Who's Got Your Back? American Express Does

The best way to back your customers is to first back your own people.

e are colleagues, not bosses or employees."
That's how it is in American Express. A simple yet seemingly significant way to break barriers of organizational hierarchy in the company while establishing a deeper sense of camaraderie across all levels of the organization.

"We use the word "colleague" rather than "staff" or "employee" as we believe in a culture that moves away from hierarchybased relationships and moves towards creating a sense of inclusiveness within the organization", says Ryan Lai, General Manager of American Express Malaysia.

Leaders create the culture and set the strategy but they don't give orders. Every colleague has the individual freedom to come up with the best way to achieve results.

Throughout the 39 years that American Express has been in Malaysia, it has not stopped providing opportunities to help its people become great leaders, grow their careers and create an inclusive culture.

This conscious effort has earned the company with recognition such the AON Hewitt's Best Employer awards for eight times and the highest ranking award in the JD Power Credit Card Satisfaction Study in Hong Kong and Singapore for three consecutive years.

American Express is the largest global payments network that owns relationships with both customers and merchants. In August 2006, Maybank became the sole issuer and manager of the American Express charge card and merchant acquiring businesses in Malaysia under an independent operator agreement.

The company continues to operate its other businesses in Malaysia, including the Global Services Group and Global Merchant & Network Services. In addition, Kuala Lumpur continues to be home to the American Express Global Service Centre that provides card and merchant services to American Express offices in 20 countries around the world.



SUPPORTING COLLEAGUES, CUSTOMERS AND COMMUNITIES

There is a saying that happy colleagues make for happy customers. Essentially, to provide the best experience for customers, one needs to first create a good working environment for colleagues (employees).

And this is a belief that American Express Malaysia holds strongly to. After all, the best way to back your customers is to back your own people, and when they thrive, the company benefits too.

One of American Express Malaysia's core values is to provide powerful backing to their colleagues, customers, partners and communities where they live and work.

THERE ARE FIVE THINGS THAT THE COMPANY STANDS FOR:

- An iconic, global brand, where one can grow as a leader
- A place to do meaningful rewarding work performed with integrity

- A culture of learning in collaboration with great colleagues and leaders A unique career journey shaped by one's talent and curiosity
- Support and trust to thrive in one's career and life

As personal lives and business are becoming increasingly interconnected, American Express Malaysia has a service vision built on the foundation of trust to provide the best customer experience every day.

We're here to help our customers and their communities thrive. That means putting our service ethic to work enabling customers and communities to prosper, and assisting when a helping hand is needed.

A strong community is created when the people and businesses in it do well, and American Express Malaysia believes that it is their responsibility as a corporate citizen to make that happen through their philanthropic and community work. They seek to strengthen communities by supporting the people and organizations that are tackling some of society's toughest challenges.

For example, the company has a "Serve2Gether" programme that brings American Express colleagues into communities to volunteer. In 2018, they helped to replant mangroves in Kuala Selangor, cleaned up beaches in Pulau Tioman and volunteered at a turtle nursery in Cherating.

The company also partners with nonprofit organizations to build volunteerism into their business models, focusing on promoting long-term engagement rather than one-off events.

CRAFTING THE WORKPLACE OF THE FUTURE

Recognizing the evolving landscape in today's workplace, American Express Malaysia constantly strives to create an inclusive workplace for a modern and agile workforce.

The goal of the company is to improve every colleague's experience throughout their time with the organization, from the first contact as a potential recruit to the last interaction at the end of employment. Colleague experience includes everything that touches the aspects of culture, work environment, career growth, learning and development as well as compensation and benefits.

Recognizing that everyone's needs are different, the Company designed a flexible program that gives colleagues more choice and control to fit their lifestyle - the 'Flex Your Benefit' (FYB) Flex Plan. Launched in early 2018, FYB was designed with colleagues' health and well-being in mind, giving them the power to customize their benefits package to suit the needs of themselves and their family. Each colleague is entitled to 'core benefits' which are the essential as it covers medical expenses and hospitalization. The rest of the benefits are known as 'voluntary benefits' and here is where the flexibility comes into play. These are discounted benefits that help them make the most of their compensation package via 'Flexi Points' which can be used on vacation expenses, gadgets, sports and fitness, additional insurance coverage, health screenings, movie tickets and much more.

As a global company serving a wide range of customers and communities, American Express also believes that Diversity is vitally important to its success.

Through their "Global Diversity" and "Inclusion" strategy, they aspire to develop a talent pool that brings together unique perspectives, backgrounds and experiences. It is their goal to foster a workplace culture where differences are valued and expressed freely. Differences should be valued among colleagues, and diverging opinions should be expressed freely so all colleagues have the support they would need to take on risks, learn and collaborate.





Giving back to mother earth and communities is part of our 'blue' identity



Colleagues work hard and play hard at one of the few relaxation rooms in the American Express Malaysia office at Menara Prestige, Kuala Lumpur

Currently, women comprise more than 60% of the workforce in American Express Malaysia. Up to 87% of its workforce is millennials.

To help colleagues fully realize their talents and potential, American Express also encourages job mobility across departments and geographies. This mobility extends to cross-border movements into other American Express markets such as the US, UK, Singapore, Australia, New Zealand, Hong Kong and Taiwan.

Creating an inclusive workplace requires an understanding of the different issues faced by various groups and regular interaction with stakeholders. This has driven American Express Malaysia to create "Colleague Networks" that bring people of different backgrounds and interests together, namely

- Blue Camera Lens
- Health Squad
- iRecognize
- Millennial Network
- Synthesizers
- Women's Interest Network
- **Xcite**

Sponsored by senior business leaders and formed by colleagues, the seven "Colleague Networks" broaden the participants' community of colleagues and knowledge of the business by driving colleague engagement and promoting a culture of inclusion.

In 2018, American Express Malaysia became the fourth American Express site globally and the first in the Asia Pacific region to launch the "Millennial Network" chapter.

Given that it is a key segment of American Express colleagues, card members and future leaders, this network was created to provide opportunities for professional development, business partnerships and community involvement.

Last but not least, American Express Malaysia is dedicated to creating job opportunities and contributing to the growth of the Malaysian economy.

It has reaffirmed its commitment to the country by investing in a new state-ofthe-art facility and increased workspace capacity to accommodate growth in 2018 and in years to come. This investment is an important part of the company's efforts to serve its expanding customer base, illustrating strong confidence in the Malaysian footprint.

With close to 1,100 colleagues & counting, American Express Malaysia has created over 200 high-income jobs in Malavsia, and this number will grow as company continues to expand.



AMERICAN EXPRESS MALAYSIA

Backing colleagues, customers and communities since 1979



American Express Malaysia is a leading Global Service Centre in Malaysia, being present for 39 years and counting. in August 2006, Maybank became the sole issuer and manager of the American Express charge cald and merchant acquiring business in Malaysia under an independent operator agreement.

Globally, American Express is

#14 on World's Most Admired Companies by Fortune 500

#18 for World's Best Multinationals under 'Best Workplaces' by 'Great Place to Work'

#23 on Fortune 100 Best Companies to Work For 2017

#86 on Fortune 500 Companies 2018

OUR VISION To provide the world's best customer experience every day.

OUR BLUE BOX VALUES

We deliver for our customers.

We make it great.

We need different views.

We care about communities.

We do what's right.

We respect people.

We win as a team.



8-time consecutive winner

Aon's Best Employers Malaysia

2005, 2009, 2011, 2013, 2015, 2016, 2017, 2018

23 Awards & 'Best of the Best'

Call Centre Association of Malaysia (CCAM) 2017

Best Employer for Women

AMERICAN EXPRESS MALAYSIA

1,100 COLLEAGUES >80% millennials

SINCE 1979

Best Employer for Gen Y **ADN Hewitt Malaysia 2015**

JD Power Credit Card Satisfaction

Highest Ranked Consecutively

#1 in Hong Kong 2016, 2017, 2018

#1 in Singapore 2015, 2016, 2017

BLUE CAMERA LENS

An outreach stream that organize and celebrate cultural festivals, showcase talents and celebrate a diverse

XCITE

workforce in Malaysia

An innovative digital engagement surrounding photography, videography, graphic design and

WOMEN'S NETWORK

Focuses on issues faced by today's working women and mothers, with the goal of emphasizing the unique diversity that women bring to the workplace.

IRECOGNIZE

Recognize and reward employees for outstanding results or superior leadership behaviours and values.









7 COLLEAGUE NETWORKS



· Company

Community

GLOBAL DIVERSITY & INCLUSION
MILLENNIAL NETWORK

MILLENNIAL NETWORK

Focuses on the needs and wants

of colleagues across three areas:



HEALTH SQUAD

Promotes healthy living and safety governance. The team aims to create awareness and empower employees to take charge of their well-being and safety.



SYNTHESIZERS

An innovation program that empowers colleagues to suggest and implement ideas to enhance customer experiences, working in partnership with others across the organization.