

MALAYSIA AND HUNGARY INKED THE MEMORANDUM OF UNDERSTANDING TO STRENGTHEN, PROMOTE AND DEVELOP BILATERAL ECONOMIC COOPERATION ON 15 NOVEMBER 2019 IN BUDAPEST

The Minister of Foreign Affairs and Trade of Hungary, His Excellency Peter Szijarto and the Minister of International Trade and Industry of Malaysia, His Excellency Datuk Darell Leiking inked the Memorandum of Understanding (MoU) between the Government of Hungary and the Government of Malaysia on Economic Cooperation, on 15 November 2019 at the Ministry of Foreign Affairs and Trade of Hungary in Budapest.



The signing of this MoU on Economic Cooperation is a significant milestone for both countries in commemoration of the golden anniversary of diplomatic relations between Hungary and Malaysia. The ceremony was attended by senior officials of the governments of both countries.

The objective of the MoU is to strengthen, promote and develop the economic cooperation framework between Hungary and Malaysia on the basis of equality and mutual benefits in various areas of cooperation. The MoU covers economic cooperation in sectors that will contribute to the bilateral economic development including trade, investment, commodities and services.

A joint intergovernmental committee for economic and industrial cooperation will be established under this MoU. The joint committee will comprise of officials, experts and advisors from the government and private sector of both countries.

Minister Leiking also took the opportunity to visit the autonomous vehicle testbed in Zalaegerszeg as well as met with the Hungarian Chamber of Commerce and Industry and several Hungarian companies.

Ministry of International Trade & Industry
22 November 2019

Hungary Statistics, 2018



9.8 million
Population

US\$164.2 billion
GDP at current prices



7.7% annual
Growth rate

Source: International Monetary Fund,
World Economic Outlook Database, October 2019

Malaysia Trade with Hungary Jan-Sept 2019



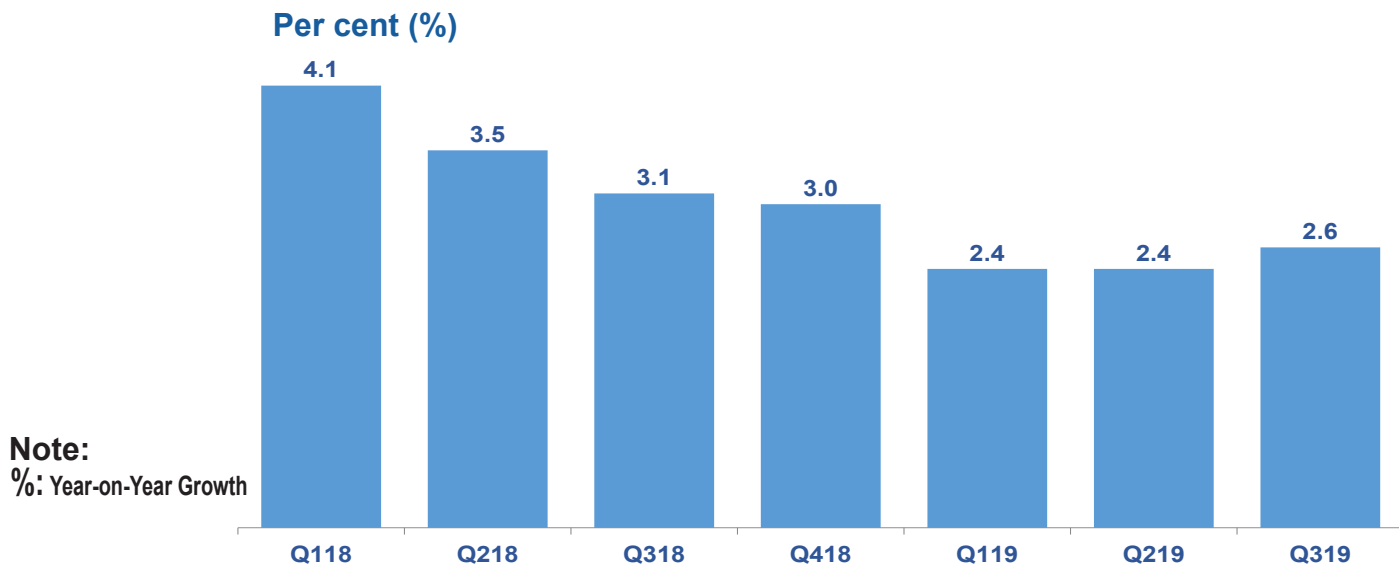
US\$393.7 million
Exports

US\$109.6 million
Imports

Source: Department of Statistics, Malaysia

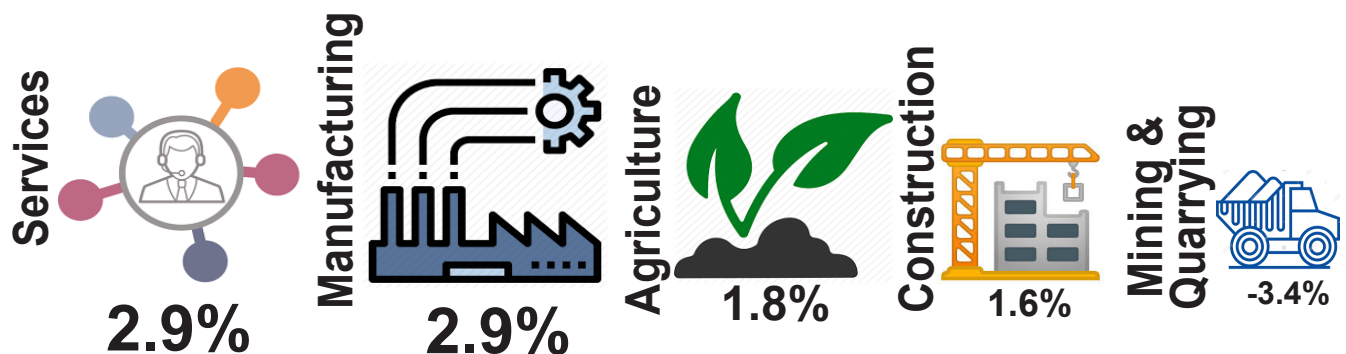
Labour Productivity, Q3 2019

Labour productivity as measured by value added per hour worked rose 2.6%.

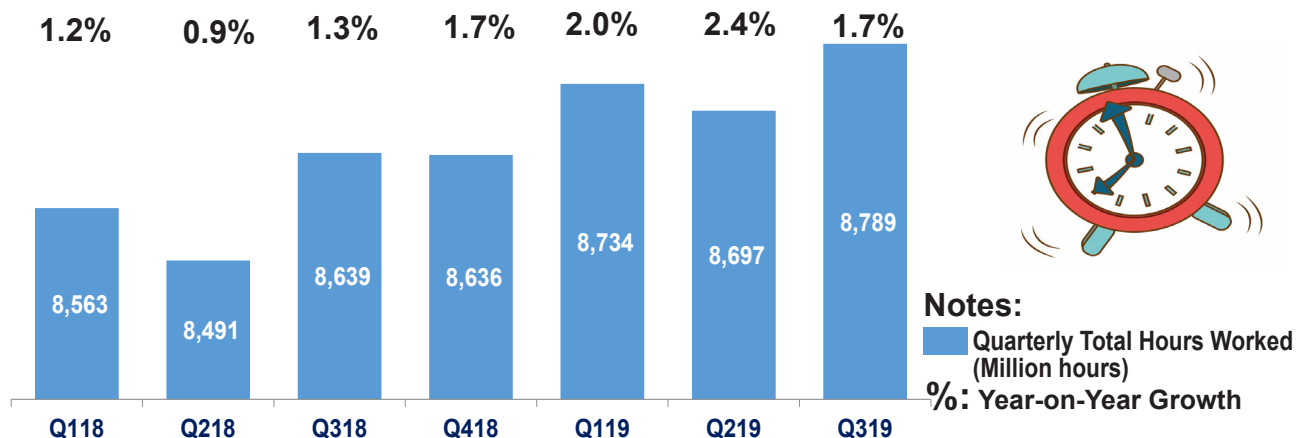


Labour Productivity by Kind of Economic Activities, Q3 2019

Both services and manufacturing sectors recorded the highest growth of labour productivity by hours worked at 2.9%.



Quarterly Total Hours Worked, Q1 2018 - Q3 2019

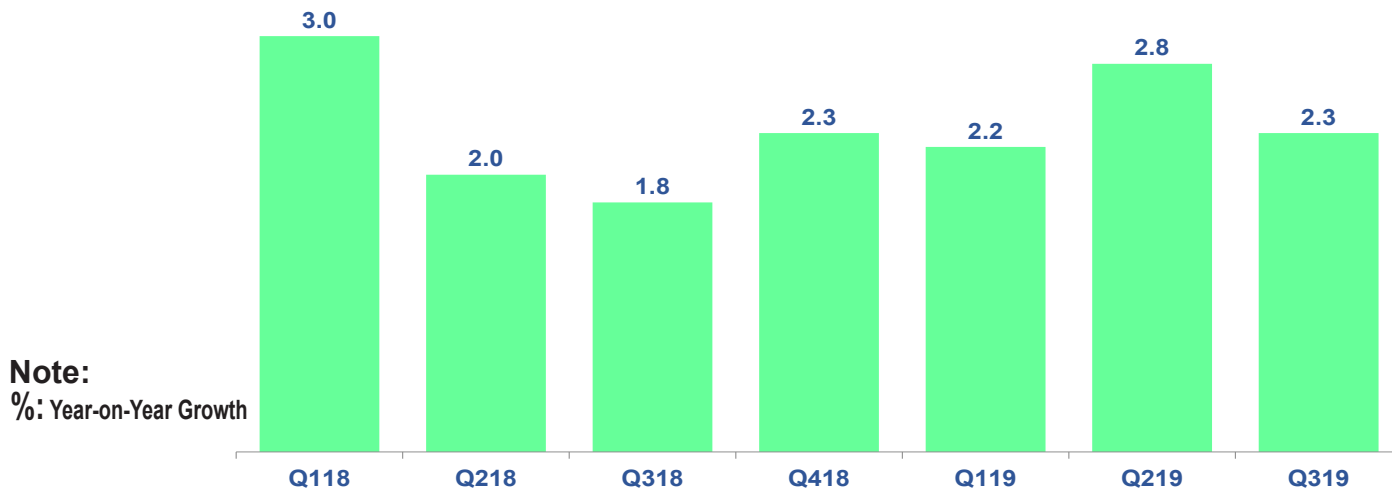


Source: Department of Statistics, Malaysia

Labour Productivity, Q3 2019

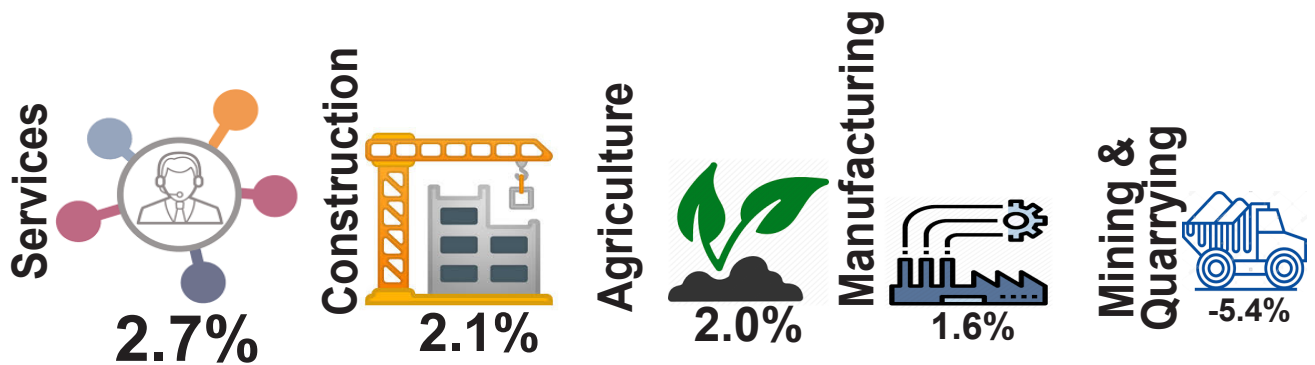
Labour productivity expressed as the ratio of value added to employment recorded a growth of 2.3 %

Per cent (%)

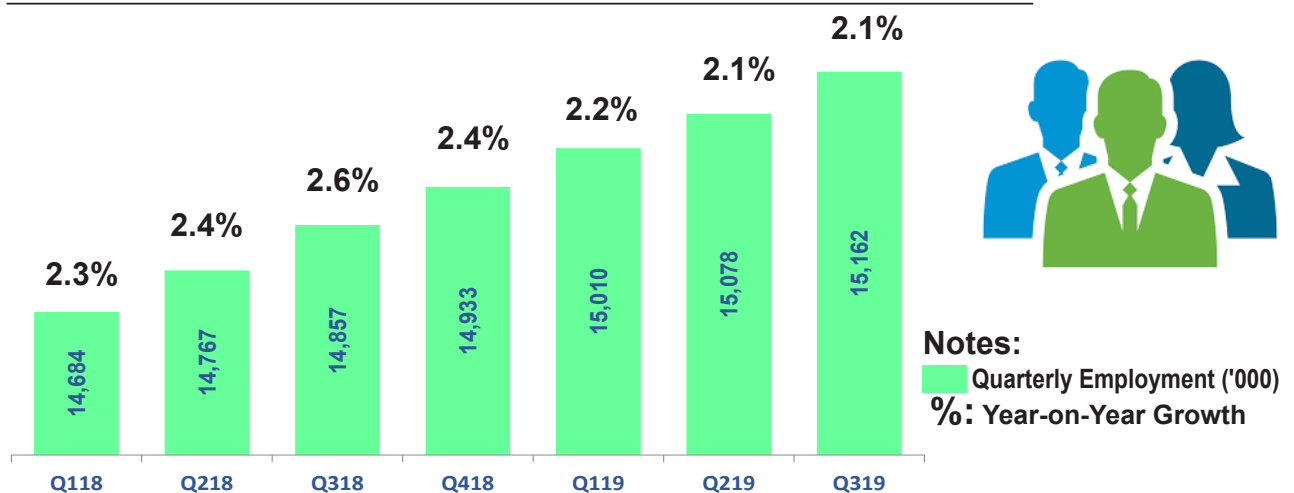


Labour Productivity by Kind of Economic Activities, Q3 2019

The highest growth of labour productivity by employment was registered by the services sector at 2.7%.



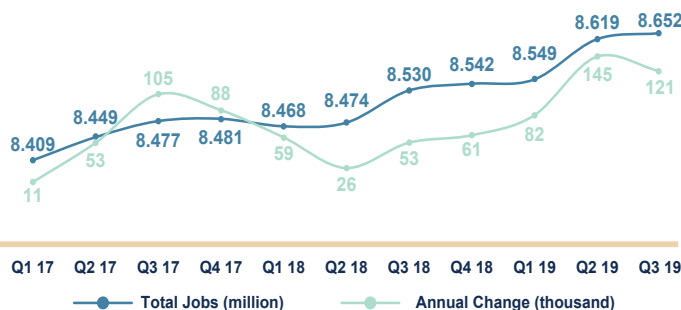
Quarterly Employment , Q1 2018 - Q3 2019



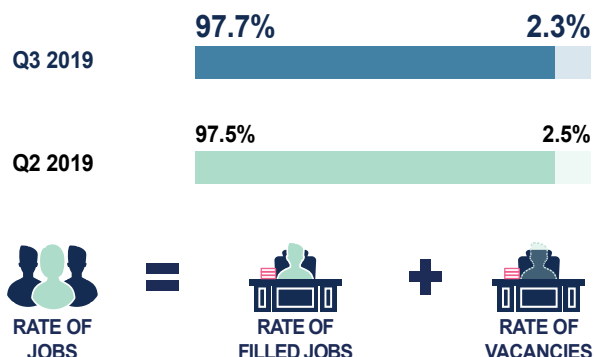
Source: Department of Statistics, Malaysia

Employment Statistics, Q3 2019

Total jobs in the private sector went up by 121 thousand to 8.65 million in the third quarter of 2019



The rate of filled jobs recorded at 97.7 per cent



Employment by Economic Activity ('000)

A total of 4.47 million jobs in Services sector

| | JOBS | | FILLED JOBS | | VACANCIES | | JOBS CREATED | |
|--------------------|--------------|--------------|--------------|--------------|------------|------------|--------------|-----------|
| | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 |
| AGRICULTURE | 494 | 505 | 469 | 475 | 25 | 30 | 3.2 | 2.3 |
| MINING & QUARRYING | 81 | 84 | 81 | 84 | 0.5 | 0.3 | 0.2 | 0.2 |
| MANUFACTURING | 2,286 | 2,270 | 2,173 | 2,148 | 113 | 121 | 6.0 | 5.7 |
| CONSTRUCTION | 1,319 | 1,310 | 1,296 | 1,288 | 23 | 22 | 5.2 | 5.3 |
| SERVICES | 4,472 | 4,451 | 4,431 | 4,407 | 41 | 44 | 13.5 | 13.7 |
| TOTAL | 8,652 | 8,619 | 8,449 | 8,401 | 203 | 218 | 28 | 27 |

Employment by Skill (% Share)

Semi-skilled category comprised 62.4 per cent of jobs

| | JOBS | | FILLED JOBS | | VACANCIES | | JOBS CREATED | |
|--------------|---------|---------|-------------|---------|-----------|---------|--------------|---------|
| | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 | Q3 2019 | Q2 2019 |
| SKILLED | 24.5% | 24.4% | 24.4% | 24.4% | 25.9% | 25.2% | 36.9% | 44.7% |
| SEMI-SKILLED | 62.4% | 62.3% | 62.6% | 62.4% | 53.4% | 56.1% | 52.5% | 48.5% |
| LOW-SKILLED | 13.1% | 13.3% | 13.0% | 13.2% | 20.7% | 18.7% | 10.6% | 6.8% |

Source: Department of Statistics, Malaysia

Consumer Price Index (CPI), October 2019

CPI October 2019 increased 1.1% as compared to October 2018



Index Number

October 2019
122.0

October 2018
120.7

1.1%



The increase was driven by



Alcoholic Beverages
& Tobacco

2.2%



Miscellaneous Goods
& Services

2.2%



Education

1.9%



CPI for Urban and Rural

The CPI for urban and rural increased 1.1% and 0.8% in October 2019 as compared to October 2018 respectively.

Urban



Index Number

October 2019
122.5

October 2018
121.2

1.1%



Rural



Index Number

October 2019
119.5

October 2018
118.6

0.8%



Source: Department of Statistics, Malaysia

MALAYSIA'S SUSTAINABLE DEVELOPMENT GOALS (SDG)



Cluster 1: Inclusivity

Goal 1: No Poverty

Goal 2: No Hunger

Goal 5: Gender equality

Goal 10: Reduce inequality

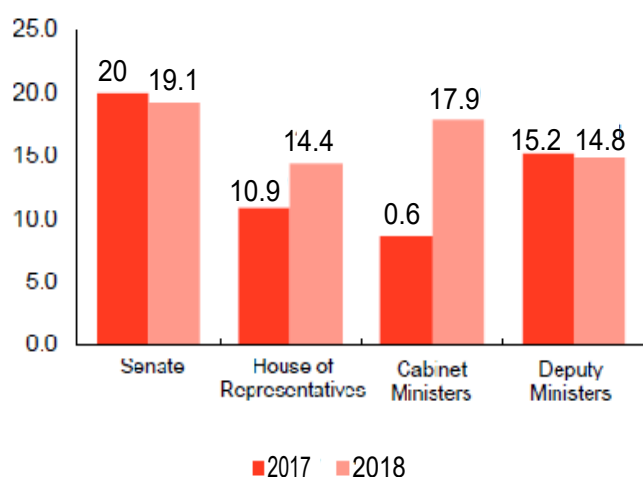
SUMMARY FINDING

Goal 5 : Achieve gender equality and empower all women and girls



Indicator 5.5.1: Proportion of seats held by women in (a) national parliaments and (b) local governments. The proportion of seats held by women as senate decreased 0.9 percentage points to 19.1 per cent in 2018 as compared to 20.0 per cent in 2017. The proportion of seats held by women in the House of Representative rose 3.5 percentage points to 14.4 per cent in 2018 as compared to 10.9 per cent in 2017. The proportion of seats held by women as Cabinet Ministers increased to 17.9 per cent compared to 8.6 per cent in 2017. However, the proportion of seats held by women as Deputy Ministers declined to 14.8 per cent as compared to 15.2 per cent in 2017.

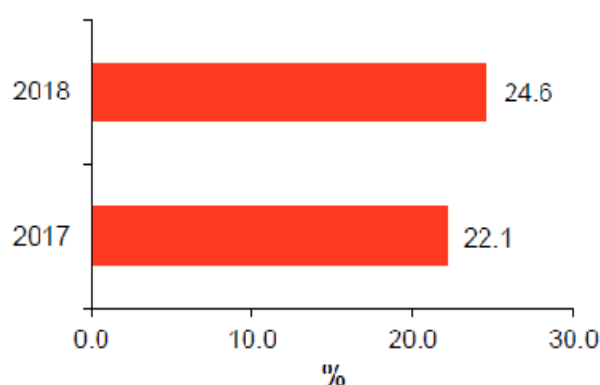
PROPORTION OF SEATS HELD BY WOMEN IN NATIONAL PARLIAMENTS 2017 AND 2018



Source: Parliament of Malaysia

Indicator 5.5.2: Proportion of women in managerial positions. The proportion of women in managerial positions increased by 2.5 percentage points to 24.6 per cent as compared to 22.1 per cent in 2017.

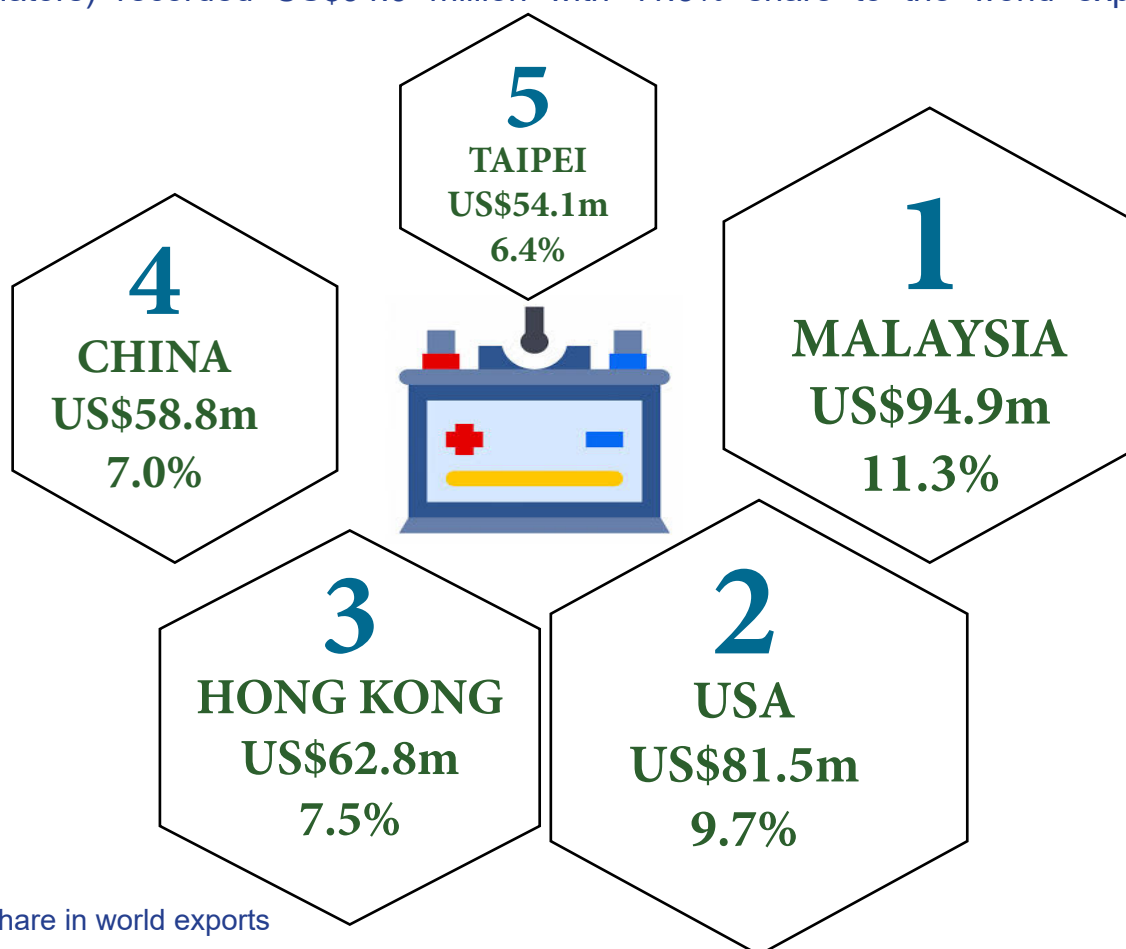
PROPORTION OF WOMEN IN MANAGERIAL POSITIONS, 2017 AND 2018



Source: Department of Statistics Malaysia

The world largest exporters of electric accumulators (excluding spent and lead-acid, nickel-cadmium, nickel-iron, nickel-metal hydride and lithium-ion accumulators)*

In 2018, Malaysia's export of electric accumulators (excluding spent and lead-acid, nickel-cadmium, nickel-iron, nickel-metal hydride and lithium-ion accumulators) recorded US\$94.9 million with 11.3% share to the world exports

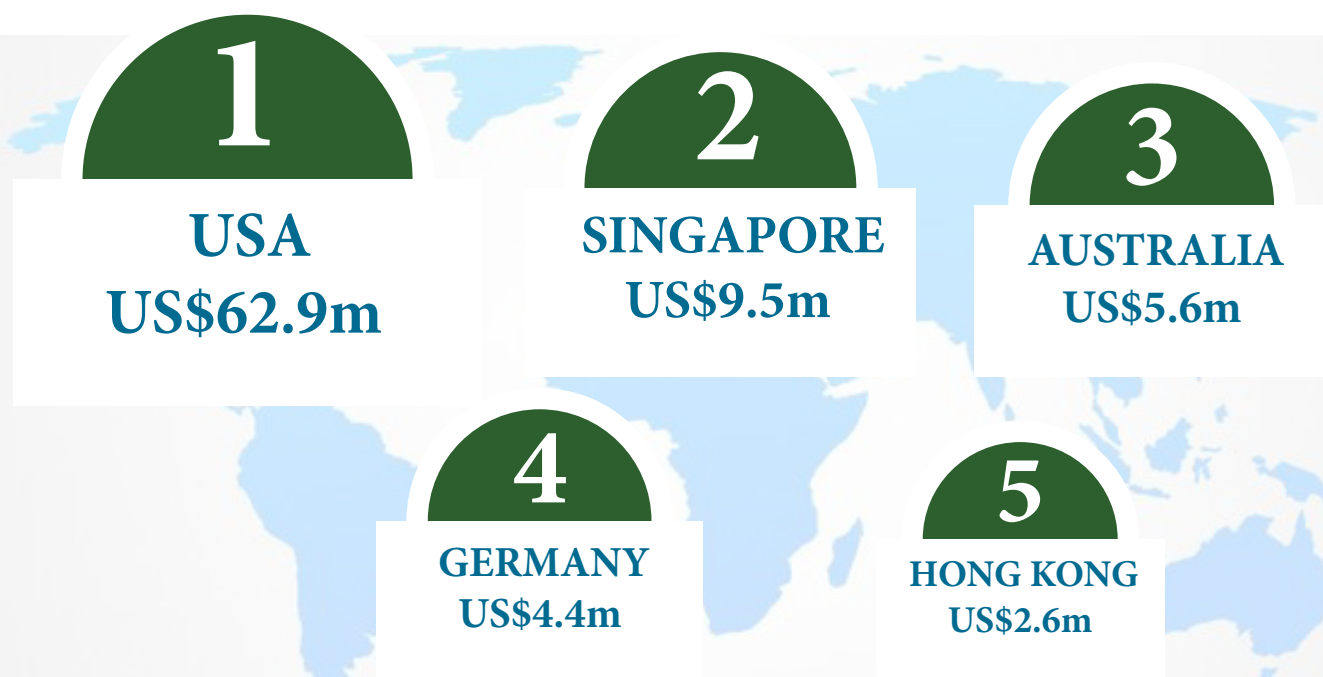


Notes:

-*HS850780

-% refer to share in world exports

Top five Malaysia export destinations



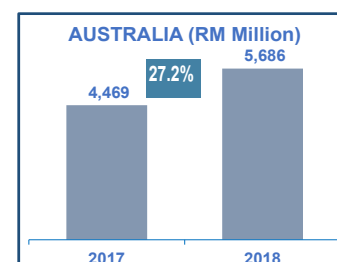
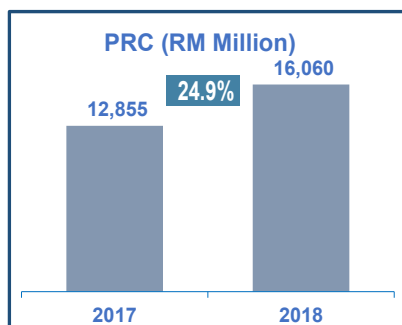
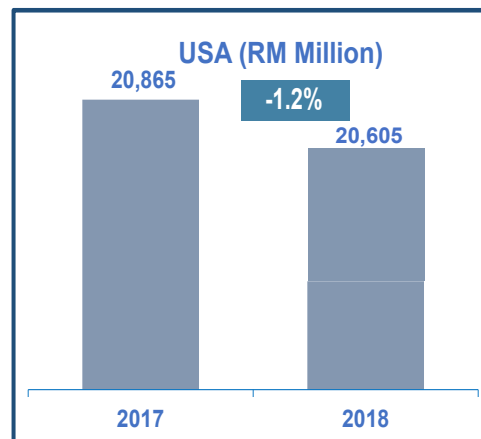
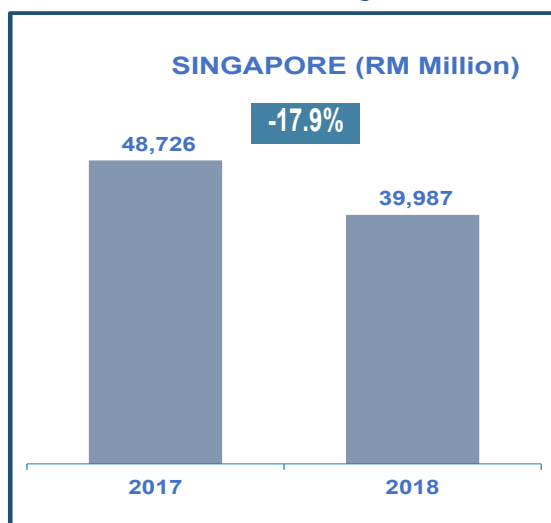
Sources: <https://www.trademap.org/index.aspx>



#MyAPEC2020 | Malaysia



Malaysia's Top Five Services Export to Major APEC Economies 2018



Come and join us!
Be part of volunteers for APEC 2020

APEC 2020 NATIONAL SECRETARIAT



APEC 2020



MyAPEC2020



MyAPEC2020



MyAPEC

Be part of something BIG?

Come and join us,
be a volunteer for
APEC 2020!

For more information about
the volunteer program, kindly
click the following link:

<https://www.miti.gov.my/index.php/pages/view/5657?mid=626>

Creative Economy

Creative Goods

| | |
|--|-----------------|
| | Art craft |
| | Audiovisuals |
| | Design |
| | New media |
| | Performing arts |
| | Publishing |
| | Visual arts |

Creative Services

Related Industries



Values of art craft exports, 2014 - 2015

| Product | 2015 (USD billion) | 2014 | Growth (%) |
|------------------|-----------------------|------|------------|
| Yarn | 15.7 | 19.2 | -18.5 |
| Carpets | 8.0 | 9.3 | -14.9 |
| Celebration | 6.1 | 5.7 | 8.0 |
| Other art crafts | 4.2 | 4.1 | 1.9 |
| Wickerware | 1.7 | 2.0 | -15.6 |
| Paperware | 0.1 | 0.1 | -16.2 |

Values of art craft imports, 2014 - 2015

| Product | 2015 (USD billion) | 2014 | Growth (%) |
|------------------|-----------------------|------|------------|
| Yarn | 10.3 | 15.9 | -35.7 |
| Carpets | 7.1 | 8.2 | -13.4 |
| Celebration | 6.4 | 6.5 | -2.4 |
| Other art crafts | 3.3 | 3.5 | -5.3 |
| Wickerware | 1.4 | 1.5 | -12.3 |
| Paperware | 0.1 | 0.1 | -22.0 |

Source: <https://unctadstat.unctad.org/wds/TableView/tableView.aspx>



& YOU

Top 10 APEC Economies International Trade in Creative Goods, 2015 (USD Million)

| | | | | |
|-------------------|--------------------------|--------------|---------------|-------------------|
| CHINA 168.5 | | USA 40.5 | | HONG KONG 27.9 |
| SINGAPORE 10.3 | CHINESE TAIPEI 8.7 | JAPAN 6.6 | CANADA 6.2 | THAILAND 6.1 |
| | MALAYSIA 6.1 | | | MEXICO 5.4 |

Source: https://unctad.org/en/PublicationsLibrary/ditcted2018d3_en.pdf



GLOSSARY

Source: <http://www.miti.gov.my/index.php/glossary>

ASEAN Comprehensive Investment Agreement (ACIA):

A hybrid of revising and merging the ASEAN Investment Area (AIA) and Investment Guarantee Agreements (IGA) into a single comprehensive ASEAN investment agreement.

ASEAN Economic Community Council :

AEC Council will monitor the progress of the implementation of the AEC Blueprint 2015 and 2025 and to ensure putting in place the requisite implementation mechanisms and monitoring frameworks to ensure effective operationalization.

ASEAN Framework Agreement on Services (AFAS):

An agreement to work towards free flow of trade in services within the region. It aims to substantially eliminate restrictions to trade in services among ASEAN countries in order to improve the efficiency and competitiveness of ASEAN services suppliers.

ASEAN Trade Facilitation:

Initiatives undertaken by ASEAN Member States to simplify, harmonise and standardise trade and customs, processes, procedures related information to reduce transaction costs in ASEAN.

Autonomous Liberalisation:

Refers to measures undertaken unilaterally by WTO Members to liberalise their services sector, as a consequence of their own national liberalisation processes or World Bank/IMF structural adjustment programmes since 1995.

Aviation:

Aviation relates to the practical operation and use of air vehicles for civil, commercial or military purposes which includes piloting, airlines, air traffic control, flight management, airport and its management and the likes.

ASEAN Economic Community Blueprint 2025:

- A Blueprint which was adopted by the ASEAN Leaders at the 27th ASEAN Summit on 22 November 2015 in Kuala Lumpur, Malaysia, succeeding the AEC Blueprint (2008-2015).
- Provides broad directions through strategic measures for the AEC from 2016 to 2025.
- Along with the ASEAN Community Vision 2025, and the ASEAN Political-Security Community (APSC) Blueprint 2025 and the ASEAN Socio-Cultural Community (ASCC) Blueprint 2025, the AEC Blueprint 2025 forms part of ASEAN 2025: Forging Ahead Together. (Refer to Factsheets on AEC Blueprint 2025 for details)

ASEAN Harmonised Tariff Nomenclature (AHTN):

A coding system used to describe the goods in the ASEAN region.

ASEAN Single Window (ASW):

ASW is a unique regional initiative that connects and integrates National Single Windows (NSWs) of Member States. The ASW objective is to expedite cargo clearance within the context of increased economic integration in ASEAN.

ASEAN Solutions for Investments, Services and Trade (ASSIST):

ASSIST was established in August 2016. It serves as a business-friendly facility for receiving and responding to complaints submitted by ASEAN-based businesses.

Avionics Manufacturing:

Design, component manufacturing, assembly and system integration of aviation electronics systems.

Balance of Trade :

The difference between the value of exports and imports. (ALSO USED: Trade Balance)

Base Period:

A period/level used as a base to determine reduction of subsidies. Under current Doha Round it is agreed that base period shall refer to 1995-2000 for Agriculture negotiations.

Technical Notes

Source: <https://www.wto.org>

Definitions and methods (Trade in Commercial Services):

COVERAGE AND COMPARABILITY

Although in recent years the coverage and comparability of services trade data have improved, recorded trade figures still lack comparability across countries and are subject to significant distortions.

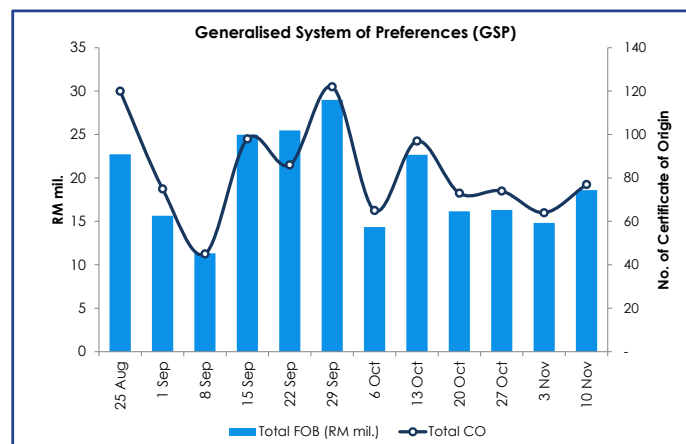
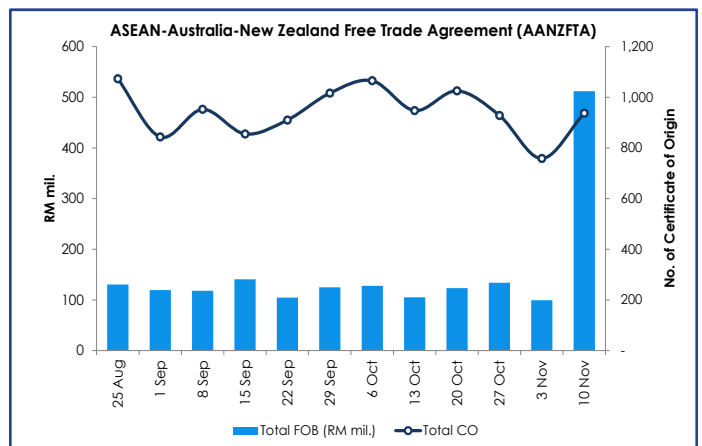
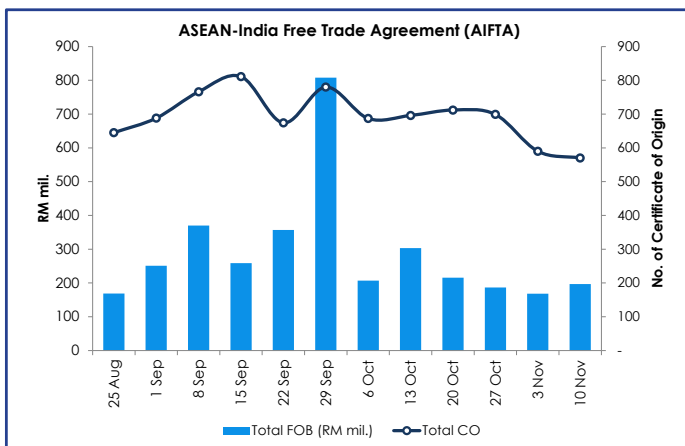
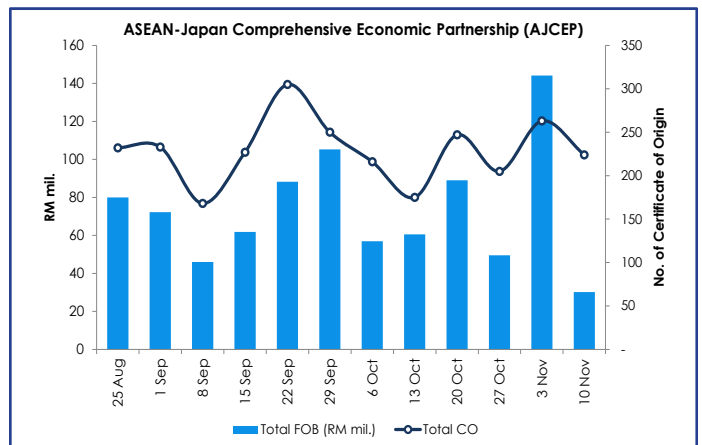
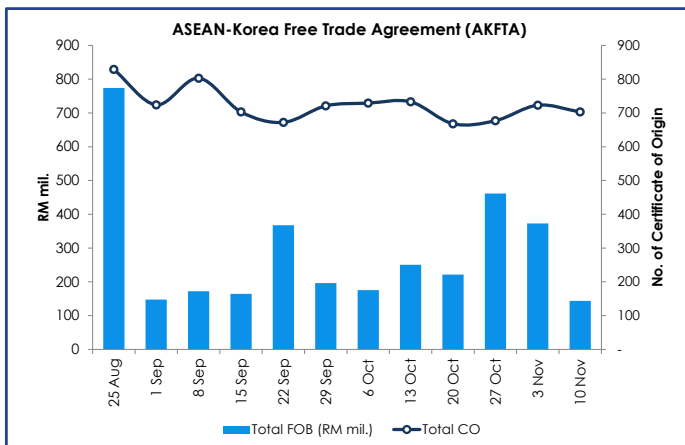
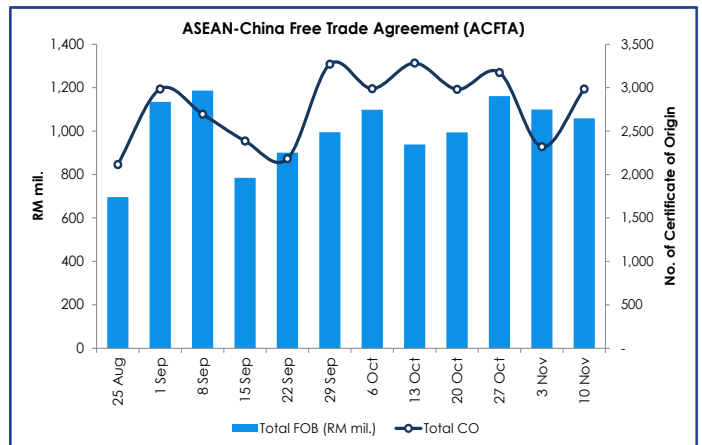
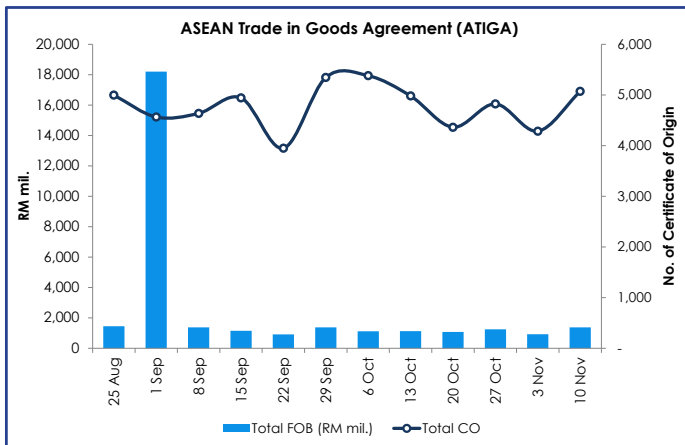
First, some countries do not collect statistics for certain service categories. Second, some service transactions are simply not registered. If central bank records are used, situations where no financial intermediaries are employed are not counted. In the case of surveys, the coverage of trading establishments is often incomplete. A particularly serious problem is that services transmitted electronically are frequently unregistered, especially when the transactions take place within multinational corporations. Third, statistics may be reported on a net rather than on a gross basis, often as a result of compensation arrangements such as in rail transport or in communication services. Fourth, the alternate sources used for countries which are not members of the IMF do not necessarily comply with the IMF concepts and definitions. Fifth, misclassification of transactions may lead to an underestimation of commercial services when service transactions are registered as income, transfers or trade in merchandise rather than trade in services or, conversely, to an overestimation of commercial services when transactions pertaining to income, transfers or official transactions are registered in the private service categories.

These distortions may be particularly significant at the detailed level, i.e., for a detailed service category, or for trade flows by origin and destination.

The implementation of BPM5 will result in an improvement of country comparability over time. However, given that these improvements are being made gradually, they also result in a number of breaks in series. The borderline between goods and services, as well as the borderlines between the components of commercial services differ in BPM4 and BPM5. Examples of such differences are:

- (i) most processing transactions are included under goods on a gross basis in BPM5, while in BPM4 only the value of the fees paid for processing are included in services;
- (ii) goods procured in ports, such as fuels and provisions, are included in goods in BPM5, and in services (transport) in BPM4;
- (iii) in BPM4, insurance services are normally measured by the net premiums defined as premiums less claims, while in BPM5, insurance services reflects the “normal” service charge, i.e. administrative services and part of the earnings; the rest of the net premiums or the actual risk premiums is recorded under current transfers or in the financial account in case of life insurance; in addition, freight insurance is part of transport in BPM4, and part of insurance services in BPM5; and
- (iv) the expenditure of seasonal and border workers is included in labour income in BPM4, and in travel in BPM5.

Number and Value of Preferential Certificates of Origin (PCOs)

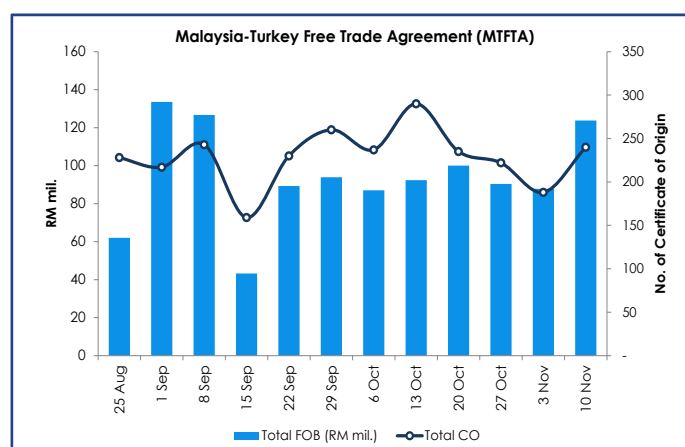
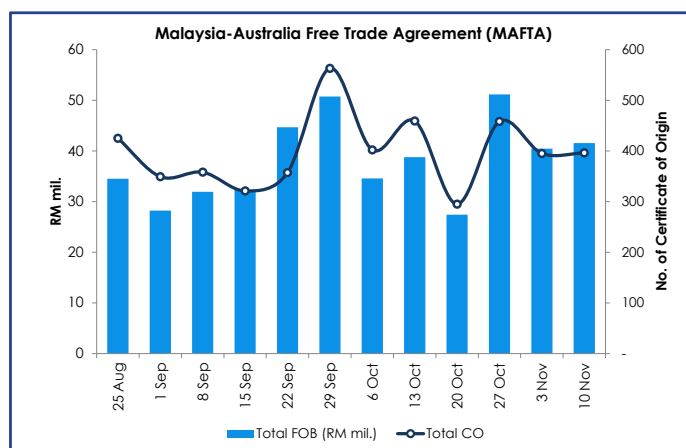
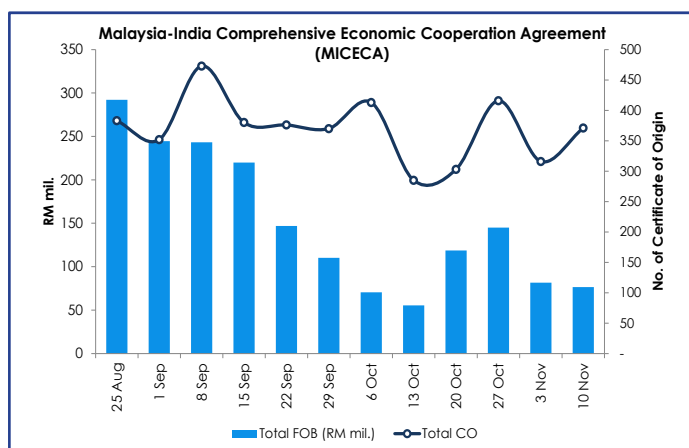
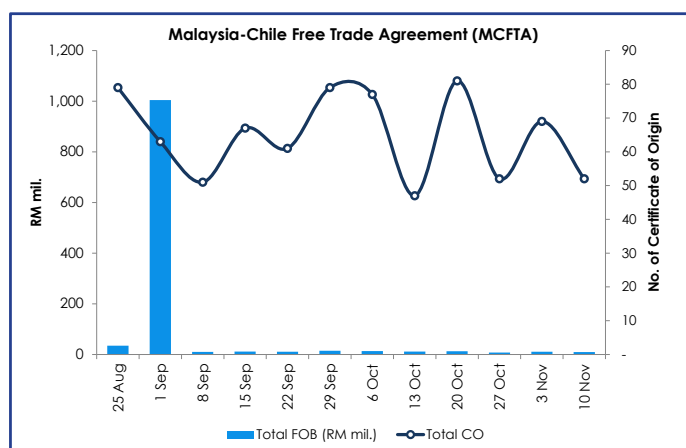
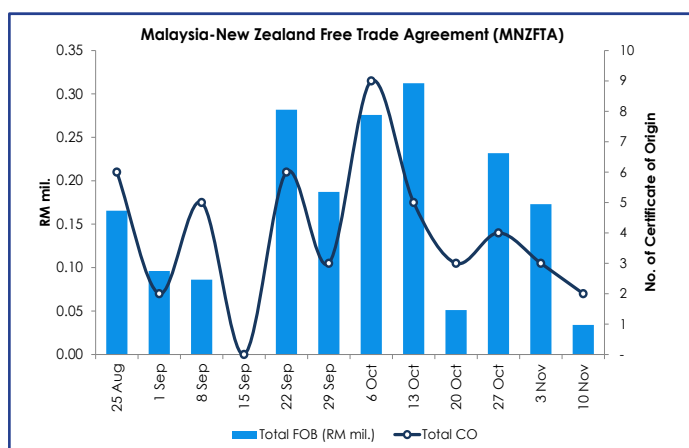
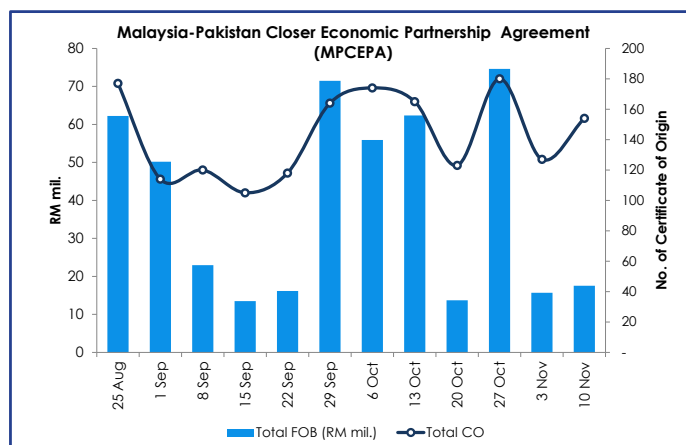
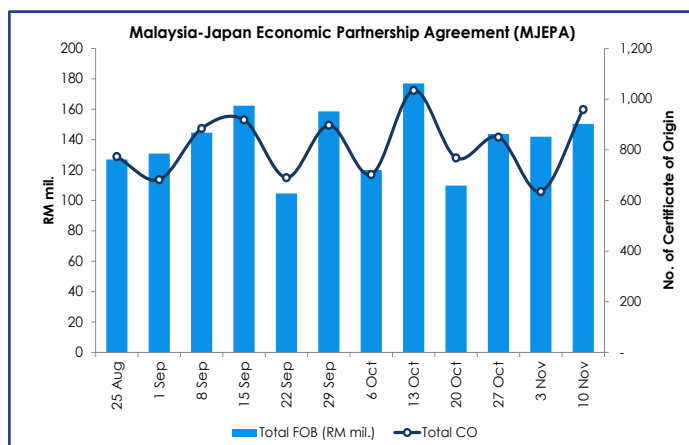


Note: The preference giving countries under the GSP scheme are Liechtenstein, the Russian Federation, Japan, Switzerland, Belarus, Kazakhstan and Norway.

Note: *Provisional Data

Source: Ministry of International Trade and Industry, Malaysia

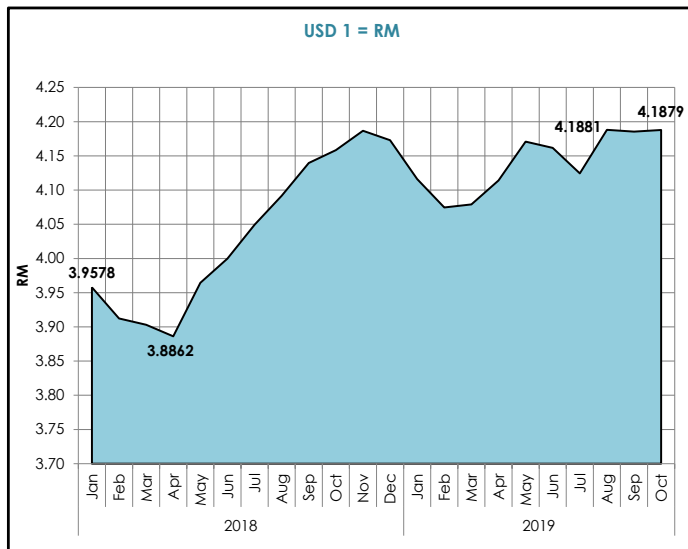
Number and Value of Preferential Certificates of Origin (PCOs)



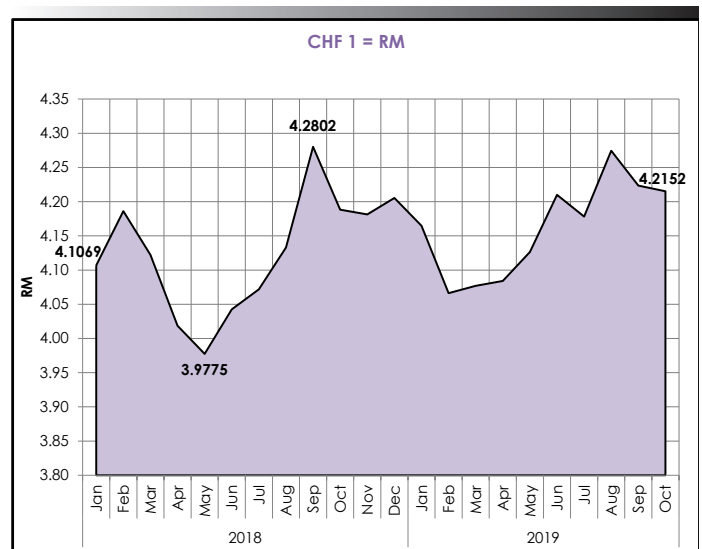
Note: *Provisional Data
Source: Ministry of International Trade and Industry, Malaysia

Malaysian Ringgit Exchange Rate with Selected Countries, January 2018 - October 2019

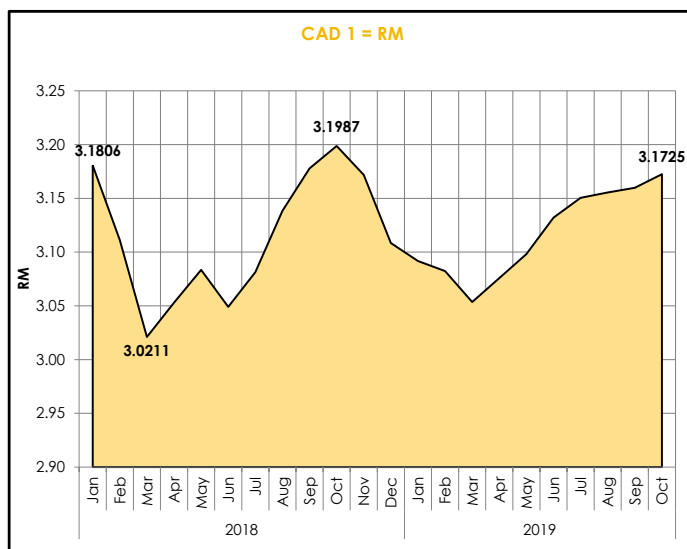
US Dollar



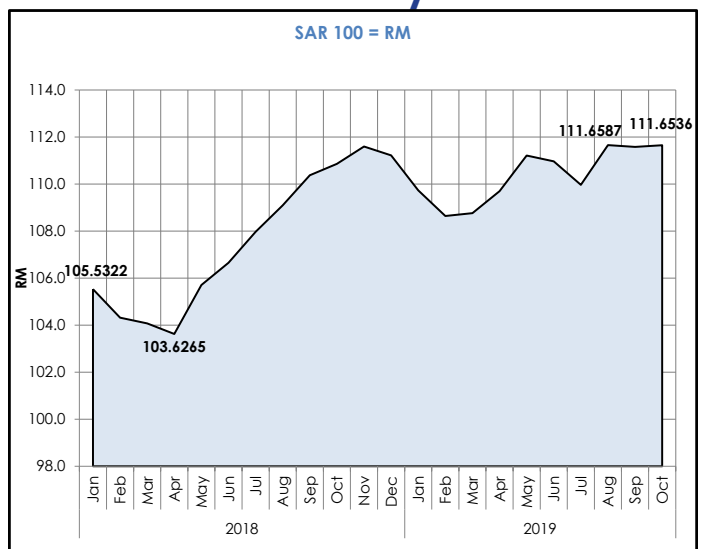
Swiss Franc



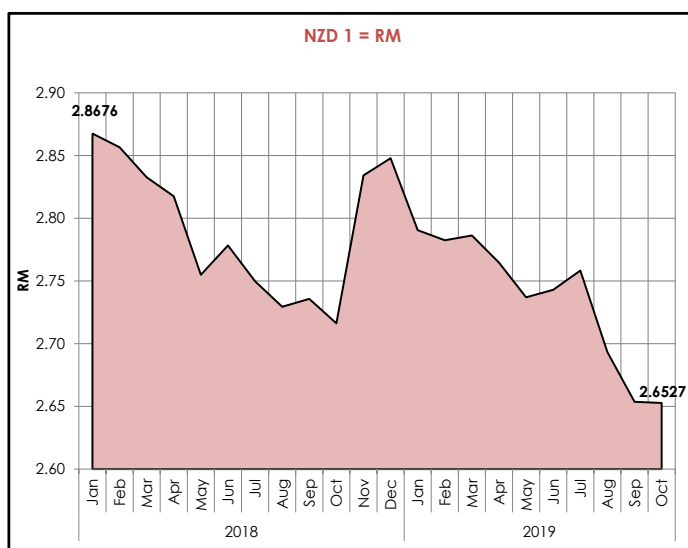
Canadian Dollar



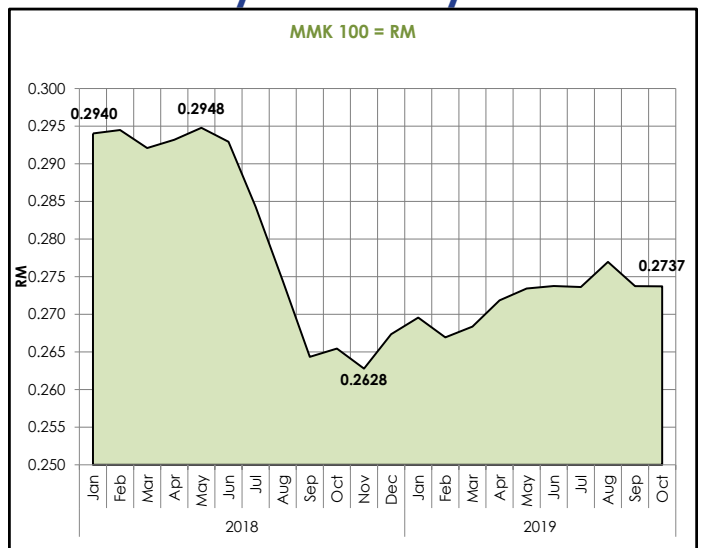
Saudi Riyal



New Zealand Dollar



Myanmar Kyat



Source : Bank Negara Malaysia

Commodity Prices

CRUDE PETROLEUM (BRENT) -per bbl-



▲ 0.1%*
US\$63.4

22 November 2019

Average Price 2018ⁱ: US\$71.5

Highest
2018/2019

17 May 2019 : US\$72.2
5 Oct 2018 : US\$84.2

9 Aug 2019 : US\$54.5
28 Dec 2018 : US\$52.2

Lowest
2018/2019

CRUDE PALM OIL -per MT-



▲ 1.1%*
US\$680.5

22 November 2019

Average Price 2018ⁱ: US\$600.1

Highest
2018/2019

22 Nov 2019 : US\$680.5
9 Mar 2018 : US\$691.5

26 July 2019 : US\$488.5
23 Nov 2018 : US\$448.5

Lowest
2018/2019

RUBBER SMR 20 -per MT-



▲ 3.7%*
US\$1,414.0

22 November 2019

Average Price 2018ⁱ: US\$1,371.0

COCOA SMC 2 -per MT-



▲ 0.6%*
US\$1,751.4

22 November 2019

Average Price 2018ⁱ: US\$1,535.6

SUGAR -per lbs-



▲ 0.8%*
US\$12.8

22 November 2019

Average Price 2018ⁱ: US\$12.3

COAL -per MT-



⊖ %*
US\$43.8

22 November 2019

Average Price 2018ⁱ: US\$66.9

SCRAP IRON HMS -per MT-



⊖ %*
US\$280.0 (high)
US\$265.0 (low)

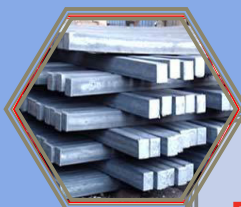
22 November 2019

Average Price 2018ⁱ: US\$380.7 (high)

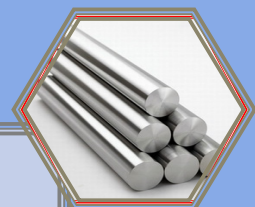
Average Price 2018ⁱ: US\$359.6 (low)

Domestic Prices

22 November 2019



**Billets
(per MT)
RM1,700 - RM1,750**



**Steel Bars
(per MT)
RM1,900 - RM1,950**

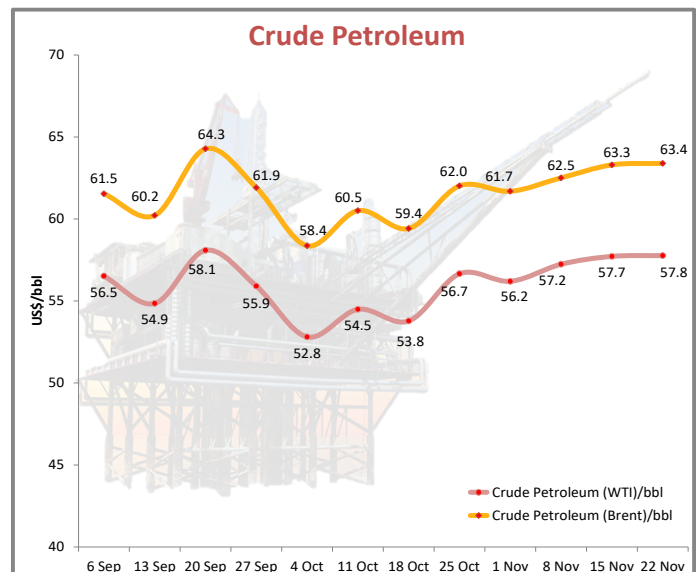
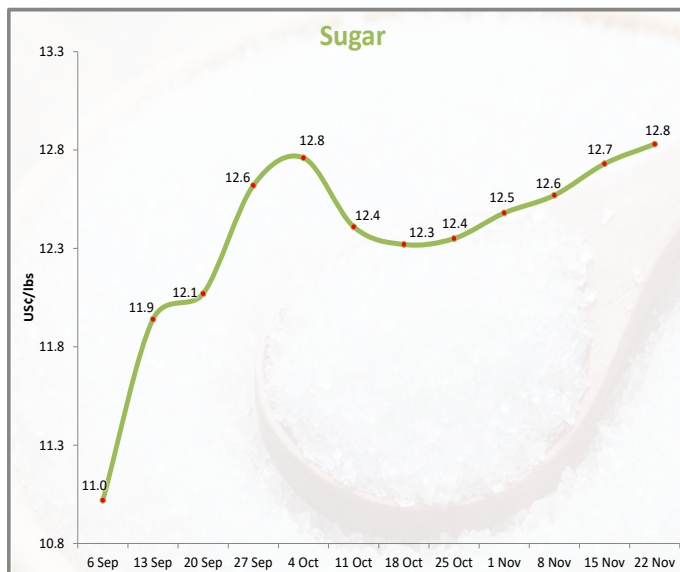
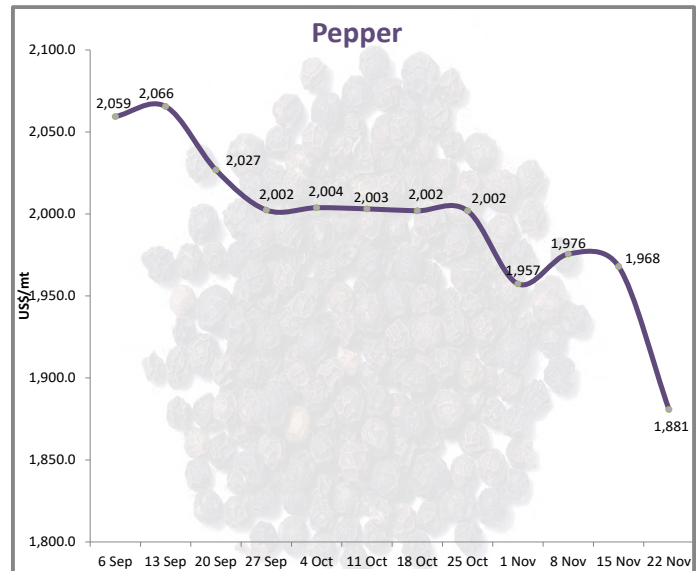
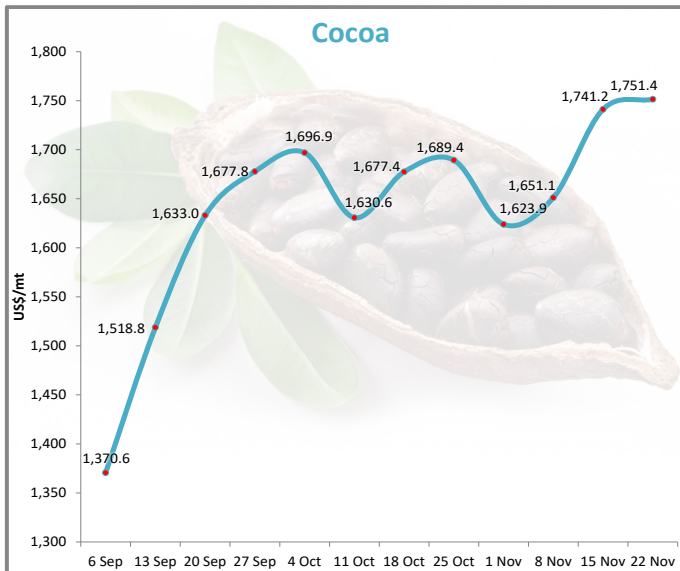
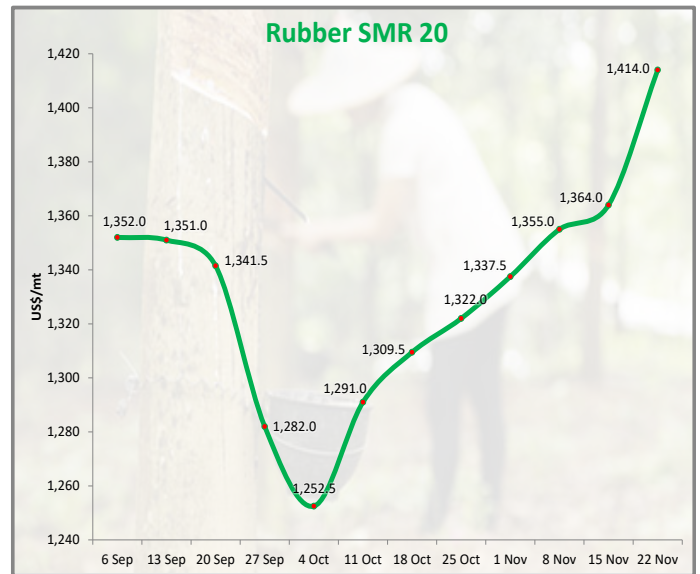
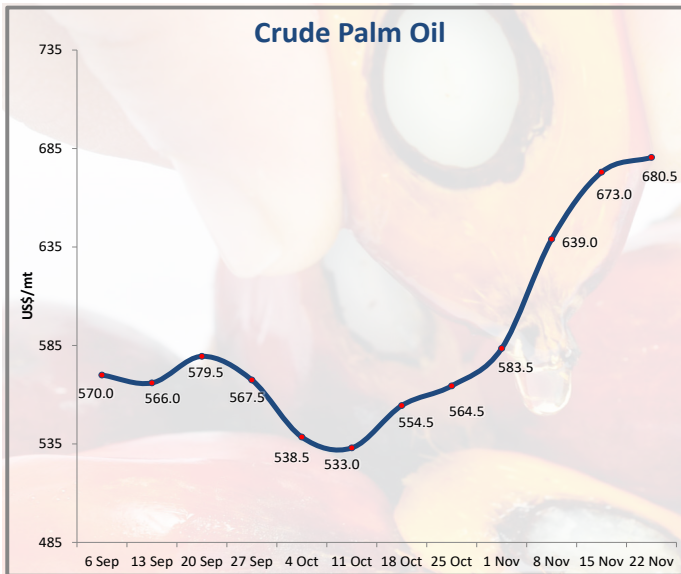
Notes: All figures have been rounded to the nearest decimal point

* Refer to % change from the previous week's price

ⁱ Average price in the year except otherwise indicated

Sources: Ministry of International Trade and Industry Malaysia, Malaysian Palm Oil Board, Malaysian Rubber Board, Malaysian Cocoa Board, Malaysian Iron and Steel Industry Federation, and Bloomberg.

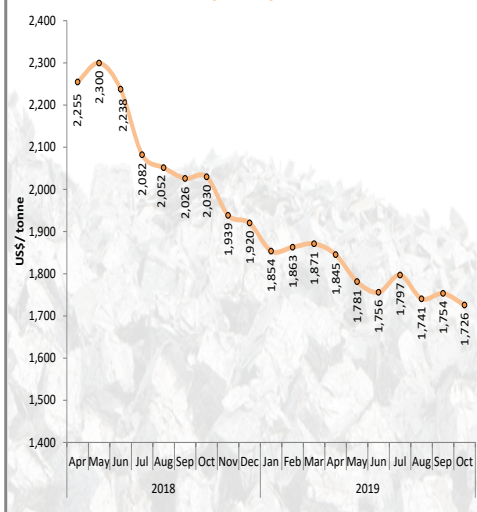
Commodity Price Trends



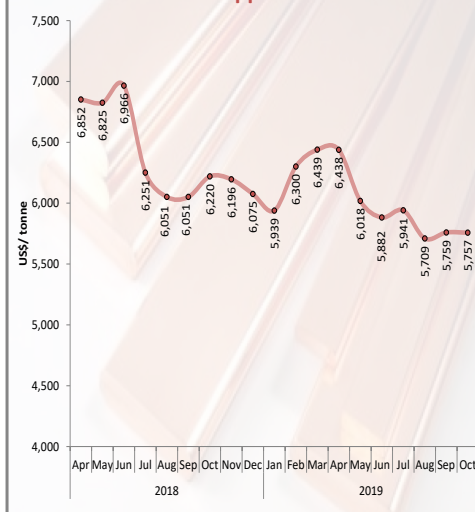
Sources: Ministry of International Trade and Industry Malaysia, Malaysian Palm Oil Board, Malaysian Rubber Board, Malaysian Cocoa Board, Malaysian Pepper Board, Bloomberg and Czarnikow Group, World Bank, World Gold Council, The Wall Street Journal.

Commodity Price Trends

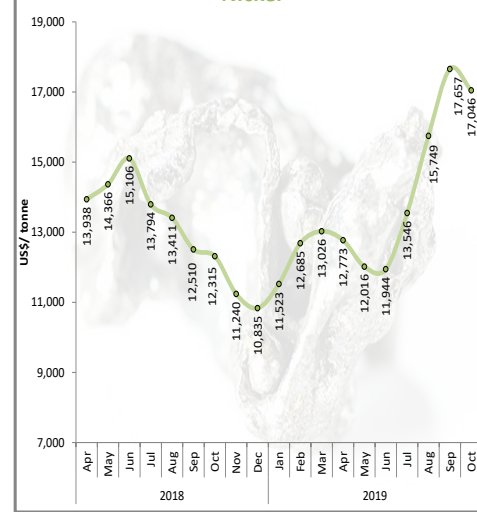
Aluminium



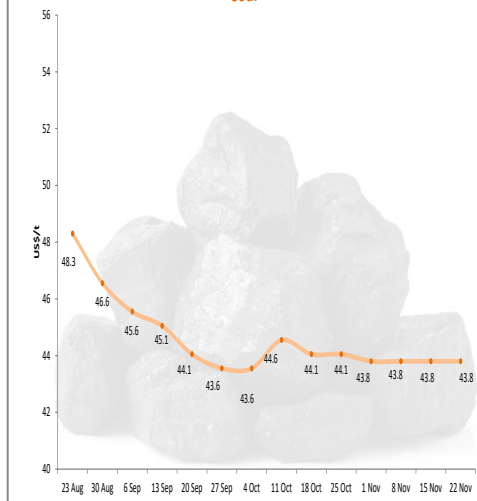
Copper



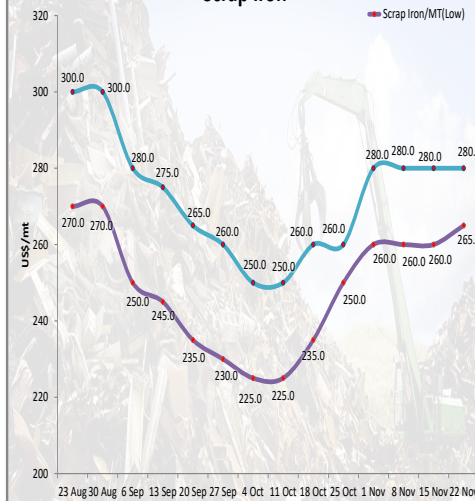
Nickel



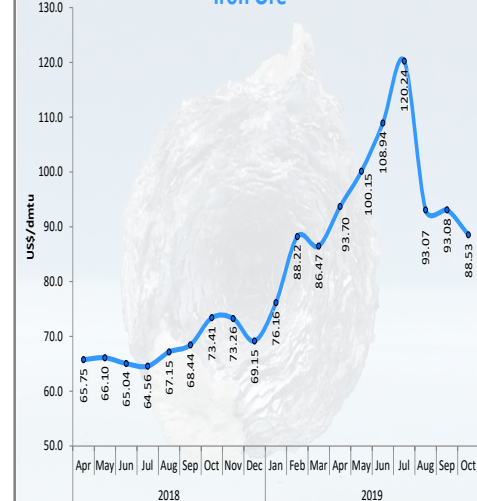
Coal



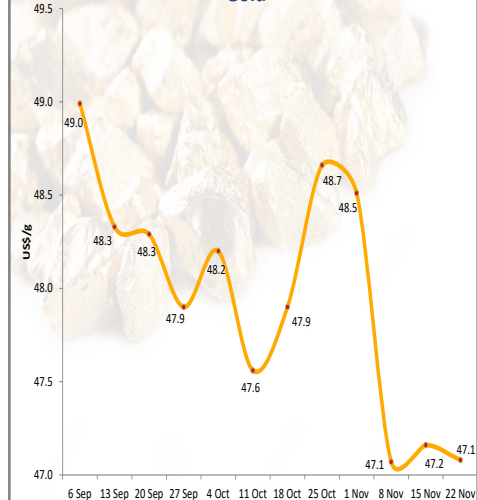
Scrap Iron



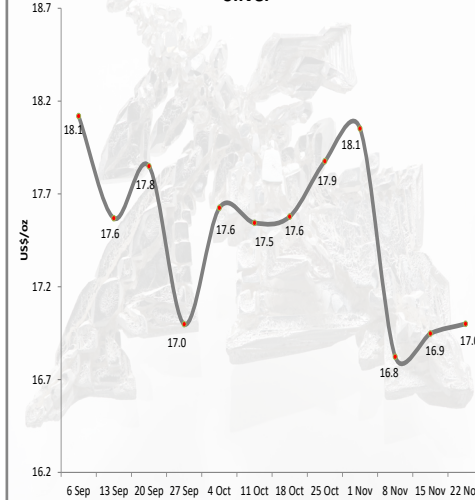
Iron Ore



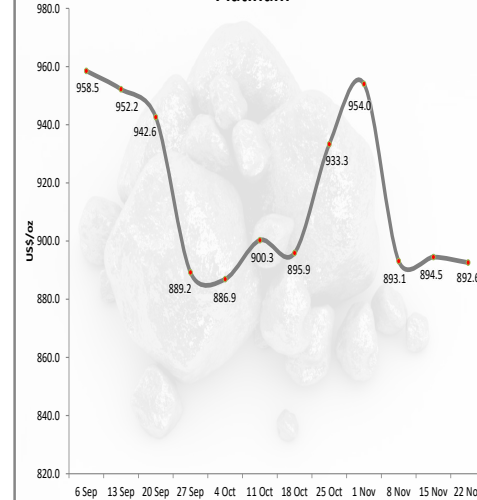
Gold



Silver



Platinum



Sources: Ministry of International Trade and Industry Malaysia, Malaysian Iron and Steel Industry Federation, Bloomberg and Czarnikow Group, World Bank, World Gold Council, The Wall Street Journal.

MITI Minister at the Groundbreaking Ceremony for the Development of Smart Sales and Service, and 1st Digital Showroom 24 November 2019



MITI Minister launched MetLife's New Asia Pacific Center of Excellence (CoE) in Kuala Lumpur 19 November 2019





INDUSTRY4WRD RELATED INCENTIVES

Having the extra capital allows SMEs to flourish and prosper. Find the suitable fund for your company.

01 | LOANS

Soft Loan Scheme for Automation and Modernisation (SLSAM)

- targets manufacturing sectors
- 4.0% interest rate per annum for SMEs
- www.midf.com.my

Industry Digitalisation Transformation Fund (IDTF)

- targeted sectors: AI, Robotics, Automation etc.
- provides a 2% interest rate subsidy
- www.bpmb.com.my

Coming Soon!

1. Intervention Fund*
 - 70:30 matching grant up to RM500,000.
2. Industry4WRD DISF*
 - 60:40 matching grant

*participation in Industry4WRD RA is a prerequisite to apply

Domestic Investment Strategic Fund (DISF)

- 50:50 matching grant to companies adopting Industry 4.0 enabling technologies
- targets manufacturing and services sectors
- www.mida.gov.my

02 | GRANTS

Digital Transformation Acceleration Program (DTAP) Pilot Grant

- 1:1 matching grant
- targets large corporate and mid-tier companies in Malaysia
- assists companies to tap on the expertise of Digital Transformation Labs (DTL)
- www.mdec.my

Automation Capital Allowance (Automation CA)



For Labour Intensive Industries:

- Automation CA of 200% on the first RM4 million expenditure incurred within 5 years

For other industries:

- Automation CA of 200% on the first RM2 million expenditure incurred within 5 years
- www.mida.gov.my

For more information, kindly click the following links:

https://www.miti.gov.my/index.php/pages/view/industry4WRD?mid=559#tab_547_2202



MINISTRY OF INTERNATIONAL TRADE AND INDUSTRY

INDUSTRY4WRD READINESS ASSESSMENT

Get your firm assessed. Be ready for Industry 4.0.

All you need to know about Industry4WRD RA



What is it?

Trained assessors will help you to understand your readiness for Industry 4.0 and make recommendations on where to start your transformation.

Who is eligible?



- ✓ Manufacturing and its related services sector
- ✓ Incorporated under the Companies Act (1965/2016)/ Registration of Business Act (1956)
- ✓ Hold a valid license
- ✓ In operation for more than 3 years

What are the benefits?



To identify areas of improvement in terms of people, process and technology.



Receive comprehensive readiness report.



Be entitled to apply for financial incentives.



Process Flow

A FEW SIMPLE STEPS

Incentives for RA

- 500 SMEs will be selected for free assessment.
- Others will get tax exemption on RA fees up to RM27k.



Enquiries

- General: i4.0@miti.gov.my
- RA: industry4wrd@mpc.gov.my



Readiness Assessment



Apply online at www.miti.gov.my/industry4wrd



Evaluation by Committees



Onsite Assessment



Receive RA Report

Business Intervention



Develop Intervention Proposal



Apply for Financial Incentives



Implement the Intervention Plan

For more information, kindly click the following links:
<https://www.miti.gov.my/index.php/pages/view/industry4WRD>

All you need to know...

Industry4WRD

e-Commerce Day 2019

From Local To Global Champion!



MITI | KKMM

9 - 10 December
Perdana Hall, MITI Tower



MDEC

Click here to register <http://tiny.cc/1y06fz>

NEXT AWARD CYCLE



ANUGERAH KECEMERLANGAN INDUSTRI (AKI) 2019/2020

NOMINATIONS OPENING SOON

Read More on AKI

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CALLING INTERESTED APPLICANTS TO APPLY FOR GRANT
UNDER RMK-11 HIGH VALUE ADDED COMPLEX PRODUCT
DEVELOPMENT PROGRAMME (PDP) AND MARKET
DEVELOPMENT PROGRAMME (MDP)

For more information, kindly click the following links:
<http://www.miti.gov.my/index.php/pages/view/4761>



APPROVED PERMIT (AP) APPLICATION OF PERSONAL VEHICLES

Effective 1st August 2019, Approved Permit (AP) applications for the importation of personal vehicles must be made through the ePermit System.



[Click here
for more information](#)

For more information, kindly click the following links:
<https://bit.ly/2MyIPFt>

MITI POCKET TALK

A SERIES OF SESSION FOR THE PRIVATE SECTOR

When? Once a month

Where? MITI Tower Kuala Lumpur or
MITI Regional Offices

Information on the
benefits of **Free
Trade Agreements
(FTAs)** and
current updates

Introduction on
**Preferential
Certificates of
Origin (PCO)**
application procedures



For information, kindly click <https://fta.miti.gov.my/index.php/pages/view/69?mid=27>

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MOHD AFANDI MD SAAD

MITI Weekly Bulletin (MWB) Mobile Apps



weekly bulletin
News & Magazines
★★★★★
1

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