

A Publication of  
 **AFFIN BANK**

# ASCEND

## The spirit of **Merdeka**

## THE PORSCHE CAYENNE

*A luxurious ride with  
the Malaysian family  
in mind*



### FASHION

**Made in Malaysia**  
Three Homegrown  
Brands to Brighten  
Your Wardrobe



### LIFESTYLE

**Local Vibes,  
Local Flavours**  
Discover Quirky Local  
Dining Spots



# Living Active And Living Local

– THE MERDEKA ISSUE

This year, our beloved Malaysia turns 64, and we celebrate this milestone amidst the background of a world pandemic that has yet to loosen its hold. Yet, there are still many ways that August 31, or Hari Merdeka, can be celebrated, provided that we follow the appropriate SOPs and guidelines to keep safe from COVID-19.

For this edition of Ascend, we explore the many things we as Malaysians should celebrate; now more than ever, local vendors need our help, and in these pages, we explore some of the most unique goods, experiences, and delights that can only be found on our streets. Check out our feature on the eateries Kuala Lumpur has which provide patrons with a different slice of life or peruse our list of local new clothes designers who are making a name for themselves. For those in the mood for gift giving, know that there are plenty of local shops that sell presents just as coveted as any item from foreign shores. We also interview Malaysians of all ages, from Gen Z to Gen X, on what being Malaysian means to them, and even talk to citizens overseas that continue to make a name for tanah airku.

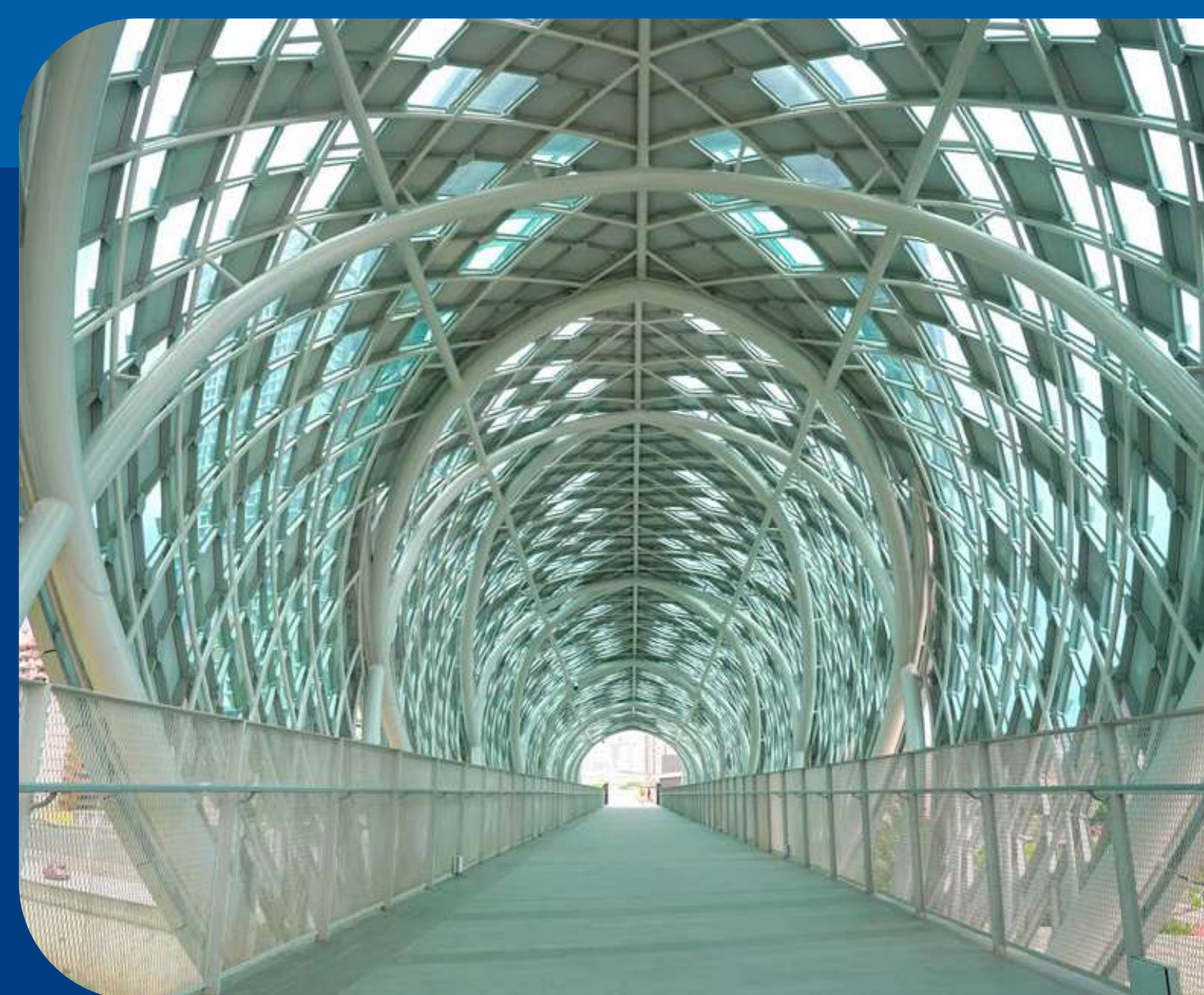
This issue was photographed at the Saloma Link, a beautiful new addition to the skyline of Kuala Lumpur that serves as a new pedestrian bridge from Kampung Bharu to KLCC, connecting the old and new parts of our beloved capital. Its design was inspired by the Sirih Junjung which is traditionally offered in ceremonies as a symbol of unity. We truly encourage anyone who wants to feel the spirit of Merdeka to give it a visit, particularly at night, when it lights up in a myriad of bright colours.

We hope this Merdeka finds you and yours safe and healthy, and that this issue provides some insight into the true meaning of our Independence Day. Happy Merdeka Day, and remember, **#kitajagakita**.



**Saloma Link**

Kampung Baru, 50300 Kuala Lumpur



## ASCEND

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# Made in Malaysia

Three Homegrown Brands to Brighten Your Wardrobe

Over the past few decades, Malaysian fashion has been slowly making a name for our country the world over. While many of our brands have become household names, one of the best things about our local fashion scene is the number of women who have founded brands that we can all be proud of. Featured here are three that continue to promote the beauty of Malaysian design.

## FERN

In 2015, Fern Chua, winner of the Fashion Pitch 2013 competition held by MyCreative Ventures, launched Fern, a label that is known for its unique batik creations that seamlessly embrace the silhouette of the modern Malaysian woman. Fern's work is skewed towards producing simple, versatile, and effortlessly elegant lifestyle wear that looks at home on the red carpet or on the beach, and each piece is handcrafted by in-house artisans using only the finest natural materials. Since launching the brand, Fern has created eight key collections that are all inspired by nature, with each series representing an element that echoes her vision.

You can check out her store at Bangsar Village II or visit the store [online](#) to shop for your very own Fern creations.

## LILIT

The modest wear fashion scene has exploded over the last few years, and adding to this excitement is local label Lilit, a part of the FashionValet group. Lilit offers everything from hijabs to prayer wear and accessories made for the modern Muslim woman. Using quality fabrics and touting the latest trends in traditional wear, their collection also includes pants and skirts in bright, unapologetic colours and designs.

You can join the club and become a #lilitwoman by checking out their collections [here](#).

## Nala

Founded by Dutch national Lisa Scheers in 2010, **Nala** is all about mixing elements of old Malaysia with modern flair. Standing out for distinctive patterns, the brand embraces the beauty of vintage Malaysian patterns, displaying it on fresh items such as fabrics, wallpapers, handbags, clothing, accessories, homeware and stationery. What began as a side hustle for Lisa during her advertising career has now become a beloved local treasure that refuses to let Malaysians forget our brightly coloured and fashionable past.





# THE PORSCHE CAYENNE

*A luxurious ride with  
the Malaysian family  
in mind*



**This Merdeka, celebrate all the sights and sounds our beloved country has to offer with the Porsche Cayenne. Ride on the spirit of the holiday in this sporty SUV that is the ideal companion for fun family road trips, adventures in the city, and more.**

## A sportscar for the whole family

The Cayenne boasts a striking appearance and gives an impressive driving performance, with up to five seats in its interior. Whether you're embarking on your next adventure with your family in the Cayenne or simply taking a journey with a friend, you'll marvel at the heavily emphasised front wings, long sloping bonnet with power domes, and the Porsche crest, as well as the characteristic 3-place air intakes.

Additionally, notable features of this athletic SUV include auto-dimming exterior and interior mirrors and LED main headlights that come with Porsche's Dynamic Lighting System (PDLS). Its wheels are 21-inch RS Spyder Design Wheels, perfect for improved road handling, that include wheelhouse extension in the exterior colour of the car; be dazzled by an array of options -- a distinctive Carrera White Metallic, a moody Jet Black Metallic, a stately Quartzite Grey Metallic, a sleek Dolomite Silver Metallic, an elegant Mahogany Metallic, or a striking Moonlight Blue Metallic. At the rear of the car is the spacious 770 litre boot, ready to fit all your brood's needed items with room to spare.

## An interior made for enjoyable trips behind the wheel

Inside the Cayenne you'll find an interior that blends sophistication with energy, with the two front seats boasting 14-way electric comfort options and the Porsche crest on its headsets. You and your passengers will feel comfortable throughout your journey with the 4-zone auto climate control has individual temperature control for the driver and front passenger, as well as separate ones for the rear seats. Coloured ambient lighting and an impressive BOSE Surround Sound System sets the mood for all types of driving experiences.







### Performance that speaks for itself

If you've had experience driving a Porsche before, the Cayenne will not disappoint, with features that will make you feel the luxury while also maintaining a steady hand on the wheel. Featuring Porsche's Power Steering Plus, the SUV also has Park Assist (front and rear) including Surround View, an adaptive air suspension system that comes with Porsche Active Suspension Management (PASM) for dynamic handling and a comfortable drive. As for the car's power, the Cayenne has an efficient 3.0 litre turbocharged V6 engine under its hood which is equipped with a twin-scroll turbocharger between cylinder banks; it delivers 250 kW (340PS) and a max torque of 450 Nm is reached between 1,340 and 5,300 rpm. Last but certainly not least, the vehicle features an 8-speed Tiptronic S gear system, which reduces fuel consumption, has a wide ratio, and readily shifts gears automatically to adopt to any driving style.

### Celebrate independence with AFFIN and the Porsche Cayenne

The Cayenne Premium Package is made even more enticing this year with additional comfort and luxury options worth more than RM83,665 at no extra cost, including:

- The 21-inch RS Spyder Design wheels
- Four-zone automatic climate control
- 14-way electric power seats
- LED headlights with the Porsche Dynamic Lighting System (PLDS)
- Adaptive air suspension including the Porsche Active Suspension Management (PASM)
- BOSE® Surround Sound System
- ParkAssist with Surround View

Pricing for the Porsche Cayenne starts from RM665,000 (with SST exemption until December 31, 2021). The Premium Package also comes with a four-year warranty as well as four years of free servicing and maintenance. So don't miss this opportunity to get that "sports car feeling!"



**GET MORE WITH THE CAYENNE  
PREMIUM PACKAGE**

[more info](#)

**Enjoy attractive vehicle financing rate as low as 1.96% and high overtrade when you upgrade your vehicle to a Porsche Cayenne now.** Terms & Conditions apply.



# Local Vibes, Local Flavours

Malaysia is known the world over for our food; our signature dishes such as nasi lemak, roti canai, and chicken rice have all received accolades from chefs at the top of their game. But did you know our fair city of Kuala Lumpur has even more flavours to offer? Dive into this list of quirky local dining spots that are guaranteed to add some spice back into your meals.

chō  
chā  
foodstore



C



## ChoCha Foodstore

Just 300 metres away from Pasar Seni LRT is ChoCha Foodstore, a gourmet dining experience located in the former Mah Lian Hotel. Established by a trio of architects, the space is dotted with green flora and a clever open roof that brings the hustle and bustle of the area inside. Cuisine-wise, the menu boasts locally-sourced ingredients including fish, seafood, vegetables, and poultry. Make sure to give them a call to find out what's being served, as the range of dishes changes monthly! ChoCha is also pork-free.



ChoCha Foodstore, 156 Jalan Petaling,  
50000 Kuala Lumpur, Malaysia  
(There is an open air car park next to the restaurant)

chochafoodstore







## If Only Cafe

Situated in the heart of Kuala Lumpur in a bungalow, If Only is filled with Balinese-designed hardwood and rattan furniture as well as potted plants, creating a lush tropical escape. Conceived by Malaysians, Keith, Jean, and Jonathan, they serve unique and cherished meals from dawn till dusk. Try the thick toast for breakfast which comes smothered in duck egg kaya, or if you're craving a healthy meal, their superfood bowls made with South American maqui berries layered with a variety of fruits, goji berries, chia seeds, and apple juice and can be topped with amazing Seremban-sourced raw kelulut honey.



Ground floor, Regal House, 1, Jalan U Thant,  
Taman U Thant, 55000 Kuala Lumpur, Malaysia

📷 ifonlykl



## The Hungry Tapir

Just above Hawker Chan on Petaling Street, The Hungry Tapir was founded by mother-daughter Cynthia Rodrigo and Makissa Smeeton, and its raw cement floors and exposed brick walls are lovingly decorated with bright pink walls and potted and planted flora. A vegetarian's haven, the menu has plenty of protein for carnivores too, including dishes with mushrooms, tempeh, tofu, and egg. You'll find both Western and Asian fare here in a range of different courses including snacks, sharing platters, all-day breakfast items, main courses, and desserts. Their best-selling meal is the Jungle Laksa: rice vermicelli in a Nyonya coconut broth with eggplant, beansprouts, tofu puffs, crispy fucuk, and bunga kantan.



135, Jalan Petaling, City Centre,  
50000 Kuala Lumpur, Malaysia  
(Available for self-pickup  
or delivery on [beepit.com](https://beepit.com))



thehungrytapir





# COMMON INVESTING MISTAKES TO AVOID

PREPARED BY: *Affin Hwang Asset Management*

**We all have our wins and losses, especially in the realm of investments. That's all part of the ups and downs of life, just like the markets. However, by practising self-awareness, there are some common investment mistakes that we can avoid.**

**Here are some typical investment don'ts that you should avoid to achieve your wealth goals:-**



## ! NOT DOING YOUR HOMEWORK

Never invest in something that you don't understand. It is critical that you do read up and ask questions before putting your hard-earned money to work. Read up the relevant investment or Fund's collaterals to understand what exactly the underlying asset class is and what you're getting yourself into.

## ! FOLLOWING THE CROWD

Herd mentality is a natural instinct, and we can get easily attracted to any information that gets the most attention. This is evident when someone has FOMO (Fear of Missing Out), which can lead to irrational decisions such as blindly chasing market trends. Set your own rules, have your own investment plan, and stick to it.

## ! NOT SEPARATING YOUR FEELS

Establish a clear division between your emotions and investments, especially when it comes to buying or selling. Being overly exuberant when the markets are climbing, and panicking when the market declines, could derail your long-term investment plan through impulsive decisions that are not rational. Remain calm and stick to the plan.

## ! HAVING A LACK OF PATIENCE

Everyone wants to make a quick buck and to get rich quickly. However, as legendary investor Charlie Munger puts it, "It's waiting that helps you as an investor, and a lot of people just can't stand to wait."

## ! DOING TOO MUCH

Call it a case of itchy fingers, but if you find yourself constantly looking at and adjusting your portfolio each time the markets rise or fall, you're probably doing too much. Instead, stick to your plan and invest consistently by dollar cost averaging. Trying to time the markets usually ends up badly, with you getting your fingers burned in the end.

## ! FORGETTING TO REBALANCE

Forgetting to rebalance your portfolio can lead to asset allocation drifts, which might result in you taking too much or too little risk in your investments. Stay on track by correcting your allocation so that your portfolio suits your needs and risk profile.

## ! NOT UNDERSTANDING YOUR RISK PROFILE

An investor who has a natural tendency to take risks because of his psychological imprint may have a high risk tolerance. However, if you consider his financial standing as well as personal circumstances (e.g. high debts, no emergency savings), his risk capacity is actually limited. Investors should not be confused between the two and should invest according to their actual risk capacity.

## ! PUTTING OFF INVESTING

Some investors tell themselves that they cannot invest because they "do not have enough money", or "do not know how to begin". The truth is anyone can invest as long as they have a plan. You can start with a small amount in Unit Trust Funds and Private Retirement Schemes (PRS) by having a minimum investment amount of just RM100. Starting early will give you time to reap the power of compounding.

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# The National Museum

*Visiting an old favourite  
and rediscovering  
Malaysia's history*

**Situated in the heart of Kuala Lumpur is a beautiful white building with archetypal Malay architecture that is often overlooked by Malaysians on their daily grind, the National Museum. While the country grapples with a global pandemic and lockdown after lockdown is imposed, the artifacts, treasures, and important historical information the Museum holds sits patiently, waiting to be rediscovered by our people. So the next time you're in town, why not check out this site, which boasts some of the best collections of artifacts from all over Malaysia within its walls.**



## ***A JOURNEY THROUGH TIME – FOUR GALLERIES TO EXCITE AND INTRIGUE THE MIND***

The museum, long a hot stop for tourists, has four galleries, each dedicated to moments in time that held key events for Malaysia. The best option? To wander the galleries from the Ground Floor to Level 2, thus making your way through our colourful local history.

### **» The Prehistory Gallery**

Find out more about the origins of man in Malaysia by visiting this gallery, which showcases the formation of the Malaysian archipelago and displays the findings of numerous prehistoric archaeological sites in the country; it even has an exhibit on the Perak Man, the most complete human skeleton that has ever been found in Southeast Asia.

### **» The Malay Kingdoms Gallery**

This room brings to life the story of the Malay States and highlights the glory of the Malaccan Empire during the 15th century as a centre for the spice trade and the proliferation of Islam. Artifacts here range from clothing to weapons (including a fascinating collection of keris), to detailed stories of voyagers to our shores and their lasting legacies.

### **» The Colonial Era Gallery**

When the Malaccan Empire fell in 1511 to the Portuguese, it marked the beginning of 446 years of colonization in our country. This gallery takes you through the time of the Dutch, the arrival of the British, and finally the invasion of the Japanese. Immerse yourself in an array of items that come from key periods in our colonial history, from stationery to currency, clothing to books and learn how all of these cultures influenced the formation of our country as it is today.

### **» The Malaysia Today Gallery**

Starting with the road to independence, this gallery gives a detailed look at the progress we have made and what young Malaysians have in store for their futures, thanks to sacrifices of our forefathers.

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*The National Museum offers guided tours from 10 am onwards and is open daily (except for the first day of Hari Raya Aidilfitri and Hari Raya Aidiladha from 9 AM to 5 PM. Entry for Malaysians is RM 2.*



# AN AFFIN MERDEKA

2021 has continued to be a challenging time for all Malaysians; as we ride out another year, it is important to stay resilient and optimistic -- just like these three loyal AFFIN customers that we interviewed -- who are taking the pandemic in their stride and keeping active. Here, they share their own perspectives on Merdeka, and what it means to be Malaysian.

## The Questions

- 1 **The translation of Merdeka is "freedom". What was one moment in Malaysia's history that truly emphasized the meaning of Merdeka for you?**
- 2 **Malaysia's road to independence from our colonial past was long and arduous. Do you have any personal stories from your family that you would be willing to share that covers the period when we were fighting for our freedom?**
- 3 **What is one "Merdeka" lesson that you would like to teach your children or something that is important about our country that you would like future generations of Malaysians to know?**
- 4 **You've embraced an active lifestyle in the heart of our capital. What is one Malaysian sport that you believe truly exemplifies the Malaysian spirit?**
- 5 **What are your hopes and dreams for Malaysia and our place in the world?**



## Chitra Bhavani Subramaniam

### Question 1

The transfer of power from the British to the Malaysian people. On the night of 30 August 1957, crowds gathered at the Royal Selangor Club Padang in Kuala Lumpur to witness the handover of power from the British. Prime Minister-designate Tunku Abdul Rahman arrived at 11:58 p.m. and joined members of the Alliance Party's youth divisions in observing two minutes of darkness.

On the stroke of midnight, the lights were switched back on, and the Union Flag in the square was lowered as the royal anthem God Save The Queen. The new Flag of Malaya was raised as the national anthem Negaraku was played. This was followed by seven chants of "Merdeka" by the crowd.

### Question 2

We heard many interesting stories from our grandfather that his brother was in the army and he died fighting in battle.

### Question 3

To always remember the sacrifices of the people before us to achieve independence and to not take this independence for granted.

### Question 4

Malaysians are generally into many sports but the one sport that everyone comes together to support Malaysia would be football in my opinion, as most Malaysians also love football. It creates a sense of belonging within us.

### Question 5

I hope Malaysia will become a superpower country. Currently, we are still depending on other countries for services and technology. My dream is that one day we can produce our own technology which will be better than that of other countries like the US and China.





## Muhammad Saifullah Alias

### Question 1

Back in 2010, when Malaysia won the AFF Suzuki Cup. For the first time in our history we won one of the most prestigious sporting competitions in Southeast Asia. All of us gave our full moral support to our national football team by watching the game together; I still remember watching the game at Mamak restaurant with my friends. People were sitting together at one table, despite their race, religion, or age, to watch football and cheer on our team. It was an amazing moment when we won the cup and all of us celebrated that moment together.

### Question 2

I don't have any personal stories to share from my family about the period when we were fighting for our freedom, however, my grandma always said that she was proud of being a Malaysian because we live in harmony and are working together to develop our nation.

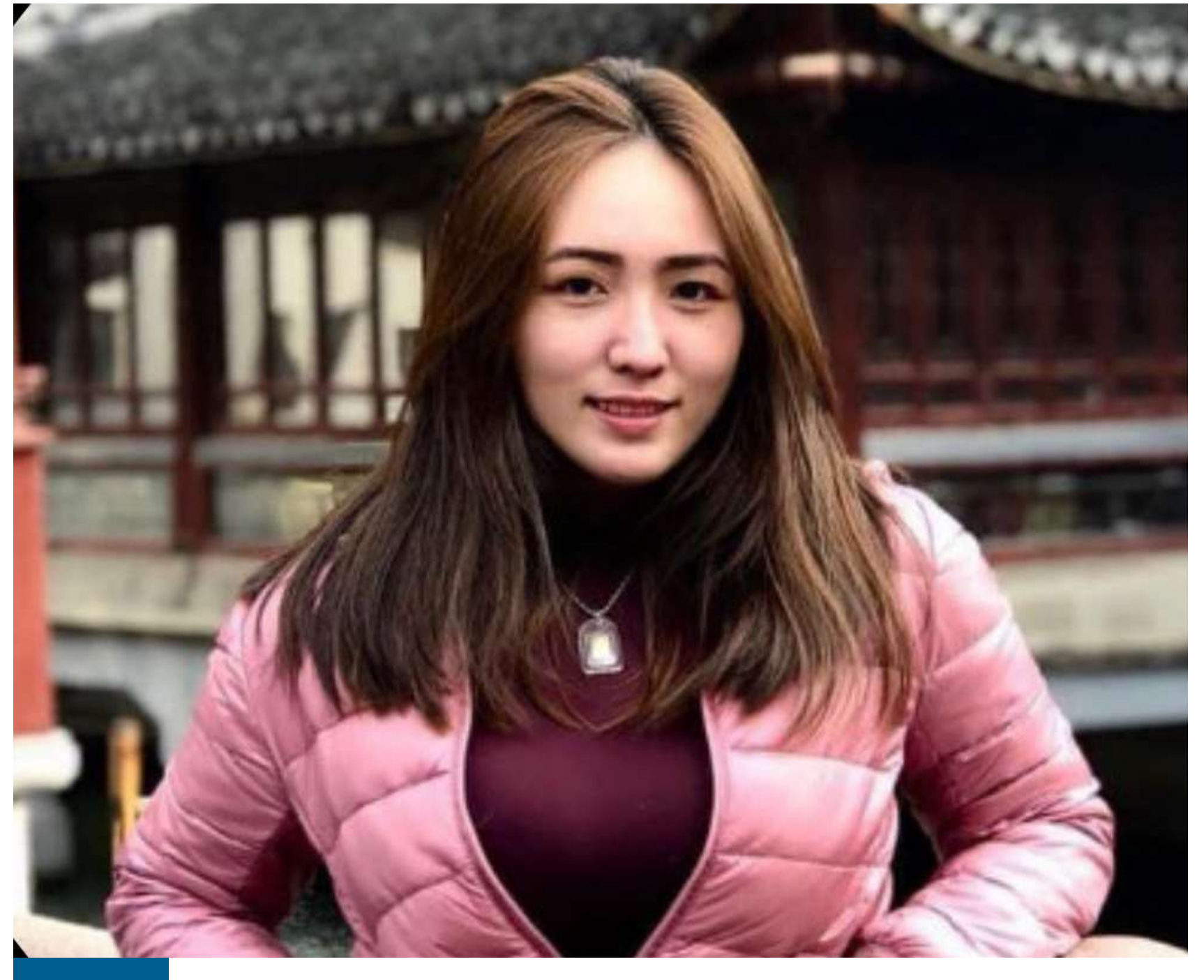
### Question 3

I would like to tell them the story of how our country survived the COVID-19 pandemic. During this time, a lot of people are losing their jobs and have no source of income, but our people have come up with our own initiative to help others by asking those who need food and other supplies to hang a white flag on their house. For us Malaysians, even if we're not related by blood to one another, we still want to help because we are one Malaysia. We will survive this pandemic together.

### Question 4 Badminton.

### Question 5

I hope Malaysia will become a great country and will be globally recognized in the future. May we become a peaceful and harmonious nation, despite having citizens of multi-racial, religious, ethnic, and cultural backgrounds. I hope that our diversity will make us a fast-developing nation, and a peaceful country that everyone can call home.



## Yeng Ming Xuan

### Question 1

Datuk Dr. Jemilah Mahmood (48th Mercy Malaysia president) stated that "Merdeka means a lot to me. It signifies independence, freedom, and sovereignty". As a member of the Gen Z generation, I am a post-Merdeka child who never experienced the ongoing wars, the uncertainties, and even the chaos that set Malaysia free. Fortunately, numerous articles and photographs offer ample information on our country's road to independence and there was extensive coverage on 31 August 1957, the momentous day that changed the course of history for Malaya. Our first prime minister, Tunku Abdul Rahman proclaimed Malaya as "a free and independent partner in the great community of nations" in his speech at the Proclamation of Independence. Later, he raised his hand and chanted 'Merdeka' seven times with the boisterous crowd joining in. For me, that glorious morning was the historic moment that truly marked the birth of our new Malayan nation.

### Question 2

Yes, one of the perks of growing up with grandparents was that I got to listen to their Independence Day stories. My grandparents escaped China and moved to Malaysia when Japan invaded China in 1937. Little did he know that in 1941, the Japanese would attack this country where he met the love of his life and the place he called home. During the Japanese occupation, my grandmother had to trim her hair short, put mud on her face and dress up like a man. My grandparents had to hide in the woods whenever the soldiers were approaching villages to avoid getting killed. They remembered having to eat tapioca or sweet potatoes for months to survive. It was a depressing period: rumours were rife, resources were scarce, and stories of atrocities were abounded. It makes me realized how valuable freedom is, and that we must do our best to preserve it.

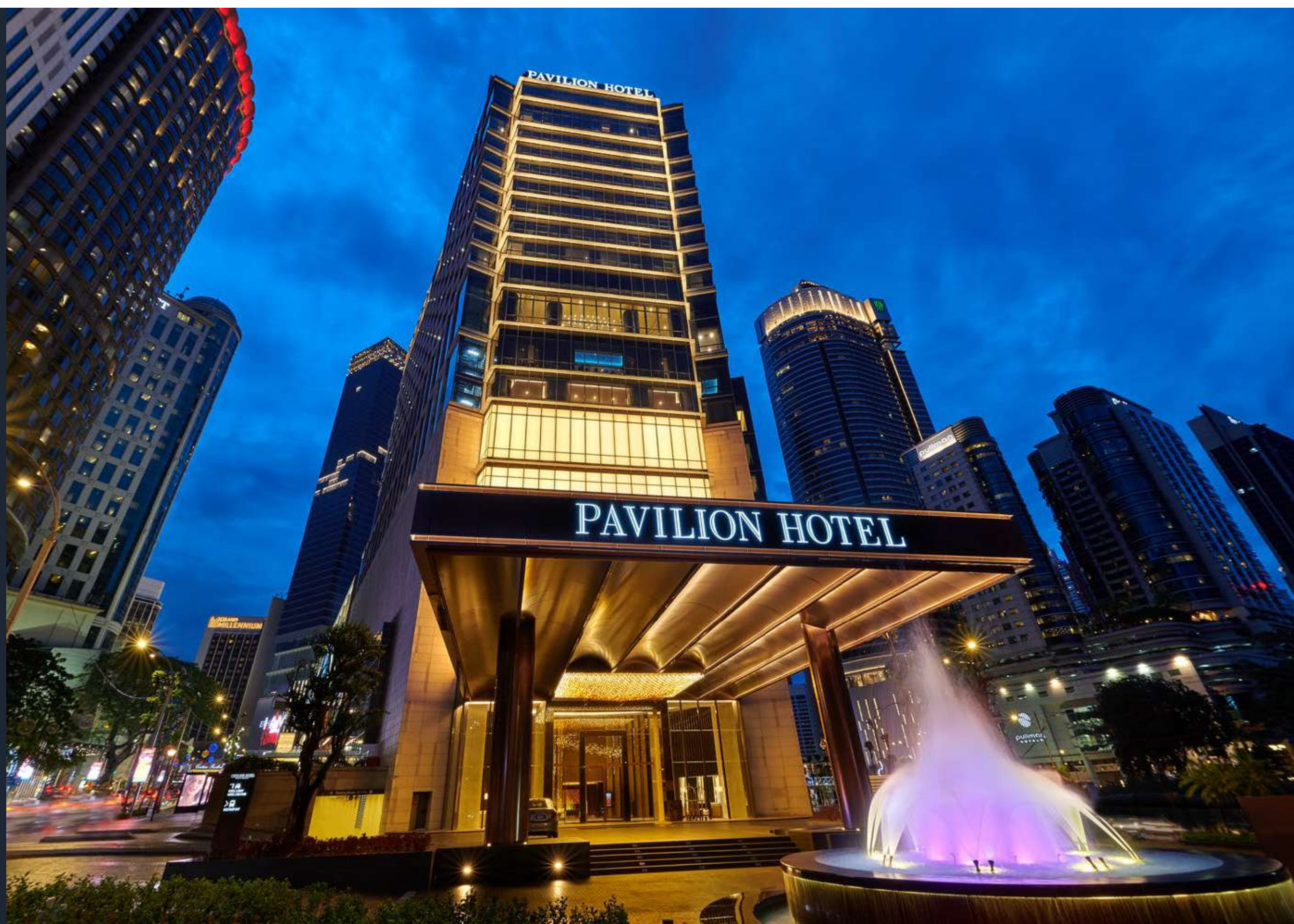
***CLICK HERE***

to read the rest of the answers.



# THE PAVILION HOTEL KUALA LUMPUR

*An Urban Oasis for City Lovers*



**For many of us, the past two years of WFH have blurred the lines between work and life, causing many of us to see our homes as both offices and residences. As such, when seeking a true getaway that is still close by, Klang Valley staycationers should look no further than the Pavilion Hotel KL, a property managed by Banyan Tree.**

Located in the bustling centre of Bukit Bintang, guests at the hotel have easy access to the prestigious Pavilion KL mall as well as popular spots around town such as Jalan Alor, Changkat, and Chinatown, which are all a quick train or car ride away.

As for accommodation, Pavilion will not disappoint you, featuring 325 rooms and suites to fit any discerning traveller's tastes; enjoy everyday comfort by choosing from a selection of City Oasis, Courtyard Oasis, or Grand Oasis rooms, or stay on the exclusive club floors in an Urban Studio, Urban Suite, or Pavilion Suite; and for those guests searching for a truly indulgent stay, check out the Presidential Suite.

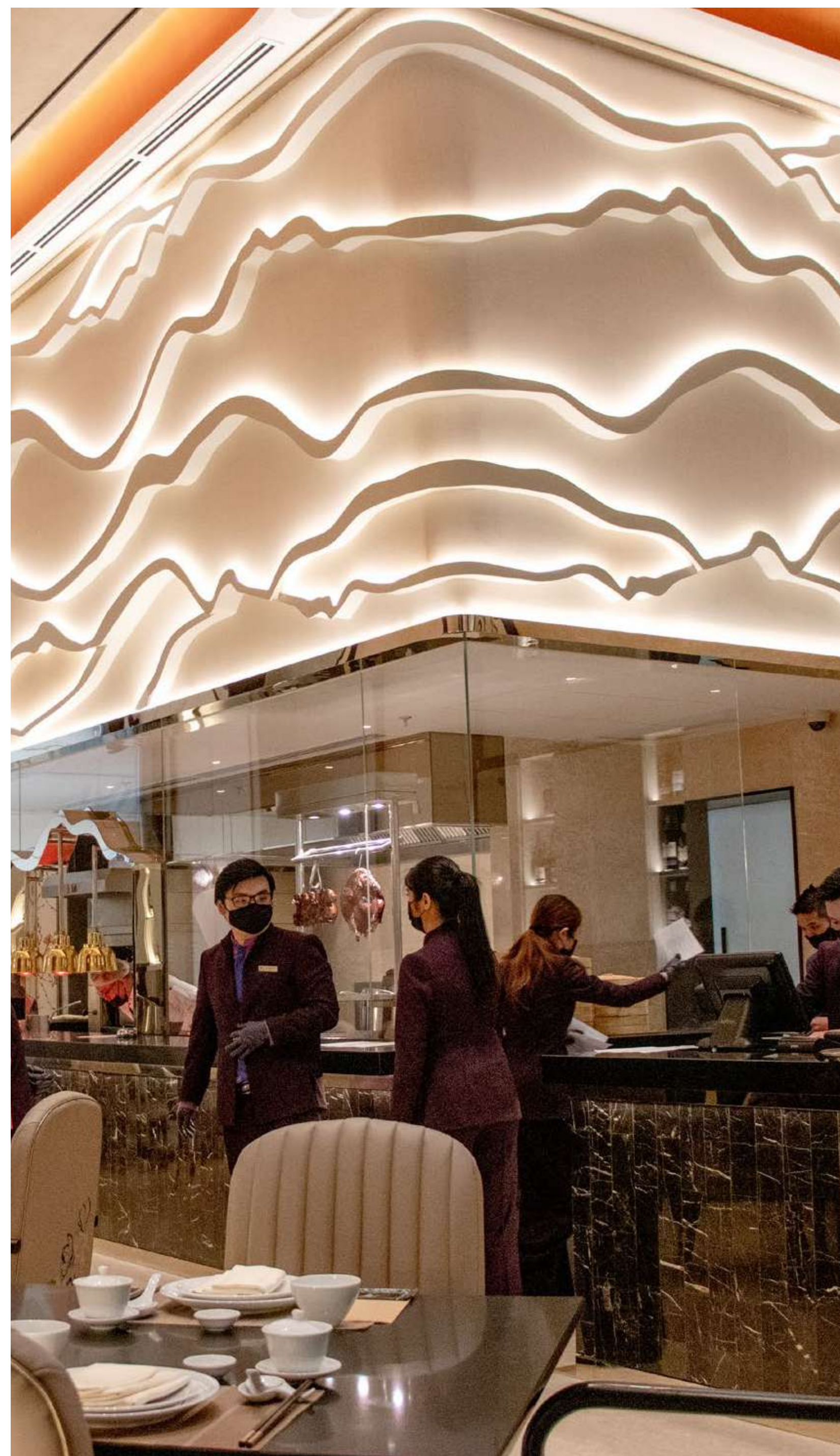
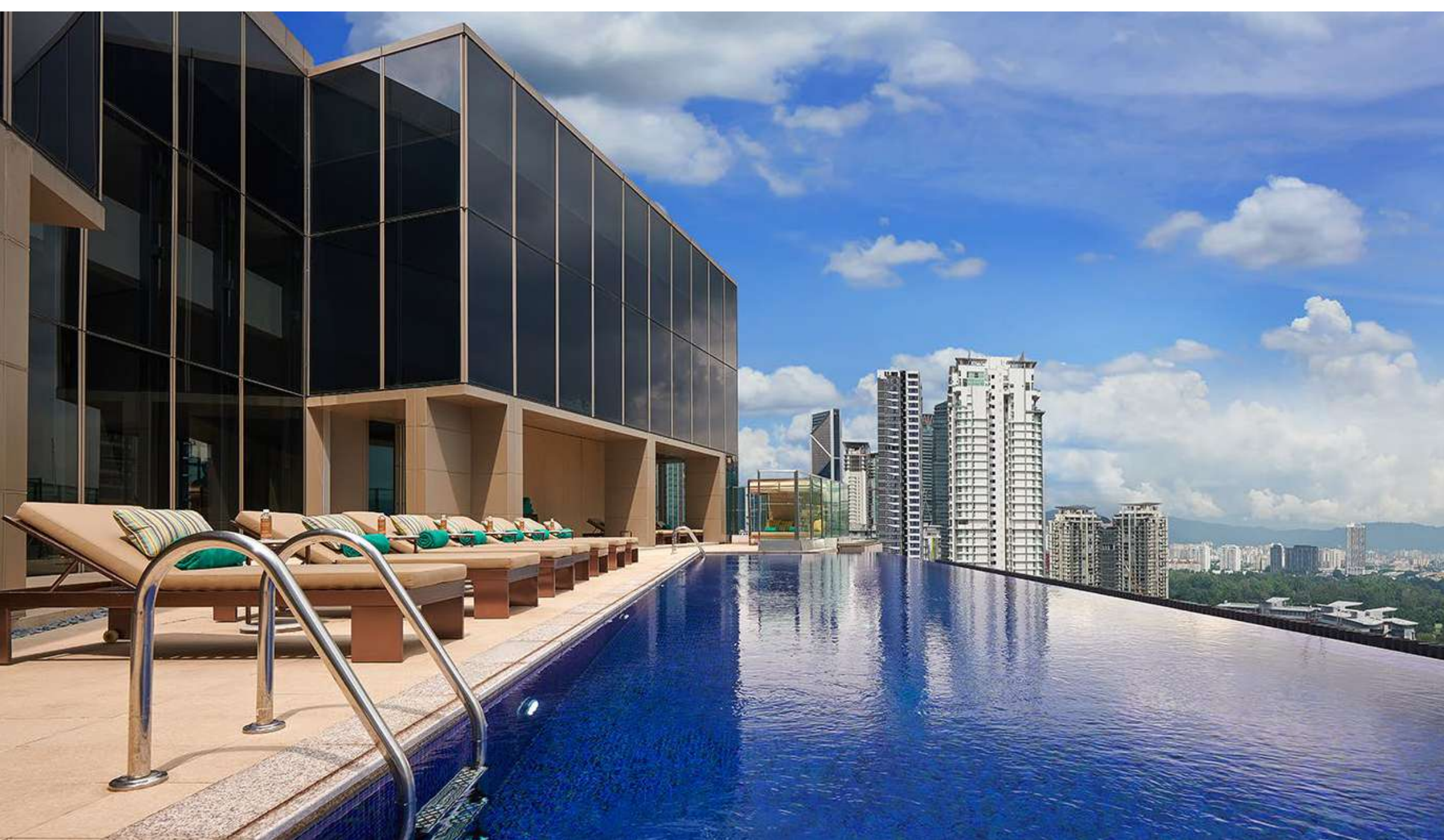
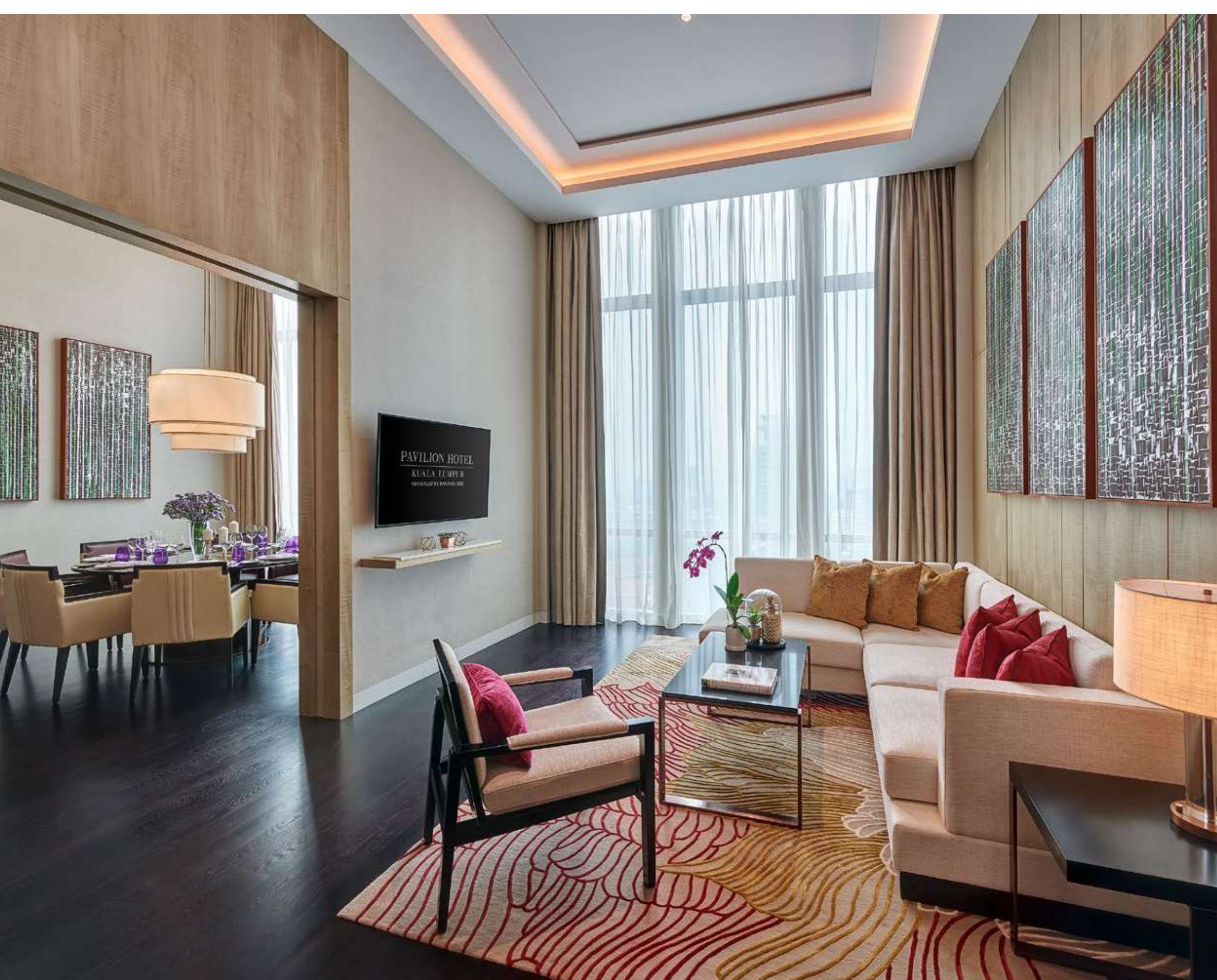
Dining at Pavilion KL also brings patrons another level of fine cuisine. On the 8th floor, you'll find **Jade Pavilion**, which offers signature Cantonese dishes, including contemporary Dim Sum and other delicacies. For tastebuds that prefer local fare, step into **The Courtyard**, the hotel's all-day dining restaurant which serves a delicious buffet of Malaysian delights; it also hosts seafood barbeque nights amidst the backdrop of a tranquil courtyard that boasts wonderful views of the KL cityscape. During the evening, those looking for a nightcap can visit **The Cove** at level 7M, where a wide selection of beverages and cigars await you.

If you have an active lifestyle and want to enjoy the spectacular view Pavilion KL has to offer, take a plunge into the **Rooftop Infinity Pool**, or get a workout in at the **Sky Gym** on Level 18. Follow up your busy day with a trip to the **Banyan Tree Retail Shop**, a dedicated retail gallery that offers Banyan Tree's renowned signature well-being and spa amenities, as well as a choice selection of local handicrafts and resort apparel. For guests wanting a spa day, venture out to the **Banyan Tree Spa**, situated on level 53 of Banyan Tree Kuala Lumpur; you can book your spa appointments via Pavilion KL's guest services.

With all these features and an excellent reputation for providing guests with unforgettable stays, Pavilion Hotel KL really should be your first stop when deciding on a short stay away from home this Merdeka. Affin Bank card members are also entitled to 20% off their best available rate on staycations, dining, as well as the Banyan Tree Retail shop and Spa.

Make your reservation for a stay at Pavilion Hotel KL by emailing [reservations-pavilionhotelkl@banyantree.com](mailto:reservations-pavilionhotelkl@banyantree.com), or call +603-2117 2888. For more information about the hotel or their offers, please visit their official website: <https://www.banyantree.com/en/malaysia/pavilion-hotel>





**The Banyan Tree Group is committed to going the extra mile to ensure a Safe Sanctuary for both guests and associates. Partnering with Bureau Veritas to co-develop a proprietary label and set of protocols, we have launched the Safe Sanctuary Program, an integrated health and well-being initiative.**

**Learn more about our Safe Sanctuary program:**

[more info](#)

[watch video](#)

@pavilionhotelkl • • • • •



# Credit Card Promotions

*Exclusively for Affin customers, shop 'till you drop with our amazing promotions!*

Beat the lockdown blues by indulging in new gadgets, knickknacks, or clothes by taking advantage of our promotions; stay safe and shop online for all your desired items. These promotions are available until December 2021.




## Shop online and be rewarded

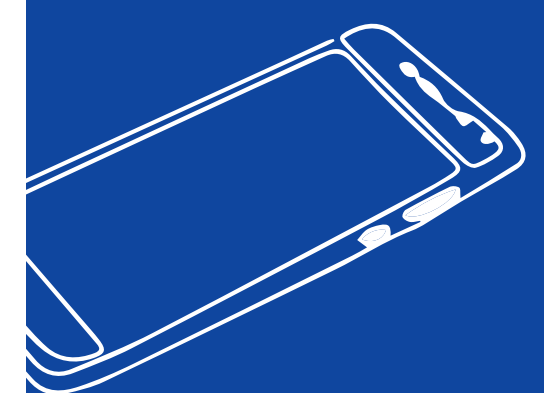
with AFFIN Visa Cards

Promotion Period:  
**Now - 31 December 2021**

Terms and conditions apply.

Visa Malaysia e-commerce Promotions 2021

[CLICK HERE TO SEE FULL DETAILS](#)




## Online Specials

with AFFIN Mastercard®

Promotion Period:  
**Valid till 31 December 2021**

Terms and conditions apply.

Mastercard® Online Promotion 2021

[CLICK HERE TO SEE FULL DETAILS](#)





# Merdeka Persepsi, Merdeka Di Hati!

Ulang tahun kemerdekaan yang ke-64 tahun ini. Tidak disambut sebagaimana kebiasaannya, tetapi disambut dengan penuh rasa syukur dan dizahirkan seboleh mungkin dengan usaha yang bijaksana, demi tanah air yang kita cintai. Di sini, kita raikan sepenuh hati jenama-jenama Malaysia, agar Malaysia semakin kukuh dari segi kewangan dan ekonomi demi kesejahteraan kita bersama. Ini boleh kita kita zahirkan dengan memilih begitu banyak produk tempatan hebat dengan kualiti antarabangsa. Dan kerana sokongan anda begitu penting buat negara, Affin Bank turut menawarkan diskaun hebat kepada semua pemegang kad Affin Bank bagi nama-nama hebat berikut:

## ■ TANAMERA

Bermula dengan hanya 8 produk penjagaan diri berasaskan herba yang dibangunkan pada tahun 1995 oleh tiga beradik, Faridah, Fauziah dan Faisal, Tanamera kini menjadi kebanggaan Malaysia dengan 200 buah produk dan sudahpun menembusi 14 buah negara dengan pasaran 40% ke pasaran luar negara termasuk Australia, Amerika Selatan, Afrika Selatan, Arab Saudi dan Asia Barat. Kerana keaslian produknya yang menggunakan 100% herba tanpa sebatian lain dan ketinggian kualitinya, Tanamera menjadi pilihan utama bagi kebanyakan spa, salun, hotel dan turut dijual di kedai di lapangan terbang utama dan ratusan kedai lain. Kehebatan produknya juga turut menarik Jerman untuk menjadi rakan perniagaan bersama Tanamera dan sehingga kini, Tanamera telah memenangi pelbagai anugerah di peringkat tempatan dan antarabangsa. Antara yang menjadi kegemaran ramai adalah rangkaian minyak patinya yang terdiri daripada *lavender, lemongrass, relaxing blend, eucalyptus, serenity blend, tea tree, sweet orange, citronella, ylang ylang, kaffir lime, energising blend, detox blend, fragipani, vanilla, uplifting blend, neroli, jasmine, ginger, sweet basil, clove, Khasmiri Rose, cinnamon* dan *frankincense* bermula dengan harga RM38 hingga RM80 setiap satu.



## ■ NITA COMESTIC

Setiap siri produknya membawa bersamanya warisan budaya, ciri dan keindahan Malaysia. Ini menjadikan produk Nita Cosmetic begitu menarik dan berbeza dengan kosmetik lain di pasaran. Ditubuhkan pada tahun 2016 oleh Aznita Azman, Nita Cosmetic merupakan kosmetik tempatan yang diperbuat daripada sayuran dan buah-buahan serta bebas bahan berbahaya yang selamat digunakan dan kian menjadi pilihan wanita Malaysia. Antara yang menarik adalah gincu bibir. Gincu bibir Nita Cosmetic menawarkan tiga siri menarik iaitu Siri Ikat Tepi dengan pilihan – Ribena, Sirap, Jus Tomato, Cham dan Asam Boi. Bagi Siri Bungkus pula warna pilihan terdiri daripada Sarsi, Ais Kacang, Jambu Ais, Sago dan Teh Ais. Satu lagi siri adalah Siri Tapau yang menawarkan warna pilihan seperti Ais Kepal, Teh Tarik, Miloh, Kopi Susu dan Bandung. Setiap satu siri ditawarkan dengan pembungkusan menarik dan harga mampu milik sejumlah RM49.

## ■ UMMA

Ditubuhkan pada tahun 2015 oleh Zairin Zainul Azman, UMMA menawarkan fesyen yang moden, sofistikated dengan gaya sopan. Setiap satu rekaan UMMA membawa bersamanya imej kekuatan, kecantikan, keberanian, kebebasan dan kemerdekaan. Setiap satu rekaan UMMA begitu berseni dengan material berkualiti yang menjanjikan keselesaan sepenuhnya. Antara yang menjadi pilihan adalah rangkaian hijabnya yang bermula dari harga RM39 hinggalah RM139.







# MALAYSIA'S GEN Z SPEAKS OUT

**Zoomers are the next big generation to enter the job market and be force of change in our country for the next several decades; but what does it mean to be part of this movement? We speak to three overseas Gen Z-ers about their love for Malaysia and their hopes for our future.**

## MIRZA DANIAL 21, Toronto, Canada

**A Little Bit About Mirza:** Currently a Business Finance student at York University, Mirza juggles full-time university work and co-managing a company called SteakMoooo that is based here in Malaysia selling steaks! He was previously an intern at well-known regional venture capital firm. Check out the SteakMoooo story here, and connect with him on LinkedIn.

### **Name one Malaysian achievement that you always tell you friends overseas about?**

One most of the most iconic achievements that I would tell my friends overseas would be about Tun Dr Mahathir and him being once the world's oldest prime minister. To many of us he is also a very iconic figure especially to Malaysian and people across the globe for many of his achievements that he has brought to the country.

### **What's the one thing you miss when you're away from Malaysia?**

Definitely the food as nothing beats Malaysian food. So diverse with many different cultures, I could even say some foods that originate from different countries tastes better here In Malaysia.

### **If you were to return to Malaysia to stay, what's one thing you would change?**

Hard question to answer tbh (to be honest) nothing really beats home and it's hard to change anything. If it is changed it wouldn't be considered home any more.

### **As a member of the Gen Z generation, you are the future of Malaysia. What change do you hope to see in the country five years from now?**

Firstly, I would like to see the country improve politically as that's one of the disadvantages I see currently. Secondly, to see adults with changed perspective on things especially current issues like the recent rape jokes in school, and other movements occurring around the world.

I would actually want to see a lot of youths leading the country instead of the old generation, I feel that mistakes keep on repeating and it's time for a change.







## ATALIE TEE

21, Melbourne, Australia

**A Little Bit about Atalie:** A recent graduate of the University of Melbourne, Atalie is currently making her way through the financial world with internships at international advertising agency TBWA Worldwide; business consulting firm Quinlan Consulting, and regional venture capital firm Gobi Partners. She is now a full-time Accountant at Clyne Partners Chartered Accountants. Get in touch with Atalie via LinkedIn.

### Name one Malaysian achievement that you always tell your friends overseas about?

While we have many, the one I often tell my foreign friends about is our countless badminton accomplishments. Having a fellow Malaysian stand on the podium in almost every competition makes me so proud to be a Malaysian.

### What's the one thing you miss when you're away from Malaysia?

Definitely the food! The large variety of food from the diverse cultures is hard to find abroad. I miss the Malaysian street food the most. Nothing here compares to the experience and taste hawker stalls offer back home.

### If you were to return to Malaysia to stay, what's one thing you would change?

I would love to be an active advocate for implementing change on the minimum wage in Malaysia. I believe it is far too low considering the cost of living in Malaysia. More people would be able to get out of poverty and live a decent life.

### As a member of the Gen Z generation, you are the future of Malaysia. What change do you hope to see in the country five years from now?

I would love to see more members of the Gen Z generation use their voice to stand up for injustices and discriminations that happens in their daily lives. As a society, we can definitely do better. This will not only affect us, but our children and grandchildren.



## SATGUNALINGAM GOPALAKRISHNAN

21, Newcastle, Australia

**A Little Bit About Satgunalingham:** A student at the University of Newcastle, Satgunalingham is also a graphic designer for Malaysian company Rejuv Herbs and Spices. He is also Vice President of the Malaysians in University of Newcastle Association. Connect with Satgunalingham on LinkedIn.

### Name one Malaysian achievement that you always tell your friends overseas about?

Our no.1 ranking in badminton which Dato Lee Chong Wei held many years back, our twin towers being the tallest twin towers in the world and our food for literally being the best although it's subjective.

### What's the one thing you miss when you're away from Malaysia?

Food, I miss my Spicy Chicken McDeluxe and my Bak Kut Teh, also my mother's chicken curry.

### If you were to return to Malaysia to stay, what's one thing you would change?

The unstable politics run by semi-naïve politicians who lead without any spiritual compass. Religion is good but without understanding its intrinsic value what good is it? Lack of love leads to hate, why [is there] even [a] need to shout in the first place?

### As a member of the Gen Z generation, you are the future of Malaysia. What change do you hope to see in the country five years from now?

The improvement on the [cleanliness] of the built environment, abolishment of any discriminatory laws, no death sentence, and a separate state where Singaporean laws are implement[ed] just to see [its progress]...



# AFFINMyFamily ABROAD

For many Malaysians, the idea of studying overseas is a daunting and yet exotic idea, and for former AFFIN intern Nor Marissa the experience was no different. We spoke to the speed-skating athlete on her thoughts about leaving, misconceptions about Malaysia she may have heard, and how she continues to display her Malaysian heritage.



## NOR MARISSA ALIA AHMAD LOKMAN

Student, Nottingham, UK

### Achievement

The Malaysia team made history in 2017 as the first-ever team to have won gold in the SEA games on our home territory. That year was the first time ever that winter sports (including figure skating, speed skating, and ice hockey) were included for the SEA Games – we managed to win 5 gold medals in the speed-skating event.

## Questions

1

**When did you first leave Malaysia, and what were your thoughts as you took your first trip away?**

2

**As a Malaysian abroad, what is the most common misconception about our country that you have heard from foreigners and/or friends?**

3

**In your life overseas, how do you continue to proudly display your Malaysian identity?**

### Question 1

On 21st September 2019, I flew to the UK to continue my studies. I was more excited than sad about leaving Malaysia. At that moment, I was thinking to myself: “I’ve finally made it!” Ever since I was young, I have always wanted to pursue my studies abroad, and the fact that I managed to do it made me proud of myself. During the whole plane ride with my mom, I couldn’t stop thinking about the new life I was going to have, the new people I would meet, and the new culture I would get to experience.

### Question 2

Well, the most common misconception is that people don’t even really know about Malaysia – they don’t even know where it is! I had to explain to them that it was next to Singapore. I realised that so many people have gone to Singapore, but never realised that Malaysia was next to it! It was a nice feeling being to explain to them more about Malaysia, the different races and cultures, and I even cooked some local dishes for my friends to try.

### Question 3

The way I display my identity as a Malaysian is by teaching my friends our language, Bahasa Malaysia, and by cooking them our local dishes. From there, they start asking more questions about Malaysia and I proudly explain to them whatever it is that they want to know. My friends and I will usually cook for each other and just have a feast together. I’ve made a lot of friends from all around, for example, from the United Arab Emirates, Sri Lanka, Russia, and Zimbabwe, and I’ve learnt a lot about their cultures as well. Last year, I participated in a short track speed-skating competition in Birmingham where I won 2nd place overall. Now, I’m taking up golf and have been continuing my lessons in Nottingham. Moving across the world from home has opened my eyes to the bigger picture. Hopefully one day I’ll get the opportunity to use the knowledge and experience that I have gained and contribute back to Malaysia.





# AXA AFFIN

## Introduces Covid-19 Benefits To Its Axa Ecombo Package

*Designed to give you  
peace of mind during  
these uncertain times.*



**Launched late last year, AXA AFFIN Life Insurance's all-in-one medical insurance AXA eCombo (the first of its kind in Malaysia) is now offering you more for your money with the addition of a COVID-19 Financial Support Fund.**

It is designed for people that are just starting out on their own or those with young families that want to be covered from the get-go, and it's easy to use: simply sign up online for instalments that can be as low as RM71 per month and customise your preferred protection based on your own needs and budget.

The plan gives you access to (i) medical insurance with an annual limit of up to RM100,000 with no lifetime limit and cashless admission to over 150 panel hospitals across Malaysia; (ii) access to critical illness insurance with a sum insured up to RM250,000 that covers 50 medical conditions, including cancer, heart attacks, and strokes (this includes early and advanced stages of an illness); and (iii) life insurance with a sum insured of up to RM250,000 which covers death and total permanent disability (TPD), with a 200% pay-out for accidental death.

### THE COVID-19 FINANCIAL SUPPORT FUND

However, if you're out there and feeling worried about the pandemic, AXA eCombo now comes with the aforementioned COVID-19 Financial Support Fund, which includes benefits such as:

- AXA eCombo medical card holders will be provided financial support of RM2,000 if they are quarantined in a government or private hospital, and RM1,000 if they are held in government-designated quarantine centre.
- In the event that death due to the disease occurs, RM10,000 will be awarded to their designated family members.
- In addition, this fund also protects its policyholders from side effects of the COVID-19 vaccine, guaranteeing full coverage if they are hospitalized, and RM2,000 cash assistance if they experience a stroke within 90 days of their vaccination.

### GET COVERED ONLINE AND FEEL PREPARED

So if you're in need of a plan that has you and your family in mind for the foreseeable future, check out the AXA eCombo homepage for more details and instructions on how to add in the COVID-19 Financial Support Fund so that you are covered in every type of situation.

**CLICK HERE**

to find out more



# ASCEND