



AHMAD FAIZAL BIN ABD KADIR

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PROFILE

Ahmad Faizal bin Abd Kadir started his career in RHB Bank Berhad in **February 1994**, when the organization was known as D&C Bank. He started work as a credit officer in the Commercial Banking Department until **August 1996**. In **August 1996**, he requested to be transferred to Islamic Banking Unit and has since then stayed with Islamic Banking works even when the unit was upgraded to a department, division and later to a subsidiary i.e **RHB Islamic Bank** in March 2005. He left RHB Islamic Bank in July 2014 after 20 years of services.

Ahmad Faizal bin Abd Kadir was the Head of Product Development and Management of MBSB (22/7/2020 until 30/10/2023). He was responsible for the **Product Readiness** and **Business Readiness** of MBSB's Product and Services. That includes coming up with Investment Account products which provide additional liquidity tools for the Bank to fund its financing assets at a lower overall cost whilst providing efficient capital and liquidity levels. These variation of product and product programs enhance the Bank's presence and capabilities in the industry including that of Value Based Intermediation activities. [Note: Currently heading O&M due to merger exercise).

Prior to that he was the Head of Intermediary Business of AmBank Islamic for a period of close to 3 years. There he had managed to introduce Mudharabah Term Investment Account in March 2018 and achieved its KPI of RM50 Million placement by successfully getting placements totaling to RM118 Million crossing the

FYE18 31 March. His final contribution was to get the Restricted Investment Account on Musyarakah Venture approved by BNM in December 2019.

After his early exposure to credit works and prior to joining Product Planning & Development of **RHB** in **Jan**

2008, Ahmad Faizal bin Abd Kadir has been harnessing his Project Management skills among others via his involvement in the following projects.

During the period from **October 2004** until **March 2003**, he worked as an Assistant Team Leader for Financing Pillar in an Islamic Subsidiary Bank Project.

From **April 2006** until **December 2006**, his project team had been responsible in rolling-out the Bank's Hire Purchase and Ijarah ICBA System.

Commencing **Jan 2007**, he worked in the ALLTEL Upgrade Project where he led the Team from RHB

Islamic Bank to work on ALLTEL's Upgrade to ensure the unique business requirements of RHB Islamic Bank's products remain intact after the upgrade. The project has been successfully rolled-out to production on **18th**

March, 2007.

He had gained the knowledge for the operational requirement portions via his works with RHB Islamic iMAL Project from **July 2007** until **August 2009**. He had been involved in iMAL Project starting from the Vendor

Ahmad Faizal background in system development prior to joining Product Development team has help him and the team to prepare for Product Readiness more effectively...

..his expertise in Project Management and Operational set-ups for System Readiness on top of his recent Product Structuring knowledge had been used to good ends for the Implementation of Investment Accounts project works at Bank Islam, AmBank Islamic and now MBSB...

Selection Process, where he assists the Project Teams in coming up with the Request for Proposals document. He attended all the Presentation sessions by the vendor and assisted the Business Users in the 'grading' exercise. The project ends with a migration exercise in **August 2009**.

Upon joining Product Planning & Development of RHB in **Jan 2008** Ahmad Faizal begins to gain the necessary Product Structuring skills of applying the right Shariah contracts to any given facilities (Deposits and Financings) whilst at the same observing Shariah compliance of any adopted Operational set-ups in the 'conveyance' of the said products.

This culminates in his appointment as Head of Department in **May 2013** for which via his leadership provided the relatively young team the required knowledge on what is required to be done to ensure proper products rolls out that satisfy Business,

Operational and Shariah requirements and also Legal and Regulatory requirements.

Ahmad Faizal has also been active at AIBIM/ Industry level and had been selected as Vice Chairman of Product Strategy and Innovation Committee in March 2023. The Committee strive for industry knowledge sharing activities to promote better implementation of unique Islamic product such as Investment Accounts and Rent-to-own.

Prior to joining AmBank Islamic he had been participating and leading the Investment Account implementation at Bank Islam for UnRestricted and Restricted Investment Account products for 3 years whilst at the same time he had managed to graduate twice in 2017 for his Certified Islamic Financial Profesional by INCEIF and Certified Profesional Trainer and Facilitator by UMCed of University Malaya.

CAREER ACHIEVEMENTS

Successful implementation of Wakalah Term Investment Account for **MBSB Treasury Market**

Successful introduction of Mudarabah Term Investment Account for **AmBank Islamic Bank** and managed to achieve Corporate placement of RM118 million within the same month of product implementation against a KPI of RM50 million to be in time for the FYE18 closing. Approval of 'Restricted Investment Account on Musyarakah Venture' by BNM

Unrestricted Investment Account **product roll-out** for Saving Accounts, Current Account and Term IA for **Bank Islam** Retail and Non Retails. Successful Implementation of **Tabung Haji Restricted Investment Account** and successful participation at **Investment Account Platform**

Appointed as Head of Department for **RHB Islamic Bank Product Development Department**

Islamic Credit Card and Ar-Rahnu **product roll-out** for Retail Banking.

Successful Implementation of **RHB Islamic Bank iMAL Phase 1** Total Banking Solution

Successful Implementation of **RHB Islamic Bank ICBA** for AITAB and Ijarah Products

Successful Implementation of **ALTEL Upgrade Exercise** for RHB Islamic Bank portfolios

Successful Implementation of de-merging Exercise of ALLTEL Applications for the inception of **RHB Islamic Bank subsidiary**

Successful **data migration** of Financing Accounts of Bank Utama, SIME Bank, Kwong Yik Bank and D&C Bank into ALLTEL's Advanced Loan System.

Successful Inception of Pusat Perbankan Islam at RHB Centre, Jalan Tun Razak, KL

CAREER PROGRESSION

Feb 94 – Jul 96

Credit Officer for RHB Bank's (D&C at that point of time) Commercial Banking Department.

Aug 96 – Dec 96

Executive for RHB Bank's Islamic Banking Unit.

Jan 97 – Aug 98

Senior Executive for ISLAMIC Banking Division's Pusat Perbankan Islam.

Sep 98 – Dec 99

RHB Bank's ISLAMIC Banking Unit (**Business Representative**) for RHB Bank's ALLTEL Integrated Banking System.

Jan 00 – Aug 03

RHB Bank's ISLAMIC Banking Division (**Business Users Team Leader**) for data migration.

Sep 03 – Dec 05

RHB Bank's ISLAMIC Banking Division (**System Support Team Leader**) for Commercial and Corporate Banking Department.

Jan 06 – Sept 06

RHB ISLAMIC Bank Berhad (**Project Management Office Team Members**) for RHB Islamic Bank's Vendor selection process Total Islamic Banking Solution.

Oct 06 – Apr 07

RHB ISLAMIC Bank Berhad (**Islamic Banking Business Users Team Leader**) for RHB Bank's Fidelity Upgrade Project. Vendor: ALLTEL

May 07 – Dec 07

RHB ISLAMIC Bank Berhad (**Assistant Project Manager**) for RHB Islamic Bank Phase 1 Implementation of iMAL Total Banking Solution. Vendor: Path Solution.

May 10 – Aug 10

RHB ISLAMIC Bank Berhad (**Business Project Manager**) for iMAL to ALLTEL Migration. Vendor: Internal (RHB IT Division).

Jan 08 – Apr 14

Head, Product Origination Section and Product Support Section of RHB ISLAMIC Bank Product Planning and Development and later as Head of Product.

July 14 – July 17

Head of Product Development and Fulfillment Section of Bank Islam's Product Management Department.

Aug 17 – June 20

Head of Investment Intermediary Business of AmBank Islamic.

July 20 – Now

Head of Product Development and Management of MBSB Bank. [Head of O&M since 1/11/2023]

PROFESSIONAL & PERSONAL DEVELOPMENT

Investment Intermediation 2.0 (15 March 2018)

Participated in a Seminar organized by IBFIM and BNM for an industry sharing sessions for the Management of Investment Account at Islamic Financial Institutions

Value Based Intermediation Dialogue (24 August 2017)

Strengthening the roles and impact of Islamic Finance via Value Based Intermediation activities

Investment Intermediation (15 March 2018)

Participated in a 2 day Seminar organized by IBFIM and BNM for an industry sharing sessions on product structuring, shariah and operational requirements, risk management, recovery as well as distribution of Investment Account products

Planning & Managing A Successful Project (May 2011)

Participated in an external course which was organized by Thomvell International

Leadership Strategies to Influence Results (October 2010)

Participated in an external course conducted by Joseph Grenny the co-founder and president of VitalSmarts

Seminar on Commodity Murabahah Products by Securities Commission (March 2008)

Participated in a seminar held by Securities Commission to promote commodity murabahah products

Workplace Motivation for Greater Productivity (June 2004)

Participated in a course organized by Institut Bank-Bank Malaysia targeted towards Managers, Executives and Supervisors whose job requires them to motivate and inspire employees to achieve greater productivity in the workplace

Communication Style Guide (April 2003)

Participated in a course in understanding the principle behind the various way of writing for the purpose of sharing and exchanging information and ideas

Problem Solving and Decision Making Skills (November 2002)

A participant in a module introduced by Kepnor Tregoe, International

Seminar on Islamic Banking and Finance (January 2002)

Participated in a seminar on current development and latest instruments in Islamic Banking industry organized by Islamic Banking and Finance Institute of Malaysia

Developing Managerial Skills for Officers (October 1997)

Participated in an internal course conducted by RHB Bank's Training Department

Situational Leadership for Officers (August 1997)

Participated in an internal course conducted by RHB Bank's Training Department

QUALITIES AND QUALIFICATIONS

- Possesses good interpersonal and team building skills, and able to effectively lead a working group of people and manage the deliverables of business solutions.
- Exposed to and experienced in project works and implementations ranging from Total Banking Solutions with focus on Islamic Product and Operational Requirements, Product Implementations and variety of Investment Accounts implementations.
- Appointed by IBFIM to be the Trainer for CPD Program on **Credit Assessment and Analytical Techniques** on 7 September 2016 at UNIKL.
- Appointed by IBFIM to be the Trainer on **Islamic Financing Facilities Monitoring and Management** on 15 & 16 November 2016 at UNIKL.
- Appointed by IBFIM to be the speaker for Investment Intermediation **Workshop series II: Structuring Investment Account Products** on 8 November 2018 at Sasana Kijang.
- Appointed by IBFIM to be the speaker for **Structuring Investment Account Products for AGRO Bank** on 7 September 2020 at Putra Hotel.

EDUCATION

1988 - 1992	Mount Allison University, New Brunswick, CANADA Bachelor of Commerce - Concentration: Marketing
1981 - 1985	Sekolah Menengah Sains Selangor, Kuala Lumpur SPM - 1 st grade
2011 - 2016	INCEIF, Certified Islamic Financial Professional
2016	University of Malaya Centre for Continuing Education, Certified Professional Trainer and Facilitator

OTHER ACTIVITIES

Actively involved in co-curriculum and social activities:-

Sekolah Menengah Sains Selangor, KL

Rugby School Team, Librarian and Military Cadets

Mount Allison University, NB, CANADA

Member of Toastmaster Club and Varsity Rugby Team