

Group Executive Committee

Datuk Abdul Farid Alias

President & Chief Executive Officer



Datuk Abdul Farid Alias was appointed as President & CEO and Executive Director of Maybank on 2 August 2013. He serves as Chairman of the Group Executive Committee and as a member of the Credit Review Committee of the Board.

Experience

Farid has over 20 years of experience in investment banking and capital markets, having served with various merchant and investment banks such as Aseambankers Malaysia Berhad from 1992 to 1994, Schrodgers from 1994 to 1995, Malaysia International Merchant Bankers Berhad from 1996 to 1997, and JPMorgan from 1997 to 2005. He was attached to Khazanah Nasional Berhad from 2005 to 2008 as Director of Investments. In Khazanah, he sat on the Board of Commissioners/Directors of several publicly listed companies.

Responsibility

His areas of responsibility comprise of corporate banking, investment banking, transaction banking, client coverage, and global markets, which form the businesses under Global Banking. In addition to that he is also responsible for international business.

Qualification

Bachelor of Science in Accounting, Pennsylvania State University, University Park, USA and Masters in Business Administration, Finance, Denver University, USA.

Committee Membership/Appointments

He is currently a member of the Boards of Directors of Maybank Investment Bank Berhad, Maybank Philippines Incorporated, Maybank International Labuan Limited and Kim Eng Holdings Ltd., MCB Bank Ltd Pakistan and Maybank Asset Management Sdn Bhd.

Mohamed Rafique Merican bin Mohd Wahiduddin Merican *Group Chief Financial Officer*



Mohamed Rafique Merican is Group Chief Financial Officer since 1 June 2012.

Experience

He has more than 20 years of experience in the corporate sector, including five years as Chief Financial Officer of Tenaga Nasional Berhad (TNB) and Malakoff Berhad. Prior to joining TNB in 2009, he served at Radicare (M) Sdn Bhd, the facilities management concessionaire for hospitals in Klang Valley, Selangor, Kelantan, Terengganu and Pahang as its Chief Operating Officer initially and subsequently as its Chief Executive Officer. He also held corporate finance and advisory roles with Amanah Capital Group and Bumiputra Merchant Bankers Berhad in the early part of his career.

Responsibility

Rafique is responsible for the Group's financial, capital and funding management. He oversees Finance & Treasury Operations, Management Reporting & Business Planning, Group Strategy Management, Corporate Finance & Capital Management, Central Funding, Enterprise Information Management, Corporate Remedial Management, Strategic Procurement, Finance Centre of Excellence and Property, Security & Valuation.

Qualification

Fellow Member of the Association of Chartered Certified Accountants (ACCA), United Kingdom.
Chartered Accountant of the Malaysian Institute of Accountants.

Committee Membership/Appointments

Member of Malaysia Advisory Committee of Chartered Certified Accountants (ACCA) Malaysia.

Datuk Lim Hong Tat

Deputy President & Head, Community Financial Services



Datuk Lim Hong Tat is the Deputy President and Head of Community Financial Services.

Experience

Being a Maybank scholar, he joined the bank upon graduation in 1981. He has 30 years of experience covering all aspects of banking, having managed branches, regional banking, credit cards and international banking operations including holding senior management positions as Director/President and CEO of Maybank Philippines Inc, Head of International Banking and Head of Consumer Banking in Maybank Group.

Responsibility

As Head of Community Financial Services, he is responsible for the overall management and performance of the Bank's SME, Business Banking and Consumer segments as well as sales and distribution. This covers community banking, product innovation and industrialisation, customer segmentation, virtual banking, wealth management and payment services, sales and distribution and business strategy, planning and development.

Qualification

Bachelor of Economics (Business Administration) (Hons), University of Malaya. Diploma in Marketing & Selling Bank Services, International Management Centre.

Committee Membership/Appointments

He is a Director of Credit Bureau Malaysia Sdn Bhd.

Dr. John Lee Hin Hock
Group Chief Risk Officer



Dr. John Lee is appointed as Group Chief Risk Officer since January 2011.

Experience

Dr. John Lee was previously with Amanah Merchant Bank and the Kuala Lumpur Options and Financial Futures Exchange (KLOFFE). Prior to his appointment in Maybank, he served in financial services consulting and advisory, where he was a partner with KPMG Business Advisory for the past 13 years, assisting numerous financial institutions across the Asia Pacific markets. He has in-depth financial industry and risk management expertise with a specialisation in Islamic finance, business strategy, risk management and performance management, which will be an asset to the Maybank Group, in particular embedding international standard risk practices across the Maybank Group.

Responsibility

Dr. Lee is responsible for credit and risk management across the Group.

Qualification

Bachelor of Economics, Monash University, Australia. Doctorate of Philosophy in Economics, Monash University, Australia. Fellow Certified Practising Accountant of the Australian Society of CPAs. Member of the American Finance Association, Econometrics Society and Society of Financial Studies.

Committee Membership/Appointments

Dr. Lee was a member of the Liquidity Risk Management Working Group and the Risk Management Working Group of the Islamic Financial Services Board (IFSB), an international standard setting body of central banks and monetary agencies set up to ensure the stability of the Islamic financial services industry. He was appointed to the Monash University (Malaysian Branch) School of Business Advisory Board on 23 November 2011.

Geoffrey Stecyk

Head, Enterprise Transformation Services



Geoff Stecyk is the Head of Enterprise Transformation Services (ETS) since 1 July 2010.

Experience

He joined Maybank in November 2008 as Chief Transformation Officer leading the LEAP30 Performance Improvement Programme. Prior to joining Maybank, he was National Head of Bancassurance with American International Assurance (AIA) China from 2006 to 2008. Prior to that, he was Executive Vice President, Business Integration with Southern Bank Berhad from 2001 to 2004. He was involved in the transformation of the bank which covered all major areas of the retail and SME banking with an emphasis on driving immediate earnings growth to fund the structural transformation over the medium term.

Responsibility

He strategises, directs and drives the enterprise operations of the new House of Maybank having created a platform comprising Information Technology, Operations and Service Quality that supports the Group's Transformation and long-term strategic objectives.

Qualification

Bachelor of Commerce (Marketing/Finance), University of Alberta, Canada.

Committee Membership/Appointments

Geoff is currently a member of the Financial Institution Steering Committee, Bank Negara Malaysia.

Nora Abd Manaf

Head, Group Human Capital



Nora Abd Manaf has been the Head, Group Human Capital of Maybank Group since September 2008.

Experience

Prior to joining Maybank, she was with the Standard Chartered Group for over nine years, where her last held position was Head of Human Resources, Scope International, a subsidiary of Standard Chartered Group UK Plc. Her other roles in Standard Chartered Group included as EVP, Head Strategic Initiatives, PT Bank Permata in Indonesia prior to returning to Malaysia in 2008, a leadership development head role in London as well as roles in Standard Chartered Bank Malaysia and integration work in Hong Kong post Standard Chartered Bank's acquisition of Chase Retail bank. Prior to Standard Chartered, Nora worked in diverse disciplines and industries ranging from semiconductor and telecommunications through to education and consulting as well as finance.

Responsibility

Nora leads the people aspects of the ambitious transformation of the Maybank Group over the last 4 years.

Qualification

Chartered Accountant, registered with Malaysian Institute of Accountants. Bachelor of Accounting, University Institute Technology MARA. Postgraduate Certificate in Human Resource Development from Cornell University, USA and is a Gallup Strengths Level II Coach.

Committee Membership/Appointments

Nora is also actively engaged in the country's financial and business employers' circles in her roles which include Chairman of the MCBA (Malayan Commercial Banks' Association), Chairman of the Human Resource Management and Development Group (HRMDG) under the sponsorship of Institut Bank-Bank Malaysia (IBBM) and Bank Negara Malaysia (BNM), Council Member of the Malaysian Employers Federation (MEF), as well as a Member of the country's National Labour Advisory Council (NLAC).

Nora was also this year elected into the HR 50 World Top 50 Human Resource Professionals. Nora accepts a few speaking invitations annually, and has presented in forums in Malaysia, UK, Japan, India, Singapore, Indonesia, China and Hong Kong. Last year, Nora was invited to be one of the Faculty speakers at the 28th Top Management Forum on Corporate Strategies for Driving Sustainability in the Asia-Pacific, organised by the Asian Productivity Organisation (APO) in collaboration with the Ministry of Economy, Trade and Industry of Japan and the Japan Productivity Center. This was held at the Kyoto International Conference Center in Kyoto.

Muzaffar Hisham

Chief Executive Officer, Maybank Islamic Berhad



Muzaffar Hisham is currently the Chief Executive Officer of Maybank Islamic Berhad effective 30 March 2011 and Head of the Group Islamic Banking Division.

Experience

Muzaffar, has collectively 18 years of experience in the banking and financial services. He started his career in Asian International Merchant Bankers Berhad in the Corporate Banking Division. He later joined Amanah Merchant Bank Berhad and Amanah Short Deposits Berhad where he was involved extensively in Corporate Debt and Financing businesses from debt syndication to advising on private debt securities. He was also involved in various debt and corporate restructuring exercises during the 1997 / 1998 financial crisis. During his tenure in CIMB Investment Bank and HSBC Amanah, he was involved in the investment banking business.

Prior to joining Maybank, he was the Deputy Chief Executive Officer of CIMB Islamic Bank Berhad. He was previously a member of the Board of Directors of CIMB Insurance Brokers Sdn Bhd.

Responsibility

He is responsible in managing and setting the various key strategies for the overall Group Islamic Banking business.

Qualification

Bachelor of Science (Hons) in Economics and Accounting, University of Bristol, United Kingdom.

Committee Membership/Appointments

Muzaffar is the Chairman, Standards Committee, Association of Islamic Banking Institutions Malaysia (AIBIM).

Kamaludin Ahmad

Officer-in-Charge / Chief Executive Officer, Etiqa



Kamaludin Ahmad is the Officer-in-Charge of Maybank Ageas Holdings Berhad. He was appointed as Chief Executive Officer of Etiqa Insurance Berhad and also the Head of General Business in June 2012.

Experience

Kamaludin has more than 20 years experience in the financial services industry including sales, marketing, actuarial, underwriting and operations, in Malaysia as well as internationally. He has 6 years experience in regulatory and risk areas which he gained while working with Bank Negara Malaysia, the Securities Commission and AmlInvestment Bank Bhd. He subsequently joined the AIG Group and held several key management positions in its subsidiaries, AIG Insurance Malaysia Bhd and AIG Asia Pacific Insurance Pte Ltd. He was later appointed as Head of Corporate Finance, Strategy and Performance of UEM Group Berhad prior to joining Etiqa Insurance Berhad

Responsibility

As Officer-in-Charge of Maybank Ageas Holding Berhad, he is responsible for overseeing the overall management of the insurance/takaful operations of the Group.

Committee Membership/Appointments

He holds a Bachelor of Science (Hons) in Actuarial Science from University of Kent, England. Currently, he sits on the Board of Insurance Services Malaysia Berhad (ISM) and on the Management Committee of the General Insurance Association of Malaysia (PIAM). He is also the Vice President of Life Insurance Association of Malaysia (LIAM).

Pollie Sim

Chief Executive Officer, Maybank Singapore



Pollie Sim took the helm of Maybank Singapore in July 2006.

Experience

Pollie has more than 30 years of experience in the banking and financial industry and has held many senior positions within Maybank Group. She has been instrumental in leading and developing Maybank's retail banking business in Singapore. Prior to Maybank Singapore, Pollie was Chief Executive Officer of Mayban Finance (S) Ltd.

Responsibility

Pollie is responsible for driving the overall profitability and growth of Maybank Singapore.

Qualification

Master of Business Administration, Brunel University of West London, United Kingdom. Diploma in Management Studies, Singapore Institute of Management. In 2012, Pollie was accorded the Distinguished FICP (Financial Industry Certified Professional) by IBF (The Institute of Banking & Finance, Singapore) and also received the Pacific Rim Bankers Program Distinguished Leadership Award.

Committee Membership/Appointments

Pollie serves as a non-executive Director for several companies. Her current appointments include that of Mayban Nominees (S) Pte Ltd, a subsidiary of Maybank, Singapore Unit Trusts Ltd, Bosbury Pte Ltd, Sorak Financial Holdings Pte Ltd, Heartware Network, Maybank Kim Eng Holdings Ltd and Maybank Kim Eng Securities Pte Ltd. She is also a Council Member of The Association of Banks in Singapore and Chairman of the Singapore Unit Trust Investment Committee. Pollie also sits on the Executive Council of Employer Alliance (EA), a network of corporations committed to create an enabling work environment to enhance work life integration and best practices as a business strategy to manage talent and boost productivity.

Michael Foong Seong Yew

Chief Strategy and Transformation Officer



Michael Foong was appointed as Chief Strategy and Transformation Officer on 3 October 2011.

Experience

Prior to joining Maybank Group, Michael was Managing Director of the management consulting practice in Malaysia of Accenture, where he spent 17 years serving financial services clients throughout ASEAN and Asia-Pacific, primarily banks but also including insurance companies and stock exchanges. His responsibilities included corporate planning, devising group-wide and line-of-business strategies, operating models, business process reengineering, performance management frameworks, and ICT strategies. In the past 9 years he has focused on architecting and implementing large-scale multi-year transformation and change management programs for banks in Malaysia and Singapore.

Michael has also held various other management positions in Accenture. He co-managed Accenture's Asia-Pacific Technology Ventures unit from 2000 to 2002, and after that Accenture's Asia-Pacific Corporate Development office. Michael has worked throughout the Asia Pacific region and spent a number of years seconded to Accenture's international offices in Beijing, Shanghai, Hong Kong, Sydney, Singapore, Tokyo and Jakarta.

Responsibility

He is responsible for managing the Group's transformation program across the region, and developing the group's long-term strategic objectives. He also oversees the Corporate Development office covering merger integration and special projects, as well as the Methods and Systems unit covering business process improvement projects.

Qualification

Master of Arts in Economics and Management Studies from Cambridge University. Executive MBA (ABMP) from the Kellogg School of Management (1998) at Northwestern University.

Committee Membership/Appointments

Nil