



اَوْنِيُوْ رَسِيْتِيْ بَاتِيْكَوْ لُوْ كِيْ مَارَا  
UNIVERSITI  
TEKNOLOGI  
MARA

**FACULTY OF BUSINESS MANAGEMENT  
BACHELOR OF BUSINESS ADMINISTRATION (HONS.) MARKETING**

**INDUSTRIAL TRAINING REPORT AT CO-OPBANK PERTAMA MALAYSIA  
CAWANGAN MELAKA (MGT666)**

*12<sup>th</sup> August 2024 – 24<sup>th</sup> January 2025*

**SUBMITTED BY:**

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2022859166

**SUBMITTED FOR:**

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**CLASS:**

BA2406B

**SUBMISSION DATE:**

28<sup>th</sup> JANUARY 2025

## SURAT KEBENARAN

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Tuan/Puan

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Tajuk Laporan	INDUSTRIAL TRAINING REPORT AT CO-OPBANK PERTAMA MALAYSIA CAWANGAN MELAKA	Nama Syarikat	CO-OPBANK PERTAMA CAWANGAN MELAKA

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Cop jabatan/organisasi:



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I am also deeply grateful to Co-opbank Pertama Malaysia Melaka Branch for providing me with this priceless opportunity to undergo my industrial training at their company. All of the knowledge and experience that I have gained for the past six months have been invaluable. I would like to especially thank my supervisors, Mr. Mohd Shariman bin Mazlan, Mrs. Suriani binti Md. Yusop, Mrs. Intan Norlaili binti Rosley, and Mrs. Nurul Izzati binti Abu Bakar, who generously shared their expertise, provided me with mentorship, and created a conducive learning environment for me.

Other than that, a big thanks to my parents, who have encouraged and always given me support to this stage. It would not be possible to finish this report without their blessings and support. Not forgetting my classmates, who have always been helping and encouraging me throughout my internship. May Allah showers the above cited personalities with success and honour in their life.

## **EXECUTIVE SUMMARY**

Student has undergone a 24-weeks industrial training program take place at Co-opbank Pertama Malaysia (CBP) in Ayer Keroh, Melaka, ranging from August 12, 2024, to January 24, 2025. This is one of the final-year requirements at for degree programme under Faculty of Business & Management (FPP) at Universiti Teknologi MARA (UiTM). The program is designed to bridge academic learning with practical, hands-on experience. The assigned tasks are being rotated across three key divisions at Co-opbank Pertama Bank Melaka Branch which comprised of: operations, credit administration, and financing, each offering valuable insights into the interconnected areas of the banking sector.

During the initial months, the focus has been on the Financing Department. Among the tasks have included assisting in reviewing of loan and finance applications, assessing client needs, evaluating creditworthiness, and understanding the decision-making process involved in approving financing decisions.

Second department that the student been assigned was Credit Administration Department, which dealt with the administrative aspect of the crediting process. Learned to deal with documentation necessities, filing, and compliance with operational and regulatory requirements. This has involved updating customer information, confirming documentation is accurate, ensuring credit procedures are in accordance with banks procedures. Assistance has also been given to customers who are signing loan agreements by explaining their net loan details.

The final department then moved to Operations Administration Department which involves in monitoring activities in the Ar-Rahnu segment of the bank. Key processes include: testing the quality and authenticity of gold; cleaning gold items; and compliance of operational procedures related to Ar-Rahnu services. Although useful learnings were placed from these activities, jobs related to cash handling were not allowed due to compliance with the bank's policies.

## 1.0 STUDENT'S PROFILE

**Saffiyah Azureen Mohd Zafri**



### SUMMARY

A self-motivated, articulate, and adaptable person with a strong eagerness to learn and grow. A confident communicator who excels at engaging with people at all levels, thriving in both individual and team-oriented roles. Reliable, conscientious, and resourceful, with a proven ability to handle challenges effectively while maintaining a positive attitude under pressure. Known for a proactive approach, problem-solving mindset, and the ability to adapt quickly to new situations and environments.

### EDUCATION

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**Universiti Teknologi MARA (UiTM)** **Oct 2022 - Present**

- Bachelor of Business Administration (Hons.) Marketing (CGPA 3.32 | GPA 3.59)

**Universiti Teknologi MARA (UiTM)** **March 2022**

- Diploma in Business Studies (Insurance) (CGPA 3.24)

### WORK EXPERIENCE

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**Co-opbank Pertama Cawangan Melaka** **August 2024 – Present**  
*Intern*

- Streamlined the organization of files and documents, improving retrieval efficiency by 20%.
- Developed and implemented a comprehensive checklist for customer financing files in the Credit Administration Department, enhancing accuracy by 25%.
- Designed engaging posters for branch events, increasing event awareness and attendance by 15%.
- Oversaw client attendance management for branch events, ensuring 100% accurate tracking and reporting.
- Led multimedia efforts, including photographing and videographing branch events, and edited videos and photos for reporting, improving event documentation quality by 30%.
- Attended to customers during loan agreement signings, ensuring smooth processes and addressing queries.
- Assisted in marketing activities outside the office, contributing to an increase in brand visibility and customer engagement by 20%.

**KFC Malaysia** **Sept 2020 – May 2021**  
*Part-time*

- Welcomed 40-50 customers per shift, providing efficient customer service with a friendly and professional attitude.
- Managed POS system transactions including cash, credit, return and refund to guarantee a consistent and accurate cashflow.
- Ensured a clean and organized work premise.

### PARTICIPATIONS

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Career Compass: Guiding Your Path to Professional Excellence 2024

Kami Cakna OKU UiTM 2024

**Saffiyah Azureen Mohd Zafri**

**LEADERSHIP EXPERIENCES**

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Exco (Gift & Logistic) Money Matters: Navigating Your Financial Future 2024

Exco (Food Handling) Balancing Act: Navigating Career Phases with A Positive Mindset 2024

Exco (Certification & Registration) Mastering the Art of Sales: Collaborative Teaching 2024

Exco (Multimedia & Facilitator) Little Guard: Stop HFMD at Keedsflix Bandaraya Melaka 2024

**SKILLS**

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Languages: Fluent in Malay, English and Intermediate in Mandarin

Hard Skills: Microsoft Office (Word, Advance Excel, PowerPoint, Outlook, Microsoft Teams), Canva, Adobe Photoshop, IBM SPSS, Video Editing

Soft Skills: Interpersonal Skills, Teamwork, Adaptability, Time Management, Attention to Detail, Agile Culture, Meticulousness, Resilience

**REFERENCES**

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**Dr. Nornajihah Nadia Hasbullah**  
Academic Advisor  
Universiti Teknologi MARA (UiTM)

**Mohd Shariman Mazlan**  
Branch Manager  
Co-opbank Pertama Cawangan Melaka

## 2.0 COMPANY'S PROFILE

### 2.1 History of Co-opbank Pertama Malaysia

Koperasi Co-opbank Pertama Malaysia Berhad (CBP), also known as one of the leading cooperative societies in Malaysia, was established to facilitate its members' economic development and provide financial services. Founded in the year 1993 under the Malaysian Co-operative Societies Act, Co-opbank Pertama Malaysia has grown over the years in order to fulfill the needs of its cooperative members, expanding its reach throughout Malaysia while complying with legal requirements (Asia Pacific Enterprise Awards, 2019).

Figure 2.1: Brief history of Co-opbank Pertama Malaysia

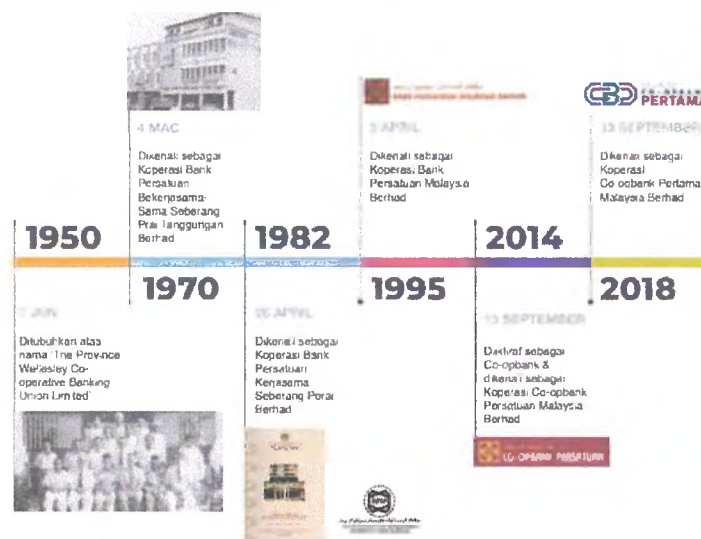


Figure 2.1: Brief history of Co-opbank Pertama Malaysia

Source: Co-opbank Pertama Malaysia 2023 Annual Report (2023)

Co-opbank Pertama Malaysia was first registered on June 7, 1950 as The Province Wellesley Co-operative Banking Union Limited. Its name had changed several times since its incorporation to suit its expansion and area of jurisdiction: In 1959, it became Bank Persatuan Kerjasama Seberang Perai Berhad. Then, in 1995, it changed its name again to Koperasi Bank Persatuan Malaysia Berhad. Later in 2014, it was renamed to Koperasi Co-opbank Persatuan (Malaysia Berhad) to embody a singular image of cooperative banking organization throughout Malaysia. Finally, during its 59th Annual General Delegates Meeting, held on April 29, 2018, the CBP officially changed its name to Koperasi Co-opbank Pertama Malaysia Berhad to reflect this as one of Malaysia's leading cooperative banks (Co-opbank Pertama Malaysia, 2024).



## 2.2 Co-opbank Pertama Malaysia Vision, Mission, Objective, & Goal

The Vision, Mission and Motto (Co-opbank Pertama Malaysia, 2024)

**Vision: To become the leading Shariah-compliant Co-opbank in Malaysia.**

Co-opbank Pertama Malaysia Berhad sees itself as Malaysia's first Shariah-compliant cooperative bank. This vision reflects its dedication to serve as a pioneer in the realm of Islamic financial services and contributing toward positive change and sustainable growth for all its members and the society at large. Through its commitment to this vision, Co-opbank Pertama seeks to position itself as a trusted financial institution that plays an integral role in the cooperative and financial institution within the country.

**Mission: Delivering the best returns to customers and members, enhancing members' welfare, offering competitive banking products with full integrity, & upholding core values in cooperative principles.**

Co-opbank Pertama's mission is all about serving communities and empowering people financially. Their priority at the bank is to maximize returns for both our customers and members in the fairest and most efficient manner possible. It also focuses on improving the members' welfare through innovative and reliable banking solution to meet their financial and economic needs.

**Motto: Together We Progress.**

The bank's motto is "Together We Progress". It signifies the belief that collective effort and unity are the keys to achieving shared success. By working together with its members, Co-opbank Pertama aims to create a strong and supportive financial ecosystem that enables progress and prosperity for all.

### 2.3.1 Co-opbank Pertama Malaysia Headquarters Organisational Chart

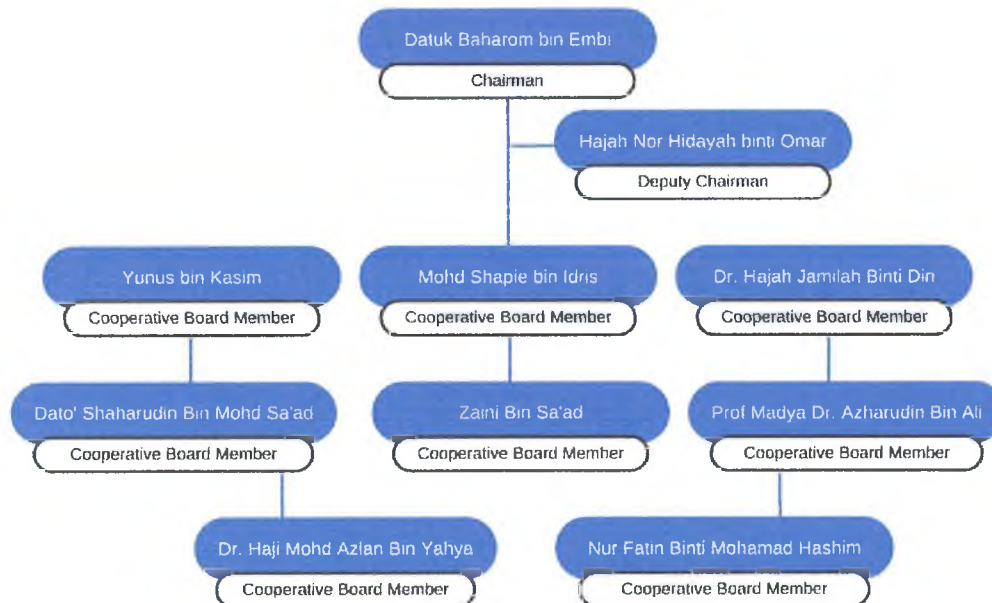


Figure 2.3.1: Co-opbank Pertama Malaysia Headquarters Organisational Chart

Source: Adapted from: Co-opbank Pertama Malaysia's official website (2024)

### 2.3.2 Co-opbank Pertama Malaysia Cooperative Board Members

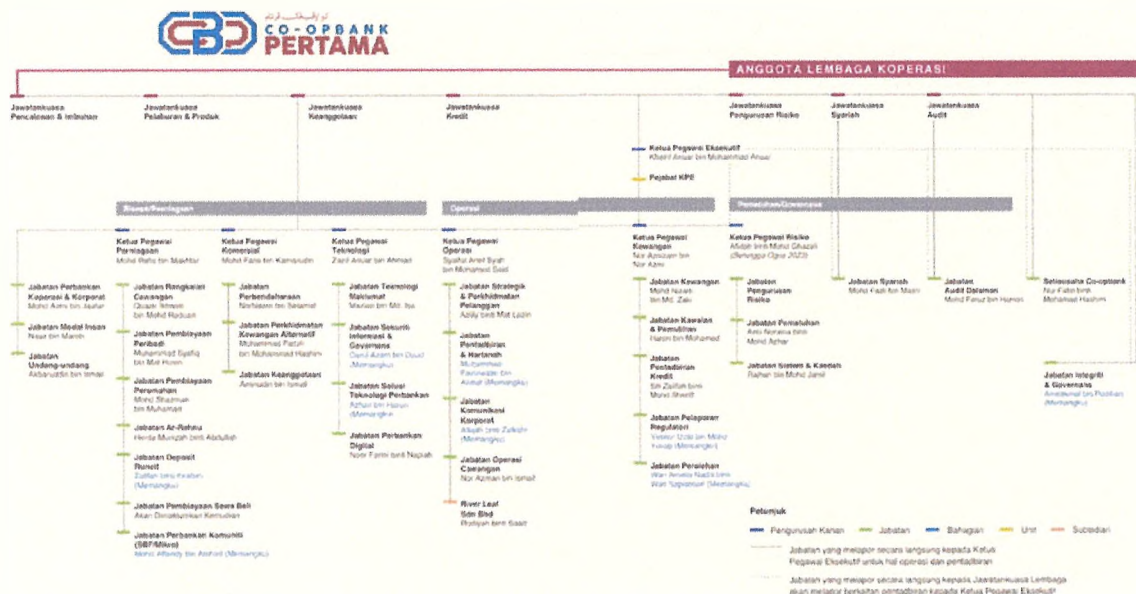


Figure 2.3.2: Co-opbank Pertama Malaysia Cooperative Board Members

Source: Co-opbank Pertama Malaysia 2023 Annual Report (2023)

### 2.3.3 Co-opbank Pertama Melaka Branch Organisational Chart

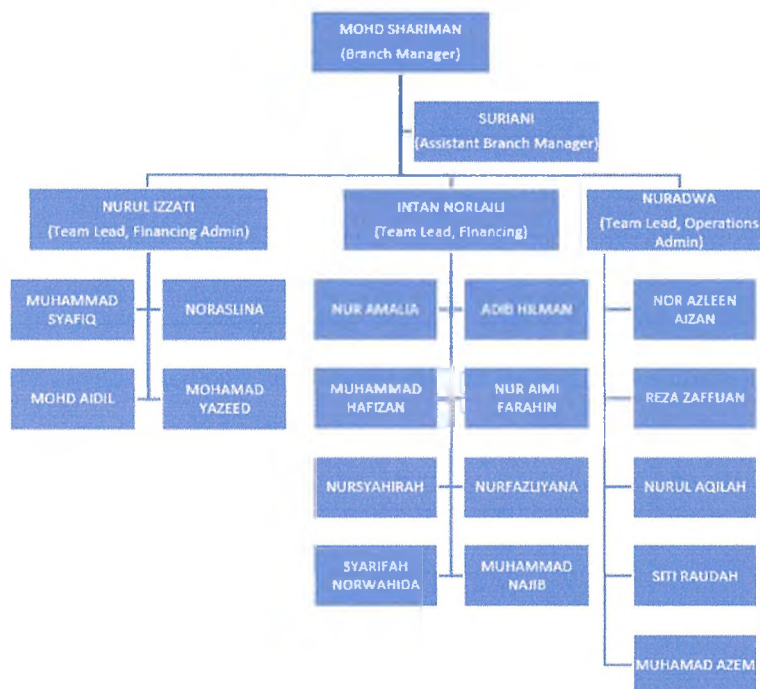


Figure 2.3.3: Co-opbank Pertama Melaka Branch Organisational Chart

Source: Adapted from: Co-opbank Pertama Malaysia's official website (2024)

### 2.4 Co-opbank Pertama Malaysia Offers and Services

Co-opbank Pertama Malaysia Berhad is dedicated to providing its members with high-quality financial services that promote their financial security (Co-opbank Pertama Malaysia, 2024). As a cooperative, CBP is committed to maintaining the values of openness, honesty, and community-centered development, making sure that the requirements of every member are satisfied by morally righteous and environmentally friendly financial operations.

HARGA EMAS TERKINI / 1 GRAM	
06 DISEMBER 2024	
999	RM439.00
950	RM417.00
916	RM402.00
875	RM384.00
835	RM366.00
750	RM329.00

**Pembayaran AR-RAHNU FLEXI**

- ★ PATUH SYARIAH
- ★ KURANG MEMBEBAKAN
- ★ TEMPOM MATANG LEBIH PANJANG

mycbpofficial | www.cbp.com.my

Figure 2.4: Co-opbank Pertama Malaysia Ar-Rahnu Flexi Rates

Source: Co-opbank Pertama Malaysia's official website (2024)

Co-opbank Pertama Malaysia (CBP) offers a variety choice of products and services, including Personal Financing, Housing Financing, and financial planning services, such as “*Penulisan Wasiat*” or Will Writing, and various insurance coverage like CBP Protect, CBP Smart Care, and CBP Takaful Idaman Plus (Co-opbank Pertama Malaysia, 2024).

Moreover, CBP also offers products like Corporate Financing, Account Deposit such as MYSTAR for children under the age of 18 and Salambiz-I for individuals and non-individuals. They offer Ar-Rahnu services as well.

### **3.0 TRAINING REFLECTION**

#### **3.1 Duration**

The industrial training was held at Co-opbank Pertama Malaysia Cawangan Melaka at Ayer Keroh, Melaka, for 6 consecutive months from 12<sup>th</sup> August 2024 until 24<sup>th</sup> January 2025. Practical students were ordered to switch departments for every two months, in the Financing department, Credit Administration department and Operations department. Co-opbank Pertama Cawangan Melaka's working week starts from Monday to Friday, from 8:30 a.m. until 5.30 p.m. with one lunch hour.

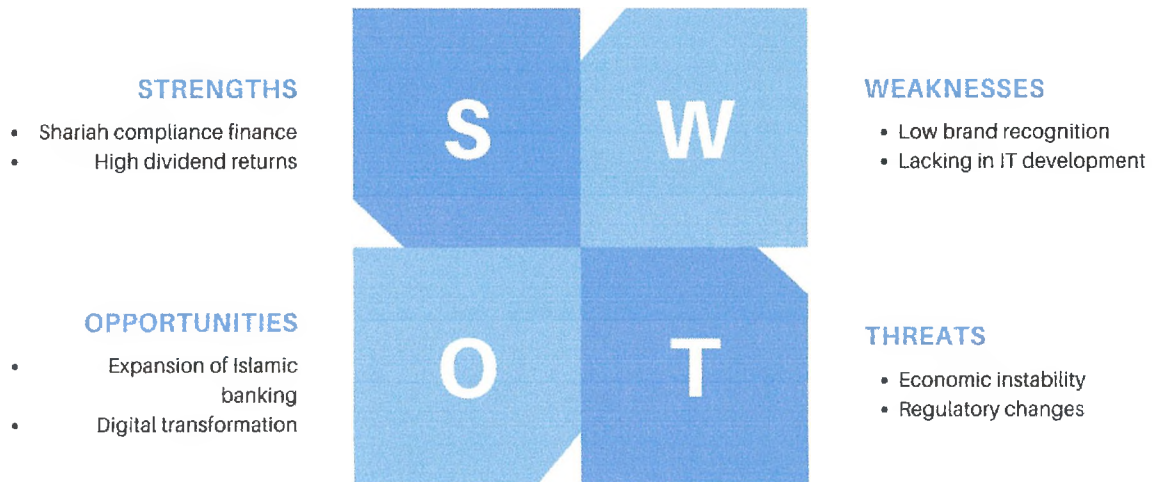
#### **3.2 Marketing Activities & Company Events**

As part of the internship, one of the responsibilities was helping with the setup and management of booths and promotion on external events for Co-opbank Pertama Malaysia Melaka Branch. This involved organizing materials, ensuring the booth was attractive, and interacting with customers to inform them about the bank's services.

In addition, multimedia tasks such as creating promotional posters and photographing and video-graphing branch events and activities. Using tools such as Canva, Adobe Photoshop and even Capcut, helps improve creative skills and learn how well customers react to the promotional posters and videos.

One more uniqueness of internship experience was assisting in collecting mosque funds. The collection of funds was part of an incentive offered to the mosque before the mosques opened an account, and this service is done free every two weeks for mosques, who nowadays have opened an account with the bank.

#### 4.0 S.W.O.T. ANALYSIS



#### 4.1 Strength

##### 4.1.1 Shariah Compliance Finance

The Shariah-compliant nature of Co-opbank Pertama is a significant strength that allows them to establish their positioning within the Malaysian banking sector owing to the increasing demand for Islamic banking offerings. According to a Business Today article, Co-opbank Pertama Malaysia is recognized as the best Shariah Compliant Cooperative bank in Malaysia (Editor, 2022). The bank is implementing Islamic financial values in all of its products and service, so the customers can conduct their financial transactions in accordance with Islamic beliefs and ethics (Choiriyah, 2021). Compliance is not only a legal obligation but also a principle that embodies the bank's honesty and integrity. Co-opbank Pertama is focused on Shariah-compliant finance alternatives (e.g., home loan, personal financing, and deposit accounts) that meet the needs of a growing market for alternative banking solutions that better align with Islamic principles. This strength places the bank as an institution trusted and reliable in the competitive banking sector (Co-opbank Pertama Malaysia, 2023).



#### 4.1.2 High Dividend Returns

	2019 (RM'000)	2020 (RM'000)	2021 (RM'000)	2022 (RM'000)	2023 (RM'000)
Asef	4,290,171	5,781,778	6,085,820	7,734,765	10,821,625
Dana Pemegang Syer	1,005,840	1,062,802	1,027,142	1,097,507	1,415,820
Modal Syer	854,404	865,086	880,451	735,180	1,282,089
Syer Keutamaan	252,191	252,034	252,002	250,244	161
Pembayaran Bersih	2,977,686	3,805,480	4,133,334	5,048,191	6,560,211
Deposit Pelanggan	3,184,071	4,807,119	4,926,378	6,267,929	6,754,787
Keuntungan	73,953	84,165	86,135	103,477	120,560
Zakat	1,700	2,135	2,302	3,088	3,943
Kadar Dividen Modal Syer	5.50%	6.00%	8.10%	6.30%	6.50%
Kadar Dividen Syer Keutamaan	6.10%	6.70%	6.82%	6.88%	6.78%
Jumlah Dividen Modal Syer	22,898	31,337	31,756	31,536	54,214
Jumlah Dividen Syer Keutamaan	15,321	16,886	17,187	17,215	12,888
Biangan Anggota Individu	80,713	81,730	80,854	90,365	94,118
Biangan Anggota Koperasi	707	729	747	768	840

Source: Co-opbank Pertama Malaysia 2023 Annual Report (2023)

Co-opbank Pertama's other strong point is high returns on dividends to its members. These returns are indicative of the bank's strong financial performance and its continual engagement in rewarding its cooperative members. For instance, the dividend annually declared in the 2023 Annual Report remained as high as 6.5% despite the economic challenges (Co-opbank Pertama Malaysia, 2023). Based on the article by GuruFocus (2024), Co-opbank Pertama's dividend rate is higher than some commercial banks like Alliance Bank (4.29%) and Public Bank Bhd (4.41%). As a result, this not only drew customers from Co-opbank Pertama Malaysia, but it also improved the bank's image as a cooperative institution that prioritizes the monetary welfare of its stakeholders. High dividends incentivise membership growth, improving the capital base of the bank and facilitating member loyalty (Birchall, 2013).

#### 4.2 Weaknesses

##### 4.2.1 Low Brand Awareness

Despite its long history in Malaysia, Co-opbank Pertama has low brand awareness. The challenge arises from the lack of marketing compared to more prominent commercial banks and has seen the bank undergo a rebranding process over the years (Co-opbank Pertama Malaysia, 2023; Rasheed & Chauhan, 2015). As a result, many potential customers remain uneducated about the bank's offerings, including its Shariah-compliant financial products and its emphasis on cooperative values. In the midst of a competitive industry that can help in growing market share and customer base, this lack of awareness hinders the bank's ability to capture market.

#### **4.2.2 Lacking in IT Development**

Co-opbank Pertama Malaysia has not yet invested in advanced IT infrastructure to assist its operations, therefore stands as a hindrance for them to provide the modern-day banking conveniences that commercialised banks have to provide. The bank, for instance, is still falling short when it comes to QR code transactions, a feature that, given customers' increasingly digital orientation, is fast becoming an expected payment method (Maharjan et al., 2024). Co-opbank Pertama offers no any ATM machines further depriving some of its customers with the basic services of withdrawing cash and checking account balances (Nigatu et al., 2023).

#### **4.3 Opportunities**

##### **4.3.1 Expanding Islamic Banking Practice and Perks**

The increasing demand for ethical and Shariah-compliant financial products becomes a significant opportunity for Co-opbank Pertama. The bank can easily capture more market share by promoting Islamic banking as it is very strong in Islamic finance. They encompass transparency, ethical profit-sharing, and fair financial transactions. Co-opbank Pertama can further solidify its position as a leading provider of Shariah-compliant financial solutions by targeting this emerging market given that consumers are increasingly recognising values-based banking or other ethical frameworks as part of their financial decision-making (Ahmed et al., 2022; Dawami, 2020).

##### **4.3.2 Banking Sector Towards Digitalization**

The rapid digitalization of the financial industry offers another promising opportunity for the bank by enhancing its online platforms and mobile banking services. The bank can cater to the increasing demand for convenient and accessible financial solutions. Digital transformation can help the bank reach newer, younger, and tech-savvy customers, while also improving customer engagement (Lóska & Uotila, 2024). As more customers turn to digital channels for banking services, Co-opbank Pertama's investment in technology can serve an important role for growth and competitiveness in the modern financial sector (Abbas et al., 2024).



## **4.4 Threats**

### **4.4.1 Economic Instability**

Economic instability will play a major role in posing a threat to the profitability and operational stability of Co-opbank Pertama. Due to changing economic conditions, especially post-pandemic, the businesses can face higher rate of defaults in their previous loans as well as reduced appetite to avail more financing (Shabir et al., 2023). This vulnerability gets heightened in a cooperative banking model as profitability in this model must be weighed with members' welfare. The volatile nature of economic cycles presents a challenging platform for managing sustained growth and improved financial performance.

Similarly, an increase in the cost of living in Malaysia as against the low inflation environment, puts pressure on households that can suppress their savings and borrowing (Lionel Lee, 2024). Higher inflation may prompt Bank Negara Malaysia to hike interest rates and raise borrowing costs, which would dampen credit demand and increase default risks. Banks will need to adjust their lending conditions to be able to make a profit in these conditions.

### **4.4.2 Regulatory Changes**

According to Bank Negara Malaysia's 2024 Monetary Policy Statement (Bank Negara Malaysia, 2024), these measures impact banks' Non-Interest Operating Income (NOII). Price caps on services such as credit cards and loans are reasonable but could restrict banks' fee revenue. At the same time, low interest rates stimulate borrowing but weigh on trading profits, and high rates dampen wealth management activities, which lowers fee income. These policies, designed to protect consumers and stabilize the economy, push banks to seek new revenue streams. Moreover, the bank's dual jurisdiction (SKM and other controllers) adds additional risk of being affected by changes in the law (McKillop et al., 2020). Such uncertainties in regulation open doors to risks that may endanger the stability of the bank and its potential for consistent service delivery.

## **5.0 RECOMMENDATION**

### **5.1 Enhancing Shariah Compliance**

One of the pillars of Co-opbank Pertama's strength compared to conventional banks is that it understands the needs of consumers who want to transact in Islamic way. To underpin this, the bank needs to increase public awareness on the transformative impact of Islamic finance through various educational campaigns and collaborations (Bank Negara Malaysia, 2023). Collaborations such as working together with Islamic organizations, or even academic institutions, can be made to put Co-opbank Pertama on the map while establishing the bank as a thought leader in the space. Such an idea can come into practice by arranging attractive seminars or conducting interactive webinars focusing on Shariah-compliant finance, which would make potential patrons aware of Islamic banking's fair and open policies (Hassan, 2013). This could appeal to a wider audience, especially those clueless about such kinks of financial solutions. Moreover, the bank may create unique Shariah-compliant items, for example, moral financing for environment-friendly enterprises (Liu & Lai, 2021). This would appeal to an expanding demographic of clients who are interested not only in ethical banking but also in sustainability.

### **5.2 Attract Customers with Rewarding Dividends**

The banks capacity to give very high dividend returns is a great way to build member loyalty and welcome in new investors (Maverick, 2022). A 6.5% dividend proposed in 2023, for example, can be communicated to employees and stakeholders through regular newsletters, strong content on social media, and visible annual reports. In addition, providing members with exclusive access to increased range of bespoke services or even with perks can be an additional motivator. The bank could also launch campaigns to promote the unique cooperative advantage of sharing profits with members as this would enhance its reputation as a financially rewarding and community-supportive bank.

### **5.3 Strengthen Brand Awareness**

Though active for many years now, Co-opbank Pertama's relatively low brand awareness is still a major issue. The bank should therefore run a vibrant and multidimensional branding campaign focusing on its unique features. The bank can also take advantage of digital platforms like social media and influencer partnerships to target a younger and tech-savvy audience (Khanom, 2023). Even traditional methods, like community events, advertisements on radio

and creative billboard campaigns on high traffic locations could improve visibility. Sharing success stories, customer testimonials, and even dividend achievements over these channels would position the bank as a trusted choice.

#### **5.4 Adopt Digitalization in Banking**

Co-opbank Pertama's biggest weakness is its IT infrastructure, which is not very conducive and competitive for providing modern banking conveniences. The bank needs to establish an investment in technological-oriented solutions like the QR code payment system to cater to customer needs for frictionless digital payments (Kamble, 2024). Furthermore, ATM machines should be installed in strategic and high-traffic areas for customers to easily access essential banking services such as cash withdrawal and account inquiry (Narayana, 2019). Developing a robust and user-friendly mobile banking application could further enhance the bank's competitiveness by meeting the needs of today's digitally inclined customers.

## CONCLUSION

The 24-week long journey of industrial training at Co-opbank Pertama Malaysia (Melaka Branch) served a meaningful experience to the student by bridging the gap between academic knowledge and real-world banking operations. The internship gave hands-on exposure to various aspects in the banking sector and deepened the knowledge of Islamic financing principles and its cooperative values that are central to Co-opbank Pertama Malaysia's values.

The industrial training was served in three departments: Financing, Credit Administration, and Operations. In the Financing Department, knowledge of loan approving process, creditworthiness assessment and assessing the clients' needs gave an impact on the importance of analysis and decision-making in banking. Next, in the Credit Administration Department, it was highlighted the significance of documentation, compliance and even customer service in order to maintain operational efficiency. Lastly, in the Operations Department, exposure of Ar-Rahnu segment of the bank including observing processes such as gold testing, jewellery cleaning and compliance with Shariah principles. These rotations provided a comprehensive understanding of interdepartmental connections required for seamless banking services.

This is reflected in the SWOT analysis of Co-opbank Pertama, which named high dividend returns as the institution's top strengths, and being based on Shariah-compliant finance as the second, cementing its credibility as a cooperative bank. Some of their challenges consist of low brand awareness and weak IT infrastructure, which limit their competitive advantage against larger commercial banks. Opportunities exist with increasing demand for Islamic banking and rapid digitization, and the threats of economic volatility, along with additional regulations impacting profitability and operational stability.

It suggested to Co-opbank Pertama Malaysia to strengthen their market position by enhancing their Shariah compliance by doing educational campaigns and green financing, increasing their brand awareness through social media and community events. They should also adopt digitalization with QR code payments and optimizing their mobile banking apps. Lastly, they should also leverage on their high dividend returns to attract and retain customers.

All-in-all, the industrial training at Co-opbank Pertama Malaysia gave the exposure to the actuality of what is being taught in class, improving abilities in dealing with customers, design creatively, and solve problems with an enhanced understanding towards the moral and Shariah compliance of financing.

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## APPENDICES



Figure 1: Booth opening at Kem Permata Resort in Alor Gajah

**AKAUN SIMPANAN-i SALAM**

**MY STAR**

**PEMBUKAAN AKAUN SERENDAH RM20**

Pelbagai Hadiah Menanti

- Kanak-kanak & remaja bawah 18 tahun
- Baki sehingga RM50,000
- Dokumen yang diperlukan: MyKID/Surat Beranak & IC IbuBapa

Kadar keuntungan sehingga **3%** SETAHUN

Jemput datang ke booth kami di  
Dewan Utama, Kem Permata Resort, Alor Gajah, Melaka  
Sabtu, 30 November 2024

Hubungi kami di talian **06-234 7650**

**AKAUN SALAMBIZ-i**

**PEMBUKAAN AKAUN SERENDAH RM100**

- KEUNTUNGAN KOMPETITIF
- PATUH SYARIAH
- TERBUKA KEPADA SEMUA PELANGGAN INDIVIDU DAN PELANGGAN BUKAN INDIVIDU

**JUMPA KAMI DI** Dewan Utama, Kem Permata Resort, Alor Gajah

**PADA** Sabtu, 30 November

HUBUNGI KAMI DI TALIAN **06-234 7650**

Figure 2 & 3: Posters for the booth opening at Kem Permata Resort





Figure 4: Kirable Competition at SMK Jalan Datuk Palembang



Figure 5: Counting Masjid Account for Surau Darul Dhiya' at Merlimau



Figure 6: Hi-Tea event at Hatten Hotel, Melaka





Figure 6: Gifts for newborns in honor of Independence Day at Malacca General Hospital



Figure 7: Site visit for mortgage financing



Figure 8: Marketing activity at MRSM Alor Gajah



Figure 9: Marketing activity at WRUR Programme



Figure 10: Annual CBP dinner for Region 4



Figure 11: Marketing activity (Handing out free Ar-Rahnu aprons and flyers)



Figure 12: Marketing activity at Melaka Bekal Sdn Bhd