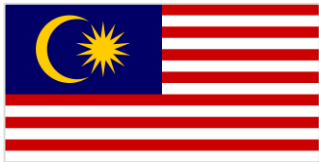




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(31 July 2023)



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Maybank to drive Asean’s decarbonisation journey via enhanced ESG research capabilities

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PETALING JAYA: Under Maybank’s M25+ strategy, with Sustainability as a strategic pillar, the Maybank Group launched its Enhanced Environment, Social and Governance (ESG) Research at the Invest Malaysia KL, Special Series | Launch of the National Energy Transition Roadmap, Part 1: Flagship Catalyst Projects and Initiatives event today in Kuala Lumpur.

The Maybank Enhanced ESG Research aims to provide actionable ESG insights for ideating energy transition and decarbonisation solutions for clients across the Group and support the ambitions of the government’s National Energy Transition Roadmap (NETR) and Low Carbon Aspirations 2050.

In achieving the goals of this new research initiative, Maybank is committing RM1.6 mil over two years, for professional certification and upskilling, to elevate the capabilities of its analysts for ESG research.

Maybank Group president & CEO Datuk Khairussaleh Ramli, said, “The NETR will expedite demand for clean energy sources and financing for new infrastructure, technologies, and decarbonising energy-intensive industries. Given our extensive on-the-ground research, we are strategically placed to become the go-to partner in our clients’ net zero transition journey. Our aspiration is to become a key player in the carbon ecosystem and contribute to a sustainable future for Malaysia and Asean.”

He added, “With more granular analysis under our Enhanced ESG Research, investors will be better equipped to evaluate the adequacy of ESG initiatives of companies and the transition opportunities and risks. This should raise confidence in investing in Asean, which we consider to be a safe harbour in uncertain times.”

As a pioneer of ESG research for equities, Maybank has been recognised by the industry for its depth of analysis of companies and renewable energy progress in Asean. It is one of the first banks in the region to establish an ESG research team, publish dedicated ESG research, and establish its own proprietary ESG rating and scoring. As of June 30, 2023, 100% of all the companies under its research coverage have ESG tearsheet analysis of E, S and G issues, and 60% have been rated and scored for ESG according to Maybank’s methodology.

Maybank will continue to build upon this first mover advantage to expand and optimise its regional ESG research thematic and stock coverage. Under the Enhanced ESG Research initiative, ESG analysis will be elevated and integrated into financial analysis to evaluate the impact of material ESG factors on a company’s risks and opportunities including its revenue, costs and enterprise value. It will also include “Impact Analysis” on the adequacy of sustainability targets, alignment with industry standards, and game-changing actions.

In achieving the goals of this new research initiative, Maybank is committing RM1.6 mil over two years, for professional certification and upskilling, to elevate the capabilities of its analysts for ESG research.

Maybank Investment Banking Group CEO Michael Oh-Lau, said, “Our long-term view is that sustainability is Asean’s next alpha opportunity. As the level of ESG scrutiny intensifies, it will create more opportunities for our equities and sustainability research teams to add value. Our investment in delivering ESG insights has already bore fruit with higher rankings given by institutional clients. We are committed to becoming best-in-class and staying ahead of the learning curve.”

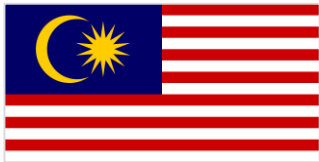
In conjunction with the launch of the NETR, Maybank released a thematic report on mobility transition - “Asean Mobility: Poised For EV Acceleration” - a reference guide for policymakers, investors and businesses to lay the foundation for rapid adoption of EVs.

Maybank’s Enhanced ESG Research is a marquee thought leadership initiative to drive the transition towards net zero across Asean, and supports the Group’s broader sustainability goals. Already on track in meeting them, as at end of 1Q 2023, Maybank has cumulatively mobilised sustainable finance of RM38.8 billion, out of its target of RM80 billion by 2025; cumulatively improved the lives of 969,091 people across Asean (target 2 million by 2025); and reduced 41% of its Scope 1 and 2 emissions against its 2019 baseline.

On July 21, 2023, Maybank announced that Tesla buyers opting for this integrated automobile financing would enjoy among others, preferential rates and flexible repayment options, with up to 90% margin of financing.

Maybank’s insurance and takaful unit, Etiqa also launched Tesla Ensure to provide additional coverage such as reimbursements of up to RM12,000 to replace or repair EV home chargers, and Special Relief Allowance due to loss and theft.

According to Bloomberg, the potential for growth of EVs is immense with EV (Electric Vehicle) sales as a percentage of total vehicle sales only at 2.1% in Asean vis-à-vis 29% in China, 21% in Europe, and the global average of 14%, as at end 2022. Maybank also notes in its mobility transition report that the transition is irreversible because EVs are 4-4.5 times more energy efficient and have 17-20% less lifecycle emissions. In terms of economic gains for Malaysia, as an established auto manufacturing hub, the transition could shift its Internal Combustion Engine (ICE) manufacturing towards EV parts ecosystem.



SOYACINCAU

中文版

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Maybank Etiqa为大马特斯拉买家提供更多优惠

BY Fong Pui Yern 日期: 24/07/2023 时间: 6:53 下午
No Comments

特斯拉（Tesla）在7月14日公布了Model Y在大马的价格，该公司正在与两家银行合作，为电动车提供贷款，其中一家是马来亚银行（Maybank），这并不令人意外，毕竟它是大马最大的银行。

此外，Maybank已经于今年3月推出了专门针对电动汽车的**综合金融解决方案**。在该方案下，客户不仅可为电动车申请贷款，还可用过InCharge会员计划获得家用充电器保险和 ParkEasy公共充电站的现金返还或折扣。

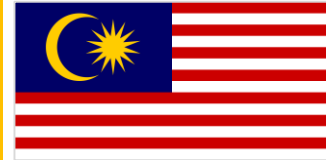
不过，该银行通过旗下保险部门Etiqa推出了专门针对特斯拉客户的额外服务，即Tesla Ensure保险计划，该计划适用于购买Etiqa汽车保险（Etiqa Motor Insurance）或Takaful的特斯拉客户，可为驾驶员提供高达1万8000令吉的人身意外保险。

此外，该方案还提供因车辆全损或被盗而导致的一次性特别救济津贴（1500令吉），还有水灾救济津贴和抚恤金（1500令吉和1000令吉），还可以选择额外附加险，如钥匙护理险、无限拖车里程、特殊危险和挡风玻璃险。

上述所有优惠仅适用于通过大马特斯拉**官方网站**购买Model Y客户，Maybank还为透过Maybank贷款购买特斯拉的前100名Maybank Islamic Gold Account-I的尊贵客户（Maybank Private and Maybank Premier customers），赠送价值500令吉的黄金投资。

你可[点击这里](#)了解更多有关Maybank为特斯拉客户提供的优惠，同时，别忘了快速浏览以下的视频。

你还可以去看看**特斯拉Model Y**的庐山真面目，该款电动车目前仍在吉隆坡柏威年广场展出，一直持续至月底。



Maybank key financing partner for Tesla

PETALING JAYA: Malayan Banking Bhd's (Maybank) involvement as a key electric vehicle (EV) financing partner for Tesla is in line with the bank's aspiration to become the leading environmental, social and governance or ESG financier in Asean, says Maybank group president and chief executive officer Datuk Khairussaleh Ramli.

"Through Tesla's cutting-edge innovations and bolstered by Maybank's innovative financial solutions, we believe that it will contribute to the growth of the EV market in the country, driving sustainable mobility solutions as well as enhancing the adoption of clean energy in reducing carbon emissions," he said in a statement.

According to the bank, Tesla buyers opting for financing with Maybank will enjoy preferential and competitive financing rates as well as flexible repayment options,

with up to 90% financing through Maybank's EV Financing.

The streamlined application process provides prospective Tesla buyers with an integrated automobile financing offering insurance/takaful coverage and other benefits.

The EV Financing offers one-day approval with a dedicated auto sales team, personally attending to each customer.

Upon making the purchase for their Tesla online, buyers can opt for Maybank's EV financing, ensuring a seamless and convenient process from start to end.

In addition, the first 100 Tesla buyers under Maybank's integrated auto-financing stand a chance to receive an initial investment worth RM500 through Maybank Islamic's Gold Account (MIGA-i).

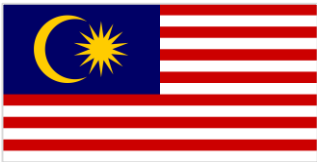
Meanwhile, the group's insurance and

takaful arm Etika will be offering Tesla Ensure, which it said will provide a holistic motor insurance and takaful proposition for Tesla customers.

Maybank Islamic will also, via a partnership with ParkEasy, extend value-added benefits to EV and hybrid car owners such as access to ParkEasy's 1,200 EV charging bays nationwide at 30% discounted rates.

Through ParkEasy's app, InCharge, Maybank Islamic also provides InCharge credits totalling up to RM500 for the EV Islamic financing amount of RM250,000 and above.

In 2022, Maybank mobilised RM310mil auto financing for EV and hybrid cars in Malaysia and has since increased EV and hybrid financing growth to almost RM480mil as at May this year, it said in the statement.



Retirement hopes and fears

Compiled by B.K. SIDHU
bksidhu@thestar.com.my

THERE are people who prefer to work beyond the age of 65 as they want to keep going in their twilight years.

Other people may prefer to take it easy as they want to de-stress and spend more time with their loved ones besides picking up hobbies as well as doing the things that

they had missed during their hectic working years.

For the older people who are going to retire or have retired, their biggest fears include the depletion of funds, falling sick, rising inflation and losing social interaction.

Yet they hope to live healthily with enough money to enjoy their golden years. They tend to thrive on a daily routine,

travelling as well as having supportive family members and friends.

These are some of the findings of a survey conducted by Etiqa Insurance and Takaful with more than 1,800 respondents from Malaysia and Singapore.

In terms of readiness to retire, in Malaysia, only 23% of respondents think that they can retire comfortably given the anticipated longer lifespan at 73.4 years – which is the

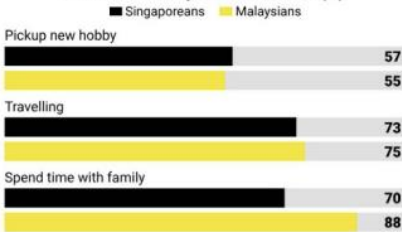
fifth highest in South-East Asia.

Nearly half of the Malaysians surveyed only start to plan for retirement at the age of 55 and above.

They only have five more years before reaching the current retirement age of 60 in the country.

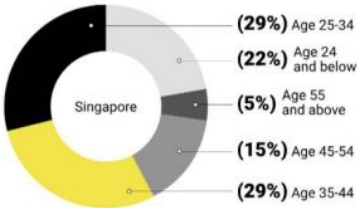
In contrast, Singaporeans tend start their retirement planning in their early adulthood at 34 years old.

Post-retirement planned activities (%)



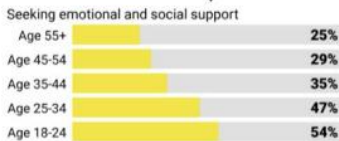
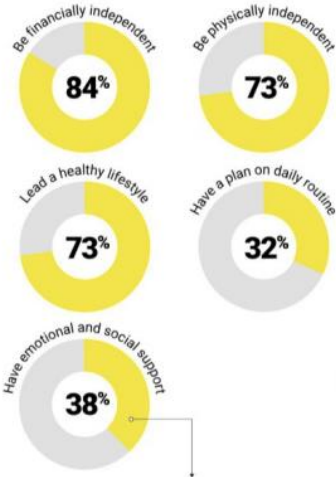
Age to start retirement planning

With continuous education on the need to plan early, more than half of those who have already started retirement planning started early between the ages of 25 and 44. One-in-five even started retirement planning from the age of 24 or even younger.



What really matters after retirement

Finances, physical health and leading a healthy lifestyle are what matter the most to Singaporeans after they retire. In terms of mental wellbeing, however, emotional and social support are most significant to the youngest age group (18-24 years old), with the level of importance declining as the age of the respondents increases.



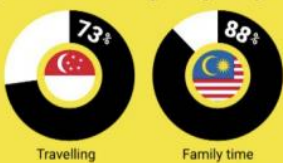
More Singaporeans begin their retirement planning at the age of 34 compared to Malaysians



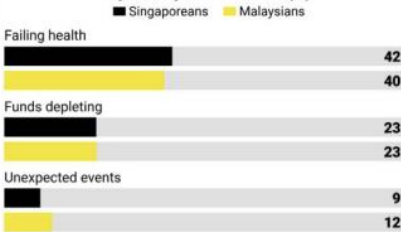
More Malaysians start their retirement planning at the age of 55 and above, unlike Singaporeans



Malaysians focus on family activities post-retirement, while Singaporeans prioritise travel during their golden years

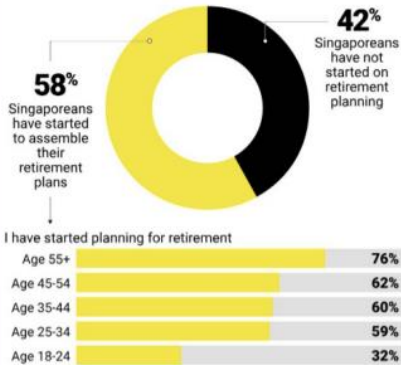


Top fear upon retirement (%)



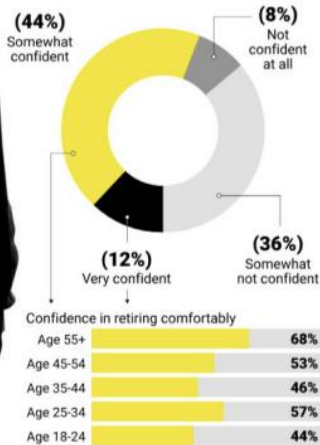
Prepare for retirement

With improvements in financial literacy in Singapore, more people are starting retirement planning earlier. More than half of Singaporeans have started to assemble their retirement plans. One-in-three of those aged 18 to 24 has begun some form of financial planning while three-in-four of those above 54 have established their retirement plans.



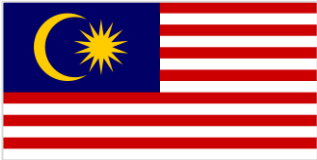
Confidence to retire comfortably

Among those who are confident of retiring by age 65, one-in-two are assured that they will have a comfortable and happy retirement, with those above age 55 showing more assurance in this aspect as compared to their younger counterparts.



Are Malaysians ready for retirement?

23% Malaysians think they can retire comfortably



Rakyat lewat rancang persaraan

PETALING JAYA – Ramai dalam kalangan rakyat Malaysia dilihat agak lewat membuat perancangan persaraan mereka, berdasarkan laporan Tinjauan Persaraan Etika 2023 yang diterbitkan semalam.

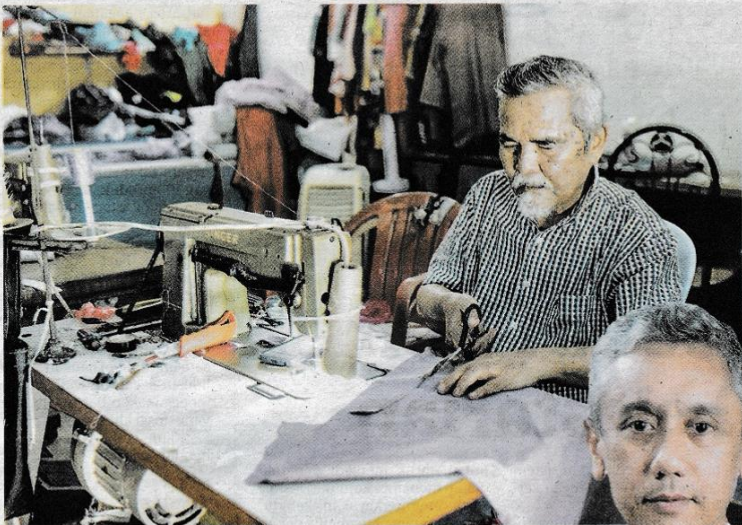
Kajian melibatkan 804 responden di setiap negeri di Malaysia, yang dilaksanakan susulan Tinjauan Persaraan Etika Singapura 2022 itu bertujuan untuk memahami persiapan, perancangan dan harapan persaraan dalam kalangan rakyat Singapura dan juga di Malaysia.

Antara penemuan utama tinjauan tersebut adalah hanya 23 peratus rakyat Malaysia beranggapan bahawa mereka dapat bersara dengan selesa.

Ia turut mendapati 46 peratus daripada rakyat Malaysia hanya mula merancang persaraan mereka di usia emas pada 55 tahun ke atas, iaitu hanya lima tahun sebelum umur persaraan semasa di negara ini.

Kedadaan ini jauh berbeza dengan situasi di Singapura yang mana 51 peratus penduduk Singapura memulakan perancangan persaraan mereka seawal usia 34 tahun, sementara hanya 12 peratus rakyat Malaysia memulakan perancangan persaraan mereka di kumpulan usia yang sama.

Ketua Eksekutif Kumpulan



RAKYAT Malaysia dilihat begitu selesa dengan kehidupan sedia ada sehingga lalai untuk mengambil inisiatif membuat plan persaraan yang baik. – GAMBAR HIASAN

Etika Insurans dan Takaful, Kamaludin Ahmad berkata, kajian tersebut merungkai sebuah kebenaran membimbangkan, yang mana rakyat Malaysia bersikap terlalu selesa apabila sebahagian

besar mereka tidak membuat perancangan kewangan seawal mungkin.

"Rakyat Malaysia perlu diberikan lebih banyak ilmu perancangan kewangan untuk



Rakyat Malaysia perlu diberikan lebih banyak ilmu perancangan kewangan untuk mereka bersara dengan selesa."

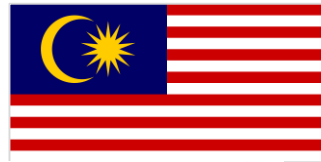
mereka bersara dengan selesa.

"Sebagai contoh, jika seseorang beranggapan dengan menyimpan sehingga RM600,000 sebagai dana persaraan mereka sudah cukup untuk menampung bil perubatan, keperluan harian, kecemasan dan hal lain, mereka mungkin akan terkesima ketika mengetahui dana simpanan mereka mungkin tidak mencukupi.

"Pelat perlindungan insurans dan takaful yang memberikan perlindungan untuk penyakit kritikal, perlindungan perubatan dan kelonggaran diri amat penting untuk mengurangkan impak terhadap dana simpanan semasa menghadapi musibah di masa depan dan ia sepatutnya menjadi keutamaan bagi setiap individu," jelasnya.



KAMALUDIN



Etiqua調查：多不重視規劃 僅23%國人認可舒適退休

（吉隆坡5日讯）Etiqua保险公司的调查显示，仅有23%的大马人认为自己可以过上舒适的退休生活。

根据该公司的“2023年退休调查”报告，大马人平均寿命为73.4岁，女性为75.6岁，男性是70.8岁，以大马国民60岁退休，男性退休后平均继续生活10年，女性则有15年，因此，确保退休后有足够的储蓄，显得日益重要。

“根据雇员公积金局（EPF）的数据，居住在吉隆坡的退休人士，每个月需要2450令吉应付基本开销，这意味一个在吉隆坡生活的退休人，至少需要60万令吉，如果要过得舒适一些，需要90万至100万令吉的退休金。”

该公司指出，假如说大马人进入退休阶段时必须拥有100万令吉，以便过上舒适的退休生活，那么，他们需要足够的时间累积资金，以增加退休后需要的财富。

46%人55岁后才退休规划

“可是，调查发现，46%的大马人，只有在55岁或之后，才开始进行退休规划，这意味以目前大马法定退休年龄，就是60岁退休，在退休之前的5年才准备，这是不足够的。”

在邻国新加坡，有51%的新加坡人，在34岁开始他们的退休规划，不

过，在大马，34岁开始退休规划者只有12%，明显有相当大的差别。

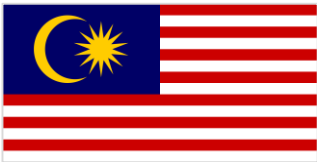
大马和新加坡两国退休人士，对退休后的潜在隐忧有共同看法，分别是：最担心健康走下坡，会消耗他们多数的退休金；第二大隐忧是退休金耗尽，两国都是23%；第三是意想不到的事项，例如全球通货膨胀、冠病疫情和全球危机等。

卡玛鲁汀阿末： 须教育更早规划

Etiqua保险和伊保首席执行官卡玛鲁汀阿末说：“调查研究显示，虽然大马人担心退休金不足的事实，可是，根据调查结果却说明，大马人对退休的规划，并不是很重视，他们并没有预早一些做准备，因此我们有必要继续教育大马人，需要预先进行应付退休的财务规划。”

他举例说，假如有人认为有了60万令吉的储蓄，就足够应付医药费、日常开销、应急资金等等，也许日后发现情况并非如此，并且发现计算失误，因此投保概括严重疾病、医疗、意外等事项的保险可以在未来遇上困难时派上用场，以最大程度减少这些变数对个人储蓄造成的冲击。

上述调查访问了804名各州大马人，年龄介于20至60岁。



Perlu RM1 juta untuk bersara dengan selesa

Kos hidup, bil perubahan antara faktor ancam simpanan hari tua

Oleh Syarifah Dayana
Syed Bakri
dayana@mediapri-
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Kuala Lumpur

Hanya 23 peratus rakyat Malaysia beranggapan dapat bersara secara selesa, dengan anggaran perbelanjaan sebanyak RM2,450 sebulan diperlukan untuk keperluan asas selepas bersara sekiranya menetap di Kuala Lumpur.

Berdasarkan Survei Persaraan Etika 2023 bagi rakyat Singapura dan Malaysia, ia mendapati 46 peratus rakyat Malaysia hanya mula merancang persaraan mereka di usia emas, iaitu 55 tahun ke atas, hanya lima tahun sebelum umur persaraan semasa di Malaysia.

"Ia berbeza dengan situasi di Singapura di mana 51 peratus penduduk negara itu memulakan perancangan persaraan mereka seawal 34 tahun," katanya.

Menurut kajian berkenaan, dengan purata jangka hayat rakyat Malaysia yang lebih panjang sekitar 73.4 tahun, wanita di Malaysia mampu hidup lebih lama daripada lelaki dengan jangka hayat masing-masing sekitar 75.6 tahun dan 70.8 tahun.

"Oleh itu, kaum lelaki di Malaysia dijangka hidup selama satu dekad selepas bersara, manakala kaum wanita dijangka boleh hidup selama satu setengah dekad selepas bersara.

"Ia bermakna, keperluan untuk mempunyai simpanan yang mencukupi ketika persaraan menjadi semakin penting," katanya.

Berdasarkan data dari Kumpulan Wang Simpanan Pekerja (KWSP), ia menyatakan bahawa untuk bersara di Kuala Lumpur ketika ini, perbelanjaan RM2,450 sebulan diperlukan untuk keperluan asas.

Oleh itu, individu yang menetap di Kuala Lumpur akan memerlukan sekurang-kurangnya RM600,000 untuk bersara, manakala RM900,000 hingga RM1 juta diperlukan untuk bersara dengan selesa.

Katanya, memandangkan rakyat Malaysia perlu menjadi jutawan untuk bersara dengan selesa, tempoh masa

KAJI SELIDIK PERSARAAN 2023

Adakah rakyat Malaysia bersedia untuk bersara?



23%

Rakyat Malaysia
bersara mereka
mampu bersara
dengan selesa

Dimanakah persamaan antara rakyat Malaysia dan Singapura?



42%

40%

Kedua-dua rakyat Malaysia dan Singapura **bimbang kesihatan mereka akan merosot** pasca persaraan



23%

23%

Kehabisan dana persaraan adalah kebimbangan kedua utama oleh rakyat kedua-dua buah negara setelah bersara



57%

55%

Rakyat kedua-dua buah negara melihat persaraan sebagai peluang untuk **memulakan hobi baharu**

Dimanakah perbezaan antara rakyat Malaysia dan Singapura?



51%

12%

Lebih ramai rakyat Singapura memulakan perancangan persaraan pada usia 34 tahun berbanding dengan rakyat Malaysia



5%

46%

Lebih ramai rakyat Malaysia melewati perancangan persaraan kepada usia 55 tahun ke atas, berbanding rakyat Singapura



73%

88%

Rakyat Malaysia mengutamakan **meluangkan masa bersama keluarga** ketika bersara, manakala rakyat Singapura mengutamakan **melancong** setelah persaraan mereka

PETUNJUK ■ Singapura ■ Malaysia

INFOGRAFI | Metro

yang mencukupi diperlukan untuk membina kekayaan.

Bagaimanapun, rakyat kedua-dua negara bimbang akan ketidaktentuan selepas bersara.

"Rakyat kedua-dua negara amat bimbang sekiranya masalah kesihatan mereka akan menelan perbelanjaan besar dan menghabiskan dana persaraan mereka.

"Oleh itu, kehabisan dana persaraan sudah menjadi senario yang paling dibimbangi oleh kedua-dua negara. Kebimbangan ketiga adalah perancangan kewangan seawal mungkin.

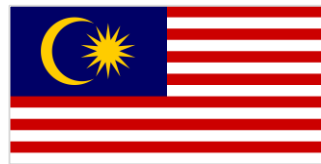
inflasi global, pandemik dan krisis global," katanya.

Sementara itu, Ketua Eksekutif Kumpulan Etika Insurans dan Takaful, Kamaludin Ahmad berkata, kajian itu secara tidak langsung merungkai kebenaran yang membimbangkan mengenai rakyat Malaysia.

"Kita dapati bahawa rakyat Malaysia bersikap terlalu selesa dengan dana persaraan mereka kerana sebahagian besar daripada mereka tidak membuat perancangan kewangan seawal mungkin.

"Oleh itu, rakyat Malaysia perlu diberikan lebih banyak ilmu perancangan kewangan untuk mereka bersara dengan selesa.

"Sebagai contoh, jika seseorang beranggapan bahawa dengan menyimpan sehingga RM600,000 sebagai dana persaraan mereka sudah cukup untuk menampung bil perubahan, keperluan harian, kecemasan dan hal-hal lain, mereka mungkin akan terkesima ketika mengetahui bahawa dana simpanan mereka mungkin tidak mencukupi," katanya.



Pakej RAHMAH Insurans dan Takaful, perlindungan sosial 'percuma' rakyat Malaysia

KUALA LUMPUR: Pengumuman terbaru kerajaan berhubung inisiatif Pakej RAHMAH Insurans dan Pakej RAHMAH Takaful boleh dianggap sebagai satu bentuk insurans nasional 'percuma' yang disediakan Kerajaan Perpaduan dengan kerjasama sektor swasta.

Ketua Bahagian Sosial, Perundangan dan Hak Asasi di EMIR Research, Jasoh Loh Seong Wei berkata inisiatif itu membolehkan rakyat Malaysia terutamanya kumpulan B40 mendapatkan perlindungan insurans atau takaful kemalangan diri dengan sumbangan bulanan serendah RM5 atau RM36 setahun, sememangnya memberi manfaat kewangan dan sosioekonomi kepada rakyat.

"Inisiatif RAHMAH Insurans oleh Kerajaan MADANI adalah polisi yang amat dipuji bertujuan meringankan beban kewangan rakyat terutama golongan B40. Dengan harga premium tahunan yang sangat rendah, bermakna ia bebas kos untuk rakyat dan boleh dianggap sebagai satu bentuk insurans nasional 'percuma' yang disediakan kerajaan dengan kerjasama sektor swasta.

"B40 dan kumpulan pertengahan M40, mereka yang bekerja sendiri, kontraktor bebas serta pekerja dalam sektor ekonomi gig terutama penghantar makanan dan barangan akan mendapat manfaat daripada inisiatif ini kerana ramai yang tidak berpeluang mendapatkan perlindungan insurans kesihatan berikutan sumber kewangan yang terhad atau tidak dilind-

ungi oleh majikan mereka," katanya kepada Bernama.

Beliau berkata kadar penembusan insurans dan takaful negara ini direkodkan 56.1 peratus berbanding 100 peratus di negara maju yang menunjukkan kadar yang membimbangkan dan tidak memuaskan.

Justeru, Loh berpendapat inisiatif pakej RAHMAH Insurans dan RAHMAH Takaful pastinya dapat membantu meningkatkan jumlah pemegang polisi.

"Ia pastinya merupakan inisiatif strategik dan utama dalam memperkukuh dan meningkatkan kadar liputan di negara ini," katanya.

Menteri Perdagangan Dalam Negeri dan Kos Sara Hidup Datuk Seri Salahuddin Ayub baru-baru ini mengumumkan pakej perlindungan diri RAHMAH yang ditawarkan syarikat Allianz General Insurance Bhd, Etika General Insurance Bhd dan Etika General Takaful Bhd.

Loh mencadangkan kerajaan Persekutuan agar bersinergi dan menjalin kerjasama strategik dengan beberapa negeri seperti Selangor, Pulau Pinang dan Johor yang mempunyai jumlah populasi bandar yang tinggi untuk memastikan liputan inisiatif itu turut melibatkan akses penjagaan kesihatan oleh hospital swasta terutama yang dimiliki syarikat berkaitan kerajaan negeri seperti Selgate Corporation dan KPJ.

"Inisiatif RAHMAH Insurans juga seharusnya diperluaskan secara progresif untuk meliputi rakyat dari buaian

hinggakelianglahad, contohnya mengetepikan sebarang had kelayakan dari segi umur seperti sedia ada yang menawarkan individu berumur 16 hingga 65 tahun dan hanya boleh diperbaharui sehingga pemegang polisi berumur 70 tahun," katanya.

"Bagi individu yang bekerja sendiri, kontraktor bebas dan pekerja berpendapatan rendah, perlu ada beberapa skim yang membolehkan pembayaran untuk kehilangan pendapatan akibat ketidakupayaan dan penyakit serius yang lain.

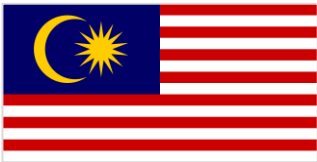
"Bagi yang berpendapatan rendah, ia sepatutnya melengkapkan Skim Insurans Pekerjaan (EIS) mereka dan memastikan mereka tidak terjerumus dalam perangkap hutang, contohnya," katanya.

Sementara itu, Ketua Aktivis Gabungan e-hailing Malaysia Jose Rizal menyambut baik inisiatif berkenaan yang memberikan lebih pilihan dan tambahan kepada mereka yang bekerja dalam bidang ekonomi gig membabitkan e-hailing dan p-hailing untuk mendapatkan perlindungan tambahan.

Beliau juga meminta kerajaan melihat kepada pemerkasaan Akta Keselamatan Sosial Pekerjaan Sendiri (Akta 789) yang memberikan perlindungan sosial yang hampir sama bagi mereka dalam bidang berkenaan, dikategorikan sebagai Orang Bekerja Sendiri (OBS) melalui Skim Keselamatan Sosial Pekerjaan Sendiri (SKSPS) Pertubuhan Keselamatan Sosial (PERKESO). — Bernama

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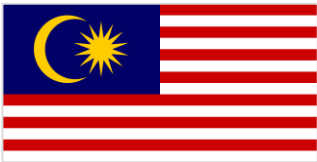
Etiqa Mentions - Malaysia



Date	Headline	Media Title	URL
17-Jul-2023 06:41AM	700km cycling event raises funds for cervical cancer screening	Citizens Journal Malaysia	https://cj.my/133024/700km-cycling-event-raises-funds-for-cervical-cancer-screening/
16-Jul-2023 03:48PM	Dua bekas pesakit kanser serviks menyertai kayuhan amal The Sepeda Amal Borneo 2023	Utusan Borneo	https://www.utusanborneo.com.my/2023/07/16/dua-bekas-pesakit-kanser-serviks-menyertai-kayuhan-amal-the-sepeda-amal-borneo-2023
16-Jul-2023 08:42AM	Sunday Star - They 'rose' to the occasion	Sunday Star	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230716/news-587927-20230716-2325-1689466404226.pdf
15-Jul-2023 10:00AM	Cyclists ride 700km to raise funds for cervical cancer screening	The Star Online	https://www.thestar.com.my/lifestyle/family/2023/07/15/cyclists-ride-700km-to-raise-funds-for-cervical-cancer-screening
14-Jul-2023 10:21AM	Utusan Borneo-Sarawak - MMA anjur Sepeda Amal Borneo 2023 pada 16 Julai	Utusan Borneo	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230714/news-587058-20230714-2325-1689297738785.pdf
13-Jul-2023 08:23AM	MMA anjur Sepeda Amal Borneo 2023 pada 16 Julai	Utusan Borneo	https://www.utusanborneo.com.my/2023/07/13/mma-anjur-sepeda-amal-borneo-2023-pada-16-julai
11-Jul-2023 01:57PM	MMA Launches Cycling Fundraiser To End Cervical Cancer In Sarawak	CodeBlue	https://codeblue.galencentre.org/2023/07/11/mma-launches-cycling-fundraiser-to-end-cervical-cancer-in-sarawak/
11-Jul-2023 05:57AM	MMA Launches Cycling Fundraiser To End Cervical Cancer In Sarawak	The Kuala Lumpur Grid	https://kualalumpurgrid.com/en/news/article/25665600/mma-launches-cycling-fundraiser-to-end-cervical-cancer-in-sarawak
29-Jul-2023 08:44AM	The Star - Electric financing	The Star	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230729/news-596311-20230729-2325-1690590184386.pdf
24-Jul-2023 07:33PM	Maybank Etiqa为大马特斯拉买家提供更多优惠	Newswav	https://newswav.com/article/maybank-etiqua%E4%B8%BA%E5%A4%A7%E9%A9%AC%E7%89%B9%E6%96%AF%E6%8B%89%E4%B9%B0%E5%AE%B6%E6%8F%90%E4%BE%9B%E6%9B%B4%E5%A4%9A%E4%BC%98%E6%83%A0-A2307_hjr80E
24-Jul-2023 07:03PM	Maybank Etiqa为大马特斯拉买家提供更多优惠	SoyaCincau	https://cn.soyacinau.com/2023/07/24/maybank-etiqua-tesla-ensure-extended-coverage-skg/
24-Jul-2023 06:53PM	Maybank Etiqa为大马特斯拉买家提供更多优惠	Lumi News	https://luminews.my/news/1447771
24-Jul-2023 06:52PM	Maybank Etiqa为大马特斯拉买家提供更多优惠	精彩大马	https://www.cincainews.com/news/tech-gadgets/2023/07/24/maybanks-etiqua-offers-extra-benefits-for-tesla-buyers-in-malaysia/81498
24-Jul-2023 05:21PM	Maybank's Etiqa offers extra benefits for Tesla buyers in Malaysia	Verified News Explorer Network	https://vnexplorer.net/maybanks-etiqua-offers-extra-benefits-for-tesla-buyers-in-malaysia-s3880770.html
	Maybank's Etiqa offers extra		https://newswav.com/article/maybank

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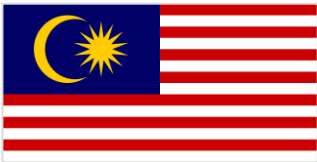
Etiqua Mentions - Malaysia



Date	Headline	Media Title	URL
24-Jul-2023 05:13PM	Maybank's Etiqua offers extra benefits for Tesla buyers in Malaysia	Newswav	https://newswav.com/article/maybank-s-etiqua-offers-extra-benefits-for-tesla-buyers-in-malaysia-A2307_BOiwVh
24-Jul-2023 04:57PM	Maybank's Etiqua offers extra benefits for Tesla buyers in Malaysia	Lumi News	https://luminews.my/news/1447456
22-Jul-2023 11:03AM	Maybank welcomes Tesla and acts as key EV Financier in Malaysia	Asia News Today	https://asianewstoday.com/maybank-welcomes-tesla-and-acts-as-key-ev-financier-in-malaysia/
22-Jul-2023 08:44AM	Harian Metro - Agrobank perkenal dana padi SPPM	Harian Metro	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230721/news-591307-20230721-2325-1689974017102.pdf
21-Jul-2023 06:48PM	Maybank jumps on bandwagon of attracting Tesla buyers	New Straits Times	https://www.nst.com.my/news/nation/2023/07/933411/maybank-jumps-bandwagon-attracting-tesla-buyers
21-Jul-2023 04:45PM	Maybank Tawar Pembiayaan EV hingga 90 Peratus untuk Beli Tesla	PanduLaju.com.my	https://pandulaju.com.my/maybank-tawar-pembiayaan-ev-hingga-90-peratus-untuk-beli-tesla/
21-Jul-2023 04:18PM	Maybank jumps on bandwagon of attracting Tesla buyers	The Edge Malaysia	https://theedgemalaysia.com/node/675580
21-Jul-2023 03:49PM	MAYBANK SEDIA PENYELESAIAN PEMBIAYAAN AUTO BERSEPADU TARIK PEMBELI KERETA TESLA	BERNAMA	https://www.bernama.com/bm/ekonomi/news.php?id=2208562
21-Jul-2023 03:22PM	Maybank welcomes Tesla, acts as key EV financier in Malaysia	Digital News Asia	https://www.digitalnewsasia.com/sustainability-matters/maybank-welcomes-tesla-acts-key-ev-financier-malaysia
21-Jul-2023 03:16PM	Maybank tawar pembiayaan automobil bersepadu kepada pembeli Tesla	Dagang News	https://www.dagangnews.com/index.php/article/maybank-tawar-pembiayaan-automobil-bersepadu-kepada-pembeli-tesla-28514
21-Jul-2023 02:52PM	Maybank jumps on bandwagon of attracting TESLA buyers	theSun	https://www.thesundaily.my/business/maybank-jumps-on-bandwagon-of-attracting-tesla-buyers-AE11262727
21-Jul-2023 02:26PM	MAYBANK JUMPS ON BANDWAGON OF ATTRACTING TESLA BUYERS	BERNAMA	https://www.bernama.com/en/business/news.php?id=2208524
21-Jul-2023 02:17PM	Maybank jumps on Tesla bandwagon with auto financing solution	The Vibes	https://www.thevibes.com/articles/business/96624/maybank-jumps-on-tesla-bandwagon-with-auto-financing-solution
21-Jul-2023 01:46PM	Maybank to provide integrated auto financing solution for Tesla buyers	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1179051/maybank-to-provide-integrated-auto-financing-solution-for-tesla-buyers
21-Jul-2023 01:24PM	Maybank to provide integrated auto financing solution to Tesla buyers	The Star Online	https://www.thestar.com.my/business/business-news/2023/07/21/maybank-to-provide-integrated-auto-financing-solution-for-tesla-buyers
21-Jul-2023 01:00PM	Maybank Offers Competitive EV Financing And Insurance Package For Tesla Buyers	Business Today	https://www.businesstoday.com.my/2023/07/21/maybank-offers-competitive-ev-financing-and-insurance-package-for-tesla-buyers/

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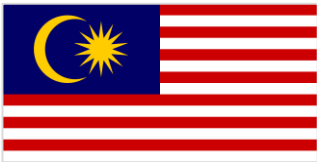
Etiqua Mentions - Malaysia



Date	Headline	Media Title	URL
21-Jul-2023 10:10AM	Maybank to provide integrated auto financing solution to Tesla buyers	CarSifu	https://www.carsifu.my/news/maybank-to-provide-integrated-auto-financing-solution-to-tesla-buyers
21-Jul-2023 08:37AM	Nanyang Siang Pau - 特斯拉预购势不可挡Tesla pre-orders are unstoppable	Nanyang Siang Pau	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230721/news-590744-20230721-2325-1689894203706.pdf
20-Jul-2023 07:17PM	特斯拉旋风登场 本地电动车产业链成型	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1178715/%E7%89%B9%E6%96%AF%E6%8B%89%E6%97%8B%E9%A3%8E%E7%99%BB%E5%9C%BA-%E6%9C%AC%E5%9C%B0%E7%94%B5%E5%8A%A8%E8%BD%A6%E4%BA%A7%E4%B8%9A%E9%93%BE%E6%88%90%E5%9E%8B
20-Jul-2023 06:47PM	特斯拉旋风登场 本地电动车产业链成型	Nanyang Siang Pau / 南洋商报	https://www.enanyang.my/%E8%B4%A2%E7%BB%8F%E6%96%B0%E9%97%BB/%E7%89%B9%E6%96%AF%E6%8B%89%E6%97%8B%E9%A3%8E%E7%99%BB%E5%9C%BA-%E6%9C%AC%E5%9C%B0%E7%94%B5%E5%8A%A8%E8%BD%A6%E4%BA%A7%E4%B8%9A%E9%93%BE%E6%88%90%E5%9E%8B
20-Jul-2023 02:28PM	Maybank, AmBank Named As Tesla Malaysia's Preferred Financiers, To Offer Special Financing Packages	RinggitPlus - wpcomstaging.com	https://ringgitplus.wpcomstaging.com/en/blog/car-loans/maybank-ambank-named-as-tesla-malaysias-preferred-financiers-to-offer-special-financing-packages.html/
20-Jul-2023 02:28PM	Maybank, AmBank Named As Tesla Malaysia's Preferred Financiers, To Offer Special Financing Packages	RinggitPlus	https://ringgitplus.com/en/blog/en/blog/car-loans/maybank-ambank-named-as-tesla-malaysias-preferred-financiers-to-offer-special-financing-packages.html
19-Jul-2023 05:47PM	Maybank Providing Attractive Financing For Tesla Model Y	AutoMacha	https://automacha.com/maybank-providing-great-financing-package-to-tesla-malaysia-buyers/
19-Jul-2023 05:32PM	Maybank Is The Official TESLA Malaysia Hire Purchase Provider	Drive Safe and Fast	https://www.dsf.my/2023/07/maybank-is-the-official-tesla-malaysia-hire-purchase-provider/
13-Jul-2023 09:03AM	Malaysia: MDRT to boost insurance agents' credibility	asiaadvisersnetwork	https://www.asiaadvisersnetwork.com/Article/aid/85127/Malaysia-MDRT-to-boost-insurance-agents-credibility
09-Jul-2023 09:41AM	Berita Minggu - Ejen insurans perlu tingkat kredibiliti	Berita Minggu	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230709/news-583411-20230709-2325-1688863942243.pdf
09-Jul-2023 08:46AM	New Sunday Times - MDRT to boost insurance agents' credibility	New Sunday Times	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230709/news-583087-20230709-2325-1688852549124.pdf

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Etika Mentions - Malaysia



Date	Headline	Media Title	URL
09-Jul-2023 07:41AM	MDRT to boost insurance agents' credibility	New Straits Times	https://www.nst.com.my/news/nation/2023/07/928922/mdrt-boost-insurance-agents-credibility
06-Jul-2023 10:04AM	Rakyat Malaysia lewat rancang pelan persaraan	Kosmo! Online	https://www.kosmo.com.my/2023/07/06/rakyat-malaysia-lewat-rancang-pelan-persaraan/
06-Jul-2023 08:40AM	Guang Ming Daily - 46% 人55岁才规划退休46% of people plan to retire at the age of 55	Guang Ming	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230706/news-581476-20230706-2325-1688601160499.pdf
06-Jul-2023 08:39AM	China Press - 近半国人55岁后才规划Nearly half of the people only plan after the age of 55	China Press	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230706/news-581469-20230706-2325-1688601143328.pdf
06-Jul-2023 03:06AM	RM2,450 sebulan diperlukan untuk bersara dengan selesa	My TV Online	https://my-tv.online/2023/07/06/rm2450-sebulan-diperlukan-untuk-bersara-dengan-selesa/
05-Jul-2023 06:44PM	近半国人55岁后才规划 隆市居民退休需60万！	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1172679/%E8%BF%91%E5%8D%8A%E5%9B%BD%E4%BA%BA55%E5%B2%81%E5%90%8E%E6%89%8D%E8%A7%84%E5%88%92_%E9%9A%86%E5%B8%82%E5%B1%85%E6%B0%91%E9%80%80%E4%BC%91%E9%9C%8060%E4%B8%87
05-Jul-2023 06:31PM	近半国人55岁后才规划 隆市居民退休需60万！【内附音频】	China Press / 中国报	https://www.chinapress.com.my/20230705/%e8%bf%91%e5%8d%8a%e5%9b%bd%e4%ba%ba55%e5%b2%81%e5%90%8e%e6%89%8d%e8%a7%84%e5%88%92-%e9%9a%86%e5%b8%82%e5%b1%85%e6%b0%91%e9%80%80%e4%bc%91%e9%9c%8060%e4%b8%87ef%bc%81/
05-Jul-2023 05:59PM	RM2,450 sebulan diperlukan untuk bersara dengan selesa	News KLSE Screener	https://www.klsescreener.com/v2/news/view/1172667/RM2_450_sebulan_diperlukan_untuk_bersara_dengan_selesa
05-Jul-2023 05:59PM	RM2,450 sebulan diperlukan untuk bersara dengan selesa	Harian Metro	https://www.hmetro.com.my/bisnes/2023/07/984606/rm2450-sebulan-diperlukan-untuk-bersara-dengan-selesa
09-Jul-2023 10:30AM	Rakyat Malaysia lewat rancang pelan persaraan	My TV Online	https://my-tv.online/2023/07/09/rakyat-malaysia-lewat-rancang-pelan-persaraan/
01-Jul-2023 01:44PM	It's 'free' social protection for Malaysians: Head	Daily Express	https://www.dailyexpress.com.my/news/215453/it-s-free-social-protection-for-malaysians-head/
01-Jul-2023 08:44AM	Daily Express - It's 'free' social protection for M'sians: Head	Daily Express	https://ops.allasianews.com:8443/imageRepo/AAN_Library/Print/202307/20230701/news-578309-20230701-2325-1688170374453.pdf



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KonsultaMD, Etiqa PH make digital health more accessible to Filipinos

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by Manila Standard

— July 28, 2023, 6:30 pm

Reading Time: 3 mins read

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KONSULTAMD and Etiqa Philippines have embarked on a partnership to enhance digital health access for Filipinos. This initiative enables Etiqa members and their dependents to avail of free consultations from KonsultaMD.

The alliance was formally unveiled at a recent contract signing event attended by key executives from both companies, led by Cholo Tagaysay, CEO of KonsultaMD, and Rico Bautista, President and CEO of Etiqa.

With this collaboration, KonsultaMD becomes a key health partner in Etiqa’s extensive network of over 1,500 hospitals and clinics across the country. Augmented by KonsultaMD’s large network of over 1,000 healthcare professionals on their platform, Etiqa members can now access a broad array of doctors and specialists through the app.

The synergy of these two ecosystems seeks to foster a more comprehensive approach to healthcare and provide a more affordable, accessible, and robust health solution for Filipinos. KonsultaMD and Etiqa Philippines, leaders in telehealth and health insurance, respectively, look forward to introducing additional services in the coming months.



Cholo Tagaysay (left), CEO of KonsultaMD, and Rico Bautista, CEO and President of Etiqa (right), seal the deal with a handshake.

“As we develop more services in the KonsultaMD ecosystem, we would still need partners who can help amplify the reach of our services. We are in the business of democratizing healthcare, and Etiqa is the perfect partner to help reach that goal,” said Tagaysay.

Dr. Fe De Leon, Senior Assistant Vice President of the Medical Operations Department of Etiqa Philippines, noted how the partnership seeks to address limited access to fundamental healthcare facilities and services in the Philippines.

“The biggest challenge for the Philippine healthcare sector is the lack of access to even the most basic healthcare facilities and services including teleconsultation, particularly in the provincial areas. We hope that this partnership will provide accessibility and quality healthcare services while being a cost-effective and efficient practice of preventive medicine,” she said.

Etiqa members can avail of free online doctor consultations from KonsultaMD through a simple three-step process. First, they must call the KonsultaMD Hotline at 02-7798-8000 (press 0) or email @wellness@konsulta.md, and provide the Wellness Representative their policy number and mobile number, a one-time requirement for initial consultation. Following this, members should download the KonsultaMD app and register using the same mobile number given to the hotline. The Etiqa health plan will be activated within the app in about thirty minutes upon successful registration.

A portfolio company of Globe’s 917Ventures, KonsultaMD is helping democratize healthcare through comprehensive, reliable telehealth services including 24/7 doctor access, medical certificates, same-day pharmacy deliveries, at-home diagnostics, and nursing care for newborns and the elderly. It also advocates for mental health consultations, leading efforts to destigmatize such services among Filipinos.

For more information about KonsultaMD, visit <https://konsulta.md> or download the app on the App Store or Google Play.

July 2023

Etiqa Mentions - Philippines

Date	Headline	Media Title	URL
30-Jul-2023 10:31AM	KonsultaMD and Etiqa Philippines partner up	iStorya	https://www.istorya.net/forums/content/konsultamd-and-etiqua-philippines-partner-up-3922/
29-Jul-2023 03:35PM	KonsultaMD, Etiqa Philippines partner up to make digital health more accessible to Filipinos	Mindanao Daily News	https://mindanaodailynews.com/konsultamd-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
29-Jul-2023 03:35PM	KonsultaMD, Etiqa Philippines partner up to make digital health more accessible to Filipinos	BusinessWeek Mindanao Online	https://businessweekmindanao.com/konsultamd-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
29-Jul-2023 01:01AM	KonsultaMD and Etiqa Philippines partner up to make digital health more accessible to Filipinos	Corner Magazine PH	http://cornermagazineph.com/2023/07/29/konsultamd-and-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
28-Jul-2023 09:56PM	KonsultaMD, Etiqa Philippines partner up to make digital health more accessible to Filipinos	Dot Daily Dose	https://www.dotdailydose.net/2023/07/28/konsultamd-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
28-Jul-2023 09:35PM	KonsultaMD, Etiqa Philippines partner up to make digital health more accessible to Filipinos	Metropoler	https://www.metropoler.net/konsultamd-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
28-Jul-2023 07:23PM	KonsultaMD, Etiqa PH make digital health more accessible to Filipinos	World News	https://article.wn.com/view/2023/07/28/KonsultaMD_Etiqa_PH_make_digital_health_more_accessible_to_Filipinos/
28-Jul-2023 06:30PM	KonsultaMD, Etiqa PH make digital health more accessible to Filipinos	Manila Standard	https://manilastandard.net/tech/314354483/konsultamd-etiqua-ph-make-digital-health-more-accessible-to-filipinos.html
28-Jul-2023 12:00PM	More Filipinos to get easy access to Digital Health with KonsultaMD and Etiqa Philippines partnership	E Lifestyle Manila	https://www.elifestylemanila.com/more-filipinos-to-get-easy-access-to-digital-health-with-konsultamd-and-etiqua-philippines-partnership/
28-Jul-2023 11:36AM	KonsultaMD, Etiqa Philippines partner up to make digital health more accessible to Filipinos	GadAboutPrincess.com	https://gadaboutprincess.com/konsultamd-etiqua-philippines-partner-up-to-make-digital-health-more-accessible-to-filipinos/
24-Jul-2023 03:38AM	Thriving through high tech, high touch	Verified News Explorer Network	https://vnexplorer.net/thriving-through-high-tech-high-touch-s3867323.html
21-Jul-2023 01:25PM	Thriving thru High Tech, High Touch (Mindful by Jay Ledesma)	The Mindanao Journal	https://www.themindanaojournal.com/thriving-thru-high-tech-high-touch-mindful-by-jay-ledesma/