



# ASCEND

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should you order everything online?



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## PROTON X50

FAMILY FRIENDLY  
AND READY FOR YOUR  
2021 ADVENTURES



**Jalan Beremi**

Bukit Bintang, 50200 Kuala Lumpur

# ASCEND

In a world faced with a pandemic that will be affecting our lives for years to come, having someone by your side or something you can rely on is crucial — what if that something was your bank?

At Affin Bank, we believe that with every fall, there will be a rise. As we enter 2021, we will ascend together, soaring to greater heights; together, we can weather this storm. In this e-magazine, a first for Affin, we will cover topics that you, our customer cares about: from financial stability in a time of COVID, to how to navigate a changing business landscape, from traveling overseas in a post-virus world, to the latest trends in technology, fashion, and food.

So read on, dear reader, and rest easy, knowing that your favourite bank has you, and what concerns you, in mind. Together, we can make it through these challenging times.

Together, we can ascend.

**Datuk Wan Razly Abdullah Wan Ali**

*President & Group Chief Executive*

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# Lessons from a Pandemic

Spending Your Money Wisely in the Year Ahead

The effects of the COVID-19 pandemic last year were far-reaching and upset a lot of financial plans that the average Malaysian had. About **90,000 jobs were lost** in the country by October 2020, another third saw a **pay cut of over 30%**, while others saw their shifts reduced. Here are some key lessons for income owners from 2020 that should be heeded.



## ✓ Save and Save Well

Pandemics can still happen at any time, and when they do, it is advisable to have savings in order to handle any challenges that may come along, including job loss, pay cuts, or hospital bills. Putting away money in ASB account or depositing cash in a fixed deposit account are great ways to ensure you have the resources necessary for a rainy day or year. Making smart investments by getting advice from trusted banks such as Affin is a great way to begin your investment portfolio.

## ✓ Spend When Needed

It's always best to spend only when necessary. A new luxury item such as a handbag or clothes may seem tempting, but the reward is not worth the risk. Stocking up on essential household items and food for your family should always take precedence over items that may seem a bit of reach, even if you have an income during these difficult times.

## ✓ Take Time to Plan Your Personal Financial Year

The moratorium implemented by the government in March last year was meant to help ease the burdens of the people. By making the simple realisation that the reprieve from paying back debt was meant to ensure there was enough money for essential items and not for non-essentials, a person would be well-placed to survive the rest of the year with enough money for all basic needs and savings for the future.

## ✓ Above All, Trust Your Instincts

With the dawn of a new year ahead, planning early for any financial uncertainty in 2021 is a wise move that Malaysians should execute in order to stay ahead of any further crises. While vaccines are now being tested and subsequently distributed to the population, the risk of being infected by COVID-19 is still there and is likely to continue to exist for years to come. Keeping track of finances, income, and spending ensures that you and your loved ones are able to weather any unexpected problems during this year and beyond.





# THE PROTON X50:

**FAMILY FRIENDLY  
AND READY FOR YOUR  
2021 ADVENTURES**



**After spending much of 2020 at home to avoid the COVID-19 virus, many of us are ready to reconsider those travel plans we put aside last year. As restrictions are gradually lifted, Malaysian families can begin to venture out once more, at least in Malaysia, and what better way is there to experience all that our beautiful country has to offer than by hitting the road in a brand new X50 from Proton?**

*NB: The reviewer was provided with the X50 TGD i Flagship model, which had all of the top line features Proton has to offer.*

Built for journeys with your family or a road trip with your best buds, the Proton X50 is fully-equipped to handle your 2021 adventures, with spacious seating, a luxurious inside and a sporty outside, as well as technology that is future ready. The car comes in four models, ranging from the 1.5T Standard to the 1.5 TGD i Flagship. After taking a test drive in the 1.5 TGD i Flagship model, we can safely say that this is a highly impressive product from Proton that comes with a relatively affordable price point of RM 103,300 (on-the-road without insurance).

## Easy on the Eyes

When you approach the car, the first thing you truly notice is the dual tone exterior and the visible dual tone interior. The X50 comes in the following colours: Snow White — a pure eggshell; Armour Silver — a shiny metallic akin to steel; Jet Grey — a stormy almost-black; Ocean Blue — a distinguished and bright royal hue; Citric Orange — a standout tangerine; and Passion Red — a striking crimson. According to Proton, buyers so far have been drawn to the Jet Grey and Snow White variations, followed by Armour Silver and Passion Red; there have also been a handful of bold customers that opted for the Citric Orange and Ocean Blue shades.

The rear of the X50 is outfitted with impressive-looking Quad Exhaust Tailpipes, which give the car a racetrack-ready appearance. The boot of the car features an automatic button for closing and opening it (an optional accessory), making it convenient for you to load and unload your baggage.

Moving on into the interior of the car, the plush seats were outfitted in black and red smooth-to-the-touch leatherette, making for a comfortable seating experience. The driver and front passenger also have ready access to the floating floor console, which has multiple compartments, including space for your phone, Touch N' Go card, and the assorted coins and receipts people tend to accumulate on a daily drive. The console also has three USB ports, one in front and two in the rear, so you can charge all your devices on the go. Because it takes up virtually no space, both the passenger and driver of our drive had plenty of legroom. On the top, the X50 has a panoramic sunroof, which showcases the sky and comes with a shade that can be used to close off the top window with a press of a button or via voice command.





### Safe for the Whole Family

Standing out in the crowd, the X50 isn't just an attractive car; it also offers peace of mind when you drive with its host of safety features. The result of years of research by Swedish safety authority Volvo and the innovative Chinese company Geely, there are 6 SRS airbags in this car, an electronic stability control function to prevent the car from spinning out of control, an N95 cabin filter for clean air, and a tyre pressure monitoring system, meaning that you'll never have to second-guess whether your tyres are travel-ready again. For navigating tight spots, drivers can rely on the 360 camera and the Auto Park Assist function, which parks the car for you in vertical and parallel spots.

What really blew us away about the safety characteristics of the X50 however, was the Advanced Driver Assistance System, that covers nearly all the aspects of a typical drive, including:

- Autonomous Emergency Braking
- Forward Collision Warning
- Adaptive Cruise Control with Stop & Go
- Intelligent Cruise Control

In addition, the Lane Keep Assist and Lane Departure Warning systems, both of which are heralded by a subtle beeping noise or tactile feedback with steering assist when the car is in motion, ensured that we kept inside the lines while testing out the X50's speed, power, and torque.



### From Penang to Pekan, You're Connected Wherever You Go

A prominent feature of the X50's brushed aluminium dashboard is the 10.25" infotainment head unit. Just a fraction smaller than the latest tablets, this screen can be navigated by touch; it was really quite something to see weather updates, online navigation, and entertainment options all on one intuitive screen. As a bonus, both Android and iOS users can also mirror their phone onto the device. Also on the infotainment unit is the voice command function "Hi Proton", which can be used to play music, find out the weather, and even to close the sunshade!

When we stepped outside the car after the drive, we were also able to remotely control the X50 (lights and horn, windows, remote engine start, air-conditioning control and real-time vehicle conditions, among other things) via the PROTON Link App, which seemed very convenient if you have your hands full.

### Get Ready for a Smooth Drive

When starting up the X50 using the push start button, we could already feel the power thrumming via the steering wheel beneath our fingertips, even before truly hitting the accelerator. Pickup was efficient and smooth; the 1.5 turbocharged direct engine (TGDi) does the work for you and we were able to manoeuvre into busy weekend Klang Valley traffic with relative ease. The X50 has a 7-speed Dual Clutch Transmission with Manual Mode and runs a 2-wheel drive system (all-wheel or 4-wheel drive is not currently available). The Flagship model, which we tested, has a max power of 130 (177)/5500 kW(PS)/rpm and a max torque of 255/1500~4000 Nm/rpm. Thanks to the previously mentioned Lane Keep Assist and Lane Departure Warning systems, we were able to handle sharp curves in the road with no issue.



THE PROTON X50: FRONT EXTERIOR

### SO ALL THAT REMAINS IS THE FINAL QUESTION: WHO IS THIS CAR FOR?

While the X50 is certainly sporty and modern enough to be the car for a first-time buyer, Proton reports that most current customers are actually families with one to two children, and that the car is often bought as a second option for a household. There are apparently even statistics to show that many Malaysians are opting to trade in their expensive foreign SUVs for the opportunity to drive the X50! After our own review of the vehicle, we can definitely see the appeal of choosing the X50 over another family-oriented car that is not in the same price range and can't even be considered a direct competitor; the X50 simply takes features that are common in more expensive vehicles — advanced driver assistant system, automatic sensors for a variety of driving situations, automatic parking assistance, and total connectivity — and offers them to buyers at a lower and pandemic-proof price. To top it all off, this car's stunning exterior and welcoming interior truly makes it the ideal choice for someone who is looking to take a well-deserved break from uncertain times by going for a drive.

Apply for **AFFIN DUO** now and stand a chance to win a new Proton X50!

Campaign Period :  
**Now - 28 February 2021**

*Terms & Conditions apply.*



# THE WORLD POST COVID-19

## HOW THREE COUNTRIES ARE COPING AND WHAT'S NEXT FOR MALAYSIA

There are very few countries globally that have not been spared the havoc caused by the COVID-19 pandemic in 2020. Much has been made of in the media about how each nation is coping with the pandemic and what measures they will take in 2021 to keep the virus at bay. Here is a look at three countries with unique strategies and how Malaysia compares:



### Australia

#### Not out of the woods just yet

Late last year, Australians were relieved to hear that there had been some days during the week where infection rates were down to 0, and measures implemented by their government have eased, although gathering, business, and transport restrictions are still in place. Nonessential businesses are allowed to operate, but the federal government still restricts public gatherings to one person per four square meters and two square meters in smaller spaces. To keep their citizens safe, Australia has a COVIDSafe app, similar to the MySejahtera app that we are all familiar with that helps track where people are and to stop the spread. As for foreigners hoping to enter Australia, a decision was recently made to continue travel restrictions until March 2021, which is also when Australia hopes to get the approved COVID-19 vaccine.



### Sweden

#### Moving forward after the failure of the herd immunity strategy

In the spring of 2020, news broke worldwide that Sweden was taking a drastically different approach to tackle the COVID-19 virus by not implementing lockdowns and instead banking on the herd immunity strategy, which assumes that once enough members of a population are immune to the disease, then there is less chance of the disease spreading. Instead of asking people to stay at home, the Swedish government encouraged people to keep social distancing of up to 1 meter, meet friends and family outside, and to use hand sanitiser whenever possible. By the fall however, Sweden had recorded much higher numbers of COVID deaths as compared to their Scandinavian neighbours, and a second outbreak threw the country's health sector into disarray. As a result, the government has had to retract previous instructions, while also restricting public gatherings to 8 people and banning restaurants and bars from selling alcohol after 10 pm. In terms of travel restrictions, anyone wishing to enter Sweden from countries outside the European Union were banned from doing so until December 22 of last year.





## Singapore

### A good example of how to handle the pandemic, but consequences abound

While many of the cases recorded in the city-state came from migrant workers, strict measures in public spaces and travel restrictions helped to curb the spread in late 2020. In October, no new cases were recorded in the dormitories hosting migrant workers, according to the government. However, Singapore now has to deal with the fact that its neighbours, including Malaysia, are still recording high numbers of cases daily, which in effect lessens the chance of establishing a “travel bubble” that will help to boost her economy, although it did manage to establish one such bubble with Hong Kong in November. In terms of economic recovery, experts are expecting business to be (almost) back to normal by end-2021 and is also expecting the approved vaccine to arrive on their shores by the first quarter of the year.



## Malaysia

### A long recovery road ahead

While it seemed that Malaysia had a temporary reprieve from the virus in late July and throughout September, a resurgence of infections in the later part of the year set us back. As the government struggles to ensure that the economy remains stable and has only imposed a Conditional Movement Control Order, Malaysians should remain vigilant and realise that the virus is here to stay for a long time. Those seeking financial aid for loans to be repaid can still reach out to their respective banks and the government's approval of EPF withdrawals (while controversial) should help to lift some financial burdens for the B40 population. In December, the drop in cases as well as the announcement of a UK-approved vaccine by Pfizer lifted economic doubts, but the return of complacency is a real fear for the current government, which is continuing to restrict public movement and operation hours for businesses. Above all, if we wish to travel the world freely sometime this year, keeping track of the measures put in place for our safety should be done in order to stop the spread of the COVID-19 virus in our country.

There is no crystal ball to tell us which strategy from which country will work best for this year, but one common message is being received by citizens in every nation worldwide: stay home when possible, wear a mask, and wash your hands often.



## KEEPING HEALTHY IN THE NEW NORMAL:

how to stay fit and start your new year's resolution of exercise safely

### ■ Go Outside

Malaysia is blessed with many beautiful parks and hiking trails that put us back in touch with nature. However, taking advantage of these spaces still require wearing a mask when you're not walking or jogging. If you decide to use the outdoor gym facilities present in public parks, make sure to wash your hands after handling the bars and keep hand sanitiser handy.

### ■ Hit the Gym Responsibly

If you visit the gym for your workout, go at a time when there will be less people using the facilities alongside you and keep a distance of 1 meter with everyone at all times. Make sure to sanitise each step of the way by wiping down equipment before and after use. Bringing your own towels, gloves, and mats are now mandatory in many of the bigger gyms. If you need to refill your water bottle, always make sure that the dispenser does not touch your bottle.

### ■ Hit the Gym at Home

If you're someone who is lucky to have a backyard or if you live at an apartment with extensive gardens, now is the time to explore the idea of exercising at home. Take a jog and do some lifting in common areas that are not off limits. If you'd prefer to do your workouts inside your home, make sure to take advantage of the hundreds of videos online that showcase great workout routines specifically made for the lockdown period. There are even equipment-free tutorials if you would prefer not to splurge on gym products.

**At the end of the day, exercise is truly a great way to keep you motivated during these difficult times. By adhering to the guidelines for working out and combining it with basic COVID-19 preventive measures, you are guaranteed a happy and healthy 2021.**



# SAVING OR INVESTING YOUR MONEY IN 2021

## Which Strategy Works Best for You?

In early 2020, the COVID-19 pandemic came as a global shock that tore many peoples’ lives asunder and left all of us worried about our finances. During these uncertain times, many would perceive cash as king, holding on to as much of it as possible to play it safe. But is this really the best strategy?

In fact, one key indicator of the growing economic uncertainty this year is the fact that Bank Negara Malaysia has recently reduced the Overnight Policy Rate (OPR) by 125 basis points to a record low, a level that was last seen only during the 2008 global financial crisis. This move is one of several aggressive monetary measures, aimed at injecting liquidity back into the economy and thus putting it on the road to recovery. As a result, fixed deposit rates have been lowered at all Malaysian banks.

These developments, together with the undetermined duration of this prolonged pandemic and the adverse effects of a low interest rate environment, may make a person doubt their wealth strategy, which is why having an actual plan for your money has become more crucial than ever. One way to solidify your wealth involves saving and investing interchangeably, but with key differences; it is important to note that these two instruments serve different purposes.

### THE DIFFERENCES BETWEEN SAVING AND INVESTING:

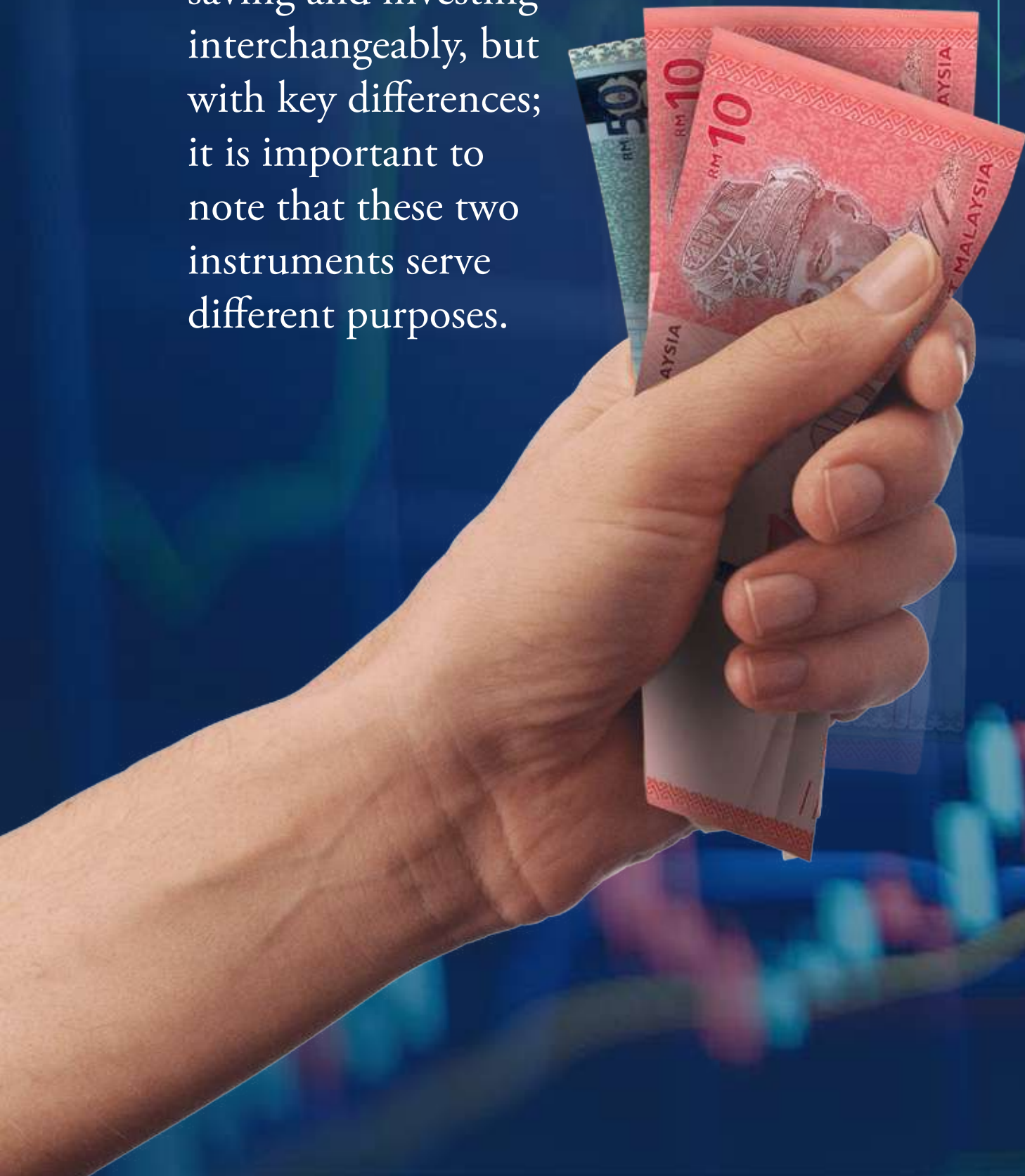
	Saving	Investing
Purposes/ Benefits	<ul style="list-style-type: none"><li>▪ Emergencies</li><li>▪ Unforeseen expenses</li><li>▪ Near future purchases</li><li>▪ Quick access with little or no risk</li><li>▪ Least amount of taxes</li></ul>	<ul style="list-style-type: none"><li>▪ Potentially generate the expected returns required</li><li>▪ Potentially shorten the time required to achieve one’s financial goals</li><li>▪ Long term financial goals</li><li>▪ Hedge against inflation</li></ul>
Instrument Examples	<ul style="list-style-type: none"><li>▪ Saving/current account</li><li>▪ Fixed Deposits</li></ul>	<ul style="list-style-type: none"><li>▪ Unit Trust</li><li>▪ Equities or Stocks</li><li>▪ Fixed Income or Bonds</li><li>▪ Real Estate Investment Trust (REIT)</li><li>▪ Commodities</li><li>▪ Derivatives</li><li>▪ Properties</li><li>▪ Money Market instruments</li></ul>

■ In a truly solid Wealth Management plan, savings and investments should not be a question of one or the other, but rather a blend to complement each other. If you are a big fan of fixed deposits, you may need to consider diversifying your funds into investments as well in order to let the money work harder for you. Ultimately, the best strategy involves understanding the characteristics, benefits, and risks of saving and investing. Subsequently, you should choose the best ratio that combines both and also suits your risk tolerance. Remember, don’t put everything into one basket!

Oftentimes, the “killer” of your wealth management strategy is not how you invest, but the misconception and myths most people have heard about investments. As such, it is always important for a person to full understand the risk-reward trade offs before making any commitments to an investment. As risk appetite may vary for different people (clients), it is essential to categorize their individual risk profile into categories: **Conservative, Balanced, Growth, and Aggressive** in order to effectively plan a unique investment portfolio. For example, utilizing equities as a investment to generate higher potential returns works for a client with an **Aggressive** risk profile, while utilizing bond investments is more suited to a client with a **Conservative** risk profile. Without exception, recognizing the type of risk a client has is of utmost importance for investment portfolio planning, as a client with a lower risk tolerance may not be able to stomach a strategy with higher risk.

If you’re ready to start or improve your wealth management strategy, consider Affin Bank; we are experts in recognizing a client’s risk profile and tapping on available investment options to sculpt a portfolio that is best suited to your risk appetite and personal financial aims.

With us, it is **always about you**, your money and achieving your financial goals.



“Poor people see a dollar as a dollar to trade for something they want right now. Rich people see every dollar as a ‘seed’ that can be planted to earn a hundred more dollars... then replanted to earn thousand more dollars.”

T. HARV EKER, *Secret of the Millionaire Mind*



# Back to SCHOOL

How will children cope under the new normal and how to make it more comfortable for them to work from home



How do we make it easier for children to learn from home? Here are some tips from Reading Rockets on how to help your child during the school year and to make sure they feel comfortable learning from home:

## 01 **Make sure your child knows you believe in him or her**

While learning in cramped quarters or at home where there are so many distractions is not an ideal situation, it's important to interact with your children and make sure they know you believe in them. Always set aside time during the day to ask them how they are coping with homework and online classes, and have a ready ear for any problems they are facing with school work.

## 02 **Talk, sing, or read together**

Aside from encouraging them to learn and absorb the material given to them by their teachers, it's always good to have a recap with them at the end of the day and to encourage interest by singing their favourite songs or reading books together to make them view learning as a fun experience, not just an essential step in their growth.

## 03 **Involve everyone in the family**

The mix between work and home life has not been easy, so you may need extra hands to help your child in their learning journey. Involve your parents, sisters and brothers, and even your neighbours to check in with your child and how they are doing at school.

## 04 **Have a positive attitude towards school and learning**

Governments the world over are currently having to quickly come up with solutions to keep children learning from home and safe from the COVID-19 virus. As such, it is important that parents and guardians have a positive attitude to learning and to support their children through the difficult process of paying attention in online classes. Providing the children with a conducive learning environment (i.e. a quiet space with a desk and comfortable chair, readily available internet connection) is also recommended to motivate kids to get their work done.

## 05 **Limit your child's time with the TV, gaming, and tablets**

Technology these days has made it very simple for parents to leave children be with a host of entertainment at their fingertips on the TV, game consoles, and tablets. However, it is important to set schedules. Reward their hard work with a few hours of rest with the device before encouraging them to continue their work. Remember that while devices may keep kids quiet, it can also make them isolated and disinterested in learning. Another great option is to let the children play outside to unleash pent-up energy from staying at home all day.

## 06 **Make sure children get their homework done**

It is best to set a schedule and check in with your child on a nightly basis to ensure that all homework has been completed for the day ahead. On weekends, provide them with enough playtime before settling work that is due on the following Monday, and make some time to talk to them about any difficult concepts they've come across.

While it may seem that children will need to continue home-based learning for the foreseeable future, it is for their safety and parents need to stress to their children the importance of keeping away from the virus.





# Hijab terkini, Dari hati

*Sedar tak sedar, dalam kemelut meneruskan kehidupan dengan pandemik COVID-19 yang berat menguji, kita meniti tahun baharu 2021. Suka tak suka, kala teruji dengan pandemik ini, tatacara hidup kita turut berubah menurut rentaknya. Begitu juga dengan gaya berfesyen.*

📷 tudungruffle

Menurut pereka-pereka fesyen dunia, gaya untuk tahun 2021 lebih terarah kepada gaya yang selesa memandangkan kita akan terus banyak bekerja dari rumah – seluar serba longgar, *sweatshirt*, kemeja klasik, kot ala maskulin antara yang disebut-sebut dengan inspirasi gaya tahun 70-an. Warna tanah dan oren gelap pula dijangka menjadi warna pilihan. Menariknya, skarf ala-ala *Parisian chic* turut menjadi sebahagian daripada gaya untuk tahun baharu ini.

Bagi wanita muslim, memakai hijab adalah kewajiban dan bukanlah perkara baharu. Tetapi, jika ada sahabat bukan muslim kita yang turut mengenakan skarf, tentunya meriah dan seronokkan!

Mudahnya berhijab zaman ini, pelbagai gaya, material dan jenis hijab terhidang di pasaran. Ada hijab berupa selendang panjang dan segiempat, hijab sarung, hijab ekspres tanpa perlu kerongsang dan pin serta pelbagai gaya lagi.

Bila menyentuh soal material pula, pilihannya pun pelbagai – sutera dan satin untuk gaya mewah, sifon untuk gaya beralun, manakala jersi, krep mos, likra dan voil menjadi pilihan untuk gaya yang praktikal dan selesa.

Jenama seperti **Ariani**, **TudungRuffle**, **Sugarscarf**, **Cakenis**, **Duck**, **Lilit**, **Olloum**, dan **TudungPeople** menjadi pilihan wanita urban yang teliti memilih dan sukakan hijab yang mempunyai ciri-ciri tersendiri dan eksklusif, selain cantik berseni dan mewah. Menyarungnya memberi identiti dan personaliti kepada pemakai.

Memetik kata Coco Chanel:

*“Fesyen itu ada dua matlamat: selesa dan gembira. Cantik itu hadir bila mana dua ini berjaya diraih.”*

Eloklah kata kunci fesyen daripada pereka fesyen tersohor dunia ini kita pegang erat sebagai panduan di dalam memilih hijab.

Fikirkan apa yang selesa, dan apa yang membuat kita gembira. Bila selesa, barulah boleh senyum dan bertenang-tenang. Barulah *mood* baik-baik datang. Nyah segala rasa rimas, panas, susah atau apa saja halangan yang mengganggu rutin hari supaya kita boleh menyalurkan 100% yang terbaik dari diri.

Renungkan, gembira itu adalah rasa suka yang hadir dari hati. Pilih yang anda suka, usah terikut-ikut dan terpana dengan fesyen sehingga menjadi mangsa. Jadikan matlamat berhijab sebagai panduan utama dalam menikmati kegembiraan yang hakiki.

Semoga yang cantik-cantik menyusul nanti!

📷 cakenis

📷 tudungpeople



# 4 RESTORAN

## KEGEMARAN

### @ LEMBAH KLANG

Enjoy **3X AFFIN Rewards Points** for your dining spend with **AFFIN DUO Mastercard Rewards**.

T&C apply.

[more info](#)



Bercerita soal makanan di Malaysia, memang tak akan ada noktahnya. Kita di Malaysia sangat beruntung kerana latar belakang pelbagai budaya dan bangsa di Malaysia telah mencorak mewah dunia kulinari kita. Timur atau barat, tradisional atau fusion, semuanya sangat lazat dan dihargai ramai di seluruh dunia.



### Casa De Madani

Terletak di Cyberjaya, Casa De Madani merupakan restoran *fine dining* pertama bebas alkohol yang diiktiraf halal di Malaysia dan menyajikan sajian bertaraf antarabangsa dengan konsep Eropah moden dengan cita rasa Asia! Sajian, layanan dan suasana di restoran ini mendapat pujian ramai, apatah lagi ketua chefnya merupakan antara 500 chef terbaik di dunia! Casa De Madani juga turut menawarkan konsep tempahan makanan, di mana pelanggan boleh meminta sajian yang tiada di dalam menu!

[@ casademadani](#)

### Kenny Hills Bakers

Merupakan kafe urban yang mempunyai suasana yang menarik dengan pelbagai hidangan lazat dan organik. Dari kopi, kek, pastri, roti, pizza hinggalah ke nasi lemak, setiap satunya menjanjikan kepuasan dengan sentuhan yang tersendiri. Terdapat tiga cawangan iaitu di Bukit Tunku, Ampang dan Desa Park City.

[@ kennyhillsbakers](#)



### Restoran Salero Nogori

Mempunyai tiga cawangan, iaitu di Amcorp Mall, Petaling Jaya dan Subang Jaya serta Seremban, Negeri Sembilan. Restoran ini menghidangkan masakan tradisional Negeri Sembilan dan Padang yang asli dan sangat lazat. Daging salai masak lemak, gulai tunjang, gulai pucuk tempoyak, asam pedas, gulai telur itik, jering berlado dan paru berlado merupakan antara sajian popular di sini.

[@ saleronogori](#)

### Rahsia Revealed

Restoran dan galeri seni. Inilah keunikan restoran yang bertempat di Jalan Damai Off Jalan Ampang, Kuala Lumpur. Seleksi menu barat dan juga timur dihidangkan di sini. Antara yang popular adalah rendang itik dan rusa, kerabu rambutan, patin tempoyak, *lamb satochini*, *Thai infused grill chicken* serta juga beberapa juadah sihat untuk yang sedang berdiet. Seronok! Sambil jamu selera, boleh jamu mata sekali!

[@ rahsia\\_revealed](#)



Check out more dining promos at [https://www.affinonline.com/promotion\\_cards](https://www.affinonline.com/promotion_cards)



# WELCOMING THE YEAR OF THE OX

Celebrating CNY Safely  
with Your Loved Ones

Chinese New Year is upon us, and many Malaysians are anticipating the holiday season by making plans to host open houses or even balik kampung to spend time with family they have not seen since the beginning of the pandemic in March 2020. However, the COVID-19 virus is still present in our communities, so it is best to err on the side of caution. Here are some key guidelines according to the Centre for Disease Control (CDC) on how to celebrate the new year with your loved ones.



## HOW SHOULD I HOST MY FAMILY OR ATTEND A GATHERING?

While there is a multitude of advice out there on celebrating these special holidays during these uncertain times, one key thing to remember is that any contact with people outside of your house is risky. The virus does not discern between ages, health levels, or race. It affects all of us, so when you're getting ready to host family for the holidays or are going to over to someone else's festivities, do remember the following:

- Make sure to check the COVID-19 infection rates where you and your guests are living
- Limit the number of attendees at your event or give shifts for different families to visit
- Give your guests the option of outdoor seating or if you're attending a family's event, go outside as much as you can
- Avoid hosting your gatherings in crowded and poorly ventilated spaces. For those of us in apartments, this may be a good time to book the pool area or gardens in your complex!
- If you're hosting your event outdoors under an open-air tent, make sure that seating is spaced 1 metre apart; make sure as a guest to stick to your seat
- Always wear a mask when not eating or drinking and require your guests to do the same
- While the holidays are a time of joy, avoid shouting or singing, especially indoors
- Encourage your family and friends to wash their hands with prepared soap and water, and/or provide them with plenty of hand sanitiser that has at least 60% alcohol
- As a host, you should inform your guests prior to the big day about all the COVID-19 preventive measures you are taking
- Limit contact with commonly touched surfaces and shared items such as serving utensils, and clean those spaces frequently
- Use single-use utensils and once the day is done, make sure to throw away all garbage using gloves
- Plan ahead further by asking guests to limit contact with people outside their household for at least 14 days before the event
- If your house has pets, make sure they don't interact with guests from outside the household

## Who exactly is at increased risk and more susceptible to COVID-19?

[Click here to read the rest of the tips.](#)

## Balik Kampung 2021 - Should You Take the Risk?

[Click here to read the rest of the tips.](#)





# THE MINES RESORT & GOLF CLUB

*"Putt" Your Worries Away*

*Completed in 1993, the Mines Resort and Golf Club is built upon the world's largest open cast tin mine — its establishment took a barren wasteland that had previously been rich in precious minerals, and transformed it into lush rolling hills of green where golfers have been "putt-ing" away their worries since 1994.*



## The Clubhouse - A masterpiece that exudes exclusivity

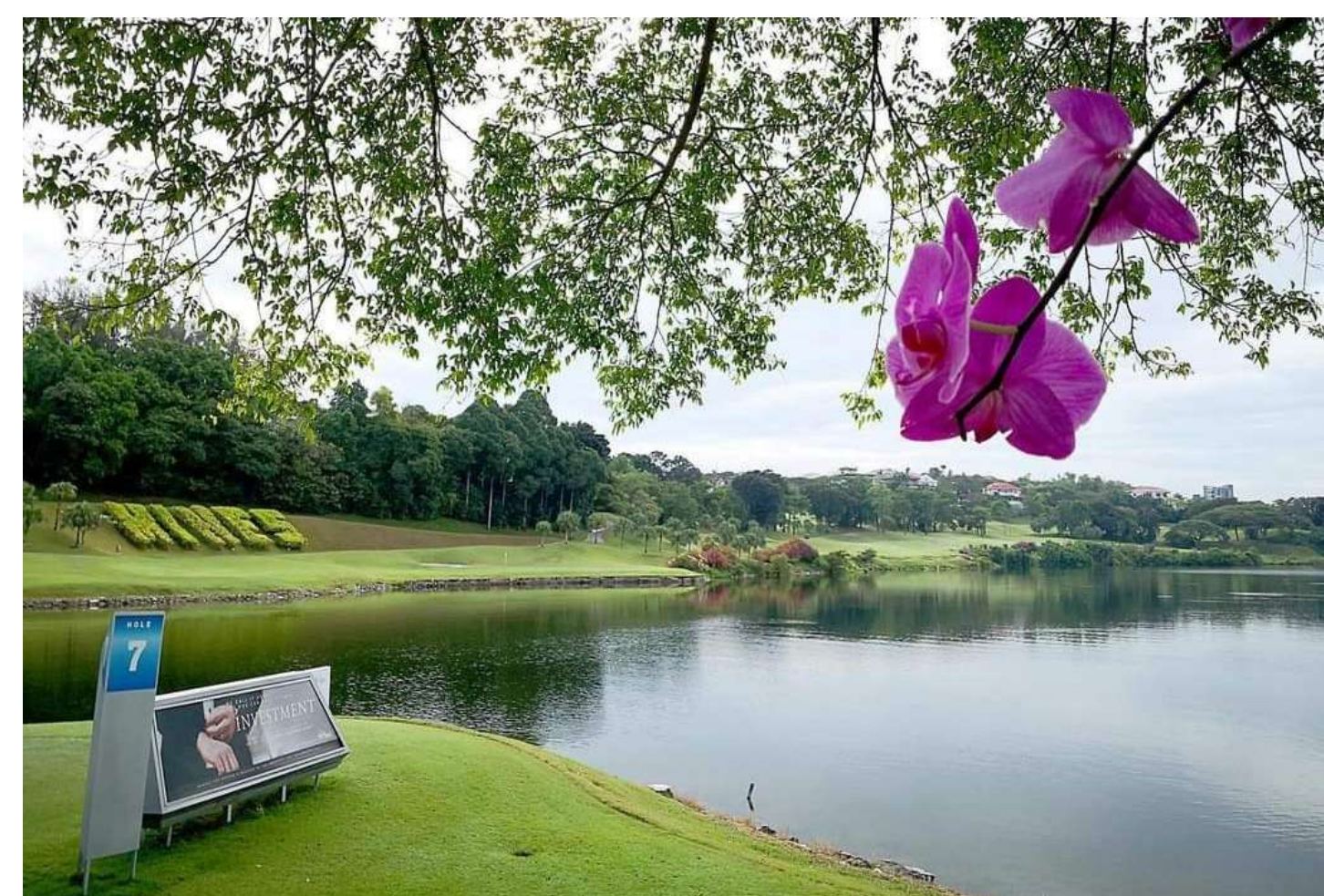
Designed by globally-recognised architect David Klages (in collaboration with Veritas Architects), the Clubhouse was completed in 1996 and covers 90,000 square feet. Its exterior features five distinct pyramidal roofs and an observation tower at its summit. The entrance to the building is graced with a statue of a fiercely-proud eagle with its wings outstretched, as if poised to take flight. Inside, the Clubhouse is charmingly rustic, with contemporary paintings on its walls and comfortable and plush seating areas positioned throughout its halls. Visitors are treated to breathtaking views of the grounds from several windows, and adjacent to the property is an iridescent 150-acre lake that perfectly reflects the city skyline.

## The Course - Play on to your heart's delight

Open for play in 1994, the Course was completed the year before and left to mature while being maintained with the highest standards. Built as a parkland-styled course, it is partitioned between the first Crane 9 and second Eagle 9, and plays 6,966 yards from the championship tees; the course also features wide, tree lined fairways and well contoured greens.



Par: 71  
Length: 6,966 Yards  
Green: Tifdwarf Bermuda  
Fairways: Greenless Park  
Signature Hole: Hole 11  
Average speed: 9 FT



## Dining on the Green - Palong Terrace

Ideal for formal or casual dining, the menu at Palong Terrace has a variety of local favorites for any time of the day that will please any palette.

Complimentary  
**GREEN FEE** ★  
at The Mines Resort & Golf Club

**\*Valid for Principal Cardmembers of AFFIN Premium Cards with a minimum spend of RM2,500 in the latest credit card statement.**

**Prior booking is required via AFFIN Premium Cards Dedicated Line at 03-8230 2323.**

**For more information about AFFIN Golf Privileges, log on to [www.affinonline.com](http://www.affinonline.com)**



# Hyatt Regency Kuantan Resort

YOUR NEXT LOCAL  
GETAWAY FOR 2021

*WFH. New school schedules. The rise and fall of COVID-19 infection rates. Cast your worries aside for a short weekend away at Hyatt Regency Kuantan Resort in Kuantan.*

## ■ The perfect location for a trip to the beach, and to soak up our bounty of natural beauty

Situated on the still-pristine beach of Teluk Cempedak, Hyatt Regency Kuantan Resort is perfectly located for a family vacation that will make memories to last a lifetime. Once you're done lying on the warm sand and catching the waves, go for a picnic at the nearby waterfalls or visit the turtle sanctuary to see the preservation of this magnificent creatures up-close.

## ■ Rooms to relax in for every budget

Hyatt Regency Kuantan Resort offers guests 300 refurbished rooms that have been upgraded to feature modern aesthetic mixed in with traditional Malay craft elements. There are 12 luxurious suites and 19 family-oriented rooms. All rooms feature private balconies with views of the ocean, open plan bathrooms, and multipurpose desk. For the big spender, the Regency Suite King and Regency Executive Suites both offer one king bedroom, separate living and dining spaces, and private balconies. You can also upgrade to enjoy the Royal or Presidential Suites, which range from 124 sq metres to 215 sq metres. [More room info here](#)



**Hyatt Regency Kuantan Resort**  
Watch video

## ■ Dining at Hyatt Regency Kuantan Resort - Taste some of Kuantan's finest cuisine without leaving the hotel

When it comes to mealtimes, Hyatt Regency Kuantan Resort does not disappoint with four different restaurants to please the tastebuds of everyone in the family. If you're seeking local cuisine with a kick, visit Kampung for traditional Malay, Indian and Chinese cuisine served in a location that features live open show kitchens. For guests that have a craving for authentic Italian Cuisine, the Italian Bistro serves classic Italian antipasti, gourmet pizzas and pastas, and indoor/alfresco dining options are available. Hyatt Regency Kuantan Resort also has The Deli, which has cookies, savoury items and baked breads perfect for vacationers that are on the go, or those wanting a quick cup of coffee and snacks during a lazy afternoon. As the sun sets, visit the Sampan Bar for signature drinks and house pours, served to you in front of a stunning view of the South China Sea.

## ■ COVID-19 Precautions by Hyatt Regency Kuantan Resort

For precautionary measures and the wellbeing of guests, selected facilities remain temporarily unavailable until further notice. Hyatt Regency Kuantan Resort only uses approved disinfectants recommended by the Malaysian Ministry of Health and has recently achieved the Clean & Safe Malaysia award accredited by the Malaysian Association of Hotels. The hotel is also currently among the only five Hyatt hotels in Malaysia to receive the GBAC Star Facility award, which is accredited by ISSA Worldwide.

*If you've taken the necessary precautionary steps to ensure that your family is COVID-free, a journey out of the city is perfect for starting the year, and a trip to the Hyatt Regency Kuantan Resort will not disappoint.*

hyattregencykuantanresort



# MARKET REVIEW — and — OUTLOOK

**2020 has been a highly volatile year. We started the year with optimism as the global trade war between US and China was thawing. Global markets were hitting new highs in February. Then came the COVID-19 pandemic which caused markets to sell-off by 34% (as measured by the MSCI World Index) within a short span of 6 weeks.**

## Sell off in stock markets\*

Chart shows the year-to-date percentage changes in major stock indexes



■ However as quickly as the market sold down, the recovery was also swift and rapid. In early April, we saw benchmark gauges retracing back their losses induced by the COVID-19 pandemic as stimulus optimism buoyed market gains. Policymakers were seen doing whatever it takes to shelter the economy through a swathe of stimulus measures ranging from relief packages, loan facilities and asset purchases.

All the losses were finally recovered at the beginning of November which coincided with the initial release of Phase III clinical trial data for the vaccines. So, there is light at the end of the tunnel in every cycle.

However, there is emerging bullish consensus that 2021 will be a recovery year. Current estimates suggest that global GDP is expected to fall by around 5% in 2020. However, this is expected to rebound by 5.4% in 2021 as growth returns and more economies open up.

So far, economic growth has surprised on the upside and there are positive revisions to corporate earnings. These will be supportive of risk assets. Effective vaccines will be key in providing a boost for markets. However, because it will take time to produce, the recovery will be prolonged into 2022 and 2023. Hence, this would be a multi-year recovery theme.

With 2021 being a recovery year, the key investment themes would be normalisation/recovery plays including banks, insurers, materials, consumer discretionary and tourism/hospitality. Stocks that were trading at low multiples are now coming back in flavour as we see a rotation to value.

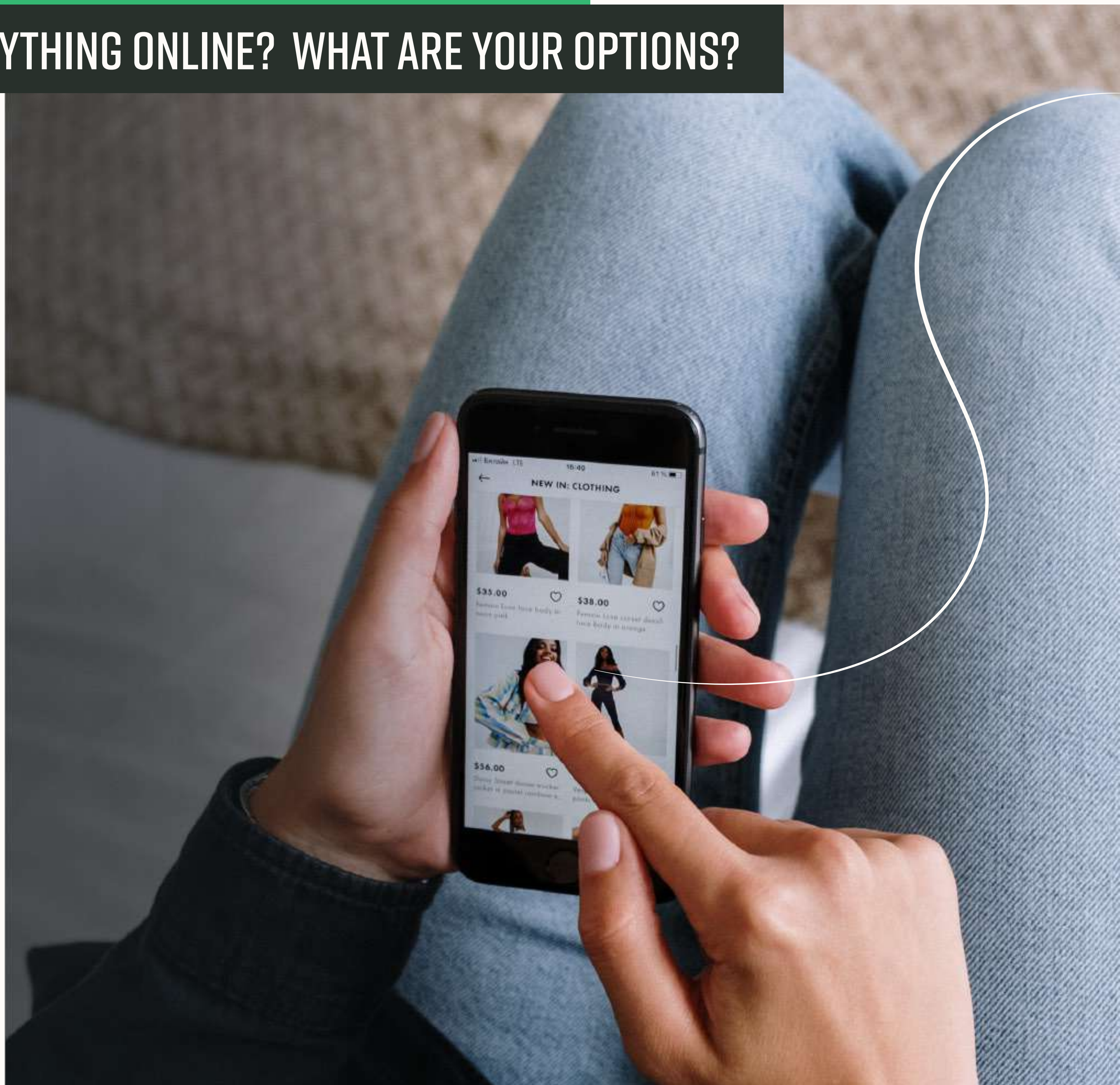
On the flipside, we are monitoring a few key risks. Firstly, we would be closely monitoring president-elect Joe Biden's approach to dealing with China. Asian markets and Asian foreign exchanges have reacted positively to the recent election results. An antagonistic approach would certainly bring downside risks. Secondly, whether corporate earnings can recover as strongly as expected given the rising COVID-19 cases globally. Market valuations are high and will require good earnings to anchor them. Thirdly, as it will take time to produce enough vaccines for the entire world population, the economic conditions in the near-term could stay muted. Growth may stay tepid until various countries/sectors can fully reboot.



# MAKING YOUR FAMILY SAFER:

## SHOULD YOU ORDER EVERYTHING ONLINE? WHAT ARE YOUR OPTIONS?

During 2020, we learned that ordering online for most household items, luxury items, and even furniture was a readily available option for most of us. While stores remained shut or were operating at limited capacity, most Malaysians relied on our delivery services to send us the items we need to live our daily lives. Which mode suited us best and what lessons should we carry with us into 2021? Here's a review of where to shop for which product if you're a fan of online shopping.



### ■ *ONLINE GROCERY SHOPPING – A BIG BOOM OR A BIG FLOP?*

When the first lockdown occurred in March 2020, there was a flurry of customers panic-buying from grocery stores before they were shut down or restricted to opening a few hours a day. By the end of each day, grocery stores had empty shelves, especially for essential items, such as toilet paper, cooking oil, rice, and base ingredients such as sugar and salt. In response our government assured us that there was plenty to go around, and while this slightly stemmed the influx of Malaysians haphazardly buying home goods, it was not until the RMCO was in place during July that purchases slowed down to normal levels.

Online, it was the same story: many of the grocery delivery players in our market quickly ran out of riders to accommodate the many orders they were receiving, resulting in some households being informed that their groceries would be delivered three weeks to a month after they had made the order. The risks associated with ordering your household products online is therefore the time it takes for it to be delivered, as well as whether the items you chose will be sent to you. For the new year, these services should be considered as they are very convenient, but make sure you have someone at home to collect, or you may face longer waiting times for your goods.



Enjoy **3% cash back** for your online purchases with **AFFIN DUO Visa Cash Back** (up to RM80 per month). T&C apply.

[more info](#)



### SHOPPING FOR THE SAKE OF SHOPPING ON E-COMMERCE PLATFORMS

There are two well-known e-commerce platforms in Malaysia and while both can be considered competitors, most customers find that if one website doesn't have the item they're looking for, the other will. In addition to the convenience of not having to visit a mall to pick up the item you're looking for, both websites have competitive pricing for items you may not be able to get in store and some products that are not available on shelves, such as makeup or technology goods that come from the US and Europe.

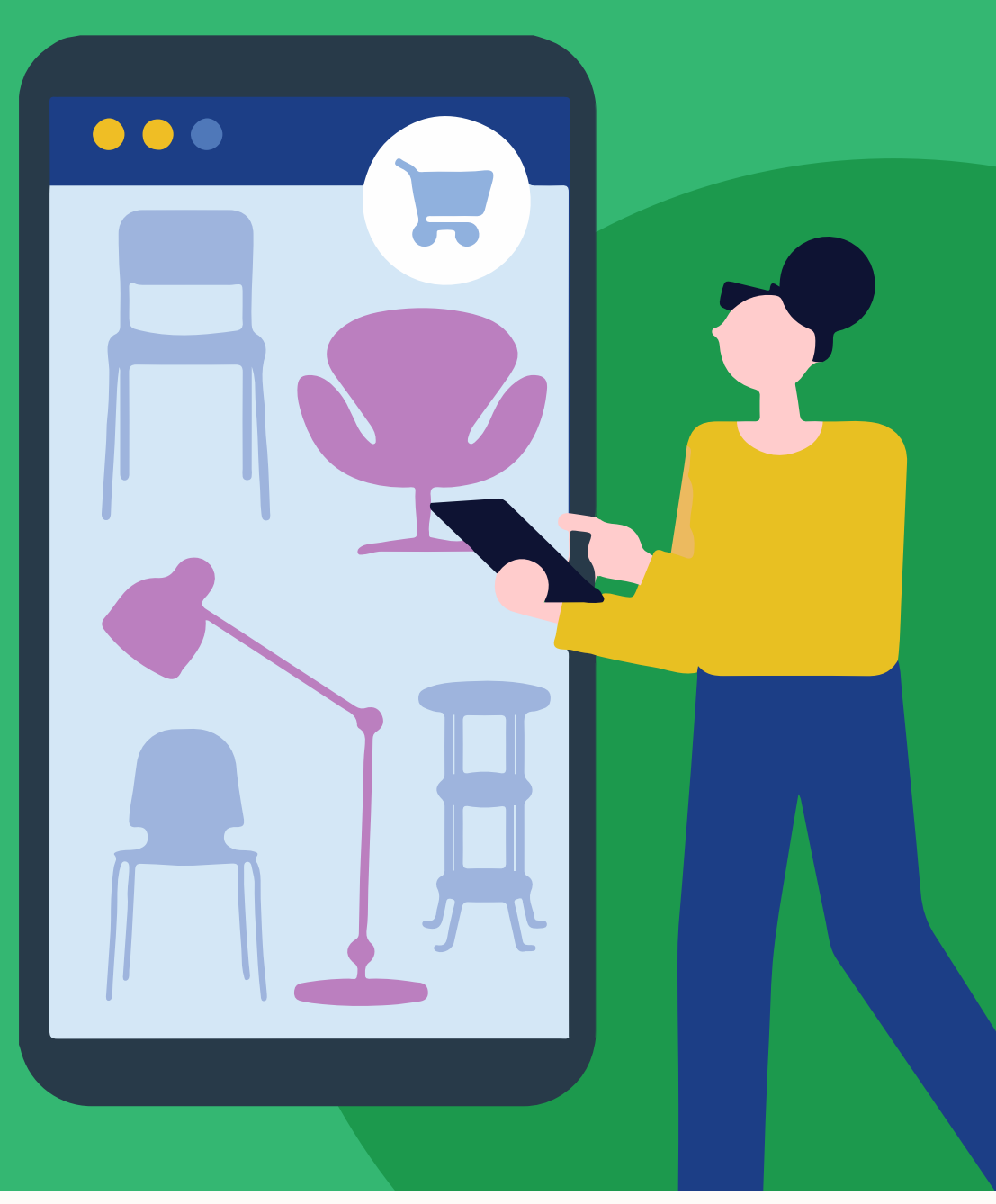
However, after a year of ordering online, there are risks to consider. Firstly, there is the question of authenticity of these items you are clicking on, especially for big releases such as the latest consoles or tablets. Many of the listings on these apps proclaim they are original, but it is always prudent to read reviews and check pricing via price comparison websites. It is important for customers to realize that some sellers online are unscrupulous and out to make quick money by listing items that are inauthentic and sometimes procured illegally. The best advice for shopping these items online? Always buy from the official store, and be patient: good things come to those who wait. The second risk of buying online is of course the delivery time. Just as it was in the period when groceries were in demand, many delivery companies have been overwhelmed by the sheer volume of orders that have happened during 2020, which resulted in delayed or even lost items becoming a common complaint amongst Malaysians. By scouring popular online forums and social media, it's clear that a buyer must be aware that items cannot be delivered right to their doorstep the next day, as these delivery players need the time to sort out routes and ensure that all products are sent to the right person on the right date. For those of us who have ordered items from overseas, the wait has proven several times to be even longer than expected; purchases from western countries such as the US and the UK were sometimes delayed by a month, due to changing flight routes and travel restrictions.



### FURNITURE: TO BUY ONLINE OR TO CHECK IT OUT IN STORE?

Malaysians have always considered furniture shopping as a family past time, flocking to a certain Swedish giant's stores in the Klang Valley, Penang and Johor. When the pandemic struck however, those stores were forced to shut down for a period time, and measures to prevent COVID-19 had to be hurriedly put in place in order to accommodate their customers once they were allowed to open their doors again. In order to mitigate this drop in visitors (and obviously, eventual buyers), this company got approval from government authorities in late April to resume delivery services, although at-home assembly services were still on hold. The catch? There will be delivery fees imposed to get your furniture home.

And what about other options for ordering furniture online? Both aforementioned online platforms have furniture items available for sale, but with these items, many have found the quality to be subpar, and the furniture even arrives damaged at times, resulting in returns and refunds. Delivery times have also varied, with some customers receiving items the very next day, while others have had to wait weeks for their new table or chairs. These e-commerce platforms also have the option to buy furniture from China, with the proviso that delivery times may be delayed, again due to changing flight routes and travel restrictions. When planning to redecorate your home or get some much-needed furniture for work-from-home purposes, it is therefore best to expect your items to arrive later and to prepare for the possibility of missing screws or damaged wood. With this in mind, buying your furniture in store, where you can see it fully assembled and are able to take it home immediately, would probably still be the best bet for your household.



### In Conclusion: Shopping Online Warrants Shopping Responsibly

As tempting as online discounts and free shipping offers may be, a customer should always check the reviews and feedback pages of a shop in order to make sure they're legitimate businesses that offer good customer service and are willing to accept returns or refunds when needed. While it is indeed virtually possible to fulfill all your daily needs by ordering online (which in turn keeps you safe from the pandemic), it is also prudent to decide to buy offline when you need the products soon.



# ASCEND