

A Publication of



AFFIN BANK

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## FEATURE

**Giving back during MCO?**  
should you order everything online?



## LIFESTYLE

**Work goals**  
Negotiating a schedule that keeps you safe in 2021



*Find Your Fit on the streets*

## FEATURE

# THE ROYALE CHULAN CHERATING

SUN, SAND, AND SEA  
IN THE NEW NORMAL

# STEPPING OUT IN STYLE



*The BMW 320i Sport  
and 330i M Sport*



*Gearing up for the Occasion:*

# The Allure of the Baju Kurung and Giving Back

With a 200-year old history, the baju kurung has evolved to become a cornerstone of Malaysian culture. Its loose silhouette and modest hemline have inspired fashion designers across the globe, lending its image of simple and elegant femininity to everything from sundresses to pantsuits. Sultan Abu Bakar, the father of modern Johor, is hailed as the inventor of the baju kurung; when envisioning the perfect ensemble for the Malay woman in the 1800s, the Sultan considered the edicts of Islam for how ladies should dress, as well as what would be considered appealing to the eye; his original design has now been adapted to include flourishes such as lace, beading, pleated skirts, and embroidery — that ranges from simple rosettes to elaborate floral patterns. Today, it is worn by Malaysian women from all walks of life, and has become a symbol of our country in its own right.

Malaysians have also been known for giving back to our community; we have always been recognised as a generous group of people that do a host of charitable acts — from donating food to the needy to providing clothes to orphanages for special occasions. As such, in this issue you will find the different ways that you can help our fellow citizens during this pandemic, be it through cash donations, food offerings, or even volunteering your time.

As we near the month of Ramadan and the celebration of Hari Raya Aidilfitri, let us remember what we are known for and what we should be proud of: our fashionable heritage and our giving spirit.

**From all of us at Affin Bank:  
Ramadan Kareem dan  
Selamat Hari Raya Aidilfitri**



**Kwai Chai Hong**

Petaling Street, 50000 Kuala Lumpur

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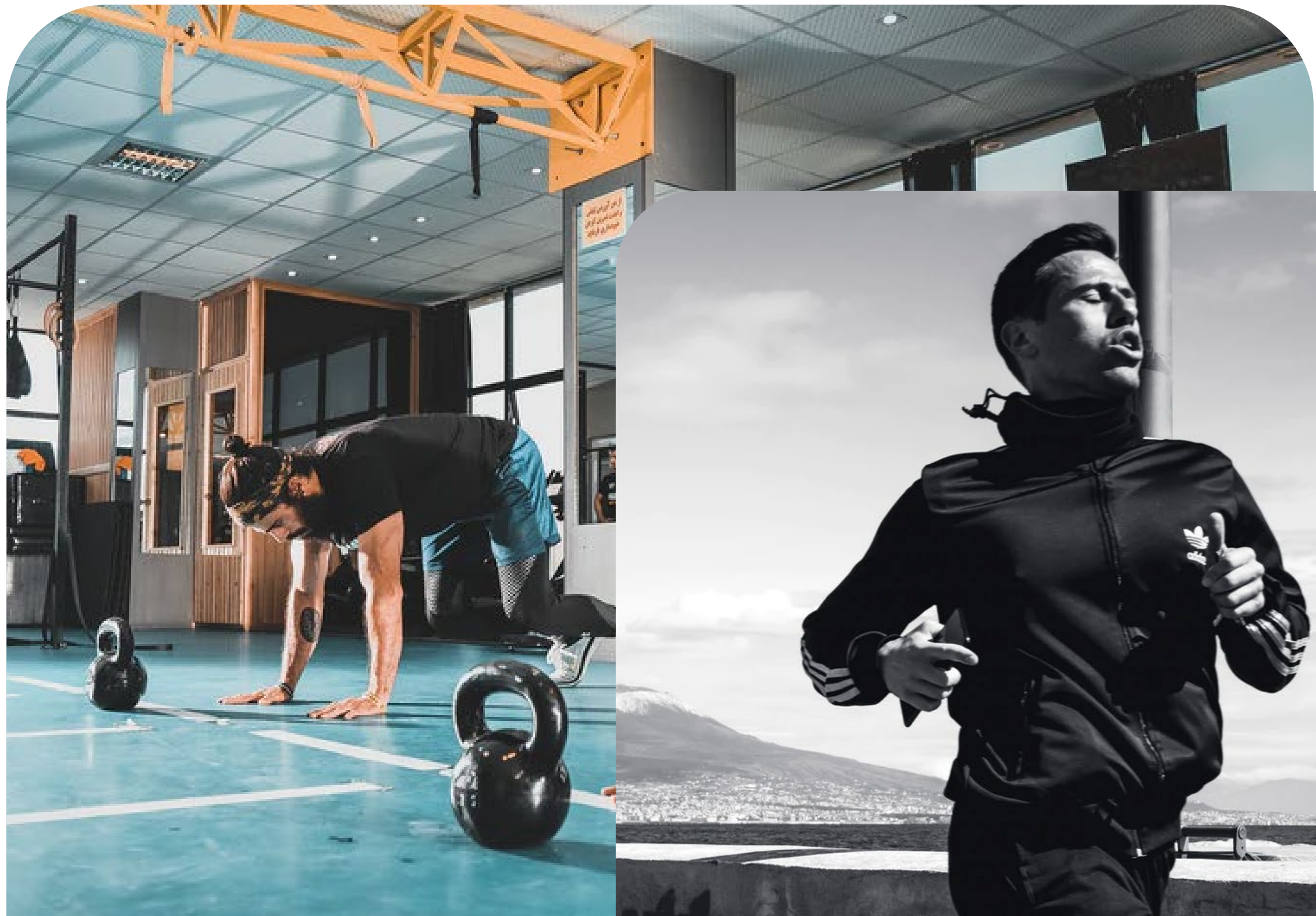
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# Fasting and Staying Fit

– How Do You Find a Balance?



The advent of the holy month of Ramadan always has people wondering: how do you keep fit during this time? Is it possible to follow the same exercise routines and activities without drinking water or recharging with granola bars/bananas/protein shakes? These two questions are the most researched queries online when it comes to fulfilling our religious obligations and keeping fit.

## ■ When is the Best Time to Exercise?

The best time to exercise will always differ according to your own individual preference, but experts agree that it is probably best to start your exercise after Terawih prayers at night, because this is when you are able to eat and drink, which will help to boost your workout. Some exercises can also be done just after breaking fast or an hour before Sahur. If you do this, the short time span given to eat rejuvenates your body, and also sets it up for a day of fasting.

## ■ What Types of Exercises are Best?

HIIT routines, fly cycling, any other activities that bring your pulse rate above 150 beats per minute should be avoided while fasting. Instead, take a fast walk, do some slow jogging, cycle leisurely, engage in some cross training and/or light machine exercises.

Also important is eating a balanced diet before the fasting period begins and after it ends to keep up with your routine. Carbs are great for Sahur, as they help you to stay energetic, while protein-rich diets after breaking fast will rejuvenate your system.

## ■ Keep Up with Your Exercise to Feel Good during Eid

Although it may be a challenge to keep up, exercise during fasting is actually encouraged by most health experts — in fact, it can help you to maintain your ideal weight — the body is forced to shed fat if both fasting and exercising are done at the same time, due to our sympathetic nervous system, which gets activated by rigorous physical activity and a lack of food. So, if you're planning on ramping up your fitness during this time, go for it!





# GIVING BACK DURING MCO

## WHAT CAN WE DO TO HELP?

The pandemic and ensuing Movement Control Orders have affected Malaysians from all walks of life, and it sometimes becomes hard to remember that the most unfortunate of us have also been impacted by the lockdown. As Malaysians grapple to keep savings for themselves, how do we help those around us who have nothing to spare and desperately need aid?



*PERTIWI Soup Kitchen – A Quick Chat with YBhg. Datuk Munirah Hamid*

### 1. What is PERTIWI's mission?

Pertubuhan Tindakan Wanita Islam Malaysia (PERTIWI) was founded in 1967 to help women and children in rural areas to understand the importance of further education. We began by helping girls, especially from less fortunate rural families, so that they could attend school all the way up to tertiary education; we wanted to make sure that women had a way to move up in the world.

Now, we are helping the urban poor community, which requires a totally different mindset. These are people who have fallen through the cracks, some for five generations or more, and it is hard for them to see a way out of poverty.

PERTIWI was doing work in Chow Kit for about 10 years from 1990 operating Pusat Aduan Wanita and Pusat Aduan Remaja but the centre ceased to operate by the year 2000. Our soup kitchen was started in 2010, first in Chow Kit before moving to other locations in Masjid India and Kota Raya. The feeding program was designed to help address the poor's basic needs, which is mainly food. Through this program, we got to know the people, their individual plights and their other needs. We also provide mobile medical services, back to school supplies, diapers, and essential goods. Slowly, we build a relationship based on trust with them and, hopefully, we can slowly change their mindset on their ability to work towards living a better life.

Over the years that we have served them, we have grown to understand the mindset of those that have been poor for generations. It is not just about giving them job opportunities; it is never that easy. The current pandemic situation only makes it worse: children who have never attended school do not have the chance to go, and those who were going previously in the pre-pandemic era have dropped out and are not going back. As such, more people from this community may not get an education.

### 2. Why should donors trust PERTIWI?

PERTIWI has continued to work for the community even throughout the pandemic, since the MCO was first imposed on 18 March 2020, but we are not loud about what we do (i.e. on social media). We do share our work on Facebook for accountability to keep everyone updated. Furthermore, at PERTIWI we are all volunteers, and our current donors are corporates, individuals and foreign entities.

### 3. What's next for PERTIWI?

Moving forward, I've been engaging with different parties to talk about the next phase for the children, the mums, and the men, as well as those with mental illnesses. It is a challenge during COVID, it's hard to say whether it's possible to implement what we want to do. We have also discussed with SOCSO about job matching. There is no one tailored solution, we have to have different approaches for different people.



For the children who are not at school or who will never go back to school, it's no longer about teaching them in the classroom, so how do we teach them to have employable skills moving forward (e.g. digital technology)?

They also still have their basic needs, such as food, water, shelter. Urban farming is a good initiative for the men but it's not just about growing something and later abandoning it. It's about program sustainability, growing crops for the community, preparing for the future. We have to think differently about each intervention program.

We also need to motivate the kids but we are encountering wrong messages being shared on social media which are distracting the committed NGOs from our purpose. When random groups show up and create viral sensations, it gives the wrong information and distracts from the real purpose and effort to help these communities.

### 3. Can you share a story of an individual whose life has been changed because of PERTIWI?

There was a girl who was here from Sabah, we helped her because she was going down the wrong path: we alerted her mother to the problem and assisted her mom to help send her back to Sabah and she started attending school again, residing at a hostel, and is now going into Form 4.

There are also those who have failed, but we are hoping that some of them will turn out well. It is never a simple story, because their lives are complicated and they don't have just one problem, they have a lot of issues that are related to each other.

### 4. How can donors help other than making financial contributions?

Buy buns for them to eat or keep them in their bags so they can eat later. Hot meals will not last long, so don't send more because they might not eat it right away and will throw it away once it has gone bad. One example is rice packets — when the poor receive these packets, they tend to keep it for later, and when it is finally opened, the rice is not fresh and smells because our country is hot and humid and cooked meals will not last long.

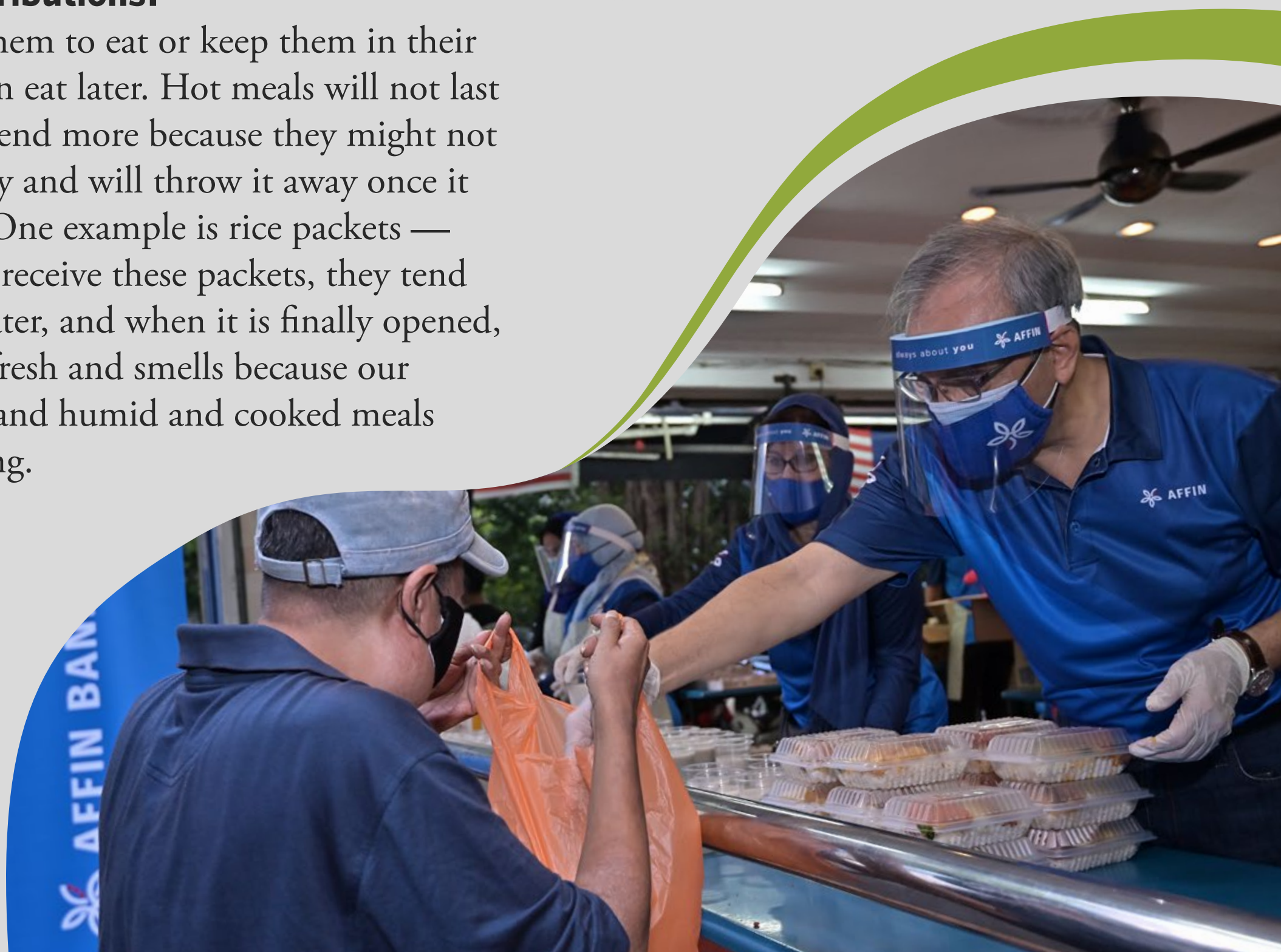
### 5. What precautions have you taken during the MCO to ensure you are safe and to keep giving to this community?

At present, we are operating from a restaurant in Medan Tuanku. Only four volunteers are allowed to help per visit. Some organisations we are continuing to help during this time include: SEED Foundation (for the homeless transgender community, among others); the Blind Masseurs in Brickfields, and various DBKL shelters for the homeless. Currently, our organisation is giving out about 1,300 meals per day. Our mobile clinic program is on hold for now, but we can do appointments for special or urgent cases. As for our COVID-related efforts, one example is that we distribute masks for the homeless to wear and we sanitise their hands when they come to collect their food from us. We practise physical distancing when they are lining up for food.

### 7. What message would you like to give Malaysians about the homeless and their plight?

Many Malaysians think that all homeless people are drug users and useless, but not all of them are; some have complex lives and backgrounds, just like us. There are those who work but do not earn enough to rent a room and also send money home to support their families. Additionally, some of them have mental health problems, not mad or crazy — they may be bipolar, or they may have anxiety issues or other mild conditions. So if you are looking to help them and to give back, cast away your prejudices and slowly get to know them and their stories. You might learn something new about life on the streets.

 pertiwi\_my



## Different causes for different needs

— A brief look at other causes you can help to champion during these trying times:



### Zoo Negara

While we are all on lockdown, our national zoo continues to keep and care for a range of wild animals that need food and other maintenance services, such as the cleaning of their enclosures and medical care. Help out by “adopting an animal” at the Zoo [here](#).



### Community Recycle for Charity

CRC has been donating clothes to charity homes or selling them secondhand for low prices since 2008. Most of their boxes can be found throughout the Klang Valley where you can drop off clothes and even furniture. In some cases, CRC gives out the clothes to the needy for free, and the money made from secondhand items chosen to be sold is put back into funding charity homes and school projects. CRC also collects other recyclable items such as paper, glass, plastic, and metal, which are then separated at their sorting location and sold to increase funds for their work. You can find out more about CRC and where your nearest donation box is [here](#).

### PICHA Eats

An organisation launched in 2013 that sends meals to Malaysians made by refugees. Picha Eats identifies refugee families that can cook, trains them to become professional chefs, and helps to market and brand their cooking as well as to arrange logistics to send the meals to clients. Find out more [here](#).



# STEPPING OUT IN STYLE



## *Introducing the BMW 320i Sport and 330i M Sport*

**When you think of a luxury ride, which car brand comes to mind? If your first thought was of a BMW, you'd be correct. The German automobile maker, popular worldwide for their aesthetically pleasing exteriors, seamless and sleek interiors, and top-of-the-line engines has proven year after year (in fact, decade after decade) that they manufacture some of the best vehicles the automotive world has ever seen. So if you're looking to step out in style in 2021, look no further than two of their latest models — the BMW 320i Sport and 330i M Sport.**

**Launched in 2019, both cars exude class, with stunning looks and a lot more under their hoods than a fancy engine. Read on to find out which model would suit you and your urban life best.**



### **The BMW 320i Sport: A Lot of Torque for Your Busy Days Out**

Thanks to the arrival of the COVID-19 vaccine and the ease of lockdown restrictions in Malaysia, a lot of us are finally emerging into the sunlight and conducting our daily business on the go once more. Spacious enough for five to sit comfortably, this model is the best-selling car for BMW Malaysia, and when one views the vehicle it's easy to see why.

18" light alloy wheels (V-spoke style 780 Bicolour) support the car, which comes in several colours (Mediterranean Blue, Black Sapphire, Alpine White, Mineral Grey, and Sunset Orange) come with the BMW Individual high-gloss shadow line. Upon opening the car doors, you'll be greeted by a buttery-smooth sport leather steering wheel and sport seats for the driver and front passenger, while the entire car's upholstery is outfitted with Black Leather Vernasca.

The 320i also comes fully ready to help you get the best driving experience available — you'll be getting an attentiveness assistance, cruise control with braking function, and a Driving Assistant, which will notify you of lane departures, lane changes, and front collisions, with brakes intervention (meaning the car will automatically halt when it senses a potential crash), as well as crossing traffic warnings and rear collision prevention. When it's time to park the car, the Parking Assistant with Reversing Assist is a welcome addition — simply take your hands off the wheel after notifying the car of your intent to park, and it will reverse into the spot (for front, parallel or reverse parking). When you're ready to drive again, the car's Driving Assistant will angle the car out, detect any obstacles or oncoming traffic, before beeping to notify you that it's a good time to go.

In terms of entertainment, get ready for a whole new level of intuitiveness as the car features the BMW ConnectedDrive services, including Intelligent Emergency Call, Teleservices, and BMW Digital Key. Its navigation system has a 8.8" touch sensitive display with extended functionality for bluetooth/USB devices with wireless charging. Music comes through loud and clear on a stereo speaker system with 6 loudspeakers for true surround sound.

As for the driving experience, the car runs smoothly on KL roads, coming with a 4 cylinder engine with a max horsepower (HP) of 184 and a max torque of 300. The vehicle goes from 0-100 km/h (s) in just 7.1 seconds. It has a top speed of 235 km/h, and when switched to Sport Mode makes for an amazing ride on any stretch of highway (please drive responsibly). For long journeys outside of town, there is also an Eco Mode to save you fuel, and for everyday driving there is a Comfort Mode.

All in all, the 320i Sport is the ultimate day-to-day vehicle for the discerning Malaysian looking to make a splash on the road.





### The BMW 330i M Sport: Gear Up for a Smooth and Exhilarating Drive

Easily touted as the “bigger sibling” of the 320i Sport, the 330i M Sport aesthetically comes with many of the same features you will find in the 320i, but the car is indeed on a whole new level when it comes to performance. The difference here is the M Aerodynamics package included with the vehicle, among other M-exclusive performance features.

Wheels are 18” light alloy (Double-spoke style 790 M Bicolour Orbit Grey) with mixed tires, while the colours on offer echo the ones available for the 320i. A look inside the car sets the 330i apart from the 320i with an M leather steering wheel and M-specific pedals.

The 330i Infotainment system is a step above the already capable basic entertainment system found in the 320i. Featuring the iDrive 6 OS, it has voice interaction capabilities, which truly makes for an amazing experience that is future-ready. Simply say: “Hey, BMW” to activate the voice assistant, and tell it about your mood — what happens next is frankly out of this world — the car changes the interior lighting to reflect your said mood (Tired, Stressed, Relaxed), adjusts the air conditioning to suit you, and plays music that reflects how you’re feeling at any given time. Bask in these sounds customised especially for you via a HiFi loudspeaker system (205W) that has 10 speakers. Another notable addition to the car’s system for the 330i is the use of parking assistant with the reversing assistant which is aided by the use of a rear view camera.

Further distinction can be found under the hood of the 330i and your driving experience. The engine is also a 20.4 cylinder engine but has a max HP of 258 and a max torque of 400. The car goes from 0-100 km/h in a blinding 5.8 seconds. It has a top speed of 250 km/h, and elevates its Sport mode with the addition of Variable Sport Steering and M Sport suspension. Also unique to the 330i is when you rev the engine there is a distinct pop, adding to the excitement of driving it at full speed (again, please drive responsibly).

Indubitably, the 330i is for the discerning BMW fan that wants to take it up a notch from the 320i, favouring faster speeds, premium features, and an overall futuristic drive that really takes into account all facets of your journey.

For more information, visit [bmw-autobavaria.com](http://bmw-autobavaria.com)

*[click here](#)*



A New Banking  
Horizon is Here

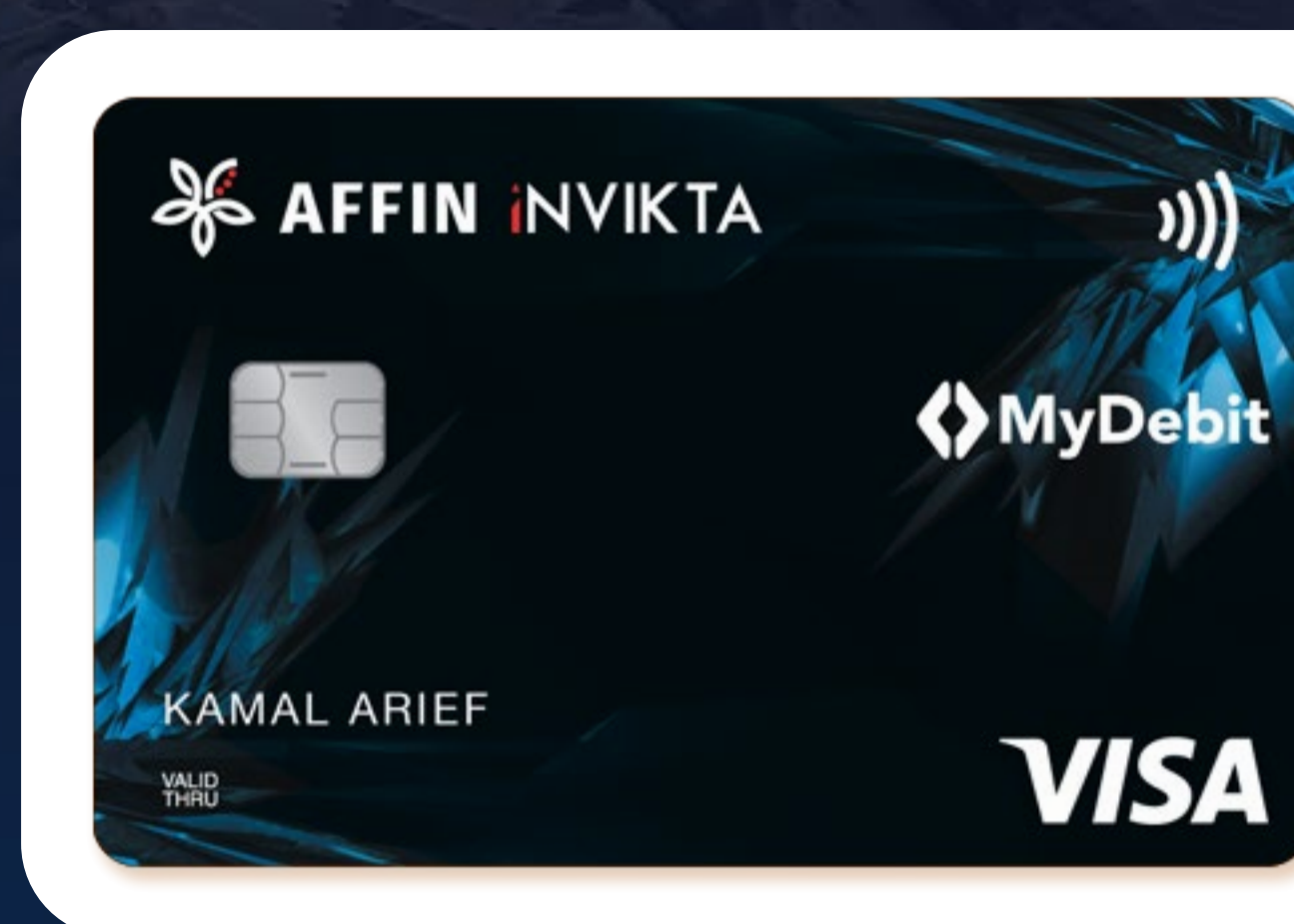
## AFFIN INVIKTA™

In life, there are many things that we all see differently. In being the preferred banker for our customers however, **AFFIN and you are on the same page.** We aim to do the best we can, maximising our customers' wealth potential, in order to pave the way for a brighter and more financially secure future for all.

With that belief, Affin is proud to bring to you AFFIN INVIKTA™, a privilege banking service for our discerning clients. By creating this new segment, we ensure that your financial needs are adequately managed and reward you for your continued patronage of Affin Bank. Moving forward, this service is set to revolutionise our Bank's product offerings and service delivery.

AFFIN INVIKTA™ builds upon the premise of an exciting banking adventure which brings uncharted privileges and banking convenience that surpasses all expectations. At the heart of AFFIN INVIKTA™ lies service like no other — full-fledged, dedicated, and personalised — that also combines the best of financial expertise and wealth solutions. The result? A 360° wealth management umbrella for our clients.

Membership for AFFIN INVIKTA™ is being extended to our clients that have a total asset under management of RM200,000 in Affin Bank. The timely introduction of AFFIN INVIKTA™ also shows our Bank's deep commitment to being your trusted financial partner.



### PREMIUM PRIVILEGES & BENEFITS OF AFFIN INVIKTA™

[click here](#)

In line with the launch of AFFIN INVIKTA™, we have rolled out several key initiatives to enhance its exclusivity and set it apart from similar offerings provided by other banks; here are the premium banking products under this service that are being offered solely to our AFFIN INVIKTA™ clients:

- ▶ The **AFFIN INVIKTA™ Account/AFFIN INVIKTA™ Account-i** is an innovative hybrid savings account that not only combines the everyday convenience of a traditional savings account and current account, but also rewards higher returns to account holders.
- ▶ The **AFFIN INVIKTA™ Visa Infinite Credit Card** is the perfect companion to all lifestyle escapades with AFFIN Rewards Points on every spend, unlimited\* complimentary green fees, unlimited\* complimentary access to Plaza Premium lounges, airline miles conversion and so much more!

*\*Terms & conditions apply*

Completing your premiere banking experience with us is the unveiling of our first ever **AFFIN INVIKTA™ Centre** at our Taman Tun branch. Equipped with private discussion rooms and modern business facilities, the swanky interior provides a welcoming ambience that allows you to conduct your banking transactions comfortably and in total privacy...all while enjoying a cup of coffee or tea. This is truly, **banking at its finest.**

We look forward to serving you better with the launch of AFFIN INVIKTA™, and hope that it becomes your preferred privilege banking service of choice!

For more information, visit [https://www.affinonline.com/affin\\_invikta](https://www.affinonline.com/affin_invikta)





## SEMARAKKAN *Aidil Fitri* DI MUSIM PANDEMIK

*Perayaan Aidil Fitri tahun ini dijangka jatuh pada 13 Mei 2021 bersamaan 1 Syawal 1442 Hijrah.*

Menyambut Aidil Fitri di musim pandemik begitu menguji, banyak batasan yang harus kita akur demi kebaikan diri sendiri. Pun begitu, ayuh kita raikan hari kemenangan setelah selamat berpuasa sebulan dengan penuh kesyukuran dan kemeriahan. Ayuh kita cipta memori manis dalam kepahitan sejarah COVID-19. Moga-moga satu hari nanti kita boleh menoleh kebelakang dan boleh berbangga bercerita tentang bagaimana kuatnya kita mengharungi sejarah COVID-19 kepada anak cucu.

Satu nikmat ditarik daripada kita, tetapi begitu banyak nikmat lain yang kita ada. Syukurlah, dengan teknologi seperti **Zoom**, **Webex** dan **Microsoft Team** serta pelbagai lagi, kita boleh bertemu dan beraya di alam maya. Berkumpul mesra, bermaafan, memanjangkan kegembiraan dengan berkongsi gambar baju baharu dan juadah raya di alam maya sedikit sebanyak dapat mengubat rindu pada kemeriahan raya yang dahulu.

Di waktu-waktu begini juga, jiranlah yang menjadi pengganti keluarga kita. Amalan saling bertukar juadah dapat menyemarakkan hubungan dan kasih sayang antara kita, selain mendapat pahala. Amalan solat berjemaah Aidil Fitri di surau dan masjid, boleh dibuat di rumah sahaja bersama keluarga seperti mana amalan solat tarawih berjemaah di rumah.

Jika direnung-renungkan pun, begitu banyak hikmah beraya di musim pandemik ini. Batasan yang kita tidak rela tapi terpaksa ini, membolehkan kita berjimat cermat dengan banyak sekali. Kita boleh berjimat duit petrol, tol, servis kereta dan segala perbelanjaan sebuah perjalanan. Persediaan lain seperti kuih-muih, masakan, pakaian dan lain-lain pun, pastinya boleh disediakan dengan skala yang jauh lebih kecil daripada biasa. Inilah juga masanya untuk mengeratkan lagi silaturahim bersama keluarga terdekat tanpa kehadiran orang lain.

Kata penyair dan ahli sufi terkenal Jalaluddin Rumi – Jangan bersedih. Apa sahaja yang hilang, pasti ada gantinya, mungkin bentuknya sahaja yang berbeza.

Perancangan Allah adalah perancangan terbaik. Sebagai orang Islam, inilah yang harus kita pegang erat di hati. Yakin dan pasti ada hikmah besar menanti selepas berlalunya COVID-19 nanti.





# WORK GOALS

Negotiating a Schedule that Keeps you Safe in 2021

As 2020 wore on, many companies began implementing WFH policies for their employees in order to limit the possibility of COVID-19 cases being found at their work. While there have been complaints about working from home due to daily life distractions and the blurring of lines between work and personal lives, it would seem that many companies are content to keep WFH as an option for their employees well into 2021. So here's how to handle a schedule that can help keep you sane and safe during the year ahead.

## ■ Set a Schedule for Work with Your Bosses and Stick to It

A good guide to setting a schedule is to ensure that working hours during normal times are adhered to by everyone. If your office operated from 9 to 5 pm in the pre-pandemic era, there is no need to assume that that will change now (unless you have been explicitly told by management that it has). Also good to avoid is setting your own schedule for when to work when there is no one around to watch you and admonish you for not finishing that project or task. Train yourself to treat your home as a regular work space and continue to have normal lunch breaks and sleeping/waking times to trick your mind into believing that it's just another average day at the office.

## ■ Keep Things Neat and Tidy

When you wake up every weekday, continue to make your bed and tidy the house to ensure that you don't get distracted by clutter throughout the day. Ensuring everything is neat helps to establish the required routine for your work day.

## ■ Get Ready for Work at Home

While there is no need to put on a suit and tie (unless demanded by dress policies), it is important to get yourself ready for the day by going through the usual steps that you did when you were going into the office. Put on comfy work wear and go through your usual grooming routines before switching on your laptop and diving in.

## ■ Keep that Work Calendar Close

Keep track of your day by syncing your calendars between your phone, laptop and tablet. If the meeting is called for via WhatsApp 15 minutes before the requested time, make sure you have everything handy; a pair of bluetooth headphones, a charger for your phone, laptop, or tablet, and a notebook and pen to write down the key points. We have all experienced the situation where your bosses suddenly call while you're out for groceries, thus it is wise to keep a charger inside the car for any unexpected work calls.

## ■ Give Yourself Time to Socialise (Within Reason)

Aside from the usual COVID-19 measures, interacting with people on a daily basis is something each of us need to be happy and healthy during these times. If seeing someone is not possible, take some time to WhatsApp them and ask how they are doing or if they need help with anything. On weekends, make sure to spend as much time with those in your household as possible. Occasional social outings outside are also a great way to keep in touch with people who care about you.

## ■ Where Possible, Separate Your Living and Working Spaces

This may be easier said than done for those of us living in small spaces, but there are many ideas online for creating a small working space from items you already have lying around. Creating a barrier or placing your desk in a corner of the room that has minimal distractions are a good way to make yourself view that space as a place to get things done for the office. When it comes to family or pets, make sure to set aside time to interact with them (at lunch or dinner; prior to work in the morning) before starting your tasks.

## ■ You're on Shifts, Make Sure to Know When to Call it a Day

If your current work schedule involves going in to the office for a certain amount of time before switching with colleagues, it is essential to realise this means that you should be working less when you get home. Finishing up the document or phase of a project is important, but ensuring that you know when to stop is also equally vital to your mental wellbeing.

If WFH is definitely here to stay for the year, adhering to a schedule, providing space for your work and limiting distractions are all excellent ways to ensure that you have a productive year ahead of you. Where possible, speak to your management about their WFH policies and be forthright about what you can (and can't) handle when working remotely.



# Treats for Your Loved Ones

Looking to put a “spring” in the step of those you care about? Then check out these suggestions below! Whether you’re seeking a gadget for your tech-obsessed friend, or a wonderful set of jewellery for the most important woman in your life, these products are sure to make their day.



## A Tablet that Could Be Your Next Laptop - The 2020 iPad Pro

With an edge-to-edge Liquid Retina display, the iPad Pro comes in two sizes; 11-inch and 12-inch, depending on your needs. The screen is immersive, with ProMotion (for smooth transitions between apps and windows), True Tone (for vivid colours that pop out), and industry-leading colour accuracy. For those who enjoy augmented reality (AR) apps, the Pro has a Light Detection and Ranging (LiDAR) built in for use with its Pro Cameras, motion sensors, and iPadOS frameworks to measure depths. Another key highlight of the Pro? Its cameras, which can shoot 4K video. With the bevy of apps available on the Apple App Store, creators can now edit that 4K video on the iPad itself, giving them a seamless experience when it comes to content creation. The front-facing camera features True Depth, and Face ID for easy unlocking of your device and the ability to authenticate transactions at the speed of light. On the inside, the Pro runs on Apple’s A12Z Bionic chip, which makes it faster and more fluid than most PC laptops available on the market today.

**Price:** from RM 3,499 for the 11-inch display,  
from RM 4,399 for the 12-inch display.

*Purchase the iPad Pro with your **AFFIN card** at any of the following participating outlets: **Harvey Norman, Mac City, Machines, One Living, Senheng, and Tan Boon Ming.***

VISA

**Shop & Pay Less  
with AFFIN Easy  
Payment Plan (EPP)**

T&C  
apply.

[more info](#)



## The Watch for the Discerning Gentleman - IWC Portugieser Perpetual Calendar (42 mm)

For the first time in its long history, IWC has given this watch a slightly smaller family of movements to power the perpetual calendar mechanism. It comes in a steel case, solid 5N gold case, or blue over solid 5N gold case. The watch’s diameter is 42 mm, while the back of the accessory is see-through sapphire glass, and is water-resistant (3-bar). In terms of movement, the watch has 60 hours Power Reserve and features 46 jewels on its façade. The Portugieser also features IWC’s Pellaton automatic winding, and a 20 mm alligator leather strap made by Santoni. It is perfect for the discerning gentleman that has a preference for watches that do not overpower his suit or wrist on a night out.

**Price:** RSP RM 88,400

*Style your wrist today by using your **AFFIN card** to purchase this watch from **Swiss Watch Gallery.***

## Jewellery for the Lady That Exudes Elegance - K.M.Oli Mohamed (M) Sdn. Bhd. Estd Since 1914

Offering genuine gold and gem-set jewellery with original designs, K.M.Oli’s latest range of accessories are bound to make any discerning woman ready for her entrance in 2021. The ring is an illusion piece, set with a solitaire diamond (1.09 carats). 64 diamonds are also set on the sides (0.47 carats), while the centre piece of diamonds consists of 9 pieces of pie-cut diamonds (0.62 carats). The whole accessory is set on 18k white gold and rose gold.

To accompany this ring is the Bolo bracelet, which consists of 19 pie-cut diamonds (1carat) and 11 round diamonds along its sides (0.28 carats). This piece is similarly set with 18k white gold. To complete the look, the pendant is set using the Bezel setting, which interestingly, is actually known as the earliest method of setting gemstones into jewellery. 9 pieces pie-cut diamonds (0.46 carats) adorn this necklace and it is set in 18k white gold.

*Dazzle your senses by purchasing these pieces with your **AFFIN AVANCE™ card** at **KM Oli Mohamed.***



**Price:** upon request

**For more information, log on to  
<https://kmoli.com/>**

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# CHOOSING THE RIGHT UNIVERSITY

— A Quick Guide

*As the school year draws to a close, young Malaysians all over the country are now taking their next big step in life — choosing a university to attend. Here, we have a look at 9 of the best tips available that will aide you in making the right choice for your planned career path.*

■ **Research the course content and know what you want from your university**

Read up on individual modules of your selected course, and contact faculty departments at the universities you're looking at if you have any further questions. The key is to find what you're interested and to play to your strengths — if you love maths and numbers, choose business courses; if you love writing instead — try something creative such as mass communications.

■ **Consider the extras and benefit from them**

Aside from the excellent curriculum, what else does your degree provide you with at any one university? Things to look out for include work placements or internships. Another important point is course flexibility: today, there are many local universities that offer 3+1 or even 2+2 programmes, which allow you to go overseas. Whichever you select, make sure the degree gives you the flexibility to customise your learning experience to include your interests and also hone your skills for your ideal job.

■ **Consult the rankings**

While rankings won't tell you everything, they do give a good indication of what a university's reputation is like. As an undergraduate, you should look for student satisfaction scores, the quality of the lessons taught, its facilities, and the ratio of faculty members to students.

■ **Consider your CV**

The Human Resources industry continues to debate on how important a candidate's alma mater is: obviously, if you have an Ivy League, Russell Group (UK), or Group of 8 (Australia) university on your CV, it is undeniably more impressive, so if you're confident that you will be able to get good grades, this is something to consider. However, if focusing on academic study is an issue, or if it's simply too costly to consider a top-notch university, you may want to look at decent institutions that are closer to home. Also note that if you'd prefer to stay in Malaysia to further your education, there are also lists available online that rank our local universities according to global standards.



■ **Look Beyond the First Year**

Aside from the opportunity to go overseas, what else does your selected course offer after the first semester? It's always best to take a quick look at what's in store for your second semester, second year, and beyond, in order to ensure that you will gain the knowledge you need to start your working career.

■ **Look at Wider Campus Life**

Are you someone who looks for extra activities to do once lectures are finished? Then this is something to also consider when choosing a university. Many schools have excellent extracurricular activities — from hiking to football, volunteering to Toastmasters, which should be taken advantage of when attending their institution. As a bonus, participating in these types of clubs or groups are a welcome addition to your CV for most companies.

■ **Consider the Financial Implications**

Now more than ever, universities are emphasising the cost-effectiveness of choosing their school, claiming to provide numerous benefits for low prices; while their advertising may look flashy and welcoming for the cost-conscious, it would be wise to look past the bells and whistles of an ad and closely at what is really on offer if you choose a certain institution.



■ **Online Learning is Here to Stay**

Due to COVID-19, many schools have successfully transitioned to teaching their courses online, but others have been ill-equipped, resulting in poor connectivity during lectures, a lack of clarity on lesson plans, and difficulty following up on questions that students may have once the class is over. Make sure to ask your prospective universities how they are handling the move to online teaching, and what their plans are for ensuring that their courses continue to benefit their students.

Remember, learning is a journey, and you should always choose the right partner to take along for the ride!

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### Royale Chulan Damansara

(Diskaun sehingga 15% untuk semua pemegang kad Affin Bank)

Royale Chulan Damansara menawarkan buffet bertemakan Cita Rasa Nusantara dengan lebih 150 jenis hidangan. Hidangan istimewa yang sentiasa menjadi kegemaran ramai adalah Kambing Bakar, Nasi Mandi, Ikan Bakar, Masak Lemak Daging Salai, Ayam Percik Palembang dan begitu banyak lagi. Bahkan, ketupat, lemang dan rendang turut dihidangkan. Istimewanya di sini, pada setiap Jumaat, Sabtu dan Ahad, solat tarawih turut disediakan dengan berimamkan Da'I Muhammad. Memandangkan waktu buffet dibuka sehingga pukul 10 malam, bolehlah anda menyambung selera selepas tarawih!

[royalechulandamansara](#)

### Hotel Hilton, Petaling Jaya

Jika anda peminat Allahyarham P. Ramlee, inilah tempat berbuka yang harus anda kunjungi! Iftar bertemakan Legenda Tan Sri P. Ramlee menawarkan pengalaman menjamu selera sambil menjamu mata dan telinga, menikmati pelbagai kenangan legenda dan lagu P. Ramlee. Begitu banyak hidangan lazat seperti Nasi Briyani Antara Dua Darjat, Arabic Ali Baba Bujang Lapok, Nasi Kandar Mami Chombi, Lemang Dendang Perantau dan pelbagai lagi dihidangkan berserta hidangan kegemaran P. Ramlee. Jika anda datang di dalam kumpulan yang besar, anda boleh meminta untuk disediakan sesi solat tarawih dan menyambung makan kembali kerana waktu buffet adalah hingga pukul 10 malam.

[hiltonpetalingjaya](#)



### Mandarin Oriental Kuala Lumpur

Dari utara hinggalah ke selatan! Sajian dari 14 buah negeri di Malaysia dihidangkan di sini. Disediakan oleh chef pakar dari setiap negeri, anda pastinya puas menikmati keaslian hidangan di setiap negeri dengan hiasan bertemakan rumah kampung yang mampu mengubat kerinduan berbuka dan beraya di kampung halaman sendiri. Antara hidangannya - Rendang Tok Pedas Perak, Nasi Kandar Pulau Pinang, Gulai Ayam Siam Perak, Paru Goreng Sambal Selangor, Burasak dan Rendang Johor, Ikan Patin Tempoyak Pahang, Asam Pedas Bukit Katil Melaka, Gulai Ikan Tongkol Terengganu, Ayam Rangup Kerabu Mangga Kelantan, Rendang Itik Minang Negeri Sembilan, Laksa Sarawak, Daging Masak Taucu Sabah... dan oh...begitu banyak lagi! Surau turut disediakan, jadi banyak masa untuk anda menjamah semuanya!

[mo\\_kualalumpur](#)





# Royale Chulan Cherating

*Sun, Sand, and Sea in the  
New Normal = Still Lots of Fun!*



*NB: This review was conducted during the Conditional Movement Control Order. Please check with Royale Chulan Cherating for updated COVID-19 SOPs.*

Amidst the lush palm trees and flourishing fauna and flora sits the Royale Chulan Cherating, a long-standing staple hotel for those of us who wish to escape Kuala Lumpur for a couple of days and spend time near the ocean. Known for its villas, suites, and chalets, the hotel is located on a choice corner of beach in Cherating, where visitors can wake up to the sounds of twittering birds and chattering monkeys; a quick walk down from the villas and ocean suites will find you strolling on the sands or sitting at one of the many deck chairs, watching local surfers brave the waves in the early morning sun.

## ■ A Royale Gift

Upon entering the grounds of the Royale Chulan Cherating, hotel guests are greeted with light refreshments at the car park and are then ferried upwards to the lobby, which was previously part of the residence of the Tengku Arif Bendahara (TAB) of Pahang. The hotel strives to maintain a rustic yet luxurious feel in all of its architecture and furnishings, with polished wooden floors, Bali-inspired walls and balconies, as well as solid walkways that allow guests to explore every inch of its facilities.

Launched in February 2017, the Royale Chulan Cherating originally offered villas and rooms on the hillside before its Chalets were completed in late 2018.

## ■ Villas, Chalets, and Ocean Suites for the Whole Family

Visitors who decide to stay at Royale Chulan Cherating are spoilt for choice, as the hotel offers VIP villas (comfortably housing 4-5 guests at a time), two-bedroom villas (for 3-4 guests), and one-bedroom villas (for 2-3 guests), as well as Ocean Suites (for 1-2 guests). The villas are located all over the hillside, with access to the beach via cobble-lined streets and secure stairways. Guests at the aptly named Ocean Suites on the other hand have almost direct access to the beach — a short walk past the swimming pool and in-house restaurant.

For vacationers looking for a quicker getaway, the hotel's Chalets, which are located on the other side of the property, ranges from housing 2 guests a night to 3-4 guests, depending on the size of the chalet, as there are also family-sized chalets available. This part of the property features a small garden with picnic benches and a hut; the area is usually utilized for group activities and on occasion hosts local food and souvenir vendors. Access to the beach is through a metal gate and a pleasant stroll through the grounds.

## ■ Fascinating Facilities and a Vibrant Local Community

On the beach, the Royale Chulan Cherating offers a host of activities for their guests, including jet skis, diving, snorkeling, and surfing lessons\*; in fact, the hotel even played host to a surfing competition previously, and the hut that the judges used for the competition still stands on the beach, a reminder that while the waves are welcoming, they are also considered as perfect for world-class, competition-level surfing.

In terms of dining, the hotel offers two restaurants on its property, both of which source all their ingredients from local farmers and vendors. A must-try is the house cheeseburger, featuring a meat patty thick enough for the most discerning meat lover and topped off by mild cheddar cheese and a sunny-side up egg. Local delights, such as Seafood Hor Fun and Cherating Lama Fried Rice come chef-recommended and are assuredly prepared on the property with the freshest vegetables and seafood.

Venturing outside the hotel, visitors are greeted by a street that serves as the main drag in Cherating and is home to a cornucopia of shops selling everything from keropok lekor — a Northeastern Malaysia specialty, to beach-friendly gear such as towels, swimsuits and toys.





### HERE ARE THE 5 MOST UNIQUE SPOTS TO TRY IN CHERATING:

**Limbong Art** is a shop selling tie dye everything — from aprons to t-shirts, bags to bed linens. Despite the lockdown, Limbong Art has flourished, garnering interest for their unique designs, not just from locals or tourists, but online as well; in fact, this small family-owned business has a [Facebook](#) page and was even featured in [Lonely Planet](#)!

**Café Marion** - Once you've had your fill of the amazing colour explosion inside the shop, step outside and walk a block down to **Café Marion**, a tiny but busy eatery that offers a variety of authentic French desserts, from chocolate eclairs to lemon tarts and crème brûlée; for drinks, look no further than their highly-recommended hot chocolate, which comes with a dollop of cream on top. Named after the co-owner of the shop, the spot is a favourite hangout for locals and frequent Cherating visitors as well.

**Ombok Cherating Surf Café** — A visit to Cherating would be incomplete without a stop for brunch or lunch at this beautifully rustic café, which serves up all sorts of healthy food and refreshing drinks perfect after a day at the beach. While many cafes may claim to be a “surfer spot”, Ombok lives up to its name, welcoming surfers from the early morning through till the afternoon; in short, if you're looking to mix with the locals and catch up on how the waves are today, this is the right place. Check out their Insta-worthy interior [here](#).

**Intan Seafood** — A short drive away from the main strip is the best seafood dinner that your whole family will enjoy. Intan is located beachside, and is housed inside a rumah kampung, complete with stilts, wooden stairs, and homely furniture that gives any guest the impression that this is truly part of an actual traditional Malay home. The seafood served here is freshly caught and lovingly prepared by the family, and comes in varying sizes, from small to extra large to accommodate even the most numerous of parties. Embracing the no-frills concept, Intan nevertheless makes patrons comfortable and at ease with its open verandah, showcasing views of kampung life all around — if you're lucky you may even spot a family of babi hutan who roam the area at night!

**Nasi Kerabu Resipi Mok** — If you're from the Northeastern part of the Malaysian peninsula, you will know that a staple breakfast food is nasi kerabu a rice dish served with crunchy keropok and fresh local vegetables and herbs; usually served with fish or with sambal, it is a tricky meal to cook, which is why this tiny roadside stall is the best place to try it. For under RM 10, you will be able to enjoy not just the nasi kerabu, but a side of ayam bakar as well.

### ■ Something Old, Something New — Come and Support the Locals with a Stay at the Royale Chulan Cherating.

Aside from its more than welcoming accommodation, what makes the Royale Chulan Cherating stand out from the other hotels dotting the beach is its continued commitment to the local community — staff at the hotel are sourced from all over Pahang and all ingredients for the dishes served at the hotel's restaurants are also sourced locally.

At present, the hotel is indeed embracing the new normal, implementing stringent policies, such as serving breakfasts straight to guest rooms, and masks for every member of staff and for every visitor.

In truth, while the pandemic has not missed this sleepy town, hotels such as the Royale Chulan Cherating are what is keeping this popular vacation spot alive. The management continues to hope that once lockdown restrictions have eased, visitors from all over the country will return to soak in the unique and relaxing atmosphere that Cherating and the hotel have to offer, all while embracing the new normal.

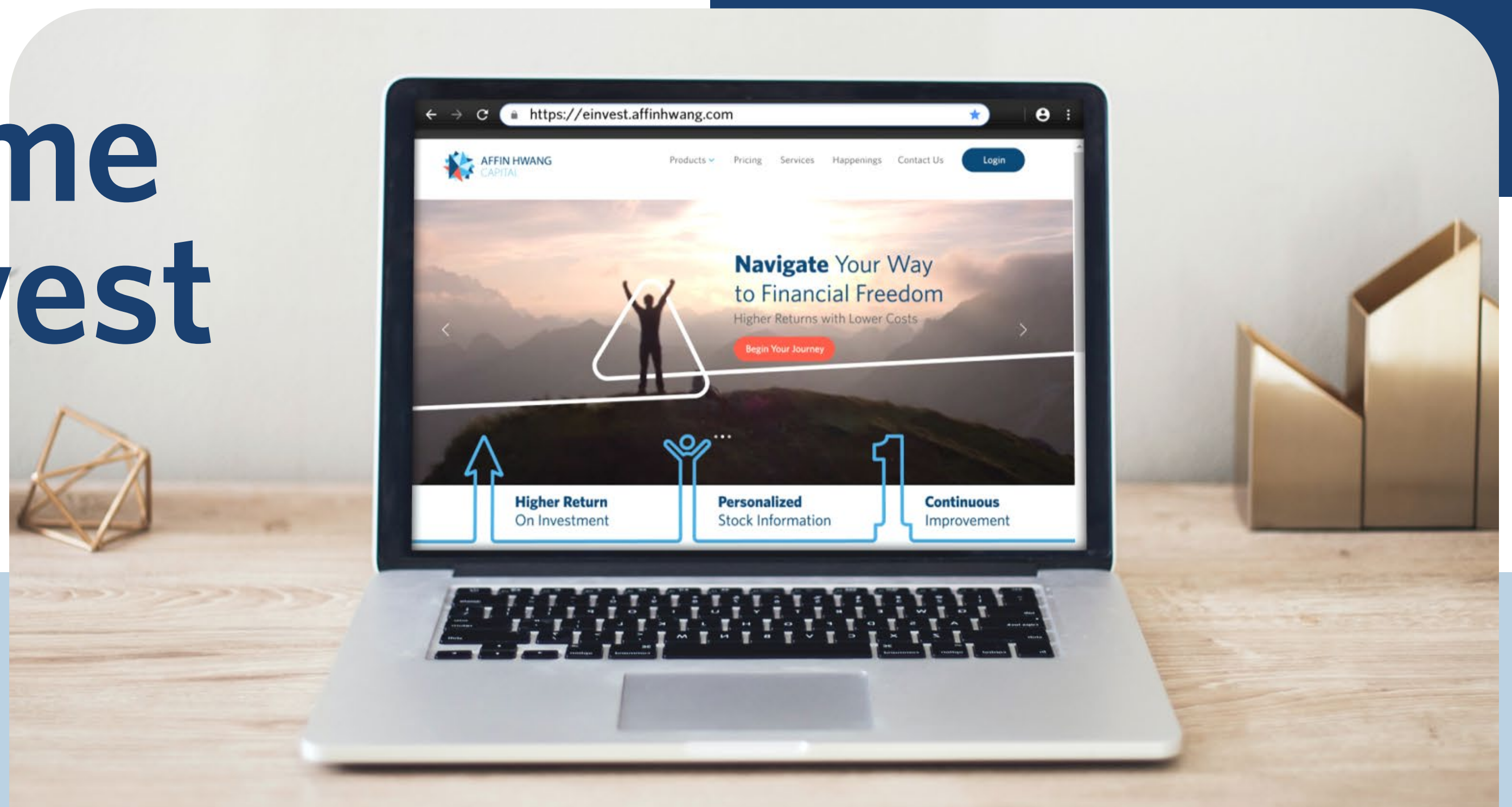


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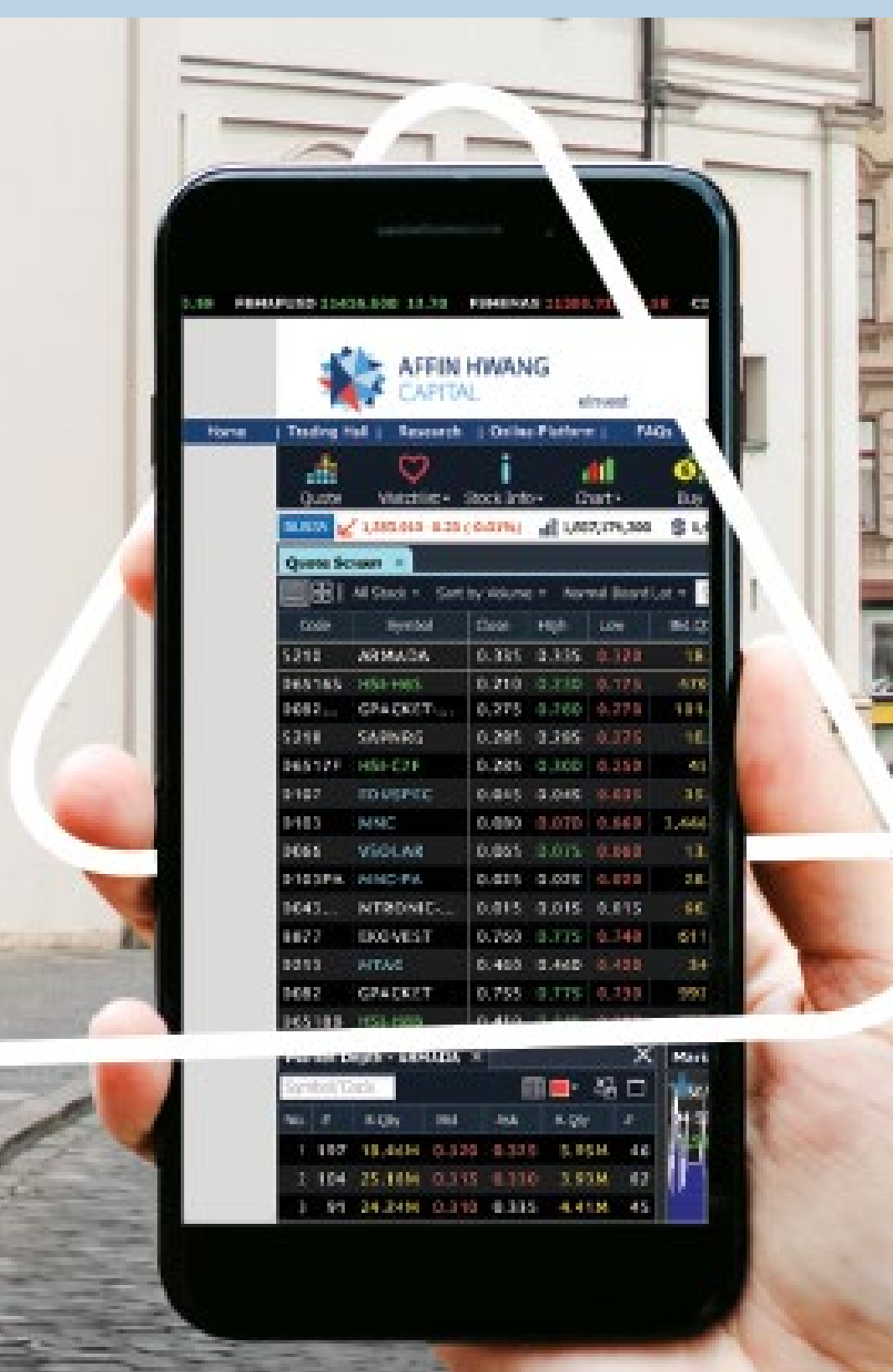
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# Starting Your Investment Journey

## in the New Normal

PREPARED BY:

*Affin Hwang Asset Management*

**2020 was a volatile year for the global markets. Pummelled by the COVID-19 pandemic, risk assets endured a fierce sell-off in Q1, as economic activities came to a grinding halt due to the complete shuttering of businesses. In early March, global equities succumbed to one of the steepest and quickest market corrections ever witnessed.**

However, as sharp and quick as the rout began, the recovery has also been swift and ebullient. Due to the unprecedented stimulus measures that were injected by governments and central banks, benchmark gauges have rebounded strongly, driven by ample liquidity. The US stock market has even surpassed its pre-COVID peak, despite infections continuing to rise in the country.

To any casual market observer, the new normal investment realm can be confusing terrain to navigate, as the gap between the real economy and the stock market continues to widen. This is especially true as traditional macroeconomic theories no longer apply in a world of negative interest rates, and unlimited quantitative easing (QE).

As such, for investors looking to start their investment journey now, it can be an unnerving time to do so. But in times of uncertainty, it is crucial that all investors — whether seasoned or new — take a step back to reassess their goals and go back to the fundamentals.

While the markets may ebb and flow, it is far more important for investors to stay the course and practice diversification in their portfolios. Here is a **five-step guide investors can follow to effectively allocate their assets:-**



### STEP 1: DEFINING YOUR INVESTMENT OBJECTIVES

It's the first, and often overlooked step in the asset allocation process, but in reality, it is the most important part that you should invest the most time in before modelling a portfolio. Asking yourself basic questions such as: "Who Am I?"; "What Are My Aspirations?"; and "What Are My Expectations?" can help to define your objectives. Are you a millennial looking to build and accumulate your wealth, or are you someone in your mid-50s looking to prepare for retirement and keep a steady income stream?

Once you've established answers to these questions, it is then crucial to be as specific as possible and to be able to quantify your financial objectives. How much wealth do you want to build, exactly? How much does your current lifestyle cost, and how much do you need to sustain it?

For example, someone in their mid-50s will need to determine how much wealth they would like to accumulate by the time they reach retirement, as well as the percentage of return they need to achieve as a hedge against inflation.

All these considerations are important, because they lay down the parameters of your investment objectives so that your portfolio is geared towards achieving its stated purpose.

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to read the rest of the tips.



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