



Agensi Kaunseling dan Pengurusan Kredit (729811-P)
Make Prudent Financial Management a Way of Life

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Dear Strategic Stakeholders,

Warm greetings from Agensi Kaunseling dan Pengurusan Kredit.

Agensi Kaunseling dan Pengurusan Kredit (AKPK) has been in operations for 12 years now since its establishment in 2006 by Bank Negara Malaysia. Started with one-to-one financial counselling and a personalised debt management programme, AKPK has also reached out to the society at large by providing financial education—aiming to create a financially savvy Malaysian society.

As it aspires to be the household brand for the advocacy of financial prudence and literacy, AKPK has worked hand-in-hand with its collaborators in many strategic initiatives including providing financial counselling and educational talks to their employees to improve their financial standing and credit ratings. We believe that with financial stability comes productivity in employees.

Moving forward, AKPK now intensifies its role to a new level—helping its collaborators to educate the public to become responsible borrowers. We envision that credit providers, in collaboration with AKPK, provide financial education and counselling while proactively restructure debts through AKPK's Debt Management Programme (DMP) for their customers. Consequentially, this kind of collaboration will also contribute significantly in bringing down the number of financial distress and bankruptcy cases nationwide.

For our collaborators' interest, we are providing a brief highlight of our performance to date, and the products and services we provide for your knowledge and consideration for further collaborations. For casual reading, we also attach an interesting online-sourced article to spark ideas on collaborations to help our next generation of financial consumers.

We look forward to more collaborations in our mutual interest for a better Malaysia.

Towards "Making Prudent Financial Management A Way of Life".

Best regards,


Nor Fazleen Zakaria
General Manager, Operations Division