

A Publication of
 **AFFIN BANK**

ASCEND

**Old World Charm
in a Modern Setting**
pg.06

**Dining Out in the
New Normal**
pg.20

*Embracing
the current times
and learning to live
with drastic changes*



KEEP GOING

– THE WELLBEING ISSUE

There is no denying that 2021 has been a roller-coaster of a ride for us Malaysians. From lockdowns that restricted our movement to rising COVID cases, we are just now venturing outside again and slowly rediscovering the joys of the outdoors, travelling, and dining out.

However, in our quest to adapt to the new normal and to find innovative ways of working, living, and being entertained, we should not forget one of the most important things that should be a priority when it comes to making the best of it: our wellbeing. It is widely agreed that for a person to keep going and soldier on through strange times, our optimism, resilience, and our will to carry on are all vital traits that are essential to our daily lives.

In this issue, AFFIN encourages you to seek a life outdoors again alongside tips and tricks to recover your wellbeing. Find some time in your busy schedule to breathe fresh air by visiting our parks such as the Lake Gardens for a nice jog or get together with friends to play some basketball. In terms of entertainment and dining, now is the time to try unique eateries serving delicious dishes while also complying with the updated SOPs; you should also consider taking advantage of the lifting of the nation's travel restrictions and take a trip up to Penang to stay at a charming colonial-inspired hotel.

Lastly, as we all look forward to a new year with more freedom to live our lives out loud, it is important to remember that this crisis calls for everyone to be vigilant, cautious, and to give oneself an extra dose of care. If you're feeling a bit low, don't hesitate to reach out virtually to friends and family or even NGOs that handle mental health issues. There is always someone to talk, and always something to look forward to. Let's keep going, and together, we will be able to beat the lockdown blues.



Seri Wawasan Bridge
Presint 2, 62100 Putrajaya

The Right to Travel (Again)

WHAT DO YOU NEED TO DO PRIOR TO DEPARTURE?



Before you grab your bags, our Ministry of Health did subsequently announce on 15 September that an RT-PCR or RTK-Antigen swab test must be taken by all tourists aged 18 and above and by children between the ages of 7 to 17. For children aged 6 years and below, symptomatic screening will be done and will consider their ability to produce saliva.

You have three options to choose from in terms of swab test procedures:

- 1 Take a PCR or RTK swab test within 48 hours before your departure date. Bring your test results along on the trip and present them when asked at the airport or ferry terminal.
- 2 Buy your own saliva self-testing kit and test yourself at designated screening sites at the airport or ferry terminal
- 3 Buy the saliva self-testing kit at screening sites and test yourself on the spot.

HOW IS THE TRAVEL BUBBLE GOING AND WHAT'S NEXT?

On September 20, our Minister of Tourism, Arts and Culture YBhg. Datuk Seri Nancy Shukri announced that the Langkawi travel bubble – which was opened on September 16 – was a success; 9,500 tourists have already visited the island and thus far SOPs have been adhered to. The Ministry of Tourism, Arts and Culture (MOTAC) had previously aimed to have about 200,000 domestic tourists visit Langkawi from September 16 until December and is hoping to have at least 30,000 travellers visit the island in September alone.

Thanks to this encouraging news, MOTAC is now looking at opening travel bubbles for other destinations, such as Genting Highlands, Melaka, and Tioman Island.



THE GOLDEN QUESTION: SHOULD I TAKE ADVANTAGE OF MY RIGHT TO TRAVEL (AGAIN)?

While news on the travel bubble seems to be quite encouraging for those of us with the travel bug, it's always good to consider a few things before you decide to book that vacation: firstly, make sure your parents or other vulnerable loved ones you're staying with are fully vaccinated (remember, vaccinated individuals can still contract COVID-19); secondly, ensure that people you interact with on a regular basis (such as colleagues) are aware of your travel plans; lastly, always make sure to check in and out of places on your vacation using the MySejahtera app so that contact tracing can be done. While having the right to travel again may seem like a good step in the direction of a return to normalcy for Malaysians, it's important to remember that we are now living in the new normal and must be prepared for anything.

Sources:

SOPs outlined above courtesy of online travel agency **Klook**;
updates on Langkawi travel bubble were taken in an article from **The Edge**.



OLD WORLD CHARM IN A MODERN SETTING

Royale Chulan Penang



In the centre of historic George Town (a UNESCO World Heritage Site) is Royale Chulan Penang, a place to stay that offers you the best of both worlds – the charming history of days gone by – coupled with modern fittings and friendly service. Part of the hotel is situated in a beautifully restored building constructed in 1892 that is outfitted with lush furnishing guaranteed to bring guests back in time. In terms of location, the Royale Chulan Penang sits in Penang's financial district, and serves as the perfect destination for visitors looking to be a short drive away from business, dining, retail, and entertainment outlets.



A COMFORTABLE PLACE TO STAY WITH FIRST CLASS AMENITIES

Deciding to stay at Royale Chulan means that you'll be able to choose from 179 rooms and suites that are lavishly outfitted with all the amenities a discerning guest could want, from luxurious bedding to an efficient housekeeping team, to electronic room key cards, CCTV, and round-the-clock staff on duty. The hotel also features a pool and a jacuzzi as well as a gym that will please any fitness enthusiast.

Rooms available at the hotel include:

Superior Rooms

There are 130 Superior Rooms at the Royale Chulan Penang, each offering a king-sized bed or two single beds with ivory-toned furniture and a view of the bustling city.

Deluxe Rooms

The hotel has a total of 23 tastefully decorated Deluxe rooms and each are calibrated to your comfort and makes guests feel right at home.

Corner Rooms

With two different rooms offering two different views of the Harbour, the Corner Rooms have a separate entertaining area that includes a living room, dining area, and additional powder room.

Studio Rooms

Offering a choice of Harbour or pool views, the Royale Chulan's five Studio Rooms are spacious and decorated with relaxed tones and textures; the rooms also come with a comfortable separate lounge area.

Family Rooms

Large enough to let your family spread out, there are a total of six Family Rooms at the Royale Chulan, each outfitted with cosy furnishing that allows you and your loved ones to relax after a long day of sightseeing in Georgetown.

Family Suite

The three Family Suites have views of the pool and is designed to make travelling with the family easy and fun. The Suites have two bedrooms and a family room with plenty of space for a good night's rest.

Penang Suite

This suite comes with a direct view of Penang harbour and its own balcony, as well as a full separate sitting area.

Executive Suites

Nearly twice the size of the hotel's regular rooms, the four Executive Suites offers guests ample breathing room and lush surroundings.

Boustead Suite

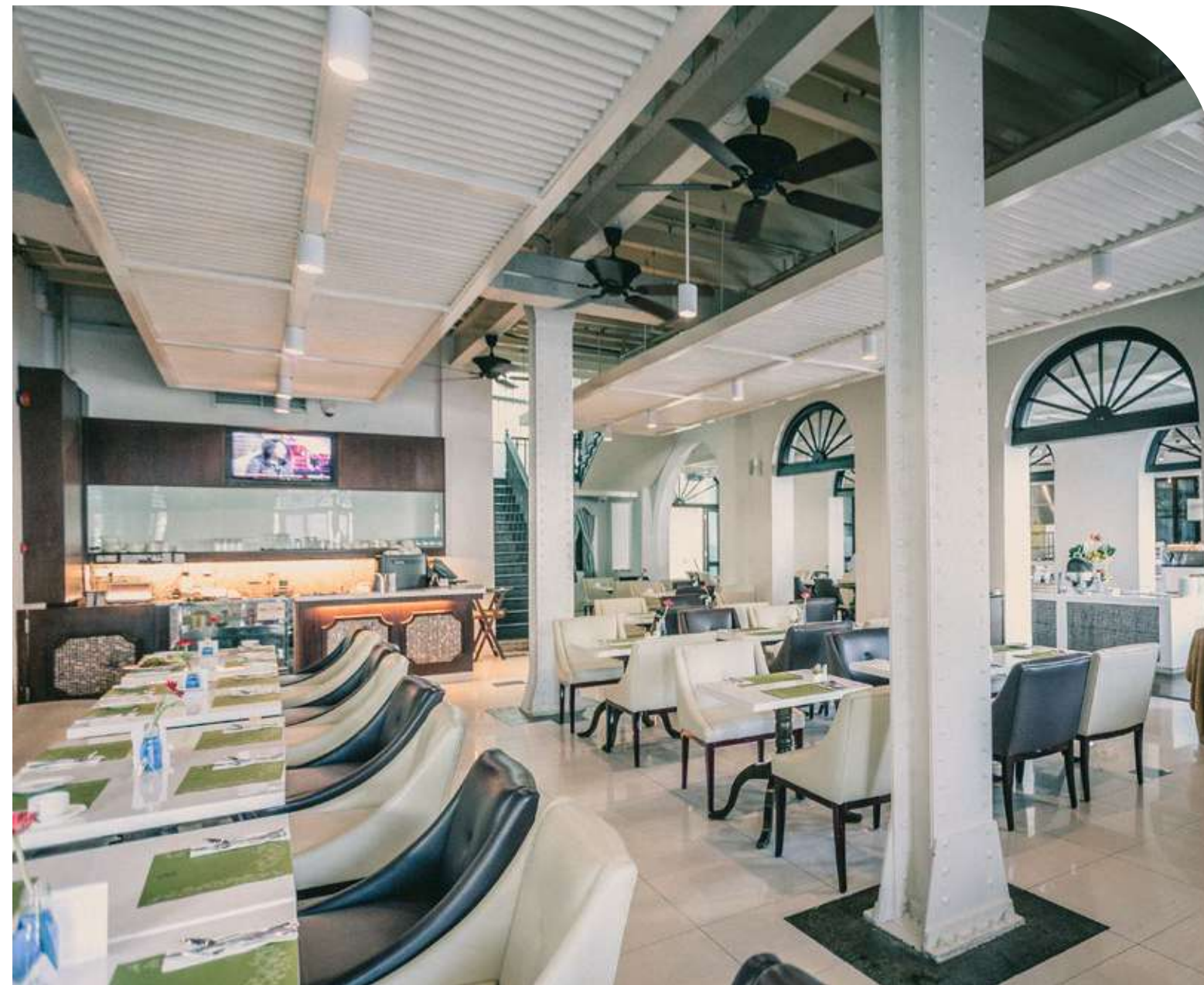
Make the most out of your stay with the Boustead Suite, which comes with a king-sized bed and a balcony that boasts Penang harbour or sea views.

Deluxe Suites

The three Deluxe Suites have private balconies and a wonderful view of the hotel's pool.

Royale Suite

Nestled in the corner with large windows, the Royale Suite has a dining table for four, a separate living room with a large sectional sleeper sofa, and a private bedroom. Its balcony looks out to the pool or to the Penang harbour depending on your preference.



A HUB FOR MEETING AND GREETING

The Royale Chulan's convenient location allows the business traveller to host productive and engaging meetings in a comfortable setting. The Boustead Hall offers a historic ambiance, while the Royale Ballroom instils a sense of majesty and grandeur for any occasion. Smaller meeting rooms are also available for essential breakout sessions or a quick chat.

DINING IN WITH FLAIR

While Penang has a variety of restaurants, cafes, and bars to explore, you may want to spend some time within Royale Chulan's walls and experience the dining options the hotel has to offer:

Sri Tanjung Café

This café offers a range of delicious flavours with Muhibbah and Western cuisines served for breakfast, lunch, or dinner. It has a relaxing and welcoming vibe that will make your vacation or business trip one to remember.

The Tea Room

Harking inspiration from tea sessions held during the old days, The Tea Room is the ideal location to unwind with your fellow guests and serves expertly-brewed teas and delectable buttered scones.

The Spice

Located at Level 2 adjacent to the pool, The Spice is great for any special occasions you may want to host, from birthdays to wedding parties or even an annual dinner.

ROYALE CHULAN PENANG:

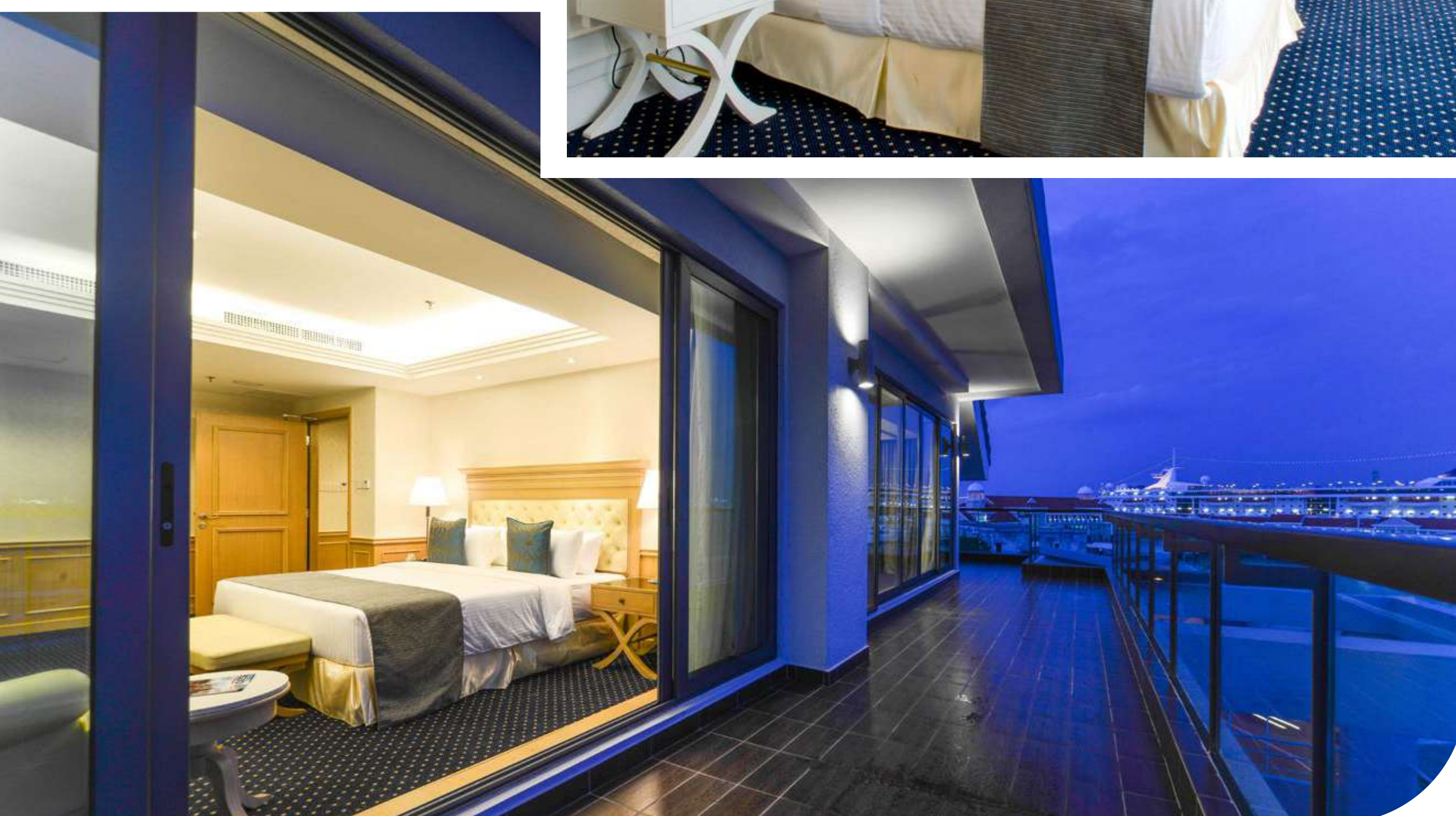
A GETAWAY FOR THE WHOLE FAMILY

As we slowly ease out of the days of the pandemic many of us may be thinking about our next vacation spot. With its urban setting, historical exterior, sumptuous rooms, and varied dining options, the Royale Chulan is definitely a hotel to have on your list when you visit Penang.

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

<https://www.royalechulan.com>

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





On 22 June, Affin announced a new joint venture with Generali that will encompass Affin's general and life insurance businesses and Generali's general insurance business.

The Group recently formed a new joint venture with Generali Asia N.V., which will sell Affin's general and life insurance packages as well as Generali's general insurance packages to Malaysians; the entity will begin offering these products to the public upon receipt of all regulatory approvals. With this merger, AFFIN is set to be second-largest insurance provider in the country.

"We are excited to be taking this collaboration into the 2nd position in the general insurance business arena," said President & Group Chief Executive Officer of Affin Bank Berhad, YBhg. Datuk Wan Razly Abdullah Wan Ali. "I look forward to growing our business together, and as we are a shareholder of both the insurance entities, we hope to create synergistic growth opportunities together and reinforce our commitment to offering holistic financial solutions to our customers and enhance their experience with our products via this bancassurance partnership."

Adding to Datuk Wan Razly's comments, Regional Officer of Generali Asia, Rob Leonardi said, "This is an exciting time for Generali in Malaysia. By pooling Affin's bancassurance channel with Generali's expertise in Life and General insurance, our customers will have access to a more extensive range of products."

From this merger, AFFIN will have enhanced brand equity via ownership of a larger scale general insurer with an estimated Gross Written Premium (GWP) of over RM2 billion and total assets of more than RM6 billion. It is a collaboration that will drive both insurance entities to scale greater heights.

A Joint Venture

AFFIN Teams Up with Generali Insurance N.V.



EMERGENCY SAVINGS

When it comes to emergencies, it's always wise to plan. Check out our tips on how to be financially prepared for a host of situations.

■ EMERGENCY FUND

Having an emergency fund is an important part of any financial strategy. The rule of thumb? Save at least six months' worth of living expenses and make it part of your emergency fund.

■ FOLLOWING THE CROWD

Accumulating savings takes time, so it's crucial to begin with a modest amount and work your way up from there. Set a small target that could be sufficient for home repairs or fixing your car. If possible, try saving 20% of your earnings each month and slowly expand the size of your savings over time; you should end up with a sizeable emergency fund that will be an adequate safety net when things go wrong.

■ NOT SEPARATING YOUR FEELS

Remember that your emergency fund should be separate from your daily spending account. The best way to do this is to set up an automatic transfer each month that will help you save money more consistently.

Additionally, having a different account for your emergency fund creates a psychological barrier between what you're allowed to spend and what you can't afford to lose. If you keep all your savings in the same account, the temptation to spend all that money may come about, resulting in you depleting the emergency fund.

■ REDUCE YOUR EXPENSES AND PLAN YOUR BUDGET

Where possible, find ways to cut your expenses and set a budget. This will help you keep track of your expenses and to differentiate between what you need and what you want. Calculate how much you have managed to save monthly by cutting those expenses and put aside that balance in your emergency fund.



GOOD MONEY HABITS

Did you Save and Track Your Spending Regularly?

If you've managed to adopt this as a habit, pat yourself on the back! It's vital to monitor your monthly budget to make sure you don't overspend and are keeping things balanced. Moreover, monitoring your overall progress on a weekly or monthly basis will help you to improve your spending habits.

Did you Pay Your Bills on Time?

- This pertains especially to credit card bills which can quickly add up and be costly in terms of interest. Although it may be tempting to splurge on online shopping once your salary has come in, clearing your bills should always be the main priority. If you're forgetful, try using automated payment services such as direct debit which will automatically deduct the money every month. That way, you'll not miss any payments.

Did you Build an Emergency Fund?

If the past two years have taught us anything, it is about the importance of being flexible and having an ample margin of safety funds in a financial plan. It is always good to be prepared for things to come, especially if there is a medical emergency or a loss of income. Having a financial back up plan will help you survive while planning your next steps.

Did you Plan for the Future?

It's hard to think about the future, especially if you're a younger Malaysian, but ignoring it can also be costly down the line. Make financial decisions with the future in mind and plan accordingly. Having a roadmap for the future makes it easier to get into a forward-thinking mindset.

Let your dreams and goals drive you and take small steps by setting aside an amount you're comfortable with each month that will serve as an investment in your future; you'll be taking several steps forward to achieve the life you want.

Find Out Ways to Grow Your Wealth At
affinhwangam.com

#jomMoolahinvest

treat your tastebuds

As we slowly emerge from the shadow of the pandemic and resume our life outside again, it can be hard to take a minute to stop and treat yourself to some quality time with family or friends, especially if you've begun working at the office again! So, what's one quick and convenient way to spend time with loved ones? A pit stop at an ice cream shop! Here are three parlours we recommend you try:



Churning Something Super Duper:

Crème de la Crème

mycdlc

With bright neon-filled outlets in Damansara Uptown, Mont' Kiara, and Georgetown, Crème de la Crème serves 100% natural artisanal ice cream with choices ranging from just ice cream to cakes and pastries. They're known for collaborating with local influencers and big brands such as Nespresso and Dior to create confections that almost look too good to eat.



Recommended Treats:

Watermelonade, a sorbet ice cream that is made from juicy watermelons and zesty lemons with a hint of cool mint

Petites gâteaux, small ice cream cakes made in a variety of flavours ready to be eaten in just a few bites.

Where to Find Them:

Damansara Uptown: 35G, Ground Floor, Jalan SS21/60

Mont Kiara: Lot GF-07, 163 Retail Park
Georgetown: 203C, Jalan Hutton

<https://cdlc.beepit.com>

For the Whole Family:

Inside Scoop

myinsidescoop

With several outlets spread throughout the Klang Valley, Inside Scoop is a firm Malaysian favourite that has a refreshing take on frozen treats. Their ice cream is made in small batches and using locally sourced ingredients, and flavours range from local treats such as Teh Tarik and Cendol to classics such as Vanilla Bean and Cookies and Cream.

Recommended Treats:

Durian: For those growing up durian with susu this is a compact and welcoming flavour that will satisfy your craving for the king of fruits

Valrhona Chocolate: Cocoa lovers rejoice as this flavour is packed with chocolate goodness that is rich in taste.

Where to Find Them (in the Klang Valley) *:

Bangsar: 9, Jalan Telawi 3

Setapak: The Palette Hab Komersial, Jalan Langkawi, Danau Kota

Cheras: 20, Jalan Manis 4, Taman Segar, Batu 9

*Inside Scoop has 11 outlets in the Klang Valley alone, so do check out their website for more locations.

<https://insidescoop.com.my>



For the Health-Conscious:

Kind Kones

kindkones

Another name familiar to many ice cream lovers, Kind Kones focuses on providing customers with a plant-based treats that are nevertheless deliciously creamy. Their outlets also stand out for their provision of kid-friendly tables and chairs as well as books for the little ones.

Recommended Treats:

Salted Chocolate Chip: packed with flavours of dark chocolate and salt, this is a satisfying and unique take on chocolate ice cream

Charcoal Vanilla: tasting of classic vanilla, this is a grey-black ice cream that has the added detoxifying benefits of activated charcoal.

Where to Find Them:

Damansara Heights: No. 61, Plaza Damansara

Bangsar: F21, Level 1, Bangsar Village 1

Mont Kiara: LG-7, 1 Mont Kiara

<http://kindkones.com>

Life Goes On

For the average Malaysian, these past two years have seen us cope with several different MCOs, rising COVID-19 cases, and adjusting to a life that can be a bit mundane. In this article, AFFIN speaks to three of our loyal customers on how they have withstood the drastic changes and how they're staying upbeat amongst all the uncertainty.

THE 5 QUESTIONS

- 1 When did you first hear of COVID-19, and how seriously did you take the news?
- 2 What were your first steps in dealing with the new mask mandates and movement control orders?
- 3 What were a few gadgets or apps that helped you build a life at home?
- 4 If you're living with loved ones, what are the rules you've set to keep everyone happy and to have a harmonious home life?
- 5 What do you miss most about going out and what is the first thing you'll do once the lockdowns have been fully lifted?



MELISSA ONG

Question 1

On a scale of 1 to 10 about the seriousness of the COVID-19 pandemic, I would say I felt it was a 9!

Question 2

Some of my first steps in this situation was to read up on the best preventive measures available in the news and from the KKM portal; we made sure to wear masks every time we went out to a public area, and having good hygiene was never made to be so important as it was at that time! As someone working in the essential services industry, I had to go to work, and I tried to practice social distancing where possible, and I also began bringing in home-cooked food to minimize the number of times I would have to go outside.

Question 3

I started exploring the subject of investments more, and I did more cooking and baking; I also had to juggle wedding planning during a pandemic! Eventually, I downloaded the Luno app (a cryptocurrency platform), and I took the opportunity to invest in stocks and unit trusts. Other apps I used frequently were Google, Pinterest and Zoom for wedding planning discussions. Additionally, I used apps that made shopping from home so easy, such as Shopee, Lazada, Grab, and FoodPanda.

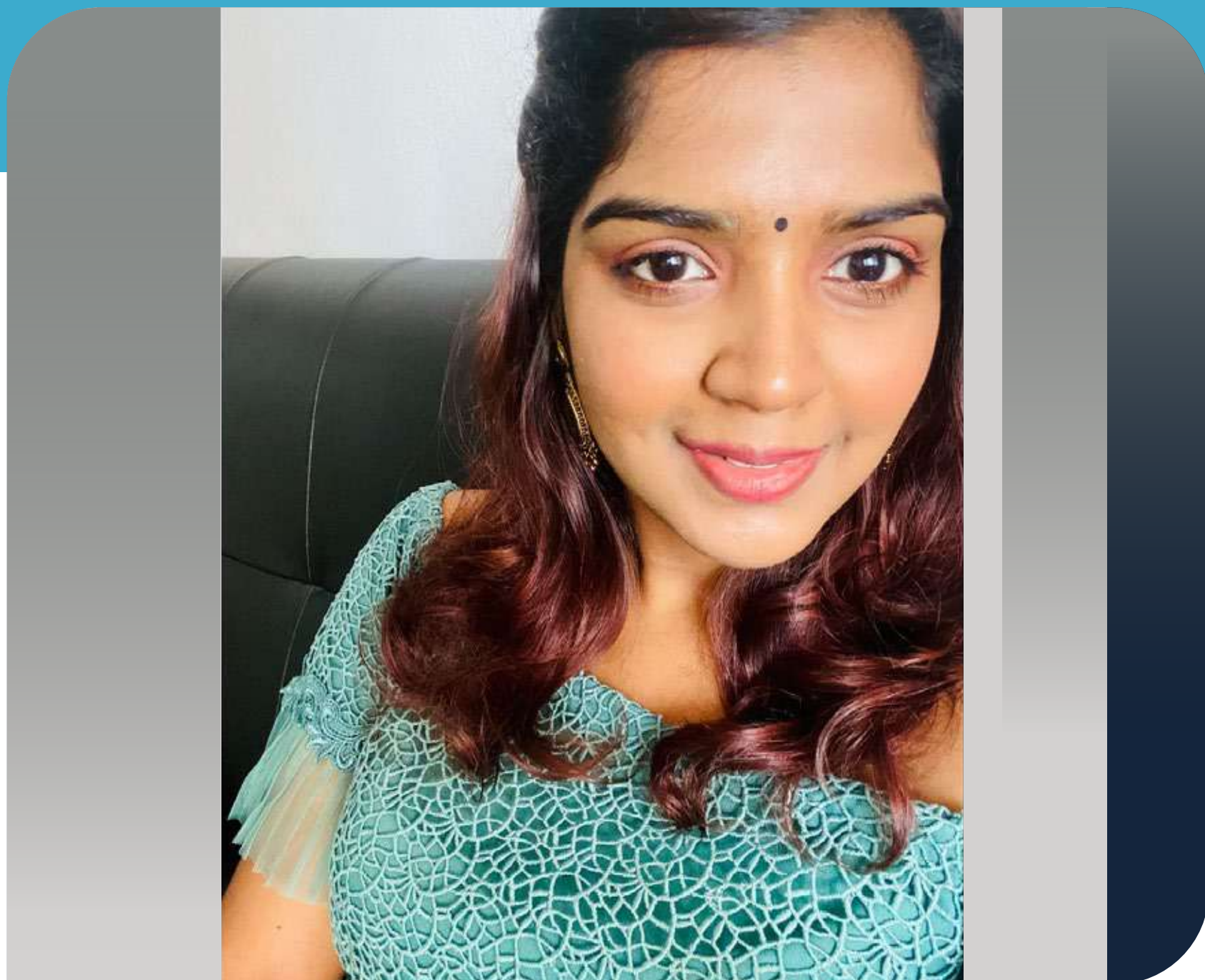
Question 4

We tried out new smoothies, cakes, and meals so that we would all have something new to eat all the time; we split house chores and we tried our best to communicate and love each other well. Because of the pandemic, we truly remembered how short and fragile life is!

Question 5

I missed café-hopping, gathering with family and friends, and most definitely travelling.





DARSHINI RAJU

Question 1

I first learnt of it when WHO announced on 31 December 2019 that there were cases of pneumonia which had an unknown cause in Wuhan, China. I reacted quite normally though because at that time it didn't affect our country; nevertheless, I was still slightly afraid.

Question 2

I followed the instructions given by our government and wore masks everywhere I went and also followed SOPs as best as I could.

Question 3

I used the FoodPanda app a lot: you can't deny that it is so convenient having an app that brings food to your doorstep with almost zero effort on your part. It's kind of an addiction for me and I still can't get rid of it. Apart from FoodPanda, I also browsed the Sephora, Zalora, and ZARA apps constantly. I personally believe that the lockdown period triggered an addiction to online shopping, especially for females.

Question 4

I stay with my family. We haven't set any rules, since we were required by the government to stay home and entertain one another, but we did have some makan-makan together and watched horror movies every Sunday morning. My mom also asked me to stop working after 6.30 PM as I was becoming a bit of workaholic once WFH was implemented.

Question 5

I missed hanging out with my partner, friends, and family and the amount of fun we used to have. The lockdowns also made me realize that my parents are aging, and they need some leisure time. As such, when lockdown is fully lifted, I'd like to bring parents for a holiday outside of Malaysia so I don't regret not doing something like that for them. As everyone knows, memories are forever.



SITI RAHIMAH HAMZAH

Question 1

Last year in 2020 during the Chinese New Year holidays. I was in Johor Bahru that weekend and was surprised to hear the news. At first, I was reasonably calm, but once I heard about the first case in Malaysia, I started freaking out.

Question 2

Definitely stocking up on masks and making sure they're constantly available; I kept extra masks in my handbag, car, and office. I also made sure to change my mask twice a day, especially when I was at work.

Question 3

Of course, there were a few online shopping apps that I actually uninstalled from my mobile prior to MCO and the COVID-19 pandemic, but I just had to reinstall them and subsequently began using them like crazy. They became my entertainment and therapy tools! Other than those apps, Netflix really saved our lives, even though after a certain period I just didn't know what else I could watch on that platform.

Question 4

To adapt to the new normal, especially WFH, we agreed to stop our "office work" before 9 PM. As such, our quality time together as a family began at 9 PM every day. If time permitted or on weekends, we would do our best to go for a walk in our housing area.

Since we had more time at home, we rearranged our setup to make it more WFH, Dine-in, and Netflix friendly. We made it more minimalist and spacious, prioritizing items meant only for daily use, and eventually created a simple but nice ambience.

Question 5

I missed being able to dine-in for breakfast and hunting for food very badly. Before the pandemic, we did that almost every weekend. We do have plans now for when the lockdowns are fully lifted, with the first thing being to visit our parents and meet our other siblings and relatives as well.



Revving into the New Normal with the maserati levante

As the nation returns to a sense of normalcy there's never been a better time to get the SUV of your dreams. With the newly refreshed 2021 Maserati Levante you can get back out there in style, luxury, and have a powerful yet controlled driving experience. When it comes to performance, the Maserati Levante delivers: The Levante Trofeo takes passengers to 100km/h in just 3.9 seconds, while the Levante S takes just 5.2 seconds from a standing start.

THE WORLD'S MOST FAMOUS WINDS AND MOST FAMOUS PEOPLE

Ever since 1963, Maserati has been naming their models after famous winds of the world. In 2016, the Levante – named after the wind that blows across the Mediterranean – joined this prestigious portfolio, which already includes revered names such as Mistral, Ghibli, and Bora. The Levante wind is known for changing from a benign and calm breeze to a gale force in an instant. Similarly, the Maserati SUV has that power and it always remains under perfect control. As per tradition, nothing can disturb your comfort when driving in this car; its spacious yet cosy interior matches perfectly with its speed, agility, and that unmistakable Italian spirit.

A FRESH LOOK FOR 2021

This year's Levante model is better than ever, with the addition of distinct sleek styling updates to both the front and rear along with the latest essential tech. The vehicle now has a more unified identity with the Maserati Ghibli and Quattroporte. The vehicle's most distinctive features include a new front grille and rear light clusters, which have a boomerang shape that was inspired by the late 1990s style of Giugiaro's 3200 GT. In terms of colour, we personally love the shade Blu Emozione, which is by far and away the most extroverted shade the Levante has to offer; this striking tint is bound to draw attention as well as envious stares.



TRIMS

Maserati lovers have two choices in terms of appearance packages, one being the GranLusso and the other the GranSport. The Lusso comes with chrome stylings, identified on the exterior by a series of elegant chrome inserts in the front fascia, chrome front/rear skid plates, body colour rear spoiler, black painted brake calipers, 21" wheels and GranLusso badges on the fenders. The GranSport has sportier bumpers, and is also discernible for the front and rear Black Piano inserts, the GranSport badges on the front fenders, the red brake calipers and either 21" Helios Staggered (Matte) or 21" Anteo (Gloss Black) alloy wheels.

AN ENVIRONMENT OF PURE LUXURY

The inside of the Levante boasts a wealth of elegant features, including an Alcantara roof lining and pillars, electrically adjustable ventilated and heated front seats, and luxurious Italian perforated leather interior upholstery. Its on-board setup is completed by a 1,280 watt, 17-speaker Bowers & Wilkins surround sound audio system.

A NEW-GEN MULTIMEDIA SYSTEM

The latest Levante models all come with an array of technology upgrades, including the new generation Maserati Intelligent Assistant (MIA) multimedia system, which utilizes the powerful Android Automotive operating system. The instrument cluster has also been upgraded to include a large rev counter and speedometer on either side of a 7" TFT display.

THE LEVANTE:

READY TO BRING YOU INTO 2022

Ready to put your foot and the pedal and accelerate into 2022 with the Maserati Levante? All in all, if you're looking to start your new year with a fresh vibe, take a cue from famous Maserati owners Bradley Cooper, Gwen Stefani, and Lionel Messi, and start your own Maserati story.

In Malaysia, the Levante model comes at a price of RM 808,800 (inclusive of local duties and taxes) as well as full specifications and options. This price includes 3 years Standard Warranty coverage with no mileage restriction, plus a free maintenance program of 3 years/100,000 km, whichever comes first. (Inclusive of the Maserati Premium Service Plus of 3 years/60,000 km).



For an exclusive viewing, please contact

Naza Italia – Maserati Showroom at 03-7956 8599 or 1700 81 5051 in Petaling Jaya.

Follow [@maserati.malaysia](#) on Instagram and [www.facebook/maserati.malaysia](#) on Facebook for the brand's latest updates.



MEET OUR RAKANIAGA

AFFIN BANK's Rakaniaga is comprised of business partners across various industries including F&B, professional services, retail, and many more.

Accessible exclusively via our award-winning SME Colony mobile app, Rakaniaga encourages and establishes meaningful connections between like-minded businesses, while also boosting their brand visibility with exclusive offers via an additional digital platform.

Here are some of our homegrown Rakaniaga which you can check out by downloading the SME Colony app.

Interested to join and be a **RAKANIAGA?** Download **SME Colony Mobile App** here.

DOWNLOAD APP

Download **SME Colony Mobile App** and Enjoy:

UP TO 10% OFF with Artisans Haven Smart Solutions e-Voucher

UP TO 20% OFF with Artisans Haven Smart Solutions e-Voucher



Supporting Local Creators:

THE ARTISANS HAVEN. (TAH)

the artisans **HAVEN**™

TAH is an e-commerce platform showcasing products and talents of creative Malaysian artisans. Launched in September 2020 during the height of the COVID-19 pandemic, the platform serves as a digital mall where artisans can promote their creations; there are currently over 300 brands on the website. Their #ShopforGood section is free for NGOs and the company currently supports Beautiful Gate, Community Excel Services (CES), Gem, Bread Special Needs Support Group, RC Deaf Missions, Helping Hands Penan, Monday Refugee, and the Asli Co.

Here are a few of their best-selling products:



Handmade turquoise and glass bead bracelet and earrings by Asha's Handmade Jewellery

Asha's Handmade Jewellery features a large variety of vibrant and natural gemstones; each meticulously designed accessory conveys a specific quality, such as the aspirational Botswana Agate Stone of Hope & Possibility bracelet, and the chakra-aligning Ruby Gemstone Herringbone Earrings.



Real Touch Artificial Phalaenopsis Orchids Arrangement

Made from PEVA real touch material (which can be washed with just water), The Orkids offers a variety of orchid arrangements that will add a touch of colour to your office or home.



Cherita Chocolate

Proudly made using locally grown beans, these treats by Cherita Chocolate are made from dark chocolate which has the amazing ability to uplift the dreariest of moods.

To shop these items and check out other Malaysian creators' products, you can visit **The Artisans Haven** s [website](#), [Facebook](#), and [marketplace](#).

Delicious Japanese Baked Goods, Made in Malaysia:

TOKYO SECRET



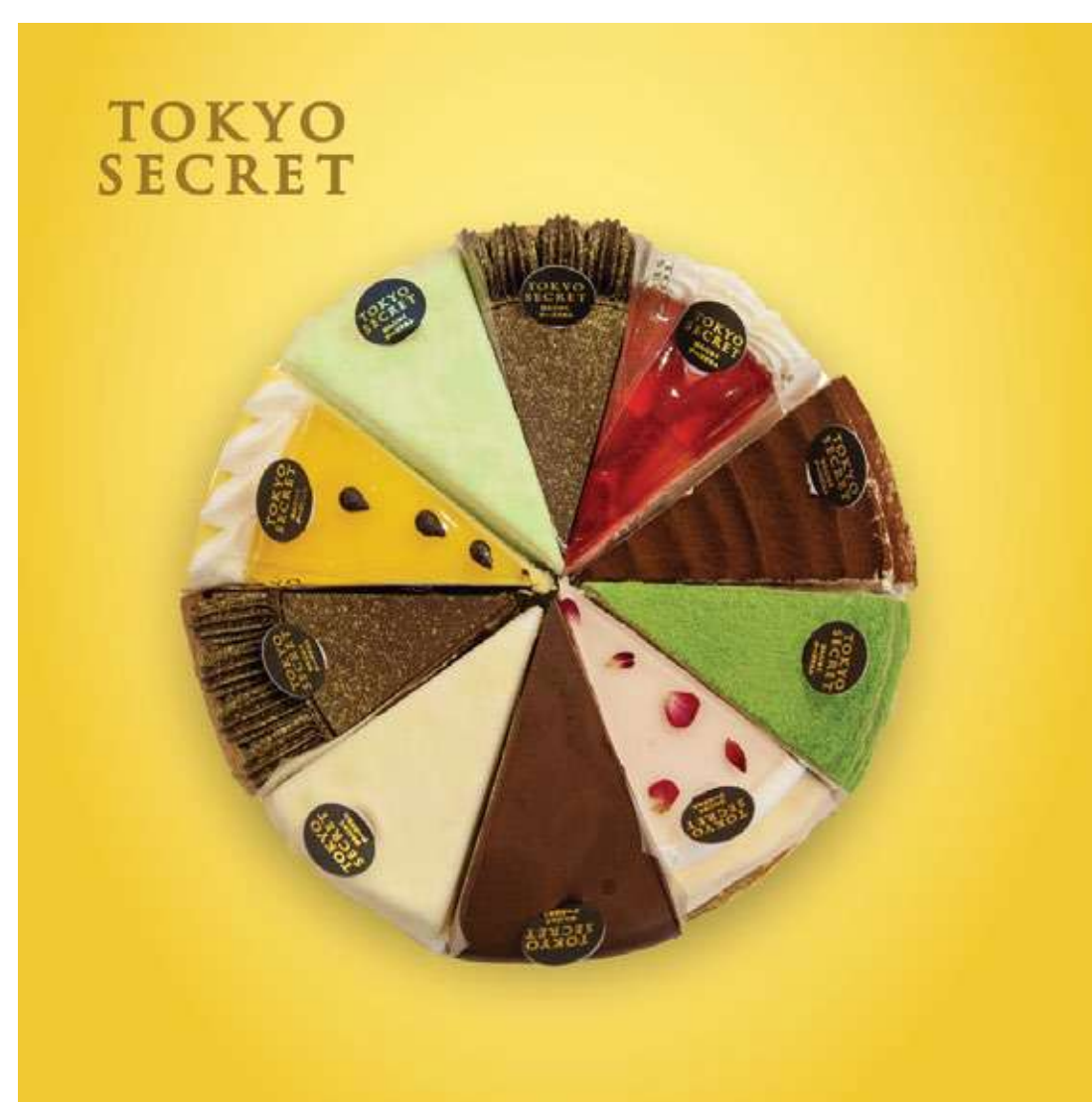
Made of a fine selection of high-quality ingredients imported from Japan and France, Tokyo Secret's array of cheese tarts uses traditional Japanese re-baking technology; it is a treat beloved by Malaysians the country over who enjoy its cheesy taste as well as the additional flavours used by the company in their pastries such as green tea, hazelnut, and strawberry. The secret ingredient in their delicious cheese tarts, ice cream, and cakes is Hokkaido milk – sourced from Yotsuba, a Japanese dairy company -- which enhances the rich taste of the cheese and cream found in each of these items.

Alongside their famous cheese tarts, customers can also enjoy their creamy puff pastries, SYUKURIMU (crispy pastries coated with almonds), and layered cakes; they also provide a selection of beverages to accompany these desserts. In addition, Tokyo Secret has branched out to offer savoury meals including pasta dishes, pizza, nasi lemak, and chicken chop, as well as refreshing fruit teas. Their mission is to deliver the freshest and finest quality confectioneries, cakes, pastries, and fusion cuisine (coupled with excellent service) to their customers.

Their top three best-selling items are:



The Hanjuku Cheese Tart



Tokyo Secret Cheesecake



Tokyo Secret Hi Tea Set (2 pax)

Browse their menu and tantalise your tastebuds on their [website](#).

Download **SME Colony Mobile App** and Enjoy:

8% OFF TOTAL BILL (no minimum spend required)

TOKYO SECRET

OXWHITE®
Look Good, Feel Good



OXWHITE - Enabling People to Look Good and Feel Good Affordably

Oxwhite was established with one mission in mind - to offer Asians premium quality clothing that fits at an affordable price; the brand is now a wardrobe staple for over 600,000 people in Malaysia and abroad. Oxwhite is committed to their brand philosophy of making their customers look good and feel good affordably; their most popular products include face masks for adults and children, innerwear for women, T-shirts and casual shorts.

Browse their wide selection of casual and affordable attire [here](#).



MEET OUR RAKANIAGA

Championing a Favourite Malaysian Pastime:

RUBY GLAMOUR-YOUNG

Co-founded by global badminton legend Mr. Yang Yang, Ruby Glamour was established on 11 July 1994. They are dedicated to providing a wide range of quality sporting goods with a special focus on badminton items under the YANG YANG brand; they also provide professional coaching services for budding badminton players.

In terms of products, they supply players with rackets, shoes, club shirts, and shorts as well as other accessories; their range of innovative and high-quality products continues to grow and is maintained by their continuous research and development efforts.

This year, the company added a new brand to their family named YOUNG, which offers products catered towards the younger generation of athletes; the current brand ambassador for YOUNG is Koo Kien Keat who was formerly part of the Malaysian men's doubles team that achieved a high ranking of World Number 1.

The YOUNG brand showcases the company's belief in the value of having an active life whether you're on the court or off it. With YOUNG, you're free to live your active life to the fullest.

Popular products from Ruby Glamour-YOUNG include:



Download **SME Colony Mobile App** and Enjoy:

7% OFF SPORTS EQUIPMENT

5% OFF SHUTTLE COCKS



Performance 70, 55, and YANG YANG 300B

These three shuttlecock variations are endorsed and approved by the Badminton World Federation (BWF) and the French Badminton Federation (FFBAD) for International Level play and are of an elite standard.



The Y-Flash 100 Racket

This racket is one of their most popular advanced-level products. Famously used by professional badminton player Pornpawee Chochuwong during her maiden Super Series campaign, it is made from Japanese HM Graphite material to improve accuracy and has an increased durability.

Check out the YANG YANG website for all your badminton needs.

<https://www.yangyang-rg.com/>

The Launch of eInvest Go

*The Smart, Simple And Secure Way
To Start Your Stock Trading Journey*



On 26 July, AFFIN Hwang launched “eInvest Go”, a fully online and seamless account opening service for clients interested in trading and investing in more than 900 stocks listed on Bursa Malaysia. This new service offers a fully online on-boarding experience for clients, and AFFIN Hwang is proud to be the first Investment Bank in Malaysia to do so!

Clients may now open both CDS and Trading accounts simultaneously from any personal device, enjoy a competitive brokerage fee from as low as 0.05% or a minimum of RM5 per trade, with a process that is hassle-free, well-secured, and fast - without the need for any physical forms or face-to-face interactions, facilitated by an online system that utilises the e-KYC solution, resulting in a speedy account activation of within 1 business day (subject to fulfilment of all KYC requirements).

Mona Suraya Kamaruddin, Chief Executive Officer of AFFIN Hwang said, "This is a strong addition to the Bank's existing suite of investment services, where we are constantly innovating to deliver the best level of service for our clients; all the way from opening a trading account, to trading and investing online anytime, and anywhere!"

"It is crucial for us to execute our ambitious expansion efforts and stay relevant in this digital age; where our clients' demands and expectations are continuously evolving. 'eInvest Go' is a testament to our continuous efforts in unlocking more opportunities to meet the growing needs of our clients."

Visit einvest.affinhwang.com/einvest-go today, or contact the Bank's dedicated Customer Service team at +603-21771333 to begin your trading journey with Malaysia's leading Investment Bank!

THE LAUNCH OF "EINVEST MOBILE APP VERSION 3.0" New and Improved App for an Enhanced Trading Experience!

Additionally, AFFIN Hwang recently launched the new version of their eInvest mobile trading app, "eInvest Mobile". The updated 3.0 version has more features with increased user interactivity - including detailed stock information, easy portfolio management, heatmap view, as well as other customisable features. It's a timely update that allows AFFIN to remain competitive, increasing our capability to service valued clients using the latest technology in the market.

Mona Suraya Kamaruddin, Chief Executive Officer of Affin Hwang Investment Bank Berhad said, "We are elated to introduce the new eInvest mobile trading app (version 3.0) to strengthen our digital initiatives and services for our valued clients."

"We will continually invest in cutting-edge technology to enhance our capabilities and we are confident that the addition of these additional features will make trading more convenient and enjoyable for all." This new version now can be downloaded via Apple App Store and Google Play Store so check it out!



Dining Out in the New Normal



Over the past few weeks Malaysians have been able to breathe a sigh of relief as lockdown measures have eased and the Klang Valley has entered Phase 2 of the National Recovery Plan. Equally relieved are the bevy of dining venues throughout the city that are slowly reopening their doors to dine-in customers who have been vaccinated (and have passed the 14-day mark). The pandemic has had an adverse effect on restaurateurs and they need our support, so if you're planning to have a meal out with friends or family do check out these three restaurants that are ready to serve in the new normal.



thegangacafe

The Ganga Café

– Indian and Vegetarian Cuisine in the Heart of Bangsar

Nestled in a row of shophouses on Lorong Kurau sits a delightful and homey Indian restaurant called The Ganga Café. A staple of Bangsar residents, the interior of this café is simple, with rows of tables for parties up to 6 people that stretch throughout the establishment which has embraced the open plan concept that allows the occasional breeze to sweep through.

In terms of cuisine, ready your tastebuds for some delightful Indian dishes, including a Thali set (Vegetarian and Non-Vegetarian) which comprises of rice or chapati served with dahl, vegetables, poppadom, and salad as well as a not-too-spicy rasam to wash down your meal. Pricing for their Thali begin at RM 8, depending on which type of Thali you take. If you're looking for roti instead, the Ganga Café has a Puri set offered at RM 7.50 which comes with potatoes and dahl; alongside this, they also have a variety of Naans, Chapatis, and Roti Canais that will please any palette.

All staff at The Ganga Café are fully vaccinated and as an extra safety measure the restaurant has blocked alternative seats at their longer tables to ensure that there is social distancing between patrons.

Visit the café at: No. 19, Lorong Kurau, Bangsar, 59100 Kuala Lumpur, Wilayah Persekutuan Kuala Lumpur



RGB (Rather Good Beans) Coffee

– A Simple Place to Catch Up in Ampang

RGB Coffee is located in an old bungalow in a quiet part of Ampang. Upon entering the premises from their on-site and tables that are spread throughout three rooms in the house. Diners looking for a cooler option should choose the indoor rooms but there is also a room just past the open courtyard in the middle that is airy and spacious.

In terms of cuisine, RGB serves an eclectic mix of Western meals with Malaysian charm. The most popular time to visit for most people is during brunch so you can be assured of hearty brunch dishes like their Big Breakfast priced at RM 36, which comes with a choice of 1 chicken or lamb sausage, 2 eggs (cooked to preference), homemade baked beans, grilled tomatoes, toast, mushroom, spinach, and baby rosti. They also serve a Vegan Breakfast priced at RM 29 which has scrambled tofu, tempe bacon, vegan fried egg, sweet potato hash, homemade baked beans, and toast. If you're heading there for the afternoon instead, their House Pesto Pasta with Veggies priced at RM 24 comes highly recommended as a dish that is bursting with gritty pesto and cherry tomatoes as well as mushrooms. To finish the meal, try their assortment of pastries available at the counter, including a delightful Cinnamon Chocolate Chip Cookie priced at just RM 4.

In this new era, RGB Coffee is extremely fortunate to have the space to provide social distancing guidelines to a T, with tables spaced out at least 2 metres apart in every room. While you can have more than 2 people to a table, everyone must be fully vaccinated and all staff have also received the necessary certification to carry on with their duties.





 [lisettes.my](https://www.instagram.com/lisettes.my)

Lisette's Café and Bakery

– French Vibes at Local Prices

Touted as one of the places in KL that exudes serious French vibes, Lisette's is located in Bangsar with another outlet in Subang and aims to bring a beautiful food experience to their customers. When you step into their Bangsar branch you are immediately greeted with various shades of green, as the restaurant is positively covered with plants throughout. Rattan and wooden furniture complement a minimalistic interior that exudes comfort and simplicity.

Lisette's menu is a blend of Western goodness and Continental flair, with unique dishes for breakfast such as their Breakfast Quesadilla priced at RM 20 which is vegetarian and features guacamole, black eyed beans, broccoli, tomato salsa, cheese, and spicy sauce wrapped and ready to eat in one bite. They also put their own spin on Malaysia's beloved nasi lemak –priced at RM 28 – by offering black rice instead of white, coupled with chicken curry, prawn sambal, and condiments. For all their food, they source for ingredients that are as natural and organic as possible without compromising on taste.

In the new normal, Lisette's, which is known amongst KL-ites for their exciting breakfast buffets has stopped offering their spreads for now but patrons are still welcome, provided that they are vaccinated and that only 2 people are sitting at each table. All of their team members are also vaccinated and briefed on the latest SOPs.



MAKING FOREIGN CURRENCY TRANSACTIONS A SMOOTH EXPERIENCE:

*AFFIN Launches First
Multi-currency Prepaid
Card and E-wallet with
Merchantrade*

On October 28, AFFIN and Merchantrade launched the AFFIN Merchantrade Prepaid Card. With the Card, customers are now able to transact or remit funds globally in 20 foreign currencies at competitive exchange rates with no hidden FOREX or cross-currency charges.

Additionally, the AFFIN Merchantrade Prepaid Card together with Merchantrade's Money E-Wallet app will provide customers with a wide range of benefits including:

- » A convenient “in-app” eKYC account opening process;
- » A wallet size of RM20,000;
- » The ability to purchase and store up to 21 currencies including 20 foreign currencies, at competitive exchange rates with no hidden forex or cross-currency charges without going through the hassle of finding the money changer;
- » The flexibility to make payments for goods and services at more than 120,000* Visa merchants in Malaysia and more than 70 million Visa merchant locations worldwide;
- » The ability to make cash withdrawals at Merchantrade branches, participating agent locations as well as more than 11,000* Visa Plus ATMs in Malaysia and more than 2.5 million* worldwide;
- » Access to multiple top-ups channels including FPX, Jompay and card-to-card transfers;
- » Access to international money transfers service;
- » Access to the convenient Merchantrade Money e-wallet management web portal;
- » Access to a growing range of other third party in-app services.



According to YBhg. Datuk Wan Razly Abdullah Wan Ali, President & Group Chief Executive Officer, “The AFFIN Merchantrade Prepaid Card which is linked to the Merchantrade Money E-Wallet has been customised to address common currency exchange and remittance issues faced by customers to allow them to make the most of their money, especially for those who frequently transact in more than one currency.

Adding on to Datuk Wan Razly's comments, Ramasamy K. Veeran, Founder and Managing Director of Merchantrade Asia said, “We are thrilled to collaborate with AFFIN BANK on this transformative project; our Merchantrade Money e-wallet solution allows us to provide partners with value-added services through a single platform as a full-service payment provider and offer customers greater convenience and value in their transactions both locally or overseas.”

For our customers that are interested to know more or apply for the AFFIN Merchantrade Prepaid Card, they can download the Merchantrade Money app via the App Store or Google Play and key in “AMPC” in the “Enter partnership code” field.

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18	6%	
24	8%	

To apply
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[CLICK HERE TO APPLY](#)

Promotion Period: **1 August - 31 December 2021**

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AFFIN Credit Card!
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**Convert your Big Purchases
to 0% Easy Instalment Plan**

Campaign Period:
1 July 2021 – 31 December 2021



Terms and conditions apply.

*Note: Applicable to transaction amounts of RM2,000 and above.
Terms and Conditions apply.*