

EXECUTIVE MANAGEMENT



**CHIEF EXECUTIVE OFFICER /
SENIOR VICE PRESIDENT,
CORPORATE BANKING**
Ida Aizun Husin

Ida Aizun joined KFH Malaysia as Head, Remedial & Early Care in Special Asset Management in April 2011. She was subsequently appointed as the Head of Special Assets Management Division in November 2017. She was promoted to Senior Vice President / Deputy Head, Corporate Banking in March 2018 and was appointed as Acting Head, Corporate Banking since September 2018 to lead the division.

Ida Aizun carries with her more than twenty years of experience in the banking industry. She commenced her career in the banking industry at the Commercial Banking Division of D & C Bank and later at DCB Bank, rising quickly through the ranks within seven years before moving on to RHB Bank Berhad and RHB Islamic Bank Berhad where she advanced her career further as the Head of Corporate Banking. She then went on to head the Corporate Banking Division of Hong Leong Islamic Bank Berhad and Unicorn International Islamic Bank before joining KFH Malaysia.

Ida Aizun has a Bachelor's degree from Acadia University, Nova Scotia.



**SENIOR VICE PRESIDENT,
TREASURY**
Azmi Rizal Zulkarnain

Azmi Rizal Zulkarnain joined KFH Malaysia in 2007 with 12 years of experience in Treasury functions. He has extensive experience as a dealer in financial institutions such as Bumiputra Commerce Bank Berhad and has held the position of Chief Dealer at the Singapore Branch of Bumiputra Commerce Bank's Treasury. Prior to KFH Malaysia, he was with CIMB Bank Singapore dealing in Islamic Treasury / Investors Sales.

Azmi Rizal Zulkarnain has a Bachelor of Science Business (Finance) and Master in Business Administration (International Business), both from Oklahoma City University. He is also a member of Persatuan Pasaran Kewangan Malaysia.



**SENIOR VICE PRESIDENT,
OPERATIONS**
Ahmad Faizal Bin Ismail

Ahmad Faizal joined KFH Malaysia as Vice-President, Retail Operations in 2018, bringing with him over twenty years' experience in the banking industry. He was promoted to the position of Senior Vice-President, Operations in May 2019 to head the division.

Prior to joining the Bank, Ahmad Faizal held senior leadership position in Bank Islam for about seven years as General Manager, Branch Operations and Supervision. Before this, he honed his experience with HSBC Bank (M) Berhad in various positions.

Ahmad Faizal holds a Bachelor's degree from International Islamic University Malaysia and is a Certified Process Professional™.

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SENIOR VICE PRESIDENT,
INTERNAL AUDIT
Mohd Zaki Abdullah

Zaki has over 22 years' experience in the areas of Governance, Risk Management and Controls (GRC) with most of the years in banking industry. He is a Certified Practising Accountant (CPA) Australia, Chartered Accountant from Malaysian Institute of Accountants (MIA), Certified Internal Auditor (CIA) IIA Inc. US and holds a Master's Degree in Islamic Finance Practice from INCEIF. Zaki was the Chief Internal Auditor and continued as Chief Compliance Officer at Bank Muamalat Malaysia Berhad. Prior to that, he was an Associate Director at KPMG, where he served public listed companies and global clients from various industries providing advisory and outsourcing services. He started his banking career in Public Bank Berhad. He served as alternate Chairman to the Chief Internal Auditor Networking Group under Asian Institute of Chartered Bankers (AICB) where he is currently a member.



VICE PRESIDENT,
COMPLIANCE
Eddy Siow Swee Kim

Eddy Siow Swee Kim brings with him over 17 years in regulatory compliance and AML/CFT. He has been a regulator, consultant and a Compliance practitioner for the past 10 years. He has worked in multiple local and foreign banks during his banking tenure which has given him different insights and perspective of the banking industry. He was formerly the Head of Compliance in Bangkok Bank Berhad. Other positions held include Head of AML/CFT and Regulatory Compliance at United Overseas Bank (Malaysia) Berhad and other large local banks namely Malayan Banking Berhad and Hong Leong Bank.

He has a Bachelors' degree in Business Administration (Honours) majoring in Finance from Universiti Tenaga Nasional.



ASSITANT VICE PRESIDENT,
FINANCE
Roslinawati Zainal

Roslinawati came on board KFH Malaysia in April 2011 to head the Financial Reporting unit in the Bank's Finance Division. She brings with her about twenty years' experience in finance, treasury and accounting, with most of it in banking industry covering local and foreign Islamic financial institutions. She obtained her degree in Accounting (Hons) from University Tenaga Nasional. She is Chartered Certified Accountant, accredited by Association of Chartered Certified Accountants (ACCA) and Member of Malaysia Institute of Accountants (MIA).

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ASSITANT VICE PRESIDENT,
COMPANY SECRETARY
Khalifatul Mastura

Khalifatul Mastura Mohd Mokhtar came on board KFH Malaysia in 2010 to join the Company Secretarial team. She has had significant experience in secretarial practice in the financial services industry. Mastura started her career with PhileoAllied Securities Sdn Bhd, then moved on to the RHB Group for ten years, where she gained further experience in corporate secretarial practice at RHB Bank Berhad and RHB Islamic Bank Berhad. Mastura has a law degree from Middlesex University, United Kingdom. She also holds a Certificate in Legal Practice from Universiti Teknologi MARA.



VICE PRESIDENT,
RETAIL BANKING
Gary Oh Chee Ming

Gary Oh Chee Ming joined KFH Malaysia in 2007 and has served in several capacities in Retail Banking during his tenure here. In the course of his career at KFH Malaysia, he has served in various leadership roles encompassing business planning, business development, retail planning & effectiveness and more recently, digital innovation, as part of KFH Malaysia's drive towards digital banking.

Prior to joining KFH Malaysia, Gary had several years' experience in the banking and financial services industry, having worked with both domestic and global banks including Citibank, Southern Bank, Alliance Bank and Hong Leong Group. His career extends to the non-financial services industry as well with a stint at DELL Malaysia managing marketing communications.

Gary has a Bachelor's degree in Business Administration from Hawaii Pacific University.



ASSISTANT VICE PRESIDENT,
LEGAL
Kamaliah Binti Muda

Kamaliah graduated with a Bachelor of Laws degree (LL.B) with honours from International Islamic University in 2002 and earned her Masters degree in Business Studies / Administration / Management from Universiti Kebangsaan Malaysia in 2009. Upon coming on board KFH Malaysia in 2016, Kamaliah had had 14 years' experience in legal practice with notable firms such as Chung Huang & Khalid and Azmi & Associates. Prior to joining the bank, she was a partner at Rafiq & Co. for about four years.

Throughout her legal career, Kamaliah has had wide-ranging experience in areas of focus such as conveyancing, retail, corporate and commercial banking documentation, Islamic Banking, real estate, contracts and services agreements as well as other legal documentation.

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ASSISTANT VICE PRESIDENT,
RISK MANAGEMENT
Nor Izad Mamud

Nor Izad has been with the bank for about 8 years and has 18 years' risk management experience in the financial services industry.

Nor Izad also heads the Strategy & Corporate Planning Division. Prior to joining the Bank, he has held the position of Chief Risk Officer at India International Bank (Malaysia) Berhad prior to joining the bank, and has served in various leadership capacities in other notable financial institutions such as MIDF Amanah Investment Bank, Maybank, Bank Muamalat and Mizuho Bank.

Nor Izad holds a Master of Business Administration from MARA University of Technology. He is also professionally certified by the Malaysian Institute of Accountants.



VICE PRESIDENT, IT
Dr. Lam Wai Leong

Dr. Lam Wai Leong, known to colleagues and associates as Dr. Lam, came on board KFH Malaysia in May 2019 with 20 years' experience in IT. He has held various leadership positions in both banking and non-banking organizations with expertise covering a wide range of areas that include delivery and support of core banking systems, technology design, system engineering, infrastructure, communications, IT operations, training and consultancy.

Dr. Lam had over 11 years of experience in the banking and financial services industry prior to joining KFH Malaysia. His last-held position was Head of IT Infrastructure and Operations, overseeing the bank's technology infrastructure and operations. He also spent several years with non-banking organizations in diverse industries such as manufacturing, training and consultancy as well as technology services.

Dr. Lam has attained a Doctorate in Information Systems from Universiti Teknologi Malaysia. He also has a Master of Computer Science post-graduate degree from Universiti Malaya majoring in Data Communication and Networking, as well as a Bachelor of Computer Science degree with honours from Universiti Sains Malaysia. He is also an affiliate member of the Institution of Engineers, Malaysia, besides being a member of WG11.1 Information Security Management and International Association of Engineers.