

MERGE

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ISSUE 06

RHB◆

Merging all that is significant in your world

In their own words...

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Dreams do come true.

At the core of everything that we do, is the belief that everyone can achieve progress. Our win at the Putra Brand Awards is an affirmation of our efforts to make this a reality.

We look forward to pushing more boundaries and achieving greater success with you.



Together we progress



Asia rising...

Happy Malaysia Day wishes to all! I'm Rakesh Kaul, RHB's new Head of Group Retail Banking.

I am privileged to have joined an Asean bank in very interesting and exciting times. The world's next economic superpower is emerging right here across Asean, presenting new opportunities and possibilities. At the same time, Southeast Asians are quickly becoming the world's highest adopters of digitisation... and how exponentially this will grow with the advent of 5G. After more than two decades in a global US bank, I find RHB's Asean perspective and pride in what they offer most inspiring.

I look forward to serving you and my strategy will be guided by none other than your Asian spirit to succeed.

In the months to come, your RHB digital experience will be more and more about you. By further personalising it to your needs, we'll ensure you remain at the centre of Premier privileges, on top of your investments, and ahead in your ambitions.

Suffice to say we'd like to be your ally in your rise—both in net worth and in success—as much as RHB has been a part of the rise of Asean economies.

It is this rise in Asia, that the September issue of MERGE celebrates. We discuss the rise of Asia's co-sharing economy. We hear from two successful Malaysian women about their rise to the top—one as a corporate leader and another one as a brand—without them ever fearing about glass ceilings or gender bias. Last but not least, we indulge in the rise of Asia's finest restaurants onto the world stage.

I hope you enjoy the read.

Rakesh Kaul
Head of Group Retail Banking

MERGE Issue 06

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Women leaders and entrepreneurs of Malaysia

Success, strength & independence... in their own words

KL gleams in the sun like any other capital city of a rapidly-developing nation. But within these tall glass buildings and fancy urban districts, more women than in most cities in Southeast Asia are running the show,^{1,2} leading corporate

institutions and businesses with their own brand of tact, values and ideals. 62 years long after Merdeka, their success offer a much-craved, fresh new perspective on the concepts of strength and independence—not only for

aspiring women, but for all Malaysians.

For this Merdeka special, we talked to two successful, self-made women to get inspired.

Sharizad Binti Jumaat

Chief Executive Officer of RHB Islamic International Asset Management, Head of Institutional Business (Malaysia) & Head of RHBAM Group Islamic Business

From research analyst at PNB and Head of Treasury & Equity at EPF to CEO of the country's several top asset management companies in just three decades,³ Puan Sharizad today leads RHB Islamic International Asset Management as Chief Executive Officer. Since joining at end of 2013, Puan Sharizad has expanded the Assets Under Management (AUM), almost tripling its size. She is living proof of what a study early

this year by the US Federal Reserve claimed—that banks with more women on the corporate board and high female participation perform better in return on assets.⁴ Currently, she and her team are driving efforts to further amplify the Group's AUM and business activities.

Puan Sharizad is as much an accomplished mother as she is a corporate leader. With so much

on her plate, it's amazing how she manages to cook and bake her children's favourites. With little time in between her family of four children and work, her daily mantra is to be physically and mentally strong and organised, in order to make quick decisions.

Puan Sharizad and her daughter Nada, yet another woman to look out for in the finance industry.
EYOKI/Yuki Eyok





Success is when you contribute to people to become successful.

Sharizad Binti Jumaat, Chief Executive Officer of RHB Islamic International Asset Management
EYOKI/Yuki Eyok

Merge: Who was your one greatest ally on your path to success? Was there someone special who inspired or instilled the confidence in you to succeed... who was consistently there to encourage and see you through?

Puan Sharizad: That special person is myself. I am a self-driven person in view of my humble beginning. I aspired to be someone who is competent, respected and recognised in the finance industry. It is for my own satisfaction and confidence to go a long way in the industry. I satisfy my own pride with every achievement earned

ever since my kindergarten, primary school and university years. I earn the respect and recognition from the people around me in my own way. To me, if you follow others, you may be losing your own self and never get satisfied with what you achieve, as you may be aiming a changing target. But of course, in the

process, I also learned a lot through observations of certain people around me and picked up some traits which I may be lacking. At the same time, I have supportive family members and a close circle of friends of similar background whom I respect very much and am happy with their own great achievements.⁵

Merge: Do you think your maternal instincts give you a special ability—that men do not have—to deal with and lead people in the corporate world?

Puan Sharizad: Yes and No. Sometimes in the corporate world, in order to be at the top, people have to step on others and make their lives difficult. To me, I just need to be myself—clear, firm and

consistent; and let the things take their natural course. I am a team-worker and love to share knowledge with my team... recognition is for all my team members. At the end of the day

you work not only to earn money but also to share and nurture your people down the line. It does not matter whether you are a woman or a man. Sincerity is key to whatever you do.⁵

Merge: Are any of your children pursuing leadership paths like yours?

Puan Sharizad: In terms of career path, my first daughter has a lot of similarities with mine, only that she graduated from Business and I graduated with BSc in Biochemistry before pursuing an MBA in Finance in later years. So my path in the early stage was far more challenging.

Despite my children being in different lines of career, what's important is to develop their own expertise in their own line and eventually become leaders in their own space. I put more emphasis on personality development. For example when they were small, I had a whiteboard

at home where I wrote DRESS SMART, SPEAK WELL. To me, building up self-confidence with a positive attitude goes beyond academic qualifications.⁵

Merge: What do you think are the most essential traits to have in a leadership position?

Puan Sharizad: Integrity, competency, consistency, and above all, wisdom.⁵

Merge: What advice would you give young women who have ambitions to lead in any field?

Puan Sharizad: First they must be good in whatever they do and must have a lot of pride in whatever they do... never settle for less—stay observant, continue to learn, persevere and be honest. At the same time, pray, be humble and always respect people. The rest will fall into place.⁵

Merge: What is real success to you, personally?

Puan Sharizad: Success is when you contribute to people to become successful.⁵

Ng Hui Ming

Founder & Owner of Fatbaby Ice Cream,
Ice-Cream Shop, Manufacturer & Distributor,
Speaker at Dangerous Ideas, Cooler Lumpur 2015,
Epson Ambassador 2015,
PAWS Advocate forever

Some of the most iconic brands today began in a garage or dorm room; Hui Ming's started in her mom's kitchen with Stella, her first ice-cream machine. Before long, with much support and repeat orders from friends and F&B owners, her experiments with flavours turned into enterprise. Incorporated in 2013, Fatbaby Ice Cream was first a distributor to cafes and restaurants in and around KL before opening shop at

end 2014. For Hui Ming, ice-cream is only ice-cream when it's full-fat, full-cream, not the 'supposedly healthy low-fat stuff' as she puts it.^{6,7} Yes, we believe that the real ingredients and her real disposition do make all the difference.

Six years on and thousands of happy customers later, her kitchen continues to experiment to achieve flavours based on awardwinning choc bars or reinterpret everyday

familiar tastes. Her recent breakthroughs include novelties such as Lemon Seasalt Chocolate, Strawberry Black Pepper and Mango Sticky Rice.⁸ And yet, the biggest surprise remains the fact that she was previously a practising actuary with no experience at all in F&B. You can say she makes her own definition of success, 'freedom to choose your path', a resounding understatement.⁹

Merge: What drives the Hui Ming?

Hui Ming: I have been incredibly lucky to have the full support of my family and friends. I mean those early days weren't easy. It's somewhat easier now with a team but those early days, we did food fairs and bazaars and churned ice-cream using my dinky little ice-cream

machine. Long days followed by even longer nights. I look back on them fondly but am surprised by the amount of energy I had back then and am humbled by my family and friends' willingness to jump into this crazy venture with me without judgement. So I suppose

what drives me is a combination of grit instilled in me throughout my upbringing, personal responsibility to my customers and a genuine interest in what I do.⁹

Merge: Do you think women in particular possess an innate ability or instinct for ideas that not only benefit their own fields, but take societies further?

Hui Ming: I don't think there's a difference between the innate skills and abilities that men and women possess. Both men and women have the ability to

contribute to, change and further society as a whole. I do however think that the environment and societal norms shape what men and women think they're capable

of and this in turn shapes their goals and expectations in life. So an open mindset and the willingness to question societal norms will go a long way.⁹

You put us Malaysians
in most places, we'll thrive.

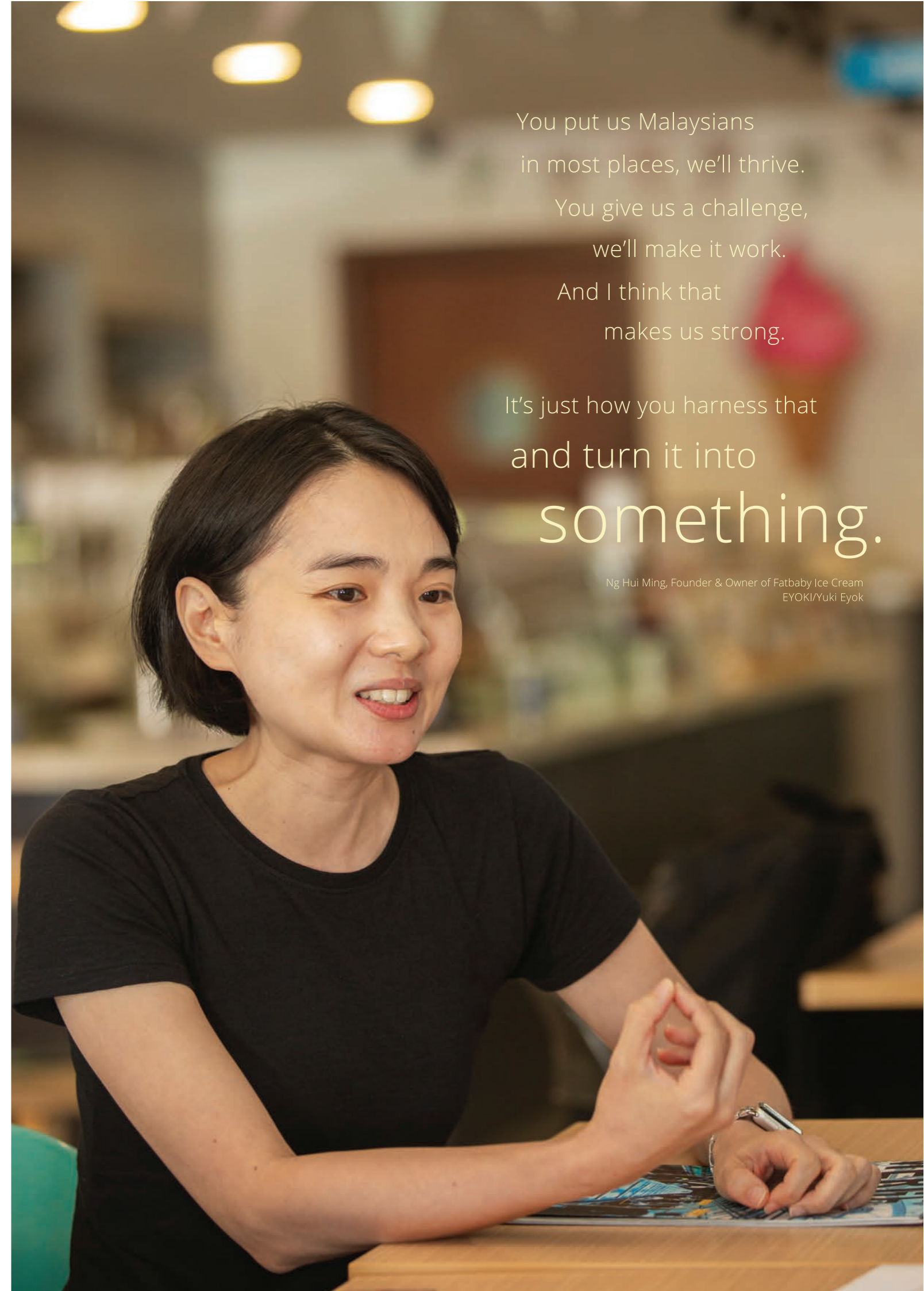
You give us a challenge,
we'll make it work.

And I think that
makes us strong.

It's just how you harness that

and turn it into
something.

Ng Hui Ming, Founder & Owner of Fatbaby Ice Cream
EYOKI/Yuki Eyok





Hui Ming at her little shop of breakthroughs.
EYOKI/Yuki Eyok

Merge: Dangerous Ideas was the first and only idea festival in Southeast Asia. The first and only... in year 2015... more than 60 years after our independence, 100 years after women earned the right to vote. It hosted nearly as many women speakers as men, many of whom were seasoned leaders and advocates in their fields.¹⁰ But what about the majority of Malaysian women?

Hui Ming: I find that in general, Malaysian women are resourceful, strong and entrepreneurial. Their contribution to the country has brought us to where we are today. I don't think we need an

idea festival just to come up with ideas or debate ideologies. You can challenge assumed norms or strike up a healthy discussion in your everyday life. You start by speaking to someone who has a different

view from you and you try to learn where they come from. I don't think you necessarily need to wait for a platform to open up for one to exchange ideas and views.⁹

Dangerous Ideas was a platform at the Cooler Lumpur Festival in 2015, the first and only festival of ideas in Southeast Asia at the time, to share new ideas and to serve as a catalyst to inspire societal change for the better. It brought together writers, artists, musicians and thinkers from all over Malaysia and the world and they included writer-poet-educator Bernice Chauly, NGO leader Marina Mahathir and writer-director Kam Raslan. More than 70 speakers ran a series of conversation panels, workshops and campuses over three days, discussing topics such as popculture and how to cash in on fandom, ideas to save the Malaysian movie industry, and the future of photojournalism in the instagrammable world.¹⁰

Merge: Then what's stopping them? What's everyone missing?

Hui Ming: I spent 15 years abroad. I chose to come back because there's a certain sense of diversity, a certain order in the chaos. In Malaysia, you grow up with diversity in culture, so you're comfortable with constant change. If you pick me up and drop me somewhere else, it's just another thing... I'll get on it. And that makes Malaysians unique. You put us in most places, we will thrive. You give us a challenge, we'll make it work. And I think that makes us strong. It's just how do you harness that and turn it into something.¹¹

Meaningful progress

If there was one common thread of inspiration in their success stories, it's this: both Puan Sharizad and Hui Ming never saw any difference in abilities between men and women. Hui Ming was never shaped by societal norms like male dominance in business. And Puan Sharizad never thought there were such things as glass ceilings.

But for Asian women, it's never really been about glass ceilings. It's the other breakthroughs.

Vietnam's Deloitte Chairman Hà Thị Thu Thanh emphasised on how having female board members helps broaden company perspectives, promotes creativity and facilitates sustainable development decisions. With 50 percent of her country's population being women and the percentage of women-owned enterprises

reaching 35 percent by 2020,² she knows what she's talking about.

We're not far behind.

Malaysia along with Vietnam, Indonesia and Singapore are the top four Asean economies with more female entrepreneurs than men.¹ And this year, Malaysian women lead the region with the highest board representation in large banks.⁴ As a result, how we progress as a nation into the future may fundamentally change, from a landscape of steel structures running on speed into a society that is more value-focussed, personal in approach, nurturing in experience, creative in ideas and sustainable in economy. In other words, women are bringing meaningful progress to the table—one that will help us become a truly developed nation.

As your ally, RHB Premier is a name you can bank on to help you get there. Because success is easier with someone beside you. Whether it's Day-to-Day Banking, Wealth Management or International Privileges, it's about investing in potentials together to arrive at success that means something to you.

Every financial instrument we offer is designed with insight, integrity, drive and diversity in mind. For Women Premier Customers, we further personalise financial solutions to their unique needs in personal wealth and business. Learn more about our comprehensive range of products and services from our RHB Relationship Managers and how they can give you an edge in life.

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¹Previous Campaign Participants refer to Participants who have joined the RHB Deposit Gold Campaign which ran from 1 March to 31 May 2019 and fulfilled the qualifying criteria of the said campaign. Full terms and conditions apply.

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Why has the sharing economy overturned the way we live and work in six short years?

Because it simply makes sense.

A 'sharing economy' is a tech-enabled community of like-minded individuals who share goods, services and resources. But it has grown beyond this premise. What was once regarded as a niche lifestyle or attitude has grown to become the very way we live, work, travel, and initiate causes. In less than a decade, couch-surfing grew to become Airbnb and ridesharing became

Uber, just as how the bookshop became Amazon and much more as the world's online retailer.¹

Even in a relatively low-adoption developing country like ours, we would have taken a ride on the sharing economy at one time or another. Booking a ride with the Grab app makes you part of it. But here's what it really feels like when you're all in.



Grab-branded taxi cab on a street in Bangkok, Thailand.
ALAMY/Catwalkphotos



The world's biggest lodging-and-experience booking app at a press conference in Tokyo last year.
AFP/Toshifumi Kitamura

Access without ownership

You'll be living mostly without long-term debt and commitments.

The sharing economy gives you access to things without the burden of ownership. Instead of planning your life on the premise of acquiring private property, cars and other assets, you are now paying for them as and when and where you need them. Instead of committing to yearly office rentals, you are now utilising co-working spaces only when you're preparing a proposal or drawing up the plans of a project; not when you're out and about meeting clients or travelling on business. And while

you're away, you may want to rent out your soho on Airbnb and make some cash to cover the bills.

In big cities everywhere, Uber, Lyft and Grab have become the best ways to get around. Because like you, everyone else is realising how maintenance costs, insurance and the price (and hassle) of parking just don't add up to the joy of driving your own car. Not surprisingly in the US, where the sharing economy is most matured, car sales suffered the worst first-half since 2013.² But this

realisation is also kickstarting companies like Fair and Borrow that are reinventing car-ownership into short-term leases, or what they call cars-as-a-service subscriptions.³ Much like Netflix subscriptions, you only pay for as long as you wish to own the car. Even traditional automakers like Volvo, BMW and Mercedes are launching subscription options to give the new generation what they can live with—access with less of the burden of owning something.⁴

If you travel a lot on cash, you can think of the new RHB Premier Multi Currency Visa Debit Card as your universal access key. With 13 Foreign Currencies in 1 Debit Card, you can make payments in most major countries in Asia, the US and Europe—in their local currencies—without the usual conversion fees. And with exchange rates locked-in, your money is safe from foreign currency fluctuations too. Now that's one less worry to carry with you.

Endless list of spaces, services, experiences

Unbelievably diverse options await you.

Because every individual is unique, so is his or her taste in the things that he or she puts up as a service on the sharing economy. This inevitably produces a myriad of experiences in different forms and locations.

You never go back to the same Airbnb because you want to try that other place with that other view of the city. Why are you

extremely excited to seek out new places and meet new people? Because different co-working spaces, for example, can offer different peer knowledge and networking as well as opportunities to collaborate. Even with every new Grab ride, you never meet the same driver twice nor hear the same story.

Work-life-cash balance

Suddenly the 9-to-5 shackles are gone. And you've unlocked the independence and pride of working for yourself. Flexibility was what lured you into the sharing economy. Liquidity and absolute control of your own funds were the other attractions.

Within the last few years, the traditional value chain has been broken and workplaces decentralised. Now with co-working space per day rentals,

with e-hailing and e-delivery at any hour, you can plan the time for work without losing the life you chose.

How about Tuesdays to Thursdays for workdays, and long weekends till Monday for your loved ones? As far as the sharing economy is concerned, it is entirely up to you.

For all the cash you spend, the RHB Rewards Card rewards you best with up to 10 times the points on overseas spend, online & e-wallet, air miles, as well as entertainment and health & insurance. As part of the sharing economy, you also appreciate a more flexible and predictable cashflow. Built-in smart features such as Smart Pay, Smart Move and Smart Instalment can help you plan your day-to-day economy. There is also CashXcess, which allows cash withdrawals of up to 80% of your available credit limit on attractive rates and repayment periods.

Transparency, not hierarchy

First of all, the middleman disappears. And so do the extra costs.

Because the sharing economy is peer-to-peer, you deal directly with the person who supplies the resource, goods or service, not the middleman. So not only do you enjoy near-zero marginal costs, what you see is what you get.

Here in the sharing economy, trust is currency. You would only rent an Airbnb place with verified photos just as you'd only rent out your soho to someone with good reviews. And when trust is established somewhere along the

process, you find meaning and satisfaction in interactions with strangers. In other words, you make new friends.

At the same time, you had started using Slack, a communication-sharing platform that allows you to work with remote teams very efficiently and transparently. Everyone sees what everyone else is talking about and doing—it's some sort of a Twitter for business. The name Slack itself stands for Searchable Log of All Communication

and Knowledge, which means you can look up all that has been said and done about a particular project.⁵ Having greatly simplified office communications, it also has been known as 'the email-killer'.

Perhaps most notably, sharing a virtual office with workers across the network has been liberating for you. Where the culture of transparency prevails, hierarchy disappears.

Sharing represents the best part of human nature.

Reducing addictive consumption, optimising frugality, and fostering a more sustainable way of life is not only laudable, but essential if we are to ensure our survival.

Jeremy Rifkin, in his book *The Zero Marginal Cost Society*

Every party benefits, including the planet

Somewhere, somehow, someone else needs your unused space, unhired services or empty passenger seat, and is willing to pay for it. A sharing economy maximises resources and minimises waste.

But sharing means much more to New York Time best-selling author

Jeremy Rifkin: 'Who could be opposed to the idea of collaborative consumption and a sharing economy? These new economic models seem so benign. Sharing represents the best part of human nature. Reducing addictive consumption, optimising frugality, and fostering a more sustainable way of life is not only laudable, but

essential if we are to ensure our survival.'⁶

As warm and fuzzy they may be, Rifkin's words point to one of our last opportunities to realise the original intention of a society—the sharing of resources where everyone benefits.



Slack, the communication-sharing platform also known as 'the email-killer'.
ALAMY/imageBROKER

A social revolution?

The Internet gave us more than a new platform to interact, exchange and connect. It created an entirely new generation of people who began doing things fundamentally different from the way society has been doing for centuries. One of these things is co-sharing. As it expanded into various businesses and services, people started to see the benefits of access over ownership, peers over landlords, liquidity over debt, and sustainability over idleness. As a result, the sharing economy has risen into the mainstream.

The numbers speak for themselves.

Today Airbnb hosts over 2 million people a night, offering 6 million active users homes and sohos across 100,000 cities in all the countries in the world but four. Its recent internal valuation

revealed a value of 38 billion dollars which effortlessly, and quite expectedly, surpassed brick-and-mortar Hilton at 25 billion.⁷ In the first quarter, Uber served an average of 17 million trips per day with 110 million users worldwide, double the annual figure just three years ago.^{8,9} For Slack, the virtual office app, paying customers have more than doubled in 2017 with daily active users totalling 10 million.¹⁰ At each new quarterly report, we find tens of thousands more people in the sharing economy.

But perhaps what SoftBank Group Corp's chief executive Masayoshi Son said at a 2018 annual company event best sums up the sharing revolution: 'Ridesharing is prohibited by law in Japan. I can't believe there is still such a stupid country.'¹¹

What are the prospects of investing in the sharing economy? Uber and Lyft went public at the NYSE this year with market caps of 70 billion and 22 billion US dollars respectively. Airbnb, with the internal valuation of 38 billion, is due to begin trading between July this year and June 2020. If you're an investor, you might want to discuss with your Relationship Manager on how to tap into their rise in the mainstream markets.

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Asia's culinary capitals

Seven of the world's top fine dining restaurants are right here in Asia.

At the latest edition of the World's 50 Best Restaurants awards in Singapore, all five of the world's best chefs Forbes interviewed named Asian cities as the most fascinating places to travel to for food—not only for the local cuisine but also for fine dining.¹ Not surprisingly, seven out of William Reed Business Media's list of World's 50 Best Restaurants are in Asia.² Here are some of them and their owners, a new generation of chefs who are taking these restaurants into very interesting territories. Consider this a whiff of the unique subtleties and complexities of fusion fine dining found only in Asia.

No.11—Den, Tokyo

Few top chefs in the world can afford to be this playful when it comes to food philosophy.

But Den's owner-chef Zaiyu Hasegawa has broken all the *kaiseki* rules.

He presents a personal take on traditional Japanese home-cooking.

While prime ingredients are always from the ocean, pasture and forest, he draws on diverse experiences of his own to reinterpret them in curious ways.

Start with his signature foie gras *monaka* or wafer sandwich, dig into the 20-plus vegetable Den garden salad, and eat out of a box of

Dentucky Fried Chicken—probably the best chicken wings you'll ever taste. If things get any stranger, you can rely on the *donabe-gohan*, the staple claypot-cooked rice with wagyu beef or seafood.³ As his crew prepares the meals, you should prepare to be surprised.

No.18—Odette, Singapore

Named after the chef-owner's grandmother, Odette is a personal project by rising star Julien Royer after taking his previous restaurant Jaan to No.11 in Asia's 50 Best Restaurants 2015. This year, Royer's Odette is Asia's No.1.

Odette is Royer's modern-take

on French cuisine with Asian influences, sourcing ingredients from a select list of artisanal producers.

The approach is ultra-refined in terms of preparation and presentation. The art is highly evident in the signature dishes. They include the rosemary-smoked

organic egg and Royer's morels with veal sweetbreads and fresh asparagus. Suffice to say, only a handful of masters like Royer can bring the combination of sea urchin, langoustine tartare, Granny Smith apple and caviar to stunning effect in a Hokkaido Uni.⁴

We are not *Le Gaggan*.

We are not French.

We are Asians.

Gaggan Anand, owner and executive chef of Gaggan, Bangkok⁵

No.4—Gaggan, Bangkok

Repeatedly listed on the World's Best Restaurant year after year is Gaggan by Kolkatta-born Michelin-star chef Gaggan Anand. Using molecular gastronomy, Anand has reinvented traditional cuisine like no one else has.

He also serves them like no other restaurant does.

Anand is all about the authenticity of traditional Indian flavours and

tastes, on an obsessive level. He heightens this authentic experience with a menu of just emoji—no words—and very limited cutlery. Out of the 25 courses served, 23 are eaten by hand as Indian food traditionally is. Only after you complete your meal, will you be served with a proper menu with information about the dishes that you've just experienced.

One of his signature dishes, the

coin-sized eggplant cookie, would likely be the most memorable. Fresh eggplant is charred, skinned, cooled, freeze-dried, ground and molded into a powdered compress with curry oil and Indian spices. He then folds them over a layer of onion chutney jam. This complex dish takes four days to make. The experience may take much, much longer to forget.⁵

Odette's luxurious Miyazaki Mango Tart
BLOOMBERG/Nicky Loh



Anand with guests at the chef's table inside Gaggan's research and development kitchen.
BLOOMBERG/Brent Lewin

No.41—The Chairman, Hong Kong

Despite the saturated streets of top-notch Cantonese cuisine in Hong Kong Central, The Chairman has proven yet again to be the city's best kitchen for the last decade. They say it has remained untouched through its simple culinary philosophy—quality, local and seasonal produce over fancy ingredients.

Here, the best way to order is to leave it to The Chairman's trusted restaurant captains. They normally recommend a bespoke menu based on the season and past guests' remarks. The owner Danny Yip, however, will almost always suggest the flower crab for first-time customers. With business this healthy, he must have good reasons for doing so. For one, this

umami-rich steamed flower crab, served in a shallow broth of nutty, aged Shaoxing wine, with chicken oil and slippery flat rice noodles, is a signature dish many other Hong Kong establishments have tried to replicate and gave up.⁶ It's no wonder that The Chairman is also No.11 on the Asia's 50 Best Restaurant list.⁷

No.48—Ultraviolet by Paul Pairet, Shanghai

Described as 'the ultimate in immersive, multi-sensory dining' by the World's 50 Best Restaurants, the Ultraviolet experience is wholly avantgarde and satisfyingly surreal.⁸

Ultraviolet is not a place, but a journey of the senses associated with food. Literally.

It starts with the familiar—a venue at the city centre, cocktails, and a quick bite with other diners. Then

something unexpected turns up—a van. It shuttles the entire company of diners to a nondescript building in the outskirts of Shanghai. On arrival, a large door swings open and you're led into a bare room with a single long dining table. One of the seats is illuminated with your name. The meal begins, accompanied by images, graphics and sounds projected in sync with the flavour and finery of each course. Immaculately-choreographed

waiters and waitresses present you with a meal of 20-odd courses in four acts with intermissions in between. Standout dishes include the DIY BLT sandwich and the Foie Gras Can't Quit, a crisp fruit-skin cigar stub packed with foie gras and served in an ashtray of black cabbage 'ash',⁸ while the rest of the experience could well be just the product of your own imagination.

Any reservations?

Obvious question, but one that you'll never be asked at any of these restaurants' receptions. Gaggan, for instance, manages up to 500 booking requests a day⁵ and would expect you to have a table reservation months in advance. Some places are fully-booked up to a year. The price of a 20-course meal at this level too can be daunting. Then again, there's nothing like spending on a new experience and great food.

Gastronomical satisfaction is at the heart of human happiness and now, adventure.

With so many up-and-coming chefs invested in passion projects and experimenting with exciting culinary trends right here in Asia, it's just impossible to ignore. And too close by to turn down.

As the world's culinary landscape changes, so do the reasons we travel. The next time you fly out of KLIA, it could be more than a business trip or golf getaway; it could well be a divine dining experience.

Complete your luxurious experiences abroad with Premier access. Your RHB Relationship Manager recommends the RHB Premier Visa Infinite Credit Card, your passport to world-class travel privileges. With the Premier in your pocket you have global access to premium lounges, exclusive end-to-end travel concierge and 8x Reward Points for all retail spend including hotels, airlines, duty-free, dining and online shopping. Remember to also bring along your RHB Premier Visa Infinite Debit Card to enjoy an additional 1% Cash Back on all your overseas indulgences.*

**Plaza Premium Lounges in Malaysia and other locations in Abu Dhabi, Hong Kong, London, Singapore, Taipei, Indonesia, Cambodia, the Philippines, and the Maldives. Terms and Conditions at www.rhbgroup.com*



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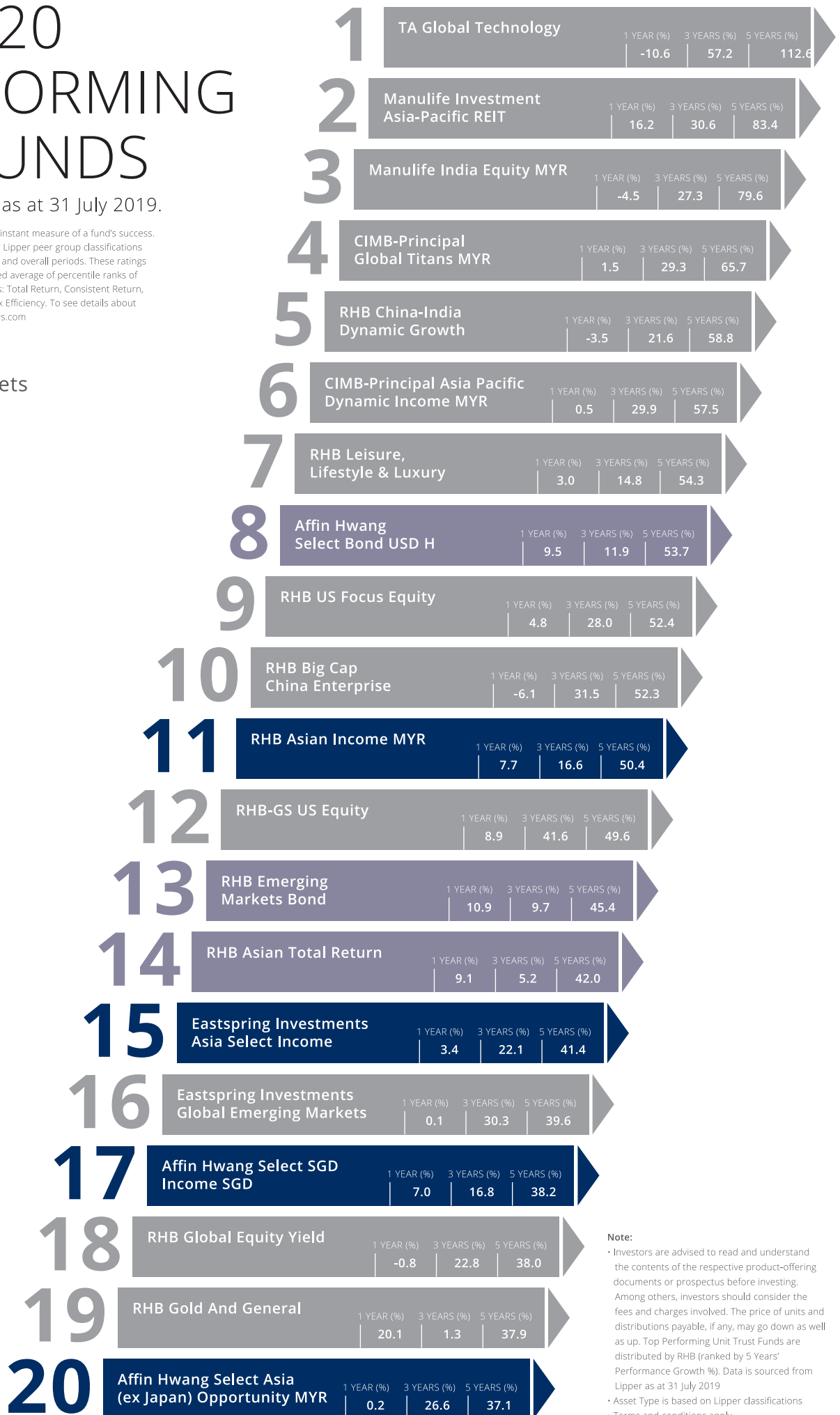
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Lipper ranking as at 31 July 2019.

The Lipper Ratings provide an instant measure of a fund's success. Funds are ranked against their Lipper peer group classifications each month for 3-, 5-, 10-year, and overall periods. These ratings are based on an equal-weighted average of percentile ranks of the five Lipper Leaders metrics: Total Return, Consistent Return, Preservation, Expense, and Tax Efficiency. To see details about each metric, go to lipperleaders.com

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- Investors are advised to read and understand the contents of the respective product-offering documents or prospectus before investing. Among others, investors should consider the fees and charges involved. The price of units and distributions payable, if any, may go down as well as up. Top Performing Unit Trust Funds are distributed by RHB (ranked by 5 Years' Performance Growth %). Data is sourced from Lipper as at 31 July 2019
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