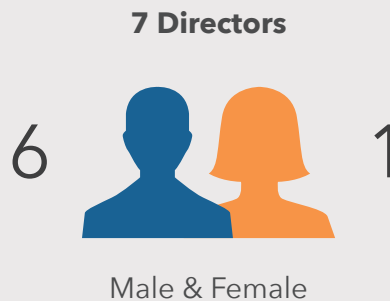


# BOARD COMPOSITION

## INDEPENDENCE



## GENDER



## EXPERIENCE AND SKILLS

- Banking & Finance
- Corporate Governance
- Economics
- Legal/Regulatory
- Corporate Planning & Development
- Investment
- Leadership & Management
- Capital & Securities Market
- Information Technology
- Risk Management
- Asset Management

## AGE GROUP



## BOARD TENURE



## BOARD COMMITTEES



# BOARD OF DIRECTORS

## DATO' MOHAMMED HUSSEIN

FCB

Independent Non-Executive Director (Chairman)



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>74</b>
Date of Appointment	<b>1 May 2020</b>
Tenure of Directorship	<b>4 years 2 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (6/6)</b>

### Qualifications

- Fellow Chartered Banker of the Chartered Banker Institute and Asian Institute of Chartered Bankers
- Advanced Management Programme (AMP 163), Harvard Business School, Boston, USA
- Bachelor of Commerce (Accounting), University of Newcastle, Australia

Dato' Mohammed Hussein was previously with Malayan Banking Berhad (Maybank) Group for 31 years. During that time, he held various senior management positions including Head of Corporate Banking, Head of Commercial Banking, Head of Malaysian Operations, Managing Director of Aseambankers Malaysia Berhad (now known as Maybank Investment Bank Berhad), and Executive Director (Business Group). He retired from Maybank Group on 30 January 2008 as Deputy President/Executive Director/Chief Financial Officer. He was then appointed the Advisor of Maybank from April to September 2008.

Currently, Dato' Mohammed Hussein is also the Independent Non-Executive Chairman of Hap Seng Plantations Holdings Berhad, Syarikat Takaful Malaysia Keluarga Berhad and the President Commissioner of PT Syarikat Takaful Indonesia. He is also a Professor of Practice at International Center for Education in Islamic Finance (INCEIF) University since 5 August 2023.

He served as the Chairman of Gamuda Berhad from 2013 to 2022, Danajamin Nasional Berhad from 2013 to 2018, and Quill Capita Management Sdn Bhd from 2008 to 2015. He was also a Director on the Board of Bank of America Malaysia Berhad, Tasek Corporation Berhad, CapitaLand Malls Malaysia Berhad, Hap Seng Consolidated Berhad, PNB Commercial Sdn Bhd, B2B Finpal Sdn Bhd and Chairman of the Corporate Debt Restructuring Committee, which was set up under the auspices of Bank Negara Malaysia to facilitate the resolution of major corporate debts.

### Declaration:

- Dato' Mohammed Hussein does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Dato' Mohammed Hussein has not been charged and/or convicted for any offence
- Dato' Mohammed Hussein has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## BOARD OF DIRECTORS

## CHOONG TUCK OON

Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>66</b>
Date of Appointment	<b>20 January 2017</b>
Tenure of Directorship	<b>7 years 5 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (6/6)</b>

**Qualifications**

- Master of Science in Computer Applications, Asian Institute of Technology
- Executive Diploma in Directorship, Singapore Management University
- Bachelor of Science (First Class) in Mathematics, University of Malaya

Choong Tuck Oon began his career in Petronas where he served more than 7 years. He then joined Accenture where, after serving 26 years, he retired as Senior Partner in the Asia-Pacific Financial Services practice.

He specialises in technology, strategy and transformation for the banking and insurance industries. He led many strategic initiatives involving more than 20 large domestic and global banks and insurers in Asia, including national payment projects in Malaysia and Singapore. He is also active in the ASEAN digital start-up ecosystem where his advice on digital and Fintech programmes is much in demand.

Choong Tuck Oon has also been active in NGO initiatives such as advising a consortium of international aid agencies on core systems for the launch of bank-of-banks microfinancing in Indonesia, and advising a global wildlife/nature agency on a new growth strategy for 11 countries in Asia.

He is the Non-Executive Chairman of CGC Digital Sdn Bhd, a subsidiary of CGC Malaysia. He is also an Independent Non-Executive Director on the Boards of FIDE Forum Malaysia and Generali Life Insurance Malaysia Berhad (formerly known as AXA Affin Life Insurance Berhad). Previously, he was an Independent Non-Executive Director of Star Media Group Berhad, NTUC Income Insurance Cooperative Ltd Singapore, RHB Bank, RHB Islamic Bank, RHB Indochina Bank, RHB Indochina Securities and RHB Private Equity.

**Declaration:**

- Choong Tuck Oon does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Choong Tuck Oon has not been charged and/or convicted for any offence
- Choong Tuck Oon has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## FAISAL ISMAIL



FCA  
Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>61</b>
Date of Appointment	<b>1 December 2019</b>
Tenure of Directorship	<b>4 years 7 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (6/6)</b>

### Qualifications

- Fellow of the Institute of Chartered Accountants in England & Wales
- Member of the Malaysian Institute of Accountants

Faisal Ismail has over 30 years of experience in various responsibilities/areas including at the level of board, top management, M&A, corporate, finance, tax planning, consulting, transformation, and human resources. He has vast experience in different industries including hotels, property investment and development, healthcare, shipbuilding and repairs, banking, power, and education.

He has been appointed as an Independent Non-Executive Director of BNP Paribas Malaysia Berhad since October 2020. Previously, he had inter-alia served as Non-Independent Non-Executive Director of Danajamin Nasional Berhad, Independent Non-Executive Director of J.P. Morgan Chase Bank Berhad, Executive Director of Landmarks Berhad, Executive Director of BinaFikir Sdn Bhd, Director in the Investment division of Khazanah Nasional Berhad and Group Managing Director of Pantai Holdings Berhad.

### Declaration:

- Faisal Ismail does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Faisal Ismail has not been charged and/or convicted for any offence
- Faisal Ismail has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## BOARD OF DIRECTORS

### SALEHA M. RAMLY

Independent Non-Executive Director



Gender	<b>Female</b>
Nationality	<b>Malaysian</b>
Age	<b>71</b>
Date of Appointment	<b>1 December 2019</b>
Tenure of Directorship	<b>4 years 7 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (6/6)</b>

#### Qualifications

- Master of Laws (LL.M), University of London, United Kingdom
- Bachelor of Laws (LL.B), University of Malaya

Saleha M. Ramly began her career as a lecturer in the Law Faculty of the University of Malaya where she served for more than 8 years. She then held various senior positions in legal and/or secretarial departments in government-linked and public-listed companies, namely Sime UEP Properties Berhad, its holding company Sime Darby Berhad and its other listed subsidiaries, Country Heights Holdings Berhad and Landmarks Berhad.

Upon her retirement in 2007, Saleha M. Ramly continued to serve in similar positions at the University of Malaya, Perbadanan Insurans Deposit Malaysia, Scomi Group Berhad, and ACR Capital Holdings Pte Ltd group of companies in Malaysia and Singapore until 2018. Currently, she is a member of the Institute of Corporate Directors Malaysia (ICDM). She is currently a Director of Ouch Protect Berhad, an approved digital takaful operator in Bank Negara Malaysia’s Regulatory Sandbox, since 23 November 2023.

Saleha M. Ramly has more than 30 years of experience in corporate legal and secretarial operations. Her working career includes in-depth experience in crafting corporate governance policies and legal documents for companies and providing staff training on governance and legal matters. She was also involved in various corporate transactions and exercises, including acquisitions and disposals of assets, both domestic and cross-border, due diligence exercises, and raising of capital. In addition, she advised on human resource-based legal matters such as retrenchments, grievance procedures, and industrial relations.



#### Declaration:

- Saleha M. Ramly does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Saleha M. Ramly has not been charged and/or convicted for any offence
- Saleha M. Ramly has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## ANTHONY LIM CHOON ENG



FAIBF, CB  
Independent Non-Executive Director

Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>66</b>
Date of Appointment	<b>1 April 2022</b>
Tenure of Directorship	<b>2 years 3 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (6/6)</b>

### Qualifications

- Fellow of the Australian Institute of Banking and Finance
- Chartered Banker of the Asian Institute of Chartered Bankers
- Senior Leadership and Advanced Management Programmes - Wharton School of Business, University of Pennsylvania, USA
- Senior Associate - Securities Institute of Australia
- Master of Applied Finance - Macquarie University, Australia

Anthony Lim Choon Eng has over 35 years of experience in the banking and finance industry, serving in key management positions covering treasury, business banking, investment banking, and risk management.

Currently, he is the Non-Executive Director of CGC Digital Sdn Bhd, a subsidiary of CGC Malaysia. He has served as an Independent Director of Bank of America Malaysia Berhad since 2021 and recently been appointed as the Chairman of the same bank in March 2024. He is a member of the Investment Panel for the Kumpulan Wang Persaraan (Diperbadankan) [KWAP]. He served as an Independent Director of Sumitomo Mitsui Banking Corporation Malaysia Berhad (SMBC) from 2011 to 2015 and was later appointed as the Deputy Chief Executive Officer of the same bank from 2015 to 2020.

Anthony Lim held various senior management positions with the Maybank group of companies from 1995 to 2009. He later joined Implico GmbH, Germany, and Malaysia as a private equity investor and director. Anthony Lim has also worked at St. George Bank Limited and ANZ Bank Limited in Sydney, Australia.

### Declaration:

- Anthony Lim Choon Eng does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Anthony Lim Choon Eng has not been charged and/or convicted for any offence
- Anthony Lim Choon Eng has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## BOARD OF DIRECTORS

### SUHAIMI ALI

Non-Independent Non-Executive Director

Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>49</b>
Date of Appointment	<b>28 April 2022</b>
Tenure of Directorship	<b>2 years 2 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>83.33% (5/6)</b>

#### Qualifications

- Bachelor of Accounting, University of Notre Dame, USA

Currently, Suhaimi Ali is an Assistant Governor of Bank Negara Malaysia (BNM). He is responsible for the Financial Development and Innovation Department, Islamic Finance Department, LINK and BNM Offices and Financial Inclusion Department. He has served BNM for 26 years in various areas which include financial sector development, regulation and supervision, strategic planning, market conduct, international negotiations, and IT services, as well as in the Governor’s Office.

Suhaimi Ali is the Non-Executive Director of CGC Digital Sdn Bhd, a subsidiary of CGC Malaysia. He is a member of BNM’s Management Committee, Risk Management Committee, Crisis Management Committee, Digital Technology Committee, Financial Development Committee, Financial Stability Committee, Joint Policy Committee, Reserve Management Committee and Financial Market Infrastructure Committee. He is also a member of the Board of Trustee for International Centre for Leadership in Finance (ICLIF) Trust Funds.



#### Declaration:

- Suhaimi Ali is a nominee of BNM, the major shareholder of CGC Malaysia
- Suhaimi Ali does not have any conflict of interest or any family relationship with any Director
- Suhaimi Ali has not been charged and/or convicted for any offence
- Suhaimi Ali has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## KELLEE KAM CHEE KHIONG



Independent Non-Executive Director

Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>51</b>
Date of Appointment	<b>16 October 2023</b>
Tenure of Directorship	<b>8 months</b> <i>(as at 51<sup>st</sup> AGM - 20 June 2024)</i>
Board Meeting Attendance	<b>100% (1/1)</b>

### Qualifications

- Bachelor of Law, Manchester Metropolitan University, UK
- Master in Business Administration, Richmond American University, London, UK
- Master of Arts in South East Asian Business World, University of London, UK

Kellee Kam has over 24 years of experience in the banking industry and served as the Group Managing Director at RHB Capital Berhad from 2011 to 2015, where he was responsible for group operations across Banking, Investment Banking, Islamic Banking, Asset Management and Insurance businesses. Before that role, he was the Group Chief Financial Officer of RHB Capital Berhad and was responsible for Group Finance and Accounting, MIS, Corporate Finance & M&A, Investor Relations, and Strategy for the RHB Capital Group and its subsidiaries.

In October 2016, Kellee Kam was appointed as an Independent Director at Bank of America Malaysia Berhad ("BAMB") and later he became the Chairman in June 2021. Following his tenure at BAMB, he was appointed as the Group Chief Executive Officer of Alliance Bank Malaysia Berhad on 1 September 2022.

### Declaration:

- Kellee Kam Chee Khiong does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Kellee Kam Chee Khiong has not been charged and/or convicted for any offence
- Kellee Kam Chee Khiong has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year



## BOARD OF DIRECTORS

## DATO' HAJI SYED MOHEEB SYED KAMARULZAMAN

FCII, FCIIFP, Senior Associate CIP  
Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>71</b>
Date of Appointment	<b>15 January 2014</b>
Retired	<b>14 January 2023</b>
Board Meeting Attendance	<b>NIL</b>

**Qualifications**

- Senior Associate CIP, Australian New Zealand Institute of Insurance and Finance
- Fellow of the Malaysian Insurance Institute
- Fellow of the Chartered Institute of Islamic Finance

Dato' Haji Syed Moheeb's vast experience in the conventional insurance, reinsurance and takaful industry spans 45 years. During this time, he helmed several local and multinational direct insurance, reinsurance and takaful companies.

He currently sits on the Board of Standard Chartered Saadiq Berhad (SCSB). He is also the Chairman of the Board Nomination & Remuneration Committee, Chairman of the Board Risk Management Committee and member of the Board Audit Committee in SCSB. He is the past Chairman of the Malaysian Takaful Association and a Management Committee member of the General Insurance Association of Malaysia. He was also the Chief Executive Officer of Malaysian Insurance Institute (MII), ASEAN Insurance Training & Research Institute, Takaful Ikhlas Bhd., Gerling Global Reinsurance Malaysia Bhd., and South East Asia Insurance Bhd.

Dato' Haji Syed Moheeb, who had been on the CGC Board since 15 January 2014, retired on 14 January 2023 after completion of his nine (9) years' service tenure as Director in CGC.

**Declaration:**

- Dato' Haji Syed Moheeb does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Dato' Haji Syed Moheeb has not been charged and/or convicted for any offence
- Dato' Haji Syed Moheeb has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## TEOH KOK LIN



CFA  
Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>61</b>
Date of Appointment	<b>27 June 2014</b>
Retired	<b>26 June 2023</b>
Board Meeting Attendance	<b>100% (3/3)</b>

### Qualifications

- Chartered Financial Analyst
- First Class Honours Double Degree, Electrical Engineering and Commerce (Finance), University of Windsor, Canada
- Master of Science in Industrial Administration, Purdue University, USA

Teoh Kok Lin is the founder and Chief Investment Officer of Singular Asset Management Sdn Bhd, a fund management company established in 2002, licensed by the Securities Commission of Malaysia. He is also the founder and Chief Investment Officer of Singular Asset Management (Singapore) Ltd, a registered fund manager with Monetary Authority of Singapore. He was appointed as Vice Chairperson of the Malaysian Association of Asset Managers in 2022.

Teoh Kok Lin was formerly President of the CFA Society Malaysia with over 36 years in Banking, Credit and Investment with financial institutions such as Citicorp Citibank Malaysia, Barings Malaysia, HSBC Research Malaysia, UOB Kay Hian Singapore and Singular Asset Management. He constantly travels across ASEAN and North Asia for research and company visits while managing funds for institutions and high net-worth clients.

Teoh Kok Lin serves as an Independent Non-Executive Director of Institute of Capital Market Research Malaysia, an affiliate of the Securities Commission. He is currently a General Council Member of the National Chamber of Commerce and Industry of Malaysia. Teoh Kok Lin is the Chairman of Environmental, Social and Governance Committee and Advisor of the Digital Economy Committee of Associated Chinese Chamber of Commerce and Industry of Malaysia.

Having been on the CGC Board since 27 June 2014, Teoh Kok Lin retired on 26 June 2023 after completion of his nine (9) years' service tenure as Director in CGC.

### Declaration:

- Teoh Kok Lin does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Teoh Kok Lin has not been charged and/or convicted for any offence
- Teoh Kok Lin has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## BOARD OF DIRECTORS

### SURESH MENON

Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>67</b>
Date of Appointment	<b>17 July 2014</b>
Retired	<b>20 June 2023</b>
Board Meeting Attendance	<b>100% (3/3)</b>

#### Qualifications

- Master of Business Management, Asian Institute of Management, Philippines
- Bachelor of Technology, majoring in Chemical Engineering, University of Madras, India

Suresh Menon has more than 40 years of experience, mainly in international financial and debt markets, with his expertise extending to credit analysis and best practices in corporate governance. Since 2010, he has been an Independent Capital Market Consultant providing consultancy and training to financial agencies, the World Bank and regulatory authorities in several countries. He was also involved in development projects with international bodies, namely Asian Development Bank and Asia-Pacific Economic Cooperation Business Advisory Council.

Suresh Menon played an important role in setting up RAM Holdings Berhad (formerly known as Rating Agency Malaysia Berhad) and carried out numerous services to ensure RAM reached its pinnacle. After 18 years, he retired from RAM as an Executive Director in 2010. He was also a member of RAM's Rating Committee.

Suresh Menon was formerly the Chairman of Credit Bureau Malaysia Sdn Bhd, an associate company of CGC. He was also the Non-Independent Non-Executive Director of Danajamin Nasional Bhd, Chairman of the Association of Credit Rating Agencies in Asia Training Committee and a member of the Main Committee of the Malaysian Corporate Governance Index 2009, 2010 and 2011 for the Minority Shareholder Watchdog Group.

Having been on the CGC Board since 17 July 2014, Suresh Menon retired on 20 June 2023 after completion of his nine (9) years' service tenure as Director in CGC.



#### Declaration:

- Suresh Menon does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Suresh Menon has not been charged and/or convicted for any offence
- Suresh Menon has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

## DATO' ONG ENG BIN

Independent Non-Executive Director



Gender	<b>Male</b>
Nationality	<b>Malaysian</b>
Age	<b>61</b>
Date of Appointment	<b>14 October 2014</b>
Retired	<b>14 October 2023</b>
Board Meeting Attendance	<b>100% (5/5)</b>

### Qualification

- Bachelor of Accounting & Finance, University of Manchester, UK

Dato' Ong Eng Bin is an Independent Director of Paramount Corporation Bhd, Oriental Holdings Bhd and Inari Amertron Bhd. He was the Adviser to the Chairman of OCBC Bank (Malaysia) Bhd and served as Chief Executive Officer (CEO) of OCBC from 2014 until 2022. His career began at OCBC in 1988 and he was appointed as Head of Corporate Banking in 2004 before being promoted to Head of Business Banking in 2012.

He is a Council Member of Asian Institute of Chartered Bankers (AICB) and the Director of Asian Banking School (ABS) and STF Resources Sdn. Bhd. Dato' Ong Eng Bin is also the Chairman of E2 Power Sdn. Bhd. and was previously a Chairman of PAC Lease Sdn. Bhd.

Dato' Ong Eng Bin has extensive experience in corporate banking, covering corporate and commercial, emerging business and transaction banking.

Having been on the CGC Board since 14 October 2014, Dato' Ong Eng Bin retired on 14 October 2023 after completion of his nine (9) years' service tenure as Director in CGC.

### Declaration:

- Dato' Ong Eng Bin does not have any conflict of interest or any family relationship with any Director and/or major shareholder of CGC Malaysia
- Dato' Ong Eng Bin has not been charged and/or convicted for any offence
- Dato' Ong Eng Bin has not been imposed any public sanction or penalty by the relevant regulatory bodies during the financial year

# GROUP MANAGEMENT

## DATUK MOHD ZAMREE MOHD ISHAK

President & Chief Executive Officer

### Date Joined

1 January 2015

### Education

- Bachelor of Science in Business Administration, Saint Louis University, United States of America (USA)
- Master of Business Administration (Finance), University of Hull, United Kingdom

### Qualification(s)

- Asian International Executive Programme, INSEAD
- Chartered Institute of Islamic Finance Professional
- Global Leadership Development Programme, ICLIF
- Advanced Management Programme (AMP 191), Harvard Business School, USA

### Working Experience

Over 34 years of experience in banking operations, corporate banking, consumer banking and Islamic finance. He has held the following key positions:

- Executive Assistant to the President & Chief Executive Officer, Malayan Banking Berhad (Maybank)
- Vice President, Consumer Banking, Maybank
- Executive Vice President, Corporate Banking, Maybank
- Chief Operations Officer, INCEIF - The Global University of Islamic Finance

### Awards

- Outstanding CEO Award, Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
- Sustainability Leader of the Year, European Organisation for Sustainable Development, ADFIAP and the Association of African Development Finance Institutions in collaboration with the City of Karlsruhe, Germany



**YUSHIDA HUSIN**  
**Chief Executive Officer**  
CGC Digital Sdn Bhd

**Date Joined**  
1 April 2016

**Education/Qualification(s)**

- Bachelor of Science in Statistics, University of Illinois Urbana-Champaign, United States of America

**Working Experience**

Currently leading CGC Digital, a digital start-up, to further aid MSMEs' access to financing and scale up their businesses using data- and technology-driven innovation.

Over 27 years of experience in various leading roles involving transformation, strategy, technology-led innovation, corporate support functions, operations and management consulting within the financial services industry. She has held the following key positions:

- Consultant, Accenture Malaysia
- Chief Corporate Services Officer, Takaful Ikhlas Berhad



**PERBAGARAN KUPPUSAMY**  
**Chief Internal Auditor**

**Former Designation**  
Chief Risk Officer

**Date Joined**  
1 August 2005

**Education/Qualification(s)**

- Bachelor of Accountancy (Hons.), Universiti Utara Malaysia (UUM)
- Master of Business Administration, Cardiff Metropolitan University, United Kingdom (UK)
- Chartered Banker, AICB/(CB), Chartered Banker Institute UK & Asian Institute of Chartered Bankers
- Certified Internal Auditor (CIA) from Institute of Internal Auditors Malaysia (IIAM)
- Advanced Credit Enhancer Certification, CGC - Institut Bank-Bank Malaysia
- Member, Institute of Internal Auditors Malaysia
- Member, Malaysian Institute of Accountants

**Working Experience**

Over 25 years of experience in Audit & Risk Management. He has held the following key positions:

- Head of Branch Audit, Affin Bank Berhad
- Head of Internal Audit, CGC
- Senior Manager of Asset Management, CGC

**DAENG HAFEZ ARAFAT ZUHUD**  
**General Counsel & Company Secretary**

**Date Joined**  
4 May 2015

**Education/Qualification(s)**

- Bachelor of Laws (Hons.), International Islamic University Malaysia, 1994
- Advocate and Solicitor of High Court of Malaya. Admitted on 18 March 1995
  - Licensed Company Secretary of Companies Commission of Malaysia since 1998

**Working Experience**

Has accumulated 29 years of experience in various sectors such as financial services, oil & gas, telecommunications, aerospace, and hotel & property development. He has held the following key positions:

- Manager, Legal & Corporate Services, and Company Secretary, Aerospace Technology Systems Corp. Sdn Bhd
- Senior Manager, Legal & Company Secretarial/Joint Company Secretary, Lankhorst Berhad
- Senior Manager, Legal & Human Resources, Intraline Group of Companies
- Assistant Vice President, Group Corporate Secretarial, Maybank, and Company Secretary of Maybank Asset Management Group of Companies and Maybank (Cambodia) Plc



## GROUP MANAGEMENT

### ZARINA OSMAN

#### Chief Risk Officer

Effective 1 January 2024

#### Former Designation

Chief Credit and Operations Officer

#### Date Joined

3 April 2017

#### Education/Qualification(s)

- Bachelor of Accountancy (Hons.), University of Malaya
- Certified Credit Professional (CCP) from Institut Bank-Bank Malaysia
- Banking Credit Specialist from Islamic Banking and Finance Institute Malaysia (IBFIM)
- Islamic Professional Credit Certification from IBFIM

#### Working Experience

Over 29 years of combined experience in business and credit management covering the entire Business Banking portfolio, including Investment, Treasury and Capital Markets, Corporate, Commercial, SMEs and Retail Business. With expertise in investment and corporate business at Amanah Merchant Bank Bhd, she was a pioneer member of RHB Islamic Bank Bhd, contributing to establishing Malaysia's first Islamic Window subsidiary. She has held the following key positions and undertook credit transformation exercises as Head of Credit Management in:

- Bank Muamalat Malaysia Bhd
- Kuwait Finance House Malaysia Bhd



### RAHIM RADUAN

#### Chief Operations Officer

Effective 1 January 2024

#### Former Designation

Chief Corporate Officer

#### Date Joined

2 May 2018

#### Education/Qualification(s)

- Bachelor of Arts (Hons.) Accounting & Finance, University of East London, United Kingdom (UK)
- Member, Financial Planning Association of Malaysia
- Member, Malaysian Financial Planning Council
- CIMB-INSEAD Leadership Programme, INSEAD, France
- Member, Malaysian Institute of Accountants
- Fellow, Association of Chartered Certified Accountants, UK

#### Working Experience

Over 24 years of experience in many sectors, including investment and consumer banking, wealth management, fund management, automotive, infrastructure and property development. He has held the following key positions:

- General Manager/Head of Group Finance Division, PROTON Holdings Bhd
- Chief Operating Officer, CIMB Wealth Advisors Bhd
- Managing Director/Chief Operating Officer, CIMB-Principal Asset Management Bhd (now known as Principal Asset Management Bhd)
- Managing Director/Head of Consumer Banking's Operations & Service Support, CIMB Bank Bhd
- Director in Group MD/CEO's Office, UEM Group Bhd



### SEAN TAN

#### Chief Business Officer

#### Date Joined

5 April 2023

#### Education/Qualification(s)

- Bachelor of Commerce, Major in Finance and Marketing, Curtin University of Technology, Perth, Australia

#### Working Experience

Over 23 years of experience in banking and PropTech covering SME and Consumer Segments including Business Development, Sales Management, Product and Marketing, Business Strategy, Strategic Alliances, Collection and Recovery and Data Software Solutions. He has held the following key positions:

- Head of Business Development, Data and Software Solutions Division, PropertyGuru Group
- Head of Sales and Partnership, Business Banking, UOB Bank Malaysia
- Head of Sales, Retail SME, Standard Chartered Bank Malaysia
- Head of Personal Loan, Personal Loan, Hong Leong Bank
- Head of Propositions, Strategy and Channels, Commercial Banking, HSBC Bank Malaysia
- Head of Product Service Unit, Commercial Banking and Business Banking, CIMB Bank Malaysia



**NAZRAL SAFRIL MOHAMMAD SAPARI**  
Chief Human Resources Officer

**Date Joined**  
8 May 2023



**Education/Qualification(s)**

- Bachelor of Business Administration (Hons) in Human Resource Management, Universiti Teknologi MARA
- Advanced Diploma in Business Management, Swansea Institute of Higher Education, Wales, United Kingdom
- Diploma in Banking Studies, Universiti Teknologi MARA

**Working Experience**

Over 30 years of experience in human resource strategies, management, administration, and operations in banking as well as in various corporate environments. He has held the following key positions:

- Director, Human Resources & Administration, Malaysia Digital Economy Corporation
- Head/General Manager, Human Resources & Administration, Touch 'N Go Sdn Bhd
- Regional Head/Director, HR Business Partner for Group Asset Management & Investments (CIMB Principal Asset Management Group), CIMB Investment Bank Berhad
- Assistant General Manager, Planning & Organisation Design – Human Capital/Founding team member, Alinma Bank, Riyadh, Kingdom of Saudi Arabia
- Senior Manager, Group Human Resources at AmBank (M) Berhad



**NURUL AMNI MOHD AMIN**  
Chief Financial Officer

**Date Joined**  
6 June 2023

**Education/Qualification(s)**

- Bachelor of Science in Accounting and Finance, University of Southampton, United Kingdom
- Fellow of Institute of Chartered Accountants in England and Wales
- Member of Malaysian Institute of Accountants

**Working Experience**

Over 19 years of professional experience in accounting firms, with auditing experience in various commercial sectors within government agencies, financial institutions, and the sovereign wealth fund industry. She played an instrumental role in Khazanah's strategic planning, performance reporting, and portfolio management. At PNB, she led transformative initiatives, implementing core investment systems, data warehouses, and building data teams. She has held the following key positions:

- Vice President of Project Management Unit, Public Market Division, Permodalan Nasional Berhad
- Associate Director, Head of Finance and Capital Management, Danajamin Nasional Berhad
- Vice President of Strategic Management Unit in Managing Director's Office, Khazanah Nasional Berhad
- Led asset and fund management, investment holding, services and trading, property development and manufacturing industry at Ernst & Young

**WAI KO-CHI**  
Chief Technology Officer

**Date Joined**  
15 June 2017



**Education/Qualification(s)**

- Bachelor of Engineering (Hons. Mechanical), University of Malaya

**Working Experience**

Over 25 years of experience with various national and international organisations, involved in global and regional projects in applications development, systems integration, enterprise architecture, and managed services delivery. He oversees the company's technology strategy, initiatives, and ensures efficient technology and cybersecurity operations in his current role. He has held the following positions:

- Analyst, Andersen Consulting/Accenture
- Architect, Shell IT/Hewlett Packard Malaysia
- Chief Engineer, DXC Technology/Hewlett Packard Enterprise



## GROUP MANAGEMENT

**SUM LENG KUANG**  
Advisor, Investment

**Date Joined**  
1 September 2015

**Education/Qualification(s)**

- Bachelor of Commerce (Finance), University of Canterbury, New Zealand
- Certified Financial Planner

**Working Experience**

Over 40 years of experience in fund management, particularly in managing fixed income investment portfolios, credit evaluation, and credit risk management. She has held the following key positions:

- Senior Vice President, Head of Fixed Income Investment, Great Eastern Life Assurance (Malaysia) Berhad
- Acting CEO, Hong Leong Asset Management Berhad



**MOHANA ARUMUGAM**  
Head, Corporate Communications and Stakeholder Relations

**Date Joined**  
5 July 2018

**Education/Qualification(s)**

- Bachelor of Communication (Journalism), Universiti Sains Malaysia

**Working Experience**

Over 24 years of experience in the financial industry, including corporate communications, sales and distribution, wealth management and retirement services. At CGC, she currently oversees Brand Management, Public Relations and Media, Events, Social and Digital Media, Corporate Social Responsibility, and Stakeholder Relations. She has held the following positions:

- Director, Private Retirement Services, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management)
- Assistant Director, Retail Funds Marketing, CIMB-Principal Asset Management Berhad (now known as Principal Asset Management)
- Manager, Knowledge Management, CIMB Investment Bank Berhad
- Assistant Manager, Corporate Resources (Communications), CIMB Investment Bank Berhad

**MOHD SUKERI ISMAIL**  
Head, Operations

**Date Joined**  
6 May 1996

**Education/Qualification(s)**

- Diploma, Indiana University, USA
- Bachelor of Science in Business Administration (Finance), Creighton University, USA

**Working Experience**

Over 27 years of experience in Shared/Full Risk and Financing applications. He has held the following positions:

- Branch Executive, Hong Leong Finance Berhad
- Branch Manager, Hong Leong Finance Berhad
- Assistant Manager, Guarantee, CGC
- Manager, Credit Evaluation, CGC
- Senior Manager, Operations, CGC
- Senior Manager, Credit, CGC
- Assistant General Manager, Credit, CGC



**MOHAMED AZMAN MOHAMED TAUFIK**  
Head, Business Development & Products

**Date Joined**  
4 February 2015

**Education/Qualification(s)**

- Bachelor of Management Studies, University of Waikato, New Zealand

**Working Experience**

Over 34 years of experience in the banking and financial sectors, both in Malaysia and Indonesia. Has extensive experience in corporate banking, SME banking, and branch management. He has held the following key positions:

- Senior Account Manager, Malayan Banking Berhad
- Associate Director, Danajamin Nasional Berhad
- Associate Director, The Bank of Nova Scotia Berhad



**AZMAN IDRUS**  
Head, Strategic Management

**Date Joined**  
12 September 2022

**Education/Qualification(s)**

- Master of Business Administration, University of Hull, United Kingdom
- Bachelor of Information Science, MARA University of Technology (UiTM)

**Working Experience**

Over 26 years of experience in consumer banking strategy development, operations, channels, and change management leadership within financial institutions, including those with regional presence. Previous positions include:

- Head of Channel Operations & Services, Al Rajhi Bank Malaysia
- Head of Channel Operations & Head of Strategic Management, Consumer Banking, CIMB Bank Berhad
- Senior Manager, AmBank (M) Berhad/AmBank Islamic
- Consultant & Consulting Manager, Cap Gemini Ernst & Young Malaysia and Asia Pacific
- Research Officer & Junior Analyst, Citibank Berhad



**ILA DIXIT**  
Chief Digital and Innovation Officer,  
CGC Digital Sdn Bhd

**Date Joined**  
15 March 2023

**Education/Qualification(s)**

- Master of Computer Management, Devi Ahilya Vishwavidyalaya, Indore, India

**Working Experience**

Over 20 years of multi-channel delivery experience have established her as a leading expert in digital transformation. Her track record includes numerous successful engagements that have transformed customer experiences and streamlined operations. Previous key positions include:

- Head, Digital Channels and Products, Celcom Axiata Berhad
- Head, Digital Operations, Celcom Axiata Berhad
- Digital Delivery Lead and Consultant, Tata Consultancy Services, Malaysia Sdn Bhd
- IT Billing and Operations, IBM, India



# ORGANISATIONAL STRUCTURE

