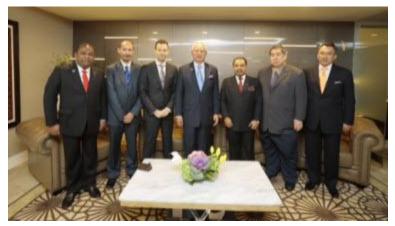
## New Debit Program for the Largest Islamic Non-Bank Savings Institution in the World



Left to right: Dato' Sri Abdul Azeez, Chairman, Tabung Haji; Datuk Mustafha, Managing Director, Bank Rakyat; Matthew Driver, President, MasterCard SEA; Prime Minister of Malaysia Dato' Sri Najib Tun Razak; Datuk Yong Soo Heong, General Manager, Bernama; Dato' Paduka Ismee, Group Managing Director, Tabung Haji

The Malaysian Prime Minister Dato' Sri Najib Tun Razak launched Tabung Haji's first Shariahcompliant Debit MasterCard program on June 5 in Malaysia. This significant event marks the beginning of a strategic collaboration between MasterCard and Tabung Haji (Malaysia's Muslim Pilgrims and Management Fund Board).

Tabung Haji is considered as not only the first Islamic financial institution, established by Act of Parliament in 1963, but also the most prominent non-bank Islamic savings institution in the world. As Malaysia's largest Islamic fund manager, Tabung Haji's depositors' savings is expected to reach USD 15.5 billion by end of 2014 from USD 13.4 billion the previous year, having grown at an average of 16 percent for the past five years.

With 8.7 million accounts, a network of 119 branches and more than 6,000 touchpoints nationwide, Tabung Haji is also the largest Islamic financial institution in the world in terms of depositors. This partnership will further help us gain market share and showcase thought leadership in the Shariah-compliant payments landscape.

Tabung Haji customers will now for the first time enjoy the convenience of a globally accepted MasterCard Debit card which enables access to their accounts whether at home in Malaysia, travelling to Makkah or Madinah as part of their pilgrimage or indeed other locations with the safety, security and convenience of the global MasterCard network.

## Launched in Less Than Five Weeks

The development of this strategic partnership was conceived, crafted and executed in less than five weeks - making this the fastest product launch across our Asia Pacific, Middle East & Africa regions. The approach demonstrates how MasterCard solved a deep pain point for the customer using a holistic approach coupled with thought leadership; innovative solutions; consumer insights and speed to market.

Matthew Driver, president, South East Asia says: "This strategic partnership between MasterCard and Tabung Haji is significant as both have key roles to play in advancing Malaysia as a key hub for Islamic finance in line with Malaysia's Economic Transformation Programme towards a developed nation."

Says Safdar Khan, country head of Malaysia and Brunei: "As we continue to forge ahead with Shariah-compliant payment solutions in Malaysia, this launch will also help us serve rural Muslims who lack access to innovative, efficient payment solutions. MasterCard continues to work with the Central Bank towards financial inclusion and acceleration of the country's migration to electronic payments."

## History-Defining Moment for MasterCard

This noteworthy milestone has been reached through an amazing cross-functional partnership across the organization. A great passion and dedication by Account Lead Mohamed Ameen followed with an amazing support network by the team made this a grand success. A special thank you to: Aisha Islam, Rachel Brigham from the product team (Islamic and Debit); Deborah Heng and Richard Koh (SEA Finance); Eileen Wee, Lina Lee, Soo Keat and Chris Lian (Customer Delivery); Raul Escribano and ZhiYong Bai (Advisors); Alvin Lee (Franchise); Cindy Koh and Yun Shing Cheng (Pricing & Interchange); Ben Robertson (Legal); Yuet Chia (Market Development); Nikki Lee (Marketing) and Georgette Tan (Communications) for being part of a history-defining moment in Malaysia's payment landscape.