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Message from CIO Malaysia & Head, GSSC Malaysia



We have entered the final quarter of 2010. An important question to ask ourselves at this time is “Have I achieved my planned objectives for this year?”

Review your J.O. list together with your Line Manager and work together so that you will accomplish everything you set out to do, par excellence, by the end of the year. Make it a strong push!

The Customer Service First (CS1) programme continues to run at full speed. Continue innovating. Keep on delivering error-free results and be extra vigilant on all forms of risks to proactively mitigate them. I want all Divisions to strive for superior levels of customer satisfaction. Take pride in producing high quality work which will become the hallmark of your career.

I am proud to let you know that GSSC Malaysia was recently invited by the Malaysian government to be showcased at the 13th Annual Asian Shared Services & Outsourcing Week in Singapore. We were highlighted as a success story of MSC Malaysia and given the opportunity to share about the Company. This indicates the standing and recognition GSSC Malaysia has gained in the ICT industry arising from our operations, industry engagement, talent development programmes and sustainability initiatives. Let us continue to build the Standard Chartered brand by striving hard to become a world class Technology and Operations Hub.



Arif Siddiqui

Core Banking - SIMCO Inauguration



On 17 Aug 2010, Osman Morad inaugurated the Singapore-Malaysia Core Banking (SIMCO) Program for Malaysia. The event was attended by Manco members from Scope International and Standard Chartered Bank as well as the Programme Team. As part of the programme, Hogan will be replaced by eBBS as the bulwark for the processing of core transactions and management of the customer information system.

Osman emphasised the importance of partnership between the various businesses, countries and delivery units to ensure lessons from previous implementations are remembered to minimize the risks and impacts. From the Programme Team, he expects improvement in the overall customer experience on a sustained basis for many years to come. He also advised the leadership team to display ownership and ensure that the impact of the migration to eBBS is properly resourced and managed.

Osman welcomed the sizeable programme team to Malaysia, in particular those who will transition to Malaysia for next 18-24 months from Singapore and India. He urged the team and families to enjoy the sightseeing, local food and other attractions that make Malaysia a key tourist destination.

The key themes for the evening were truly 'Partnership', 'Customer Experience', 'Quality' and of course, 'Fun'.

[Click Here](#) to view the Video Highlights of the event



RM13,981.35 Raised for Pakistan Flood Victims

Our Pakistani colleagues at ISCM started a donation drive for Pakistan flood victims. Funds were collected from Scope employees at Technology Park Malaysia and Petaling Jaya amounting to RM13,981.35 (approx. USD 4,457.79). The money will be transferred to the account set up by Standard Chartered Bank Pakistan for global employees.



Donation Drive for Pakistan Flood Victims

The floods in Pakistan have affected more than 20 million people and the full effects of the devastation are yet to be determined. The Bank is actively working on some key initiatives to assist the victims and we would like to appeal to you as our staff to donate as much as you can.



Your contribution will be deposited into the bank account set up by Standard Chartered Pakistan for donations. The Group will match funding donations from staff up to USD1mm.

The Bank will make sure that funds will be directed to organisations that are working on the ground. Your donation will help with:

- Immediate relief efforts: Our proposed target is to provide relief to an estimated 100,000 people (that's about 15,000 families) for over a month
- Medium term rehabilitation: Projects for the medium term (one to three years) will be identified once officials have determined the scale of rehabilitation and what needs to be prioritised.

Fund Collections Schedule on 26 & 27 August 2010:

LYL Level 2: Pantry (10:00 am – 12:00 pm)

LYL Level 3: Pantry (4:30 pm – 6:00 pm)

Crystal Plaza: Pantry (10:30 am – 12:30 pm)

TPM: Cubical Collection (10:30 am – 12:30 pm)

20 Million People are affected!
Please Donate Generously.



Arif Speaks at Asian Shared Services & Outsourcing Week



Arif Siddiqui, CIO Malaysia & Head, GSSC Malaysia, was invited as a guest speaker at the 13th Annual Asian Shared Services & Outsourcing Week on 20 September 2010 in Singapore. Attended by ICT industry leaders, the conference focused on maturing regional shared services hubs and how they can keep ahead by offering value added services and crafting an optimal delivery model for continued growth and flexibility.

Arif presented a paper on 'Using Benchmarking and Performance Measurement to Enable the Journey to World-Class Shared Services'. The key points revolved around using actual performance metrics to evaluate performance and how a higher focus on measurement can lead to higher levels of service improvement.

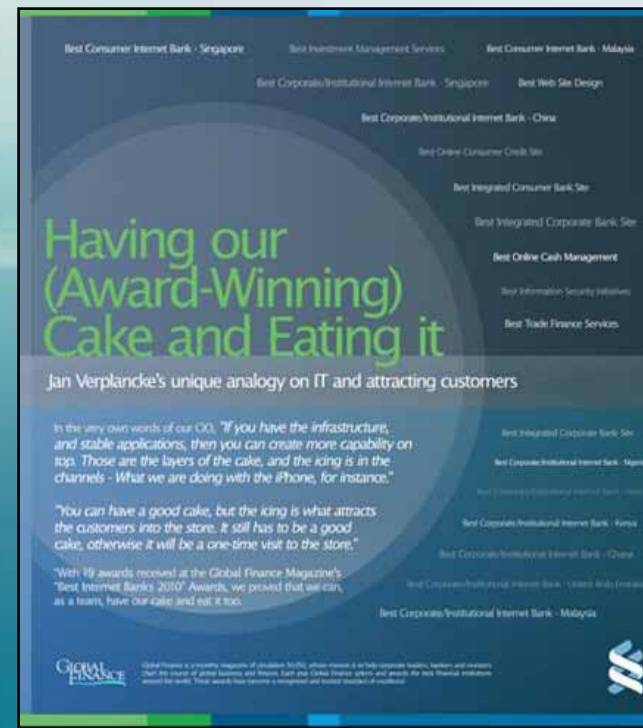
We are the Best Consumer Internet Bank!

Standard Chartered Bank was recently named the Best Consumer Internet Bank in Malaysia and Singapore by Global Finance, a monthly magazine with a circulation of more than 50,000 in 163 countries. The Bank was selected based on strength of strategy for attracting and servicing online customers, success in getting clients to use web offerings, growth of online customers, breadth of product offerings, evidence of tangible benefits gained from Internet initiatives, and web site design and functionality.

The achievements are a direct result of dedicated teamwork from our Technology Division's Delivery, Implementation, CTF, Production Support, Infrastructure, Product Management and Country Remote teams. Winning this award showcases the teams' efforts and demonstrates the effectiveness of Technology's synergy.

The teams invested heavily in researching the internet banking space and received strong support from the management team in Singapore. The marriage of creativity and technology delivered a new innovative user interface, a powerful channel of self service offerings and an emphasis on customer convenience, all which gave the Bank an edge over competitors.

Standard Chartered Bank also won Best Corporate/Institutional Internet Bank, Best Website Design and Best Integrated Consumer Bank Site.



SME Excellence Award

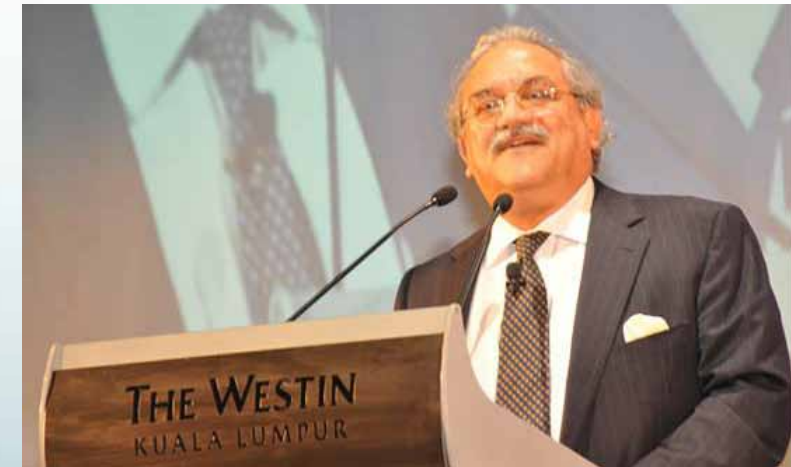


SME launched its customer value proposition in Malaysia yesterday. Over 200 SME frontline staff, members of the Group and Regional Consumer Banking Management team as well as Country Executive Committee members (EXCO) attended the townhall.

Sharing the roadmap for the SME Banking transformation was Vishal Shah, Head, SME Segment Management, who shared about the three critical steps of the transformation process. Then, Phang Yew Kiat, General Manager of SME Banking for Malaysia & Singapore, detailed the strategy for SME Malaysia. Tiew Siew Chuen, Country Head Consumer Banking Malaysia, talked about the importance of team work and leveraging across segments, businesses and geographies. Finally, Osman Morad, Country CEO who came with the Bank EXCO members to support the team, welcomed everyone and emphasised the importance of SME to the Bank's progress and future.

SME Banking embarked on a transformation journey with its first key steps taken in 2010 to achieve its 2013 aspirations of becoming the leading international bank for SMEs across the Bank's footprint. This strategy is aligned to the overall Consumer Banking strategy and the new customer value proposition aligned to the Customer Charter. Focused on customers, the transformation will revolve on strengthening and deepening customer relationships, delivering faster turnaround time and providing a differentiated proposition to Medium-sized enterprises and small businesses respectively.

2 managers from CB Operations, GSSC Malaysia were the recipients of the SME Excellence Award. They are Zaliman Mat Zali – Unit Manager, Secured Lending Operations and Wan Rosman Wan Ibrahim – Assistant Manager, Account Management Operations.



Risk Blitz



Wholesale Banking Operations launched a Risk Blitz campaign recently. Launched on 17 August 2010, the campaign aims to raise awareness on operational risk management among WB Ops staff. The campaign will run over a period of 3 months and will be an activity-based campaign.

A seminar was organized for WB Ops managers and key personnel from both GSSC Malaysia and Standard Chartered Bank Malaysia. Daniel Tan, Regional Operational Risk Officer, was invited to give a talk on Operational Risk Excellence. A series of talks will be held soon over the coming months. In September, the guest speaker is Peter Gitau, Global Head, Risk & Standardisation, WB Technology & Operations. In October, Lim Pik San, Senior Audit Manager, Transaction Banking is the guest speaker. Apart from the seminar a 'Risk Day' will be held every Friday and many activities will be organised.



Sharing Knowledge with University Students

With over 1100 staff, ISCM is recognized by the Malaysian government for being the largest software development centre in the country. As part of Technology's efforts to contribute to the community, several knowledge-sharing interactive forums were organized for university students and the academic fraternity. Topics revolved around IT products and services, industry trends and career opportunities. The programme aims to forge closer collaboration between academia and the corporate sector. It also aims to provide an avenue for undergraduate students to field questions to industry practitioners as they prepare to embark on their careers.

Each interactive forum lasts between two to four hours. The first presenter from Technology was Lee Yiang Ming who shared about "The Importance of Software Testing" on 23 June 2010 to over 100 varsity students and lecturers. Arica Au, Senior Test Manager, then shared her perspective on the same topic on 5 July 2010. Sim Keng Leong's presentation on 'IT as a Profession' sparked many questions from the students. Forthcoming topics include 'Internet Security', 'System Architecture', "Project Management", 'Achieve Your Aspiration to become a Head of IT' and "What is IT to the Bank?"



Enhancing Change Management

ITSC's Remedy Support Team has made significant enhancements to the online Change Approval Tool. Until recently the best way for Change Approvers to review and approve change was through using the Remedy Application, which is used to log and track service issues/requests. Change Approvers were only granted floating licences which have set limits on simultaneous login sessions. This has caused delays as the Change Approvers are unable to meet the approvers' SLA. Additionally, it causes additional workload for ITSC change managers, who have to perform a bypass in order to avoid interruptions towards triggering the change.

The enhanced system eliminates the need for Remedy licences and this improvement has resulted a host of benefits. It also features a more user-friendly and aesthetic design, the capability to publish additional information, the enablement of secondary approver usage, etc.



WB Discovery Month

Wholesale Banking Operations organized a flurry of exciting activities as part of their 'WB Discovery Month'.



← **Launch of WB Discovery Month** at Broga Hill, Semenyih - 31 July 2010 – Eighty two Scope International Malaysia Academy (SIMA) students and the WE Champs committee members hiked up Broga Hill before sunrise and raised funds for the Kasih Foundation by selling snacks and drinks on the hill to other climbers. Kasih Foundation provides medical and emotional support to people with life threatening diseases such as cancer, HIV/Aids, and end stage organ failures, and their families. Staff who collected discarded tins and bottles from the hill were given 50 cents for each one collected as part of a clean-up activity.



← **Dodge Ball Friday** – 6 August 2010 – Held at the badminton court, the event saw teams based in Technology Park Malaysia competing against each other. The Champion was Trade Team 5. Second prize went to Trade Team 2 and third prize went to the Risk Team. Entry fees for the competition will be donated to the Kasih Foundation.



→ **Sunny Yellow Days** - 3 & 4 August 2010 – The WB Ops Mancom and ELT toured all the departments at Menara Standard Chartered, Technology Park Malaysia and Petaling Jaya to meet staff, share work updates and obtain their feedback on how the division can work more closely, efficiently and productively. Everyone had to wear yellow that day, even the prizes and goodies given out were yellow and the best dressed person in yellow won a prize! There was a clown giving out balloon figurines, a Coin Tower competition and donations were also collected for the Kasih Foundation during the tour.



→ **Crazy Hat Day** – 11 August 2010 – It was another tour by the WB Ops Mancom and ELT to get in touch with all staff to share information and obtain feedback. Everyone had to wear the 'craziest' hat they could find to work that day as well as deliver a 2-minute performance. In conjunction with Ramadan, dates and muffins were distributed.



WB Discovery Month (cont'd)



← **Fun Friday** – 13 August 2010 - A Hula Hoop Challenge, Sudoku, pop quizzes and other puzzles were the order of the day. Participation fees will also be donated to the Kasih Foundation.



→ **Closing Ceremony, WB Discovery Month** – 17 August 2010 – Held at the TPM Auditorium, there were staff performances, awards and prizes. Azizan Ahmad, Head, Wholesale Banking Operations took to the stage with a presentation on the four-year roadmap for the Division. He then launched 'Risk Blitz', an initiative to create awareness around and tackle operational risk head-on. The ceremony ended with a Breaking of Fast Dinner, in honour of the Muslim month of Ramadan.



The success of WB Discovery Month was the result of the hard work of the WB Engagement Champions. A total of RM10,000 was also collected for the Kasih Foundation.

[Click Here to view the Video Highlights of the events](#)

U-Matter : Recognizing Quality Work

ITSC's Service Quality and Quality Assurance teams launched the "U-Matter" programme to recognize dedicated and hardworking staff who have produced high quality work for customers. Staff rewarded under "U-Matter" also include team members from Service Desk, Service Support, Group Information Security (GIS), Centralized Operation and the Proactive Monitoring Center (PMC).

"U-Matter" is based on a simple but effective evaluation criterion. Each time a customer is served by ITSC staff, customers can choose to give feedback independently on the quality of service provided via the "Your Feedback" channel on the ITSC One Stop Shop (OSS). Staff who receive substantial commendations from customers are then rewarded.

Jim Ooi from ITSC Service Desk coined the name, "U-Matter" and the winners in the first round of the "U-Matter" programme are Kim Foo Lau from ITSC Service Desk as well as Peggy Pua and Ann Ching Lim from ITSC Service Support.



Happy Friday, Smiley Monday, Chocolate Wednesday

The D&I team came up with a quirky idea to put a smile on everyone's face, the Malaysian way. On Friday, 6 August 2010, the D&I team distributed piping hot Teh Tarik and traditional kuih-muih (bite-sized snack) during tea-time.

On Monday, 9 August 2010, staff was again surprised by another visit from the D&I team bearing healthy breakfast comprising crunchy apples and a vitagen, promoting healthy living.

And the Holy Month of Ramadhan did not slow down the D&I team! The D&I team sweetened everyone's day by serving out yummy Cadbury Chocolate bars on 1 September 2010.



Durian Feast

One Technology's Annual Durian Feast was held in Technology Park Malaysia on 28 July and in Petaling Jaya on 30 July. Just before the event started, the organizing committee sent a broadcast to remind staff to "Remember to bring your stomach to this year's Durian Feast!!"

Mr Goh See Wee, Head of One Technology opened the very first durian followed by Mr Jim Carey, Head, ITSC. The best and most flavourful durians were supplied by a vendor and all the staff tucked in happily. Besides durians, there was a delicious array of juicy mangosteens, rambutans, cempedak and langsung. All the tables were piled high with fruit.

It wasn't just a feast. It provided great opportunity for Technology staff to mingle, catch up on the latest news and have a great time!



Interview with Julia Lim, Marathon Runner

Julia Lim Lee Ching, Assurance Manager at GTO Malaysia did us proud when she won 4th placing in the Full Marathon (42.2km) Malaysian Women's category during the Standard Chartered KL Marathon in June 2010. She clocked a net time of 03:51:07, which is only 14 min 37 sec behind the winner in the same category.

When did you start running?

I started running 3 years ago around July 2007 to be exact, with the original intention to get back in shape after my abdominal operation in March 2007. Prior to that, my only experience with running and racing was joining the Scope Run in 2006 and winning first prize. Earlier, I could not even run 10 steps without huffing and puffing and getting all red in the face, seeing stars and hearing my heart thumping in my ears!

Since when have you participated in marathons? What sparked the interest?

I first participated in the Standard Chartered Singapore Marathon in Dec 2007 but that was only a 10km race. My first attempt at a longer distance (Half Marathon - 21.1km) during the AMBANK KL Marathon in March 2008. I ran my maiden Full Marathon (42.2km) in June 2009 and haven't looked back since. I guess what sparked the interest was the encouragement given by my running friends from Pacesetters as well as from the Bukit Jalil Running Club to participate in a race as a motivation to continue training. After running my first race, the feeling of accomplishment and sense of pride as I crossed the finish line was very addictive and from there, it was a desire to better my self constantly that keeps the interest burning.

Which was your most memorable marathon?

The RMAF Half Marathon is very special & memorable because it was the first half marathon where I hit a sub-2 hr finish time. It started and ended in the Sungai Besi RMAF Airbase. We flagged off on the lit runway of the airbase before dawn and fireworks accompanied us each step of the way. It was truly an unforgettable experience and as this race is only held once in every 50 years. It was also a chance in a lifetime to run on an airstrip!

What inspires you to run?

Several reasons :

- Principally to test my physical and mental limits to see if I can go further and faster.
- To maintain good health and fitness levels.
- The wonderful feeling of freedom that comes from running outdoors.
- It improves my focus, instills discipline, helps me to destress, think more clearly, strategize better and become more creative in formulating resolutions to problems in work & personal life.



Interview with Julia Lim, Marathon Runner (*cont'd*)

How do you prepare and train for marathons?

A few months before each race, I draw up a training programme which I follow strictly. The training duration, speed and pace differ depending on the target race distance and completion time which I am aiming for. For example, in order to finish a 10km under 50 min, finish a 21.1km under 1 hr 30 min or finish a 42.2km under 4 hours. I calculate the training speed and pace needed based on my latest best race time. Normally, the training programme would encompass running shorter distances ranging anything between 6km to 11km during weekdays and 1 long distance run above 16km on weekends.

Did you have to make any lifestyle changes to compete in marathons?

Oh yes, definitely. I wake up everyday at 4:30am for practice runs and watch my diet constantly to ensure I get enough nutrients to fuel running performance. I have also given up on many weekend socials as I have to sleep early and get up early the next morning for my runs.

What is your advice to those who may want start running for marathons?

A few key words : Commitment, discipline, dedication, patience and focus. Train consistently. If you want results, you need to work hard for it. If you plan to run a full marathon, make sure your weekly training distances are sufficient. Watch your diet and nutrition at all times. Do research online and read up to find out more. Practice, practice and more practice makes perfect.

What's next?

I'm going for the Mizuno 10km Run in October 2010, If all goes well, I will finish in 3 hours 45 min or less.



India-Pakistan National Day at Technology

More than 350 Technology staff gathered at Wisma LYL's R&R Room on August 13th to celebrate a joint India-Pakistan Independence Day celebration. The event started at 4.30pm with the arrival of Goh See Wee, Location Manager for Technology, who was warmly welcomed with patriotic music and slideshows. A series of welcome speeches were then given by Goh, Nauman Bashir and Ramesh Narayanaswamy. Nauman and Ramesh addressed the crowd in the regional languages of Pakistan and India, respectively. After that, a National Flag Hoisting Ceremony took place where staff sang the national anthems.

It was then time for a number of fun events, starting with the 'Best Ethnic Outfit Competition', where participants paraded colourful national costumes to the rhythm of Bollywood music. To break the ice, the crowd was quizzed and winners walked away with numerous attractive prizes. "Light in the Blind" was next on the agenda. The artistic skills of 20 blindfolded contestants were put to the test as they sketched pieces of art according to the instructions of the emcee.

Food was then served – some delicacies from India and Pakistan were also available. Take-away food was pre-arranged for fasting Muslim colleagues. A simple prize giving ceremony then took place to award the winners of the various competitions, followed by a short speech from Mr Goh who concluded the National Day celebration with a cake cutting ceremony that was sponsored by the Diversity & Inclusion (D&I) Team.

