

## Norariefah binti Mohd Iqbal

41, Jalan Palma 2, Twin Palms Kemensah, 53100 Kuala Lumpur  
0172506825  
[Aefa83@gmail.com](mailto:Aefa83@gmail.com)

### EXECUTIVE SUMMARY

I am currently the Head of Product Development for Principal Malaysia's Islamic and conventional asset management business, focusing on developing and launching new funds in Malaysia as well as in the Middle East. Prior to this role, I was the Product Specialist for Principal Islamic, specializing in institutional funds as well as managing the company's Undertakings for Collective Investment in Transferable Securities (UCITS) funds domiciled in Dublin, Ireland. Through these roles, I have garnered experience in the asset management space, particularly on development of new funds and identifying niche investment areas that the company may venture into to remain agile.

I have more than 13 years of experience working in the Central Bank of Malaysia, with my last role to lead a team in the market institution unit of the Central Bank, specializing in ecosystem development, fintech regulations (specifically on Open Data) as well as internal and external stakeholder engagement.

### WORK EXPERIENCE

May 2023- Present

**Principal Asset Management Berhad/Principal Islamic Asset Management Sdn. Bhd.**  
Head of Product Development (Islamic and Malaysia Business)

- Monitor and assess the Malaysian Asset Management market to identify opportunities for product innovation, inclusive of new product launches and enhancements to the existing product range.
  - Responsibilities cover locally domiciled Malaysian products, Islamic products (in Malaysia and Middle East) and Principal's global product ranges.
- Responsible in leading the Product Development function in Malaysia, inclusive of operational product delivery, regulatory alignment, and oversight of all existing activities undertaken by the Product Development team.

January 2021- April 2023

**Principal Islamic Asset Management Sdn. Bhd.**  
Product Specialist

- Developed wholesale funds for institutional clients in the Islamic asset management space.
  - Responsibilities covered locally domiciled Malaysian products and Islamic products (in Malaysia and Middle East) and Principal Islamic's UCITS funds domiciled in Dublin, Ireland.

June 2013- April 2020

**Bank Negara Malaysia (Central Bank of Malaysia)**  
Manager, Financial Development and Innovation Department

- Formulated and recommended policies and strategies in areas relating to the development of financial technology (fintech), banking and market intermediaries to support the long-term development of the financial sector.
  - Promoted the adoption of Open Application Programming Interface (API) in the financial sector and pursue initiatives to promote safe and secure sharing of customer's account information.

- Led the monitoring and research efforts on domestic and global trends and market development to guide the formulation of policies for the financial sector in Malaysia.
  - Assessed and recommended to the Central Bank's Management on the regulator's posture in the advent of data economy.
- Managed and developed a cohesive and effective team, including by providing direction, guidance and feedback to staff, delegated responsibilities effectively and initiated staff development plans.

March 2018- December 2018

**Bank Negara Malaysia (Central Bank of Malaysia)**  
Manager, Human Capital and Development Centre  
(on attachment)

- Led the development of learning programs for new staff in the regulation sector of the Bank
  - Designed and implemented Policy Development program, covering principles of developing regulatory policies for staff less than 3 years of experience in the Bank

January 2007- May 2013

**Bank Negara Malaysia (Central Bank of Malaysia)**  
Legal Counsel, Legal Department

- Advised on the implementation and enforcement of the Central Bank's regulatory laws in respect of banking and insurance businesses; provided counsel in the compliance with regulatory requirements.
- Drafted legislation in accordance with the Central Bank's regulatory policies. Accomplishments:
  - Enactment of two key regulatory laws for the Malaysian financial sector i.e. the Financial Services Act 2013 and Islamic Financial Services Act 2013.
  - Led the drafting on "Part III: Authorization and Registration" of the Financial Services Act 2013.

## EDUCATION

2009- 2011	<b>International Islamic University Malaysia</b>	Masters in Banking Law (LLM) 2003-2006 CGPA 3.71
2001-2003	<b>London School of Economics and Political Science</b> Full scholarship from Central Bank of Malaysia 2001-2003	LLB Bachelor of Laws (Second Class Upper Division)
2001-2003	<b>Taylor's College GCE A Levels</b> Full scholarship from Central Bank of Malaysia	Mathematics (A), Economics (A), Sociology (A), Law (A)
1996-2000	<b>Sekolah Menengah Kebangsaan Taman Melawati</b>	Sijil Pelajaran Malaysia (Malaysian Certificate of Education) 11 A1s Best SPM Student in Gombak, Selangor