headwinds:**
Expected external challenges in 1H24 with a resilient rebound anticipated in 2H24.

Confidence in Progress

In the closing pages of the Macro and Market Outlook for 2024 by AFFIN Group, a clear narrative of prosperity unfolds. With a robust GDP surge and sectors like Construction, Plantation, Utilities, Banking, and Property standing strong, Malaysia is on the brink of significant growth. Financial indicators, from rising oil prices to the appreciating Ringgit, paint a picture of stability. As we target a KLCI of 1,600, AFFIN Group's confidence in Malaysia's economic outlook speaks volumes. Despite early challenges, the nation's trajectory is one of resilience, growth, and a promising future.



Joanne Rodrigues



Puan Sri Tiara Jacqueline



Vivy Sofinas Yusof



06

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Session with Puan Sri Tiara Jacqueline

What factors contribute to the underrepresentation of women entrepreneurs in Malaysia, where only 20% are in the SME sector?

The scarcity of women entrepreneurs in Malaysia stems from societal expectations, scarce access to male-dominated networks, and gender-based risk aversion. Tackling these issues calls for specialised education, funding access, mentorship, and highlighting female entrepreneurial achievements. Women face the added tasks of juggling family duties, countering gender bias, and making inroads into industries traditionally led by men. Resilience in overcoming these hurdles not only paves the way but also inspires the next wave of women leaders in business.



Diverse Visions, Empowered Dreams: Insights from Tiara Jacqueline and Vivy Yusof

Step into the heart of transformative discussions at the Malaysia Market Outlook 2024 conference, hosted at the prestigious Menara AFFIN, Tun Razak Exchange. This dynamic forum session explored diversity, entrepreneurship, and empowerment, featuring our esteemed **moderator, Joanne Rodrigues, Group Chief Financial Officer at Affin Bank Berhad**, and two remarkable panelists.

Puan Sri Tiara Jacqueline, known as the Chief Dream Maker of The Enfiniti Group of Companies, is a trailblazer in Malaysia's arts and entertainment industry. She's produced award-winning films, musicals, and ventured into the hospitality sector with Tiarasa Escapes Glamping Resort and Dream Forest Langkawi.

Vivy Sofinas Yusof, co-founder of the FashionValet Group, is an international fashion icon. With brands shipping to 76 countries, she's a Forbes 30 under 30 alumna and part of Business of Fashion's Global BOF 500.

Stay tuned as we delve deeper into this engaging conversation with Tiara Jacqueline and Vivy Yusof, learning from their experiences, visions, and aspirations.

Congratulations on your latest award for Best Innovative Experiences Entrepreneur from SEBA. This comes on the back of your latest venture, DREAM FOREST LANGKAWI. How did this idea come to you and how it evolved into what it is today?

It was truly an honour to be recognised with those entrepreneurship awards. Dream Forest Langkawi's creation is a story of adaptability. Our initial concept, "Stories From Langkawi," was designed as an indoor experience but the pandemic necessitated a shift. Embracing the outdoors, we transformed the natural beauty into Dream Forest Langkawi, which became a reality last July. This experience underlined the importance of resilience and adaptability. It's a celebration of Malaysian talent and ingenuity, and what a remarkable journey it has been.

TIARASA ESCAPES made Glamping popular and set a new bar for Glamping in Malaysia. What was your vision for this when you set out to create this experience?

Tiarasa Escapes has been an exciting journey. My passion for unique travel experiences led me to explore unconventional accommodations like tented rooms in South Africa and Morocco. This inspired me to introduce Malaysia's first glamping resort, focusing on sustainability and eco-consciousness.

The pandemic changed the way people viewed travel, emphasizing safety and open spaces. Tiarasa Escapes, just 45 minutes from KL, perfectly met this demand. Surprisingly, the pandemic turned out to be a blessing, making 2022 our best year financially.

We have enjoyed seeing you in movies and on the stage and happily for us, you founded ENFINITI ACADEMY to groom the next generation in this space. Could you tell us a little bit more about the academy's Drama based corporate training PLAY! and why do you think that it is important to introduce creativity to the corporate world?

Enfiniti Academy's PLAY! programme, led by Joanna Bessey, transforms corporate training with drama games that bolster communication, teamwork, and innovation. Participants rave about its fun, refreshing approach that steps away from the mundane to inspire creativity and growth in the workplace. Enfiniti PLAY! infuses corporate learning with the magic of drama.

What do you do to keep your CREATIVE JUICES FLOWING and bring such wonderful new experiences to the Malaysian people?

Creativity thrives on curiosity and the spirit of adventure. My travels and zest for learning ignite innovative concepts, turning the everyday into enchantment. Open collaboration and drawing inspiration from the world around us—whether through dialogue or nature—are essential. I dream big and break barriers, bringing unique visions to reality. At the heart of my creativity is the blend of curiosity, passion, and teamwork, creating magic together.



ASPIRATIONS FOR A TRANSFORMATIVE 2024

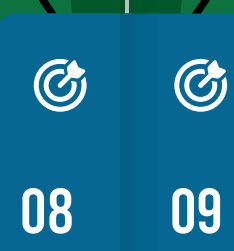
The 4 Questions

- 1 In the dynamic landscape of your industry, what specific achievements or milestones are you aiming to reach in the coming year?
- 2 Reflecting on the lessons learned in 2023, how will these insights guide your resolutions for financial and self-improvement goals in 2024?
- 3 Can you share any innovative financial strategies or projects you're excited to implement in 2024, enhancing both your career and personal life?
- 4 Achieving a balance between financial success and personal well-being is crucial. What strategies will you adopt in 2024 to ensure harmony and growth in both aspects of your life?

GOALS!

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FOCUS | FEBRUARY 2024
Aspirations for a Transformative 2024



AJITHA RATNAM

Question 1

As it's a milestone year for me, I am aiming to pick up or learn something new be it a new role, a project, new activity or language which ultimately would lead to an increase in productivity.

Question 2

Lessons from 2023 would be a guide for me to run my 2024 finances better especially to be more wary with scammers. I aim to emphasize on self-discipline by practicing to only buy stuff which are needed and reduce impulse buying. To be more prudent in my savings and diversifying the investments.

Question 3

My rule of thumb has always been to diversify. Never place all your eggs in one basket. I wish to explore more into gold investments.

Question 4

To reach a balance between these two, first things first, I will have to set priorities, create boundaries, and juggle my time. Just to make sure I am on track I will have to reassess this on a regular basis.

FOCUS | FEBRUARY 2024
Aspirations for a Transformative 2024



KAITO UMAKOSHI

Question 1

My personal achievements and milestones for the coming year are centered around contributing to the digital transformation initiatives. I aim to deepen my understanding of emerging technologies in banking, actively participate in the development of innovative solutions, and contribute to the seamless integration of digital services.

Question 2

Reflecting on the lessons learned in 2023, my resolutions for financial and self-improvement goals in 2024 are rooted in adaptability and continuous learning. Having witnessed the importance of staying agile in the face of industry changes, I plan to enhance my skills through training, learning from the seniors, and seek opportunities to broaden my knowledge in various aspects of banking.

Question 3

In 2024, I am enthusiastic about contributing to innovative financial strategies. I look forward to actively participating in the implementation of advanced features, such as AI-driven service enhancements and exploring sustainable finance initiatives. These initiatives not only enhance my professional growth but also resonate with my personal values, creating a sense of fulfillment both in my career and personal life.

Question 4

In 2024, I plan to adopt strategies that prioritize both aspects of my life. This includes maintaining a healthy work-life balance, participating in wellness programs offered, and actively engaging in financial education opportunities to strengthen my personal financial management skills. By taking these steps, I aim to ensure harmony and growth in both my professional and personal spheres, contributing to a fulfilling and well-rounded lifestyle.

ADAM KUSHAIRI

Question 1

In this dynamic landscape, it is rather important to be quick witted, tenacious but cool-headed. To ensure I am able to maximise my potential, I aspire to achieve total fitness of the mind and body. Ultimately, this would allow me to contribute better towards success.

Question 2

Last year has been a turbulent year as I have decided to take a pivotal change in my career. 2023 taught me adaptability and resilience in which I have embraced a growth mindset, cultivate problem-solving skills and be open to learning from setbacks. I truly enjoy the learning process and 2024 will be the year I pivot to be more proactive than reactive.

Question 3

In enhancing both my career and personal life, I am excited to grow my knowledge such as;

1. learning the nitty gritty of different industries – in order to assist me in my analysis and decision making,
2. improving my articulation with words – in order to communicate better, and
3. identifying and assessing non-verbal cues during discussions – in order to improve my negotiating skills.

Question 4

I intend to schedule regular moments for self-reflection to assess my progress, both professionally and personally. I would consider what brings me joy and fulfilment, and adjust my goals and strategies accordingly. While I enjoy my work and spend most of my weeks at the office, it is important for me to establish healthy boundaries to allow for some personal development – i.e., coding work and free-kick taking.

Gems, Crystals, and Art Unveil

AFFIN's Artful Collaboration with World Mineral Galleria

AFFIN Group and World Mineral Galleria (WMG) recently launched the 'Objet D'Art' artbook at Menara AFFIN @ TRX, Kuala Lumpur, as part of the remarkable Gemmis in Corde TRX event. This collaboration marks AFFIN's pioneering venture into the forefront of minerals and gems appreciation within the banking industry.

Running from December 6 to 10, the Gemmis in Corde TRX event exceeded expectations, becoming an immersive experience featuring talks, auctions, gem displays, and more, valued at over RM70 million. Datuk Wan Razly Abdullah, CEO of Affin Bank Berhad, highlighted 'Objet D'Art' as a celebration of nature's artistry, offering a 25% discount on authentication and certification services for AFFIN INVIKTA™ customers.

CEO of World Mineral Galleria, Dato' Eng Chip Jin, emphasised the global mission to appreciate gemstones and minerals. 'Objet D'Art,' a collaboration testament with AFFIN BANK, stands as more than a pictorial book, reflecting their appreciation for the artistry in minerals and gemstones.

Turning the pages of 'Objet D'Art,' readers embark on a journey exploring nature's breathtaking patterns, vibrant colours, and unique formations. The book is a celebration of the undiscovered beauty that surrounds us, waiting to be admired.

Additional Information for Editors and Journalists:

*The meaning of Objet D'Art is an article of some artistic value.

*AFFIN INVIKTA™ is the Bank affluent segment for its high-net-worth customers in Malaysia.

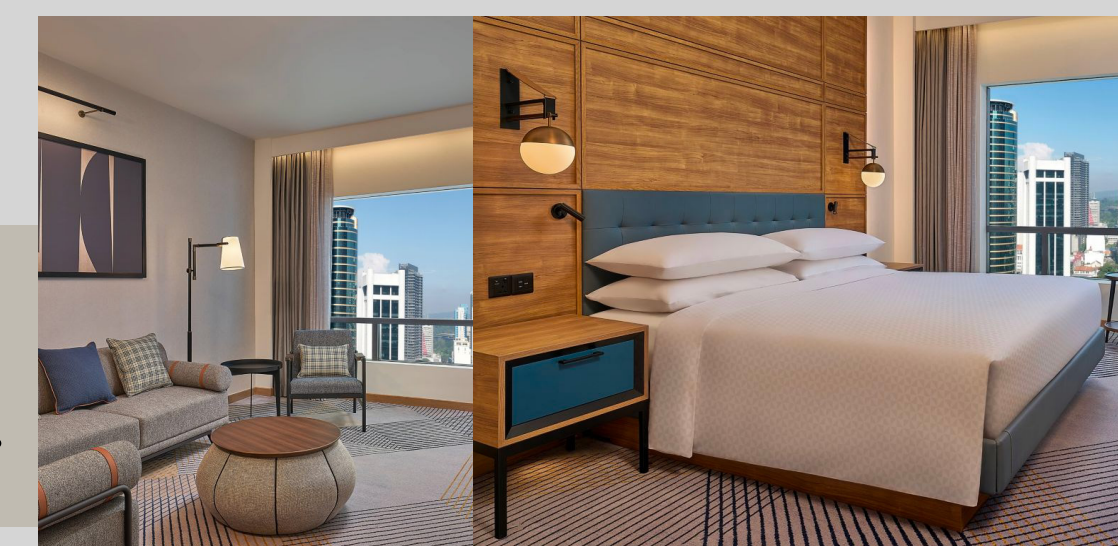


// Chill and Thrill at Four Points

Discover form and function harmoniously blended in the 513 newly designed guest rooms at Four Points by Sheraton Kuala Lumpur, City Centre. With a touch of local flair, each room ensures uncompromised comfort and picturesque views, providing a space guests can truly call their own. Family suites are thoughtfully designed with kid-friendly extras for added relaxation. Levels 3 and 4 offer a variety of facilities for all ages, including one of Kuala Lumpur's largest outdoor pools with water slides, the Paradise Trails adventure zone, and an indoor Kids Club. Adults can unwind at the 24-hour fitness centre or indulge in the serene Mandara Spa for a truly rejuvenating experience.



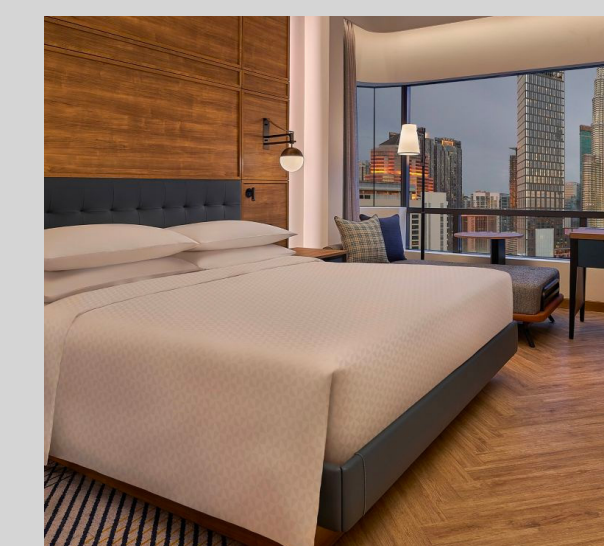
Room & Suites



Executive Suite



Family Suite



Deluxe Guest room

// Culinary Delights at Four Points

Indulge your taste buds at Four Points by Sheraton Kuala Lumpur with the debut of two unique speciality restaurants.

Sichuan Kitchen brings a vibrant dining experience with spacious private rooms and a distinctive bar, serving up Sichuan cuisine delights like the renowned 'hot pot' feast and hand-pulled 'dan dan' noodles. Meanwhile, **The Mesh**, an all-day dining venue, presents a local culinary journey with a contemporary twist, offering communal dining spaces, an indoor summer garden, and a cosy library. The extended Grab N Go outlet of The Mesh provides on-the-go options, including locally-crafted Nitro Brew as part of the Best Brews™ programme.



The Mesh

Elevate your stay at Four Points by Sheraton Kuala Lumpur, City Centre, where convenience meets celebration. With 27 versatile venues spread across 52,000 square feet, including spacious foyers and a dedicated lobby, it's the perfect setting for occasions big or small. Whether it's meetings, training sessions, social gatherings, or weddings, the convention centre accommodates up to 1,800 guests in its grandest space, the Grand Ballroom. Make every event memorable in this all-in-one destination for both business and leisure.



Enjoy a well-rounded stay in Kuala Lumpur
Please visit their website.

<https://www.marriott.com/en-us/hotels/kulfk-four-points-kuala-lumpur-city-centre/overview/>

Four Points By Sheraton Kuala Lumpur, City Centre

FourPointsKLCC fourpointsklcc

Introducing the inaugural Four Points by Sheraton in Kuala Lumpur, and the fourth in Malaysia, the newly opened Four Points by Sheraton Kuala Lumpur, City Centre promises a warm welcome for independent travellers and families seeking simplified yet authentic experiences. Nestled in the heart of Kuala Lumpur, the hotel ensures a sense of familiarity and comfort, offering proximity to urban entertainment, business hubs, and renowned shopping districts like Suria KLCC and the Bukit Bintang Golden Triangle. With convenient access to public transportation just 230 metres away, the hotel is perfectly situated for a seamless exploration of the vibrant surroundings.

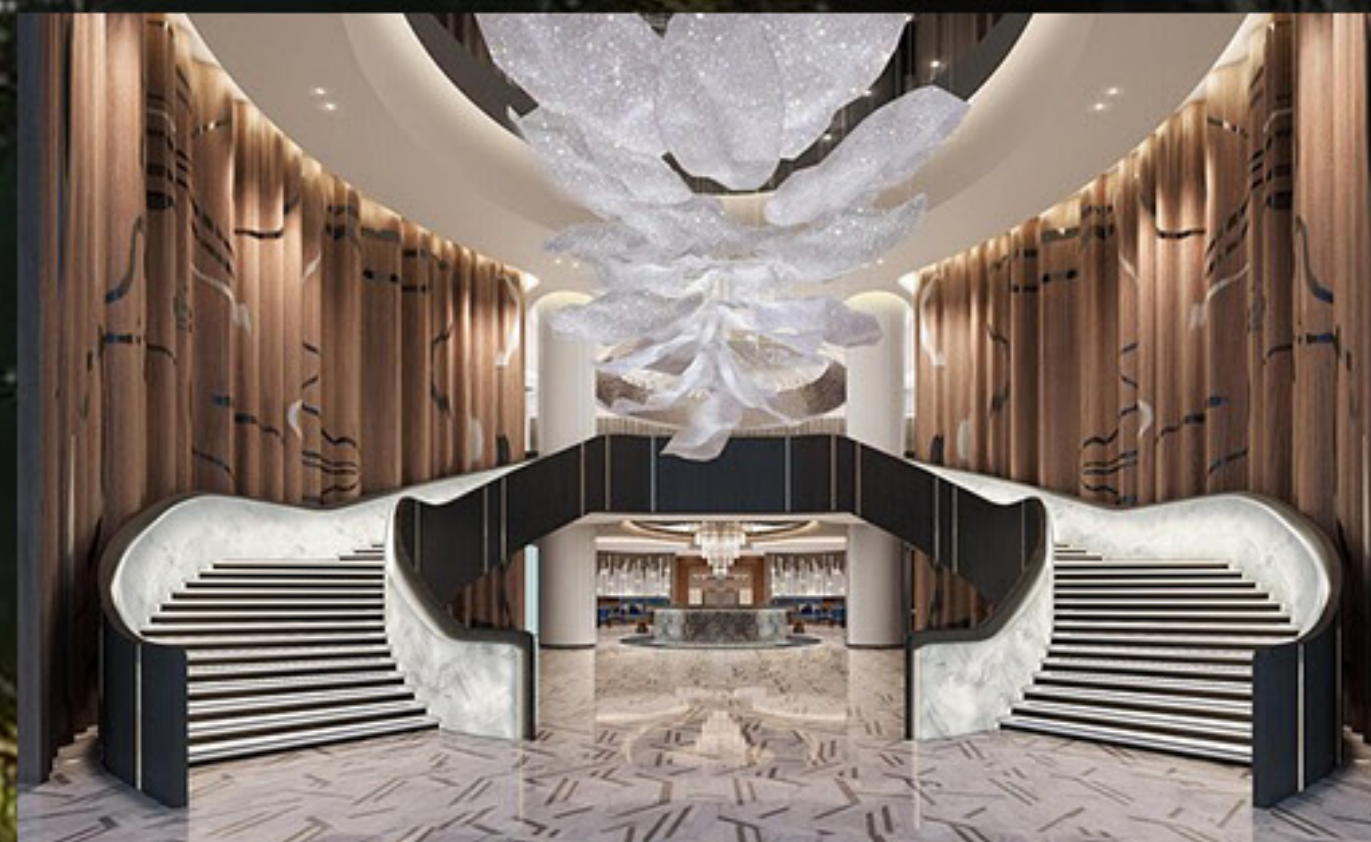
Renaissance Kuala Lumpur Hotel & Convention Centre

 Renaissance Kuala Lumpur Hotel & Convention Centre  renaissancekualalumpur

Same Home, New Look

Marriott Bonvoy is delighted to announce the transformation of the Renaissance Hotel Kuala Lumpur Hotel & Convention Centre into Malaysia's first dual-branded hotel later this year. The refurbishment, scheduled for completion by the end of the third quarter of 2023, will bring together two distinct brands under one roof, just steps away from the iconic Petronas Twin Towers.

The renovated hotel will showcase the Renaissance Kuala Lumpur Hotel & Convention Centre with its theatrical design and unique signature programmes, alongside the timeless style and simple pleasures of the Four Points by Sheraton Kuala Lumpur, City Centre. Guests can anticipate a memorable and distinctive experience from these two exceptional brands.



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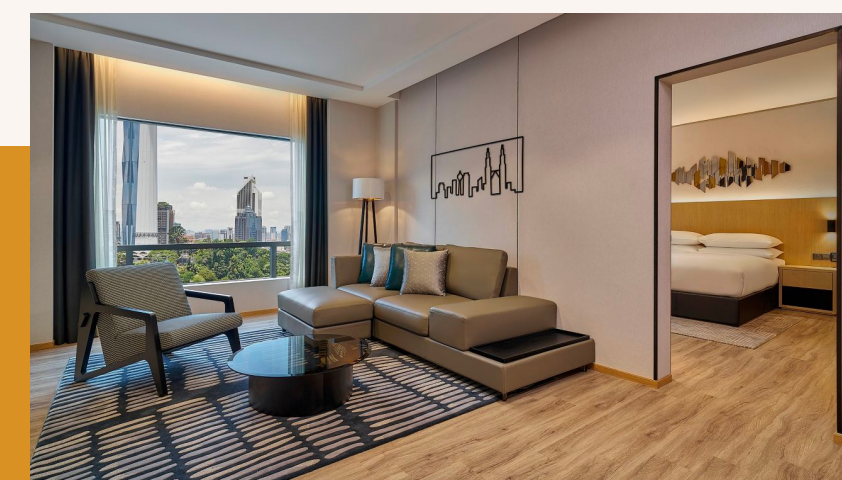
// Facilities

The Renaissance Kuala Lumpur Hotel & Convention Centre, part of Malaysia's first dual-branded hotel, will offer 406 spacious and contemporary guestrooms. Conveniently accessible via public transportation, including the nearby Bukit Nanas monorail and Dang Wangi light rail transit stations, as well as the free GoKL city bus by Kuala Lumpur City Hall (DBKL).

This dual-branded hotel also features a convention centre situated between the Renaissance Kuala Lumpur Hotel & Convention Centre and Four Points by Sheraton Kuala Lumpur, City Centre. The convention centre, spanning 46,000 square feet across four floors, is well-equipped for large-scale conferences, seminars, meetings, and banquets. It includes a newly refurbished Grand Ballroom and 25 versatile meeting spaces with advanced audiovisual and teleconferencing facilities. Additionally, guests benefit from a separate entrance for prime access, while the spacious and elegant foyers are ideal for large-scale receptions and exhibitions.



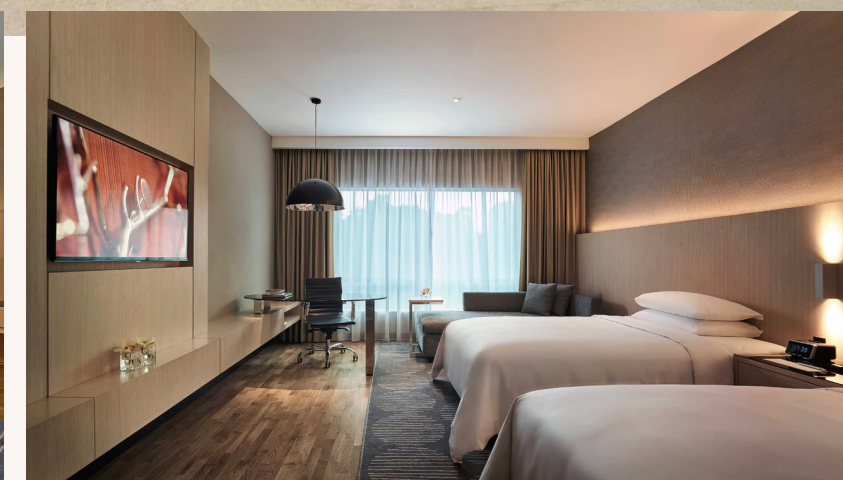
Room & Suites



FAMILY SUITE



CLUB BAY ROOM



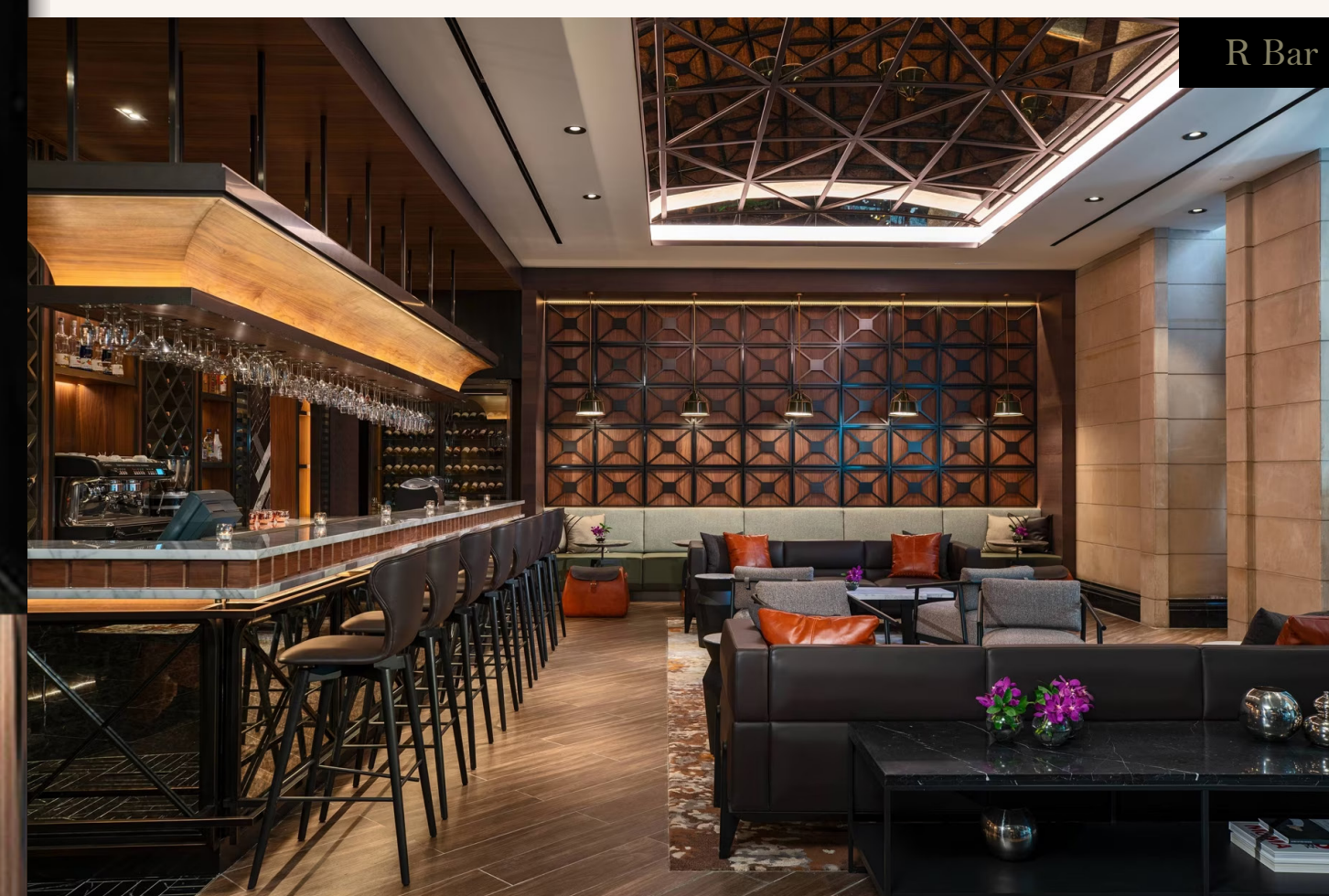
DELUXE ROOM

// Dining

At both hotels, guests can savor diverse local and global flavors in six halal-certified restaurants. The Renaissance Kuala Lumpur Hotel & Convention Centre features **Evolution Café**, an open-kitchen all-day dining concept inspired by the Amalfi Coast, offering casual Italian cuisine.

Experience live music at the signature **R Bar**, where refreshing concoctions are served against the backdrop of stunning city views. For intimate celebrations, the bar's **Hole in The Wall** provides a cozy setting for special occasions.

Recharge in a contemporary hotel accommodation with high-speed Wi-Fi, sleek marble bathroom and plush bedding at Renaissance Kuala Lumpur Hotel



For more information visit:

<https://www.marriott.com/en-us/hotels/kulrn-renaissance-kuala-lumpur-hotel-and-convention-centre/overview/>

SIP, SAVOUR, CELEBRATE!

Get ready for a tantalising experience that will delight your taste buds and leave you craving for more. Join us in celebrating the art of flavour, where every dish tells a storey and every bite is a celebration. Welcome to a year filled with delectable moments and unforgettable tastes!



Café Kitsuné
@cafekitsune

★ World Famous Café Kitsuné from Paris Now Opens in Malaysia!

🕒 Mon - Sun: 10am - 10pm

📍 The Exchange TRX

Café Kitsuné has recently joined Kuala Lumpur's burgeoning coffee scene at the Exchange TRX shopping centre. The boutique café and dining concept is gaining popularity in this attractive city for international speciality coffee brands. Standout beverages include the Iced Mango Matcha Latte, blending fruity, saccharine, and smoky flavours, and the Piccolo, known for its rich taste with a delightful caffeine kick.



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ASCEND



Meriah by Serai Group
@meriah.byseraigroup

🕒 Mon - Sun: 10am - 10pm

📍 The Exchange TRX

Homegrown Malaysian restaurant serves Nusantara specialities that span Southern Thailand to the Indonesian Archipelago. Duck devotees can devour a delicious dinner of Nasi Bebek, showcasing succulent spice-infused fried duck with gulai telur itik, and Roasted Duck Massaman Curry, meaty and mellow with potatoes, cashews and shallots. Service shines at Meriah, currently one of the mall's calmer, more comfortable restaurants.

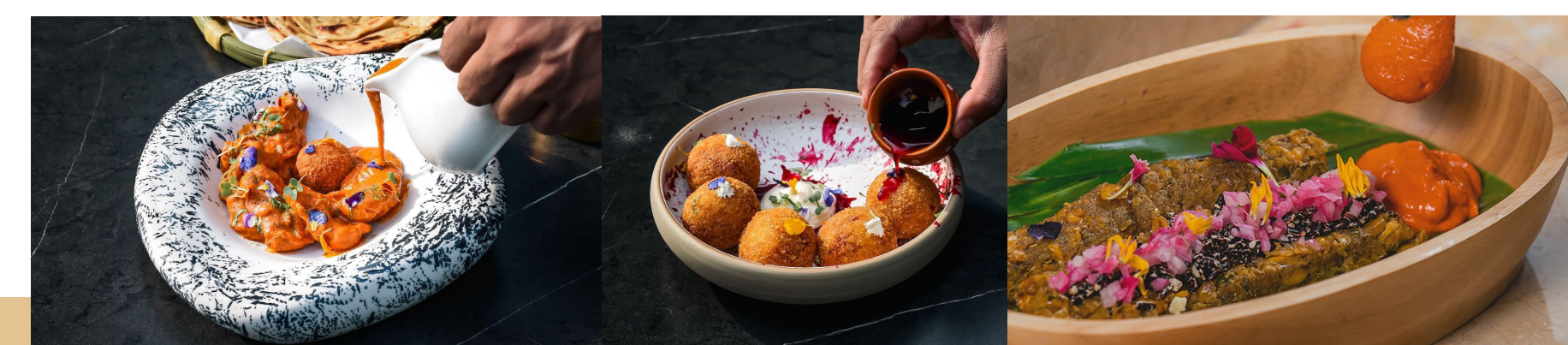


Le Mirch
@lemirch.asia

🕒 Mon - Sun: 12PM till 1AM

📍 Level 4, Rooftop, Avenue K.

Le Mirch is redefining the Indian dining experience in Kuala Lumpur by offering a contemporary twist to traditional recipes. The restaurant maintains authenticity while catering to modern tastebuds, exemplified by its unique chaat trolley. Serving popular Indian street foods right next to your table, the menu includes delights like Soulkadhi, Palak Pata Chaat, and Gol Gappa. A standout is the Palak Pata Chaat, featuring tempura-battered spinach leaves, pomegranate gems, and coriander in a blend of yogurt, mint, and tamarind. The restaurant not only offers exquisite food but also boasts captivating views, making it a must-visit destination.



PROTON S70

INTELLIGENCE THAT EVOLVES



Proton's Grand Return:

Unveiling the Proton S70 - The Epitome of Innovation and Style

In a grand unveiling at the Axiata Arena in Bukit Jalil, PROTON, Malaysia's national car maker, has introduced its highly awaited masterpiece, the Proton S70. Officiated by YB Senator Tengku Datuk Seri Utama Zafrul Aziz, the Minister of Investment, Trade and Industry, the event marked the addition of a stylish and dynamic sedan to the company's stellar lineup.

For more information on Hire Purchase Financing, please contact your nearest AFFIN BANK/AFFIN ISLAMIC Branch, or visit our website at www.affinalways.com/en/affin-bank-vehicle-loan

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☆ 18

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Back to the Future

The Proton S70 signifies a remarkable return for the brand to the C-segment sedan market, expanding its collaboration with Geely to include four exceptional models. This achievement is a testament to PROTON's commitment to innovation and local sourcing, with 260,000 man-hours invested in the development process and 1.2 million kilometers of road testing.

Intelligence Redefined

The Proton S70 comes in four enticing variants – Executive, Premium, Flagship, and Flagship X. The top two variants boast the "Hi PROTON" voice command, offering online navigation, music streaming, and weather forecasts through a dazzling 12.3-inch infotainment unit. The PROTON Link app allows remote engine startup for cabin cooling.

Power and Performance

Under the hood, the Proton S70 boasts a 1.5L turbocharged engine delivering a powerful 150PS and 226Nm of torque. Paired with a 7-speed dual-clutch transmission, it promises enhanced efficiency, responsiveness, and a thrilling driving experience.

Style Meets Substance

The Proton S70's appeal extends beyond its performance, featuring LED headlamps, sleek 17-inch alloy wheels, a sunroof, and a striking rear tail light bar. Inside, you'll find leatherette seats with a power-adjustable driver seat and rear air vents, prioritising comfort.

Safety First

Safety takes the forefront in the Proton S70, earning a coveted 5-Star safety rating from ASEAN NCAP. With 6 SRS airbags and an array of 13 Level 2 Advanced Driver Assistance System (ADAS) features, it offers both active and cognitive safety systems. Features like Autonomous Emergency Braking (AEB) and Intelligent Cruise Control (ICC) ensure peace of mind.

Exceptional Ownership Experience

Buyers of the Proton S70 enjoy a comprehensive package of benefits, including a 5-year unlimited mileage warranty, six complimentary labor services, and 5-year 1GB/month data packages for Flagship and Flagship X variants. Low financing rates from 2.34% per annum and exclusive insurance benefits complete the ownership experience.



SLEEK TECH, CHIC LIFESTYLE

HYDRAGUN MASSAGE GUN

Looking to reduce stress in 2024? Treat yourself to the ultimate pampering session with a Hydragun. This innovative product not only provides mental relief but also promotes relaxation for your body. As the **quietest massage gun** available, it boasts stellar specifications and powerful performance, incorporating thoughtful design features for comfort and safety, along with durable components built to last.



HYDRAGUN

RM1,299



Ear (2)

Introducing the **Nothing Ear (2) Black** – immerse yourself in an authentic sound journey. With Hi-Res Audio certification and LHDC 5.0 technology featuring an 11.6 mm custom driver, enjoy profound bass and crystal-clear highs. The innovative dual chamber design further elevates sound quality, ensuring smoother airflow for an unparalleled audio experience.

RM 599.00

GARMIN APPROACH S70 – 47 MM

Elevate your golf game with **Garmin's premium golf watch**, the Approach S70. Equipped with essential tools and insights for improvement, it boasts a super-bright and user-friendly 1.2-inch or 1.4-inch AMOLED touch display, ensuring optimal viewing comfort. The stylish design seamlessly complements your attire, while its lightweight build ensures maximum comfort during wear. More than just a sports watch, the Approach S70 incorporates health features such as wrist-based heart rate monitoring, stress tracking, body battery, and energy monitoring, ensuring your well-being is prioritised and providing insights for better health management.



RM 3,460



SPEND & WIN

WITH AFFIN CARDS

TOP PRIZE X 4
Electric Bike



GRAND PRIZE X 1
PEUGEOT 2008



Lazada
MONTHLY PRIZES X 10
**RM250 LAZADA
eGift Card**

STAND A CHANCE TO WIN AMAZING PRIZES

when you perform the following campaign criteria.

1 entry

For every **RM200**
local spend

5 entries

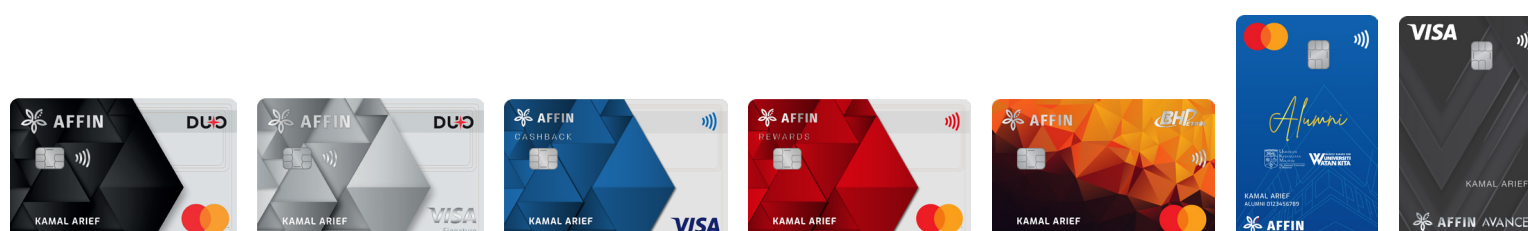
For every **RM500**
overseas spend

5 entries

For every **RM2,000** spend via
Easy Payment Plan (EPP) & Easy
Instalment Plan (EiPlan)

More info at: <https://www.affinalways.com/en/swac>

Campaign Period: **1 November 2023 – 31 March 2024**



PUBLISHED BY **AFFIN**

Best viewed with IE10+, Chrome 30+ or Safari 6.0+ (for Apple iOS)
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