



Zafrul Aziz is the Group Chief Executive Officer/Executive Director of CIMB Group Holdings Berhad, a leading ASEAN universal bank and a world leader in Islamic finance with presence in 16 countries worldwide.

With over 22 years of experience in the financial services sector, specializing in Investment Banking, Tengku Zafrul's last position was with Maybank Investment Bank and Maybank Kim Eng Holdings as Chief Executive Officer. He also held senior positions in Citigroup Malaysia, Kenanga Holdings and Avenue Securities. He was also an entrepreneur, having set up Tune Money, Asia's first "no-frills" online financial service provider.

As an advocate of Malaysia's socioeconomic development, Tengku Zafrul currently sits on the Board of the National Sports Council of Malaysia, in addition to being a member of the National Higher Education Entrepreneurship Council under the Ministry of Education. He is also an Honorary Commander of the Navy Volunteer Reserve under the Royal Malaysian Navy.

Tengku Zafrul graduated from the University of Bristol, United Kingdom with a Bachelor of Science (Hons) in Economics and Accounting and obtained a Master of Arts (MA) in Finance and Management from the University of Exeter, United Kingdom. He also holds a Fellow Chartered Banker with the Asian Institute of Chartered Bankers.