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AFFIN BANK

ASCEND

*For the
People
and the
Planet*

Eco-
Friendly
Treats
pg.15

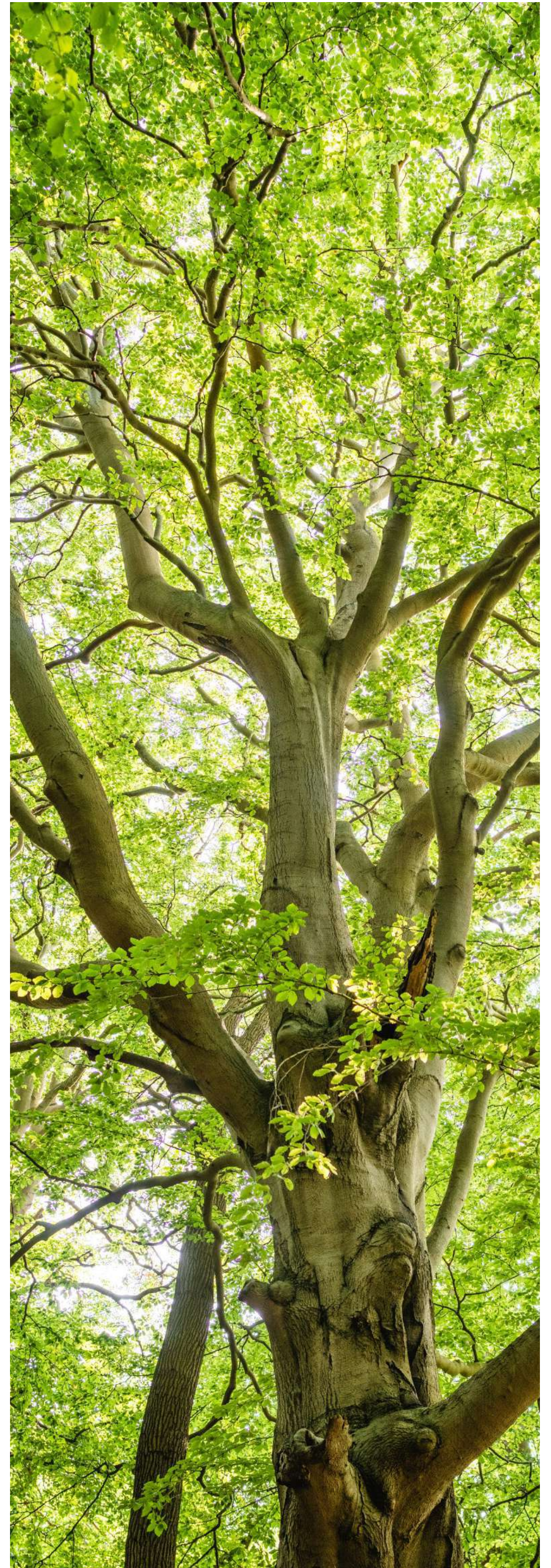
The Taraas
Beach and
Spa Resort
pg.06

Green Eats
pg.08

SUSTAINABILITY

– *It's for All of Us*

Going green and doing good. Two key values that we all hope to have while going about our daily lives. But what are we doing for our environment, and how will this help to ensure a sustainable future for all of us? In this issue, AFFIN looks at the many ways that we can play our part in ensuring that this planet -- the one true place we can call home -- can be preserved for future generations. From local efforts to global achievements, big campaigns, and small initiatives, what must be remembered by all is that everyone has a part to play in the battle to save the Earth.



Meet Our FEMALE GREEN WARRIORS

In the struggle to preserve our planet, we all bear a responsibility to do our part. Here we highlight three amazing Malaysian women who have made conservation their life mission.



Dr Ravinder Kaur

Dr. Ravinder is a wildlife biologist and the scientific director and co-founder of Explore Gaia, a social enterprise focused on saving the hornbills of Borneo. Her organisation works closely with HUTAN/KOCP (a local NGO) and its partners, and her Kinabatangan Wildlife Sanctuary project saw the instalment of artificial nest boxes, which have been used by three different hornbill species.

Kaur is also a member of the Helmeted Hornbill Working Group, which has 15 years of experience caring for our helmeted hornbills, which is an endangered bird species. In 2020, she was awarded the Marsh Award for Terrestrial Conservation Leadership.

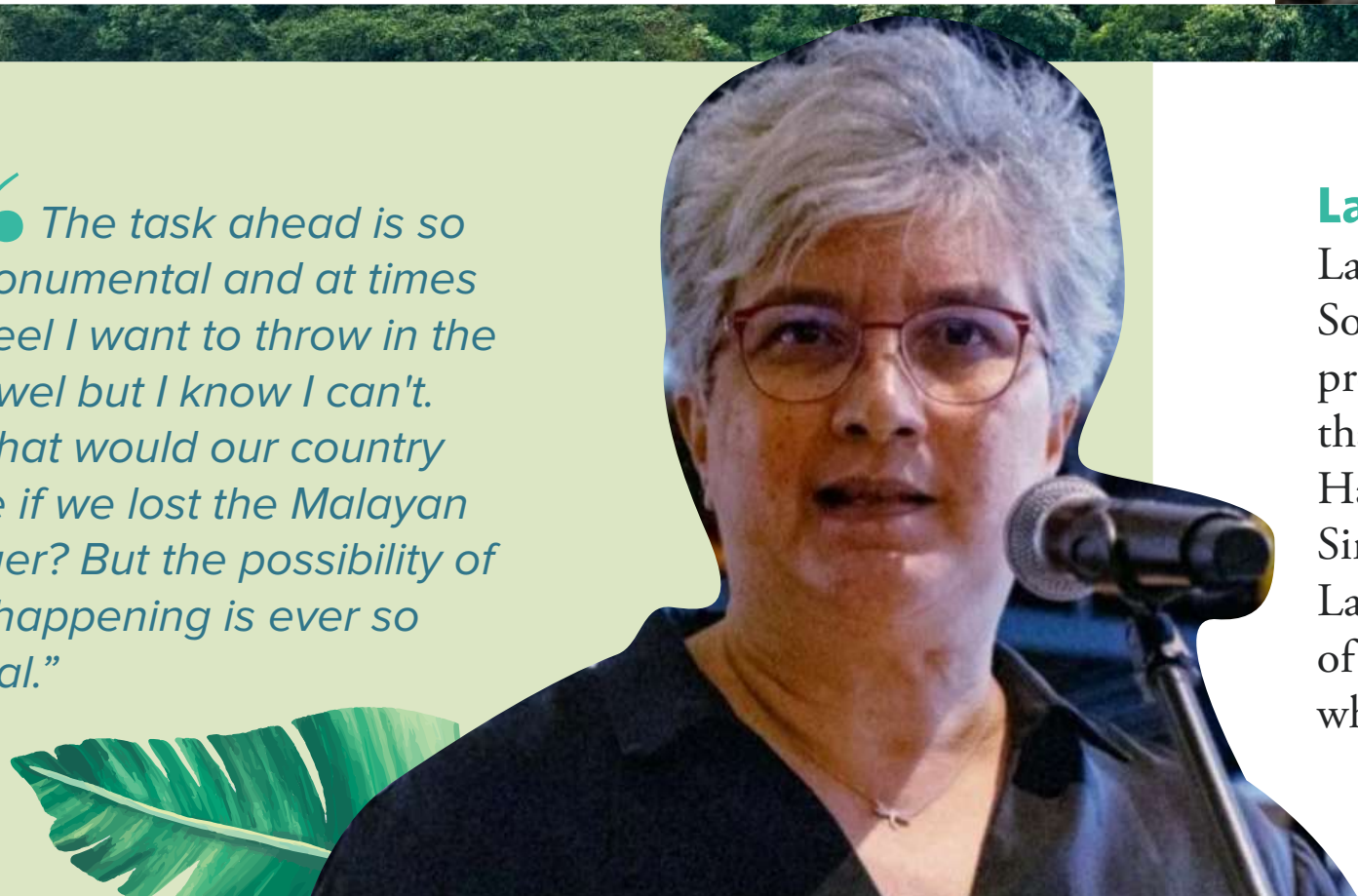
Pua Lay Peng

Pua is a chemist and a member of the Kuala Langat Environmental Action Group (Persatuan Tindakan Alam Sekitar Kuala Langat). She is an outspoken activist, having previously led a community response to the plastic pollution in her hometown of Jenjarom, during which she fought to raise awareness of the illegal plastic waste dumpsites in the town that were causing air and water pollution. Thanks to their efforts, over 300 illegal facilities were subsequently shut down.

Pua has gained recognition for her efforts from HuffPost and was selected by Greenpeace to travel to New Zealand a few years ago to meet the country's Minister of Environment, Eugenie Sage.



“The task ahead is so monumental and at times I feel I want to throw in the towel but I know I can't. What would our country be if we lost the Malayan tiger? But the possibility of it happening is ever so real.”



Lara Ariffin

Lara is the president of Rimau (Tiger Protection Society of Malaysia), which is an NGO working to preserve the Malayan Tiger, a species of the big cat that is unique to our peninsula. She and her husband Harun Rahman previously collaborated with Yayasan Sime Darby to produce a documentary series titled Layar Liar which showcased the variety and majesty of our local wildlife and the efforts made by those who live to preserve it.

ALL THE FACTS: CLIMATE CHANGE

In our everyday lives, we encounter various facts and figures about climate change and how it impacts everything and everyone. However, what is its actual impact on businesses and thus the communities that they serve? In this article, we take a quick look at the three types of risks that companies thinking of the ways that climate change might affect their business should be aware of:

1

Physical Risks

These are immediate threats that comes from the physical environment, including flooding, hurricanes, earthquakes, and drought. As these environmental incidents increase in frequency and number, they are all clear signs that our climate is changing and are able to cause physical damage to people, property, and transport links. According to the US National Academy of Sciences, major weather events have increased in direct correlation to the warming climate.

On the business front, losses from drought are currently costing economies in Europe an estimated EUR 9 billion annually, and that loss could go up to EUR 65 billion annually if global warming is not reduced. Farmers and agricultural companies in particular are on the front line when it comes to environmental incidents, as severe flooding and drought both do their part in damages to crops and livestock. Those organisations in the travel industry must also take note, specifically ski resorts, as rising temperatures reduce snowfall, thus shortening the ski season.

2

Transitional Risks

These risks refer to the potential cost for a business to align their operations and production lines with the increasing number of policies, laws, and other regulations that are emerging to address climate change. One industry particularly open to transitional risk is the energy sector; countries the world over are seeking greener energy sources, shifting to rely on renewable energy sources, and demanding net-zero carbon emissions from energy producers.

3

Liability Risks

Companies that are unable to mitigate, adapt to, disclose, or comply with changing legal and regulatory expectations are dealing with this category of risks. As mentioned above, climate litigation is increasing globally, thanks to advances in attribution science, evolving legal disputes, and changing public sentiment. Thus, it is in the best interest of companies looking at this type of risk to stop polluting and consider future climate change in their products and services.



*The Fight
for Sustainability*



FIVE YEARS, FIVE MILESTONES

UNEP (United Nations Environment Programme) is celebrating its 50th anniversary this year, having served as an authoritative advocate for the global environment since 1927. Their aim is to inspire, inform, and enable nations and peoples to improve their quality of life without compromising that of future generations



In this article, we share a snapshot of the initiatives established by UNEP in the past five years.

2014

The Climate Summit 2014 is held at UN Headquarters in New York City. UN Secretary-General Ban Ki-moon invited leaders of government, the private sector, and civil society to unite in taking concrete action towards a low-carbon emission world.

Additionally, the ozone layer shows signs of recovery: evidence emerges that the ozone layer is healing thanks to the Montreal Protocol; this progress serves as a testament to the power of collective action.

2015

The UN Sustainable Development Summit establishes a new global agenda on sustainable development and the adoption of 17 SDGs. Meanwhile, the UN Climate Change Conference leads to landmark climate agreement, with 195 countries adopting the world's first universal and legally binding global climate deal.

2016

UNEP launches Wild for Life, a campaign that protects endangered wildlife species from trafficking. It raised awareness on poaching and illegal trade and aimed to change attitudes towards poaching and illegal trade of wildlife and wildlife products.

2017

The Minamata Convention on Mercury is established to protect human health and the environment from anthropogenic emissions and releases of mercury compounds. UNEP also launches the Clean Seas campaign, and Young Champions of the Earth campaign.

2019

The UN General Assembly declares 2021 – 2030 as the UN Decade on Ecosystem Restoration, which has the aim of scaling up the restoration of degraded and destroyed ecosystems as a proven measure to fight the climate crisis and enhance food security, water supply, and biodiversity.

2021

Moving Forward – 2021 to 2030
World Environment Day 2021 marks the start of the Decade on Ecosystem Restoration. The deadline of 2030 also marks the year that the world should achieve all 17 UN SDGs and radical cuts in greenhouse gas emissions should be made by then.

THE TARAAS BEACH AND SPA RESORT

Take Me Away to a Greener Place



A HEAVENLY LOCATION

Situated on a bay on Pulau Redang, The Taraas Beach and Spa Resort is hidden from the outside world and houses 125 stylish suits and room as well as a five-bedroom private villa that sits on a cliff overlooking the ocean and the resort below.

Redang Island and its protected Marine Park is situated in the middle of the diverse South China Sea, and the archipelago has nine islands (Lima Island, Paku Besar Island, Paku Kecil Island, Kerengga Besar Island, Kerengga Kecil Island, Ekor Tebu Island, Batu Ling, Island, Pinang Island, and Redang Island). The coral reef ecosystems surrounding these lands are protected by the Marine and Fisheries department of Malaysia in the country's bid to protect its underwater heritage and environment.

ACCOMMODATION: THE GODDESS OF THE SEA

The resort's name means "Goddess of the Sea", "The Star", and "The Apple of My Eye" in ancient Sanskrit and accurately depicts the feeling of awe one gets upon arriving at the hotel. Upon checking in, guests are spoilt for choice when it comes to rooms; for a full list of accommodation options, do check out the Taraas website.

• Oceanfront Master Suite

The only one of its kind on the property, this luxurious one-bedroom suite is situated right on the beach and comes with a separate lounge and dining area. Guests will also be offered a private butler service and a butler's pantry stocked with treats for the entirety of your stay.

• The Taraas Villa

For those seeking the ultimate getaway and privacy, this villa is secluded on a clifftop and has five bedrooms. Views from the villa include a sweeping panorama of the resort and the beach beyond. In terms of amenities, get ready to live it up with a private infinity pool, a breakfast chef and butler, as well as a security service.



DINING: A SMORGASBORD OF CHOICE

• ASEAN All Day Dining

This restaurant offers the very best Malaysian, international, and fusion inspired cuisine. Guests can choose from daily buffets or an a la carte menu and can take their meal beyond the walls of the resort to enjoy on the patio that overlooks the swimming pool and the bay.

• MareNero

Visit Italy while never leaving the resort with this restaurant, which features a modern Italian menu and beachside views. Guests can expect relaxing and elegant vibes and can choose to sit al fresco or by the open-concept kitchen to see the chef at work.

• ASEAN Terrace Lounge

Situated on a landing overlooking the swimming pool, this lounge is the perfect choice for pre-dinner and after dinner drinks that is accompanied by relaxing music and offers light meals throughout the day.

• The Cove

Join fellow guests for a truly amazing evening on the chill-out deck and enjoy a selection of exotic cocktails or premium wines as well as light snacks and refreshers. The Cove also has stunning views of the ocean and is the perfect place to watch the sun set.

ACTIVITIES: ENVIRONMENTALLY FRIENDLY FUN IN THE SUN

• Diving and Snorkelling:

The Taraas is blessed to be surrounded by over 30 dive locations that have both hard and soft coral environments. Guests can expect to meet turtles, reef sharks (that are harmless to humans), and various other marine wildlife, including moray eels, angel fish, barracuda, napoleon, triggerfish, rainbow runner, giant stingrays, cuttlefish, octopus, and nudibranch. For those who prefer to keep closer to the surface, the hotel also offers snorkelling packages. As a plus point for the environment, Taraas does not offer fins for snorkelling as they could cause potential damage to corals and are in violation of local regulations.

GREEN GOODNESS: ENVIRONMENTAL EFFORTS OF THE RESORT

One of the hotel's key goals when it comes to preserving the environment is the offering of eco-friendly programs, such as their Adopt a Coral program, which allows guests to adopt a biscuit of coral for RM 50. To raise awareness, there is also a glass bottom boat reef tour that showcases the beauty of the ocean floor, and a turtle discover snorkelling experience which allows you to literally swim with the turtles!

Another great stop on the grounds of the resort is the SEATRU Turtle Lab, which was opened in 2018 with the aim of protecting sea turtles and educating guests on their plight. The lab is managed by the resort's own marine biologist who works closely with a team of SEATRU scientists as well as trained research assistants from Universiti Malaysia Terengganu (UMT). At the lab, guests can learn about the sea turtle life cycle, how to identify different species, and their natural predators. A visit during hatching season means you'll be able to experience hatchlings being released to the sea.

For more information about the hotel or their offers, please visit their official website:

<https://www.thetaaras.com/>

 [thetaarasmalaysia](https://www.instagram.com/thetaarasmalaysia)

GREEN EATS

Eating well should also mean eating sustainably; the practice of responsible meals covers everything from packaging to the food on your plate. Here are three unique restaurants in the Klang Valley that promote the use of sustainable practices in sourcing and serving their dishes.



SALA VEGAN RESTAURANT

For vegans, this restaurant is foodie haven which fuses Mexican, Malaysian, and other cuisines to create meatless meals that are still full of delicious goodness.

Their tacos, which are topped with textured combinations like barbequed jackfruit, purple cabbage, chopped cucumbers, pico de gallo, and cilantro come highly recommended. For those looking for a quick bite, try the restaurant's falafel wraps with tahini, harissa, diced onions, and bell peppers. Fans of local food can also give their creamy curry laksa that has yellow noodles, tofu, bean sprouts, green beans, eggplant, and lime, as well as their *nasi lemak*, which comes with *sambal tempeh*, fish-free *sambal bilis*, and nuts.

SALA is located in the heart of Mont' Kiara and is a neighbourhood favourite. Check it out today for some truly good and hearty meals.

 [salamalaysia](https://www.instagram.com/salamalaysia)

Located at:

A-G-03A, Galeria Hartamas
No 21, Jalan 26a/70a
Desa Sri Hartamas
50480 Kuala Lumpur

Opening Hours:

Daily from 11 AM to 10 PM

Telephone no.:

+6011 115 03606



THE HUNGRY TAPIR

This restaurant is the only vegan and vegetarian restaurant which serves a fusion-based and dynamic menu, melding the flavours of East and West.

While the establishment serves a host of different dishes to try, the big fat miso ramen, which comes with bok choy, cucumber, carrot, mushroom, nori, and minced tofu is a filling meal that is served with wildfood chilli oil. Also worth mentioning is their take on *roti jala*, made of turmeric “net bread” pancakes and accompanied by a side of spiced jackfruit curry. For a sweet end to the experience, try their buckwheat pancakes, which are topped with grated *Nangka*, caramelised banana, strawberry coulis, *gula melaka*, and toasted coconut.

The Hungry Tapir is nestled in the heart of Chinatown and is a firm favourite of locals and tourists alike.

 [thehungrytapir](https://www.instagram.com/thehungrytapir)

Located at:

135 (1st floor) Jalan Petaling,
City Centre,
50000, Kuala Lumpur.

Opening Hours:

Tuesday to Thursday and Sunday
12PM – 10PM

Friday and Saturday
12 PM - 12AM

Closed on Mondays

Telephone no.:

+6011 115 03606

<https://www.hungrytapir.com>





CANVASS

Touted as a restaurant that truly sticks to its ethos, Canvass serves a delightful spread of Scandi-inspired dishes. Their goal is to show Malaysians that it is possible to eat good food while following sustainable practices without the meals being too expensive or tasteless.

Canvass is proud of the items on their menu, which have no-fuss names and arrive looking and tasting exactly as they're ordered. Signature dishes to try include their Caesar Salad and Fiske Frikadeller (Danish-style fishcakes). Visitors can also expect truly unique eats such as their freshly marinated heirloom beans that come with crumbled feta and free-range egg, as well as their seared Japanese scallops topped with fried cauliflower and soybean cauliflower velouté.

The restaurant is located in the middle of the city centre and serves up a truly sustainable experience amidst the hustle and bustle of Bukit Bintang.

 [canvasskl](https://www.instagram.com/canvasskl)

Located at:

38, Jalan Bedara
Bukit Bintang
50200 Kuala Lumpur

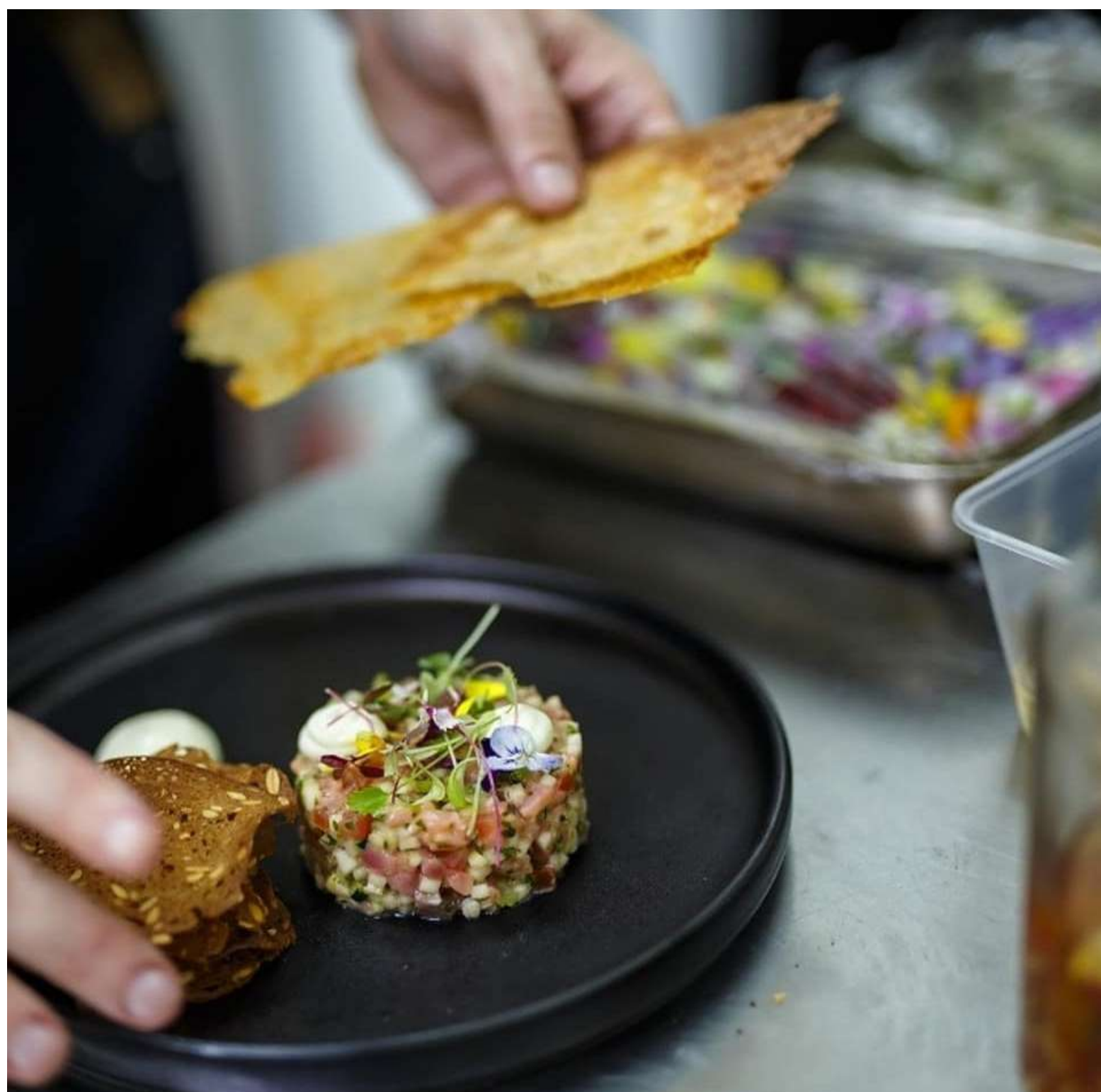
Opening Hours:

(Dinner) Tuesday to Sunday,
4 PM – 12 AM.

Lunch is served once a month.

Telephone no.:

+603 2022 0968 (1500-2300)
+6012 329 2820



<https://canvasskl.com/>

ART FOR GOOD

For centuries, artists the world over have been creating pieces that reflect issues of the day or ones that feature their commentary on society. In this new era of sustainability, meet some Malaysian citizens – who through their work – are fighting to spread awareness of the importance of going green.



Wan Jamil Wan Shaiful Bahri (Artjamila)

Artjamila is an autistic artist that used doodles and drawings to communicate with her family as a child. Today, she gives her views on current affairs and issues including the pandemic, climate change, and various environmental concerns through her artwork. Key pieces of interest from her include her Marine Life (Octopus) Born from Waste sculpture, which was made from waste materials and is vibrantly coloured, and her Marine Life in Plastic Fabric Waste series, which showcases various artwork highlighting plastic pollution and how disposable face masks have contributed to it.

📷 [artjamila](#)

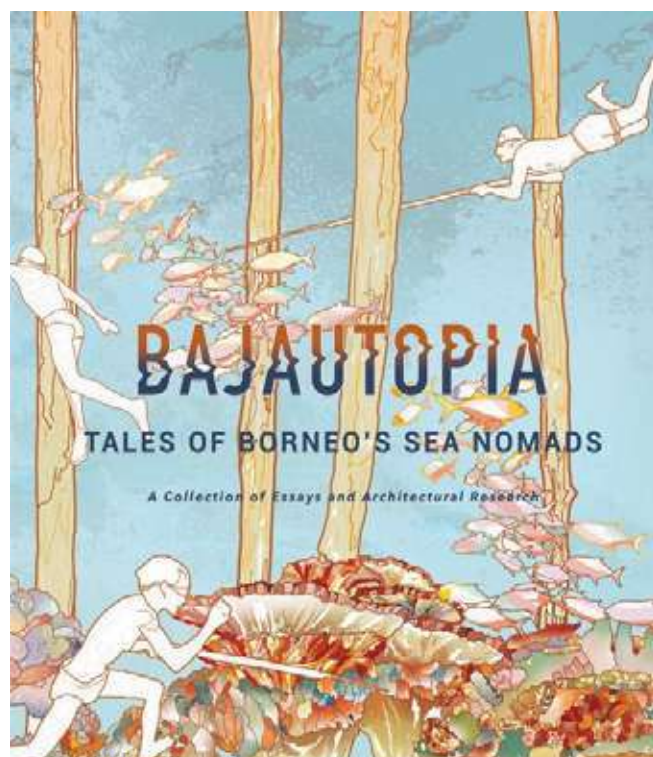


The Plasticity Theatre Troupe

Hailing from Penang, this group focuses on the concept of upcycling, hosting contemporary shadow play productions that often tell stories of current environmental and climate change challenges; the props used in these plays consist of upcycled and discarded objects.

The troupe's first show, Plastic City, was centred on the theme of plastic products – how the world is using too much disposable plastic items, and what the consequences of this use are. In 2018, the troupe also collaborated with Homemade Puppet of Thailand to create The Present, which was a mentorship project focused on the journey of a little boy and his fish friend and their discovery of human practices that are harming Mother Nature.

📷 [plasticity.theatre](#)



Bajautopia

In early 2022, a book called Bajautopia, Tales of Borneo's Sea Nomads was published; it features a series of innovative and futuristic architectural concepts created by UCSI's architecture students. The book also takes a look at climate change issues faced by the Bajau community, including rising sea levels which are affecting their traditional seafaring lives and customs.

The essays and drawings featured in Bajautopia thus take a close look at the Bajau Laut people and offer alternative solutions for their livelihood and survival.

I AM MALAYSIAN, I LOVE OUR PLANET

LETCHUMY PRABAH KRISHNAN

What do you think is the biggest threat to the environment right now?

In my point of view, the acts of humans pose the greatest impact to our environment because we make so many modifications to the ecosystem, the biophysical environment, the biodiversity, and natural resources. The most damaging of these acts such as deforestation, pollution, and the usage of fossil fuels have all contributed to the heightened threat towards our environment, and these activities are being carried out for personal or monetary gain and are usually done by businesses.

How do you do your part to help preserve the planet?

To do my part, I've started carpooling to work with my colleagues, using public transport for my travels such as the LRT and other train services, and I've cut down on what I throw out by following the three "Rs" – Reduce, reuse, recycle. I also try to avoid wasting any electricity or water. When it comes to shopping, I bring reusable bags and at home I'm using long-lasting energy saving light bulbs and I have been adding more plants to the green areas around my home.

Do you have any ideas on how we can get more people to help with conservation efforts?

- Every residential area should organise regular "gotong-royong" activities which will keep the environment clean and encourage residents to build a green culture.
- The education ministry should place more emphasis on raising the awareness of children and young adults about the environmental issues our planet is facing.
- Our government should also prioritise creating environment-related campaigns on a national level and disseminate the message via mass media outlets (i.e., TV, radio, posters, and the Internet).
- Workplaces can spread awareness of environmental issues by organising group activities aimed at educating people about sustainability at every level.

To save this planet, everyone must do their part. Sometimes it may seem daunting to take that first step to preserve our environment, but these 3 Malaysians show us that it is possible to make your own contribution in the fight to keep the earth green for generations to come.



What do you think is the biggest threat to the environment right now?

- We find time to discuss environment related issues during family gatherings and on our group chats to share our thoughts on how we can preserve our planet. For example, we talk about using solar water-heating systems and solar electricity in our daily lives, as well as the advantage of using electric cars as opposed to driving fuel-consuming vehicles.
- We are also very active and involved in contributing ideas to residents in our neighbourhood about how we can all practice sustainability, and we share environment-related articles in our residents group chat.
- As a family, we have also joined "tree-planting programs organised by our spiritual society, and we try to participate in any NGO activities that are aimed at protecting the environment.

If you could pinpoint one environmental issue that you would like to be resolved, what would it be?

Preserve Our Forest. Because of rapid urbanisation, there has been a massive amount of construction projects executed which has resulted in high levels of deforestation, habitat loss for our local wildlife, and the exponential extraction of fresh water. If this keeps going, it will result in the extinction of our rainforest and the unique species that dwell within, thus disrupting the biodiversity of our ecosystem. As such, we need to reduce deforestation and rebuild our damaged ecosystem while also mitigating climate change because all organisms, humans and animals, depend on our trees for survival.



ANDREW LIM CHOONG AIK

What do you think is the biggest threat to the environment right now?

Climate Change is the biggest and most concerning threat to the environment followed by pollution such as plastic and vehicle pollution.

How do you do your part to help preserve the planet?

I've been making a conscious effort to consistently reduce, reuse, and recycle the materials I use in my daily life, especially when it comes to the amount of plastic I use. One of the best ways to do this is to reuse cloth bags instead of using plastic bags. I also try to cut down the amount of water I use.

Do you have any ideas on how we can get more people to help with conservation efforts?

I strongly believe that by using multimedia platforms and social media channels (i.e., TikTok and Instagram), we can effectively educate the younger generation about our planet's troubles.

How are you and your family sharing awareness about the need to preserve our planet?

I try my best to share articles or media content regarding environmental issues and I also actively encourage my family and colleagues to recycle.

If you could pinpoint one environmental issue that you would like resolved, what would it be?

Coral bleaching as the reefs provide essential food and shelter required for many species' survival. Once the coral reefs disappear there will be an inevitable domino effect on marine animals resulting in death and extinction. This will lead to widespread food shortages, especially in countries that heavily rely on seafood to feed their population.



AZMAN BIN YACOB

What do you think is the biggest threat to the environment right now?

Pollution.

How do you do your part to help preserve the planet?

Ensure that waste products are properly disposed.

Do you have any ideas on how we can get more people to help with conservation efforts?

- Using Social Media to create public awareness.
- The relevant ministries and elected officials should be more proactive.

How are you and your family sharing awareness about the need to preserve our planet?

Educating our children on the importance of proper waste disposal.

If you could pinpoint one environmental issue that you would like resolved, what would it be?

Flash floods which have been occurring quite frequently lately.



AWANA BIO PARK

GENTING HIGHLANDS

Awana BIO Park was launched in 2017 as a product of a collaboration between nature consultancy Treks.Events (run and founded by husband and wife team Eddie and Pat) and Resorts World Genting. Eddie and Pat have dedicated their lives to recording and studying the animals and plant kingdom within the Park; Eddie is a former teacher that is extremely passionate about educating the public and raising awareness of the rich biodiversity found in this rainforest.

The Park has three trails: the Conservation Trail — an 800m loop that showcases the beauty of the flora of the Upper Dipterocarp Forest (750 - 1,200 m above sea level); the Herb Forest Trail (a 1.8 km route which takes you through wild bamboo groves with a guide providing information on medicinal properties of the forest herbs); and the Biodiversity Trail, which is 2.7 km trek that descends into a valley and passes by a cascading stream. The Park is also future-forward, thanks to the presence of QR codes at strategic locations which visitors can scan to get more in-depth information.

All walks on the trails are guided by personnel from Treks Events; these are the fees for each trail:

- **Conservation Trail:** RM75/person
- **Herb Forest:** RM95/person
- **Biodiversity Trail:** RM135/person

You'll be provided with a walking stick, but do make sure to also wear the proper trekking attire and footwear.

**Interested in taking a walk through nature?
Book these enchanting walks with Trek.Events by calling +6013 399 3667 or sending an email info@treks.events**



ECO-FRIENDLY TREATS

Doing our part to save the planet goes beyond using reusable totes and planting trees. Here are some great gift ideas for goodies from brands that are making their mark in making sustainable products.

FOR HIM: Aldo's ORLOVOFLEX Men's Driving Shoe

This men's driving shoe is soft, supple, and made from all-natural leather. They have flat rubber soles and are the ideal footwear for on-the-go men that want to transition their wardrobe quickly from boardroom meetings to dinner with friends. Choose from a range of colours including Navy, Beige, Other Brown, and Open Black.

ALDO Love Planet: Cult-favourite brand Aldo is taking steps toward a more sustainable future by tracking their environmental progress and calculating the impact of their products on the planet. To date, their efforts have seen 480K water bottles recycled, 16,400 kg of Co2 save, 36,000 balloons of Co2 prevented, and 2 million litres of water cleaned.

Price: RM 599



For her: Fresh's Lotus Youth Preserve Dream Face Cream

This is a lightweight whipped antioxidant night cream that helps detoxify while minimising signs of ageing so your skin recovers while you dream. Powered by antioxidant Super Lotus, the cream was made using sustainable technology and is enriched with peach leaf extract to help skin recover at night.

Forever Fresh: Fresh has the goal of improving their ingredient sourcing with respect to the planet & people, and are looking to make a positive impact in the communities they source from by 2030. The company has partnered with the Union for Ethical Bio Trade (UEBT), the LVMH Research and Innovation Centre, and local organisations to continuously improve their sourcing practices and local livelihoods. 100% of Fresh's skincare hero ingredients are traceable to their specific geographic origin.

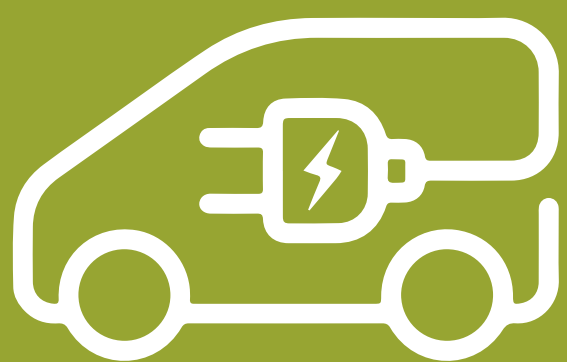
Price: RM 88

FOR EVERYONE: Apple's iPhone 14 Pro

Apple's latest flagship smartphone packs some serious punch in terms of technology with ground-breaking safety features designed to save lives, an innovative 48MP camera for mind-blowing detail, and the ultimate smartphone chip, but it also does its part for the environment.

Environment: According to Apple's Product Environmental Report, the iPhone 14 Pro is made with better materials; 100% of the gold in the wire of all cameras and the rare earth elements in all the magnets are recycled; the battery charger systems consume 54% less energy than the US Department of Energy requirements; and 100% of the wood fibre in their packaging comes from recycled and responsible sources, while 95% of the box is fibre-based, due to their efforts to use less plastic.





BE A PART OF THE ELECTRIC VEHICLE REVOLUTION

Ten years ago the mention of electric vehicles or “EVs” almost solely evoked images of an unattainable American car named after a Serbian scientist. Then, it seems like just yesterday the car community was abuzz with news revealing the release of the 1st generation all-electric Nissan Leaf in Malaysia. There was no doubt that this development was exciting and for many reasons but mostly because it was one of the first steps in what was promised to be an inevitable (yet long) journey towards total vehicular electrification.

With all that excitement and hype many made the assumption that they would be seeing “Leaves” all over Malaysian roads. In reality this was not to be the case with low sales and a general hesitancy from the public. In retrospect, launching such a vehicle into a market that didn’t have the infrastructure to support its “refuelling” was probably jumping the gun. Customers would need to install their own wall chargers at home

and this was very expensive at the time. This issue of range anxiety was thrown into the mix with apprehensions about extremely pricey battery replacements. All this made it certain that Nissan was going to be getting many walk-in test drivers who were intrigued by the idea of testing an electric car but certainly not with the idea of committing their hard earned cash to one.

In the past year the market has suddenly become flooded with EV offerings of varying price points and classes. Market demand has increased dramatically due to the much improved and affordable charging infrastructure, tax free EV incentives, and the increased environmental awareness which has created eco-conscious shoppers keen to decrease their carbon footprint. With all these options on the market, decisions on your next ride are surely harder to make. Here are five favourite picks for your consideration.



PORSCHE TAYCAN

Perhaps the car that generated the most hype on this list is the Porsche Taycan. Hearing performance figures alone is reason enough to understand just why everyone is talking about this car in each trim of the range. Add in consumer reports about superior reliability and this seals the deal for many upmarket shoppers. Despite being one of the most expensive options available with a shorter driving range than competitors, customers are still lining up to get their orders in. It just goes to show the demand regarding this special model from the Stuttgart marque. Sports car enthusiasts have reported full satisfaction with an incredible drive feel that does the prestigious make proud.

BMW iX

The BMW iX brings a lot more to the table than just the prestige of its brand and the logo it carries. Since hitting our roads, the large SUV has been turning heads due its distinctive styling and recognition as one of the largest EVs available. The grill itself is a (polarising) talking point since it retains the shape of that iconic kidney grille despite not needing one (but we love it!). BMW has been leading the pack full charge in the EV revolution. The i3 debuted on our shores back in 2013 and now almost ten years later, in their model line-up has expanded considerably. The iX is accompanied by two EV siblings; the i4 and iX3. The company promises strong support for their products and this is evident with all the BMW branded wall chargers that can be seen in malls all over the country. Buyers can be extra confident with their choice knowing that warranty and servicing packages are well regarded and respected with a happy and extensive, satisfied customer base.



HYUNDAI IONIQ 5

Giving the previous entry a run for its money in terms of bold and futuristic design, the Ioniq 5 is another globally recognized choice and favourite. The Hyundai brand has had an outstanding track record in terms of many aspects of car ownership but in particular, reliability has been spectacular in recent years. This should give potentially hesitant buyers confidence knowing their car is part of a well regarded family. The beautiful styling mentioned earlier is reinforced by a whole suite of the Korean carmaker's famous innovations backing up the overall advanced image. Interior space is plentiful with a conveniently flat floor that will be the delight of the designated middle seat sitters. Eco-minded consumers are potentially just as excited about reduced emissions as they are about the many interior parts made from recyclable materials. The Ioniq 5 is perfect for those who love to be seen as this vehicle will gather many onlookers while these pioneering rides are still a relative novelty.



MAZDA MX-30

When announced, Miata enthusiasts the world over scoffed at the idea of the famed “MX” nameplate being borrowed to represent an EV crossover. Likely, Mazda knew this would inevitably be the case but is fully confident that their MX-30 will be able to win over even the most sceptical of the sceptics. Having said that, they should have no problem whatsoever convincing the majority of shoppers who can't seem to get enough of any model that is crossover shaped (much to the chagrin of some gearheads) to buy the company's first and only electric offering. The MX-30 holds the honour of being known as the first car to receive a maximum star rating from the new Euro NCAP criteria. Taking a page from the design blueprints of their famous rotary engine RX-8 model, Mazda boldly went with “suicide” doors! This specialised and rare door choice is sure to make this special vehicle stand out even more. Range is comparatively on the low side making this an ideal choice for those looking for a stylish city drive.

ORA GOOD CAT

The Ora Good Cat from Great Wall Motors lures prospective customers with an appearance as cute as the name suggests and keeps them intrigued with an attractive selling price. The round headlights and curved body style give off a retro feeling. This classic styling and latest tech combo will be a surprising delight for future customers. When it was rumoured that it would enter our market, it created waves of anticipation that it would be the cheapest EV to be available to us when it launches. While it won't be nearly as affordable as our local traditional engine favourites that are around the same size, it promises to undercut other EVs by a longshot. The tech included will also be notable boasting features such as a 360° camera and safety systems normally reserved for much more expensive offerings. Customers can be extra confident in this choice when considering the record breaking sales figures GWM has achieved in its home country.



As you probably noticed the latter two suggestions are not yet available at the time of writing but it only felt fitting to give a couple of forward-looking releases for readers who are looking to buy into the future of personal transport. Whatever your choice, you can feel comfortable knowing you are making a planet friendly and forward looking purchase.

Commercial Rate Campaign for Electric Cars

Exclusively for AFFIN staff

For inquiry, please email to
afco@affingroup.com

AFFIN GEM

AFFIN's Financial Solution for Women Entrepreneurs.

Owning your own business and making it work are key challenges faced by Malaysian SMEs today. In view of the rising number of Malaysian women entrepreneurs, AFFIN BANK has launched **AFFINGEM** to provide them with access to financial & non-financial solutions which will enable them to be future-proof.

GEM refers to viewing a person in a positive light; associating them with jewels and that is how AFFIN views women entrepreneurs – as precious gems that deserve support in their efforts to create their own business and manage it. The acronym G.E.M stands for GROW, EMPOWER, & MANAGE. AFFIN sees these three areas as the key points of focus for our female SME customers development; hence we aspire to help women entrepreneurs grow, empower, and manage their business.

With the offering of this proposition, AFFIN is aiming to become the preferred banking institution for women entrepreneurs in Malaysia; AFFINGEM takes into consideration the following **common challenges that are faced by women entrepreneurs.**

- ◆ Limited accessibility to financial products
- ◆ Managing liquidity for their business
- ◆ Limited networking opportunities
- ◆ A lack of experience and decision-making capabilities
- ◆ An increase in the cost of doing business, due to market fluctuations and supply chain uncertainties.



How can AFFINGEM help women entrepreneurs?

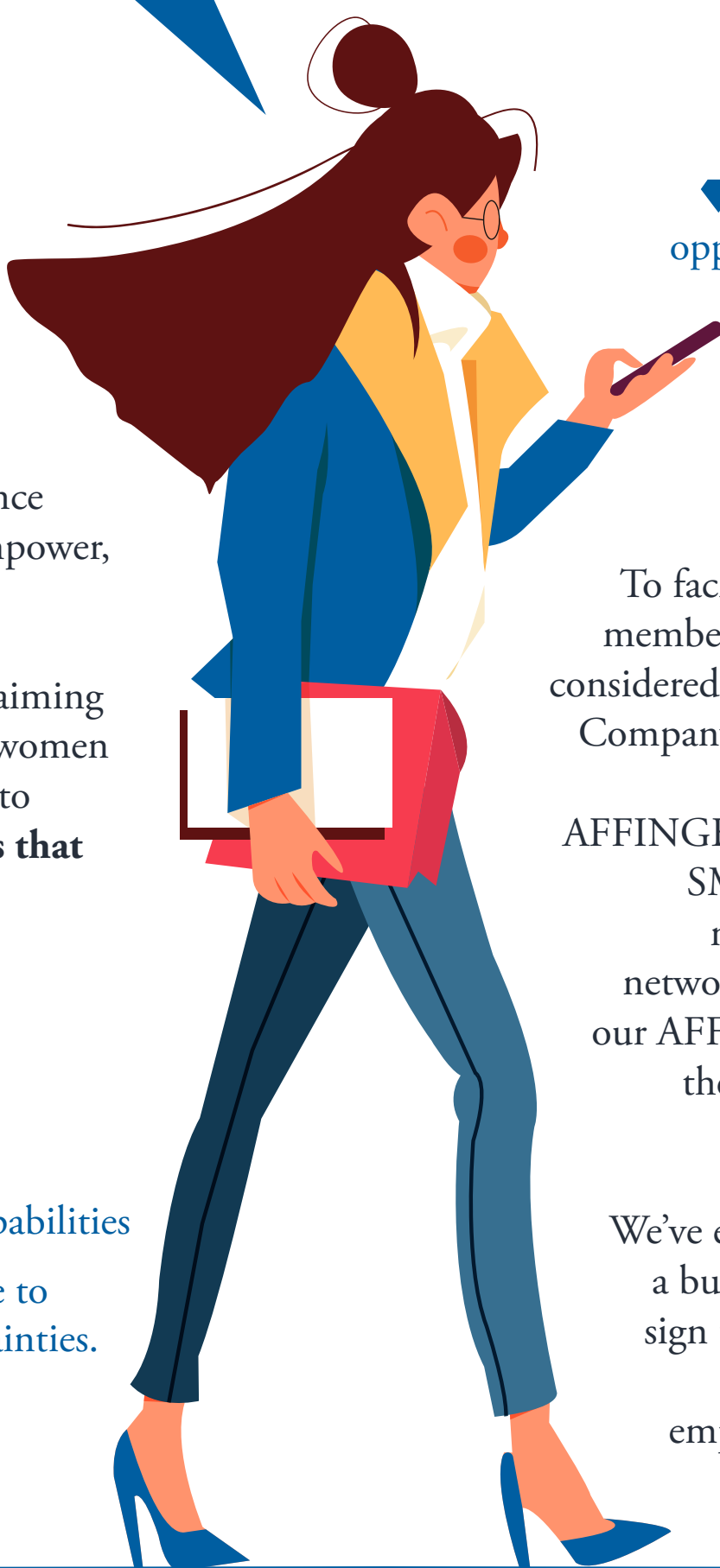
AFFINGEM is a comprehensive proposition that will help women entrepreneurs grow and sustain their business. It provides the following benefits:

- ◆ Comprehensive and competitive financial solutions at the company level.
- ◆ Accessibility to the latest resources & networking opportunities via our award-winning digital platform.
- ◆ Affordable business and personal wellbeing protection plans
- ◆ Special perks from us, our RAKANIAGA and many more!

To facilitate the business growth journey of AFFINGEM members, preferential rates for their business needs can be considered via this proposition and subsequently offered (i.e.: Company Current Account, Business Financing plans, etc.)

AFFINGEM members can also access to our award-winning SME Colony mobile app to get updates on the latest market movements, upcoming business events, and networking opportunities. They'll also be able to become our AFFIN RAKANIAGA, which allows them to promote their products and services directly through the SME Colony app free of charge.

We've even considered the risks that come with managing a business; via AFFINGEM, women entrepreneurs can sign up for an affordable and comprehensive protection plan that covers their business (i.e., management, employees, all-encompassing other company assets) as well as their personal wellbeing.



Don't forget about the PERKS

AFFINGEM also provides access to PERKS; members and their staff as well as their family members will enjoy special campaign offers and promotions from RAKANIAGA, which include deals on F&B items, retail therapy and many other services.

Find out more about AFFINGEM today!

To learn more, women entrepreneurs can approach any of our relationship managers at AFFIN business centres nationwide; you can also e-mail your inquiries to smecare@affingroup.com, or download our award-winning SME Colony app at www.affinalways.com/en/sme-qr

MELABURLAH UNTUK BUMI KITA, MELABURLAH UNTUK MASA HADAPAN KITA!



*Bumi kita, inilah nafas kita.
Bumi kita ini sedang nazak.
Lapisan ozonnya semakin nipis,
pengasidan laut, peratusan
aerosol di dalam udara,
penggunaan air tawar semakin
tinggi dari hari ke sehari.*

*Justeru, selaku pemilik bumi,
selain daripada menanam
pokok, mengitar semula selagi
boleh, mengurus sisa buangan
sebaik mungkin, mendidik
generasi baharu agar cakna
tentang alam yang tenat ini,
satu lagi usaha yang boleh kita
lakukan adalah dengan
mengamalkan gaya hidup yang
melestarikan alam.*

*Berikut adalah sebahagian
pilihan menarik jenama lestari
alam yang boleh kita serasikan
dalam kehidupan kita agar
masa hadapan kita lebih
terjamin!*



THEMINERAW

Jenama penjagaan kulit ini menjadikan lestari alam sebagai konsep utamanya. Semua produknya adalah lembut, selamat dan sesuai untuk semua jenis kulit. Produk di bawah jenama ini diperbuat daripada tumbuhan dan bebas daripada wangian sintetik, pewarna tiruan, paraben, flatat, sulfat, kortison, alkohol, silikon, formaldehid, petrokimia, minyak mineral dan talkum. Jenama ini sering mendapat ulasan daripada media tempatan dan juga pernah mendapat ulasan baik daripada majalah antarabangsa Vogue. Masanya untuk mencuba jenama yang baik pada kulit dan alam!



MUNI

Jenama pakaian ini memartabatkan alam, petani, tukang jahit dan artisan di dalam setiap karya keluarannya. Setiap produknya menggunakan sumber semula jadi seperti kain kapas asli, warna daripada tumbuhan dengan rona yang sangat cantik. Setiap rekaan diilhamkan dengan konsep lestari alam, yang menghasilkan karya yang mapan dan keselesaan mutlak. Terdapat pakaian harian berupa kemeja-T, pakaian kasual dan beg yang membolehkan anda bergaya dengan bijak setiap hari!



MYLKING.COM

Inilah platform yang mengumpulkan segala jenama lestari alam di bawahnya. Platform ini dilahirkan demi cinta kepada sesama insan, haiwan dan alam. Di dalam platform ini terdapat makanan, fesyen dan perkongsian sesama insan, serta pelbagai maklumat untuk semua insan bijak yang ingin bersama menyumbang ke arah bumi yang lebih sihat. Tentunya anda salah seorang daripadanya!



Grand Prize x2

Ticket To Qatar Final Match

2nd Prize x3
Smart UHD TV 65"

3rd Prize x2
Apple iPad Pro

Monthly Prize x10
Signed Football
Player Jersey

Weekly Prize
90x Football Player Jersey

First 100 winners get an exclusive Football themed Stainless Steel Bottle



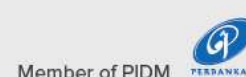
always about **you**

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Campaign Period: 1 October 2022 - 30 November 2022

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