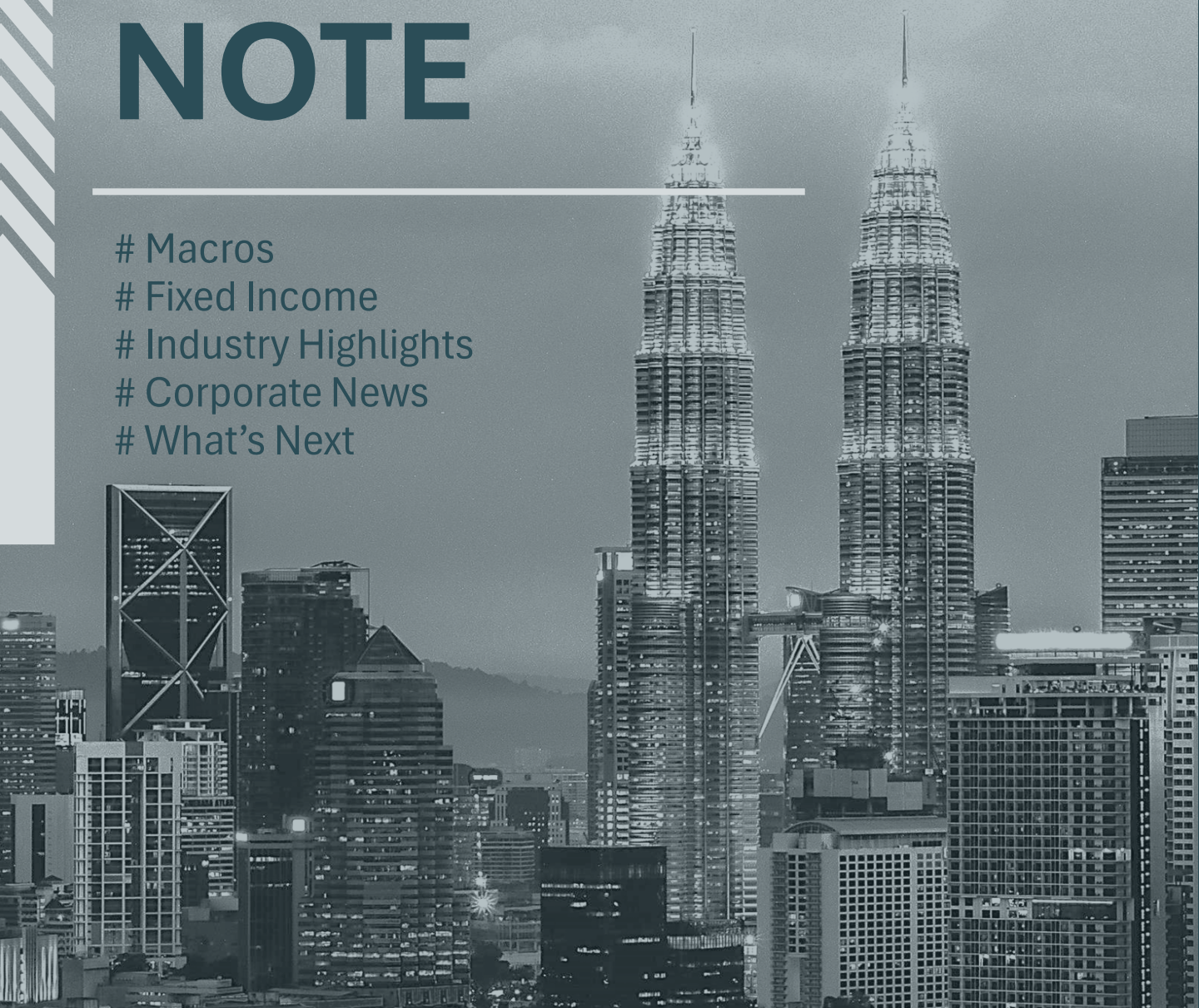
VISION GROUP

13th January 2026, Tuesday

VISION BOARDROOM NOTE

Macros
Fixed Income
Industry Highlights
Corporate News
What's Next



DISCLAIMER

This note is a compilation of publicly available information and research from various sources, prepared solely for general informational purposes without any commercial intent or financial gain. It does not constitute, and should not be relied upon as, financial, investment, legal, tax, or other professional advice.

The information contained in this note has not been independently verified and may be subject to errors, omissions, assumptions, and change without notice. No representation, warranty, or undertaking, express or implied, is made as to the fairness, accuracy, completeness, or reliability of the information or opinions contained herein. Any reliance placed on this note is strictly at the reader's own risk.

This note is not, and should not be construed as, an offer, solicitation, invitation, inducement, or recommendation to buy, sell, subscribe for, or acquire any securities, investments, or financial products in any jurisdiction. Past performance is not indicative of future results. Forward-looking statements, if any, involve known and unknown risks and uncertainties that may cause actual outcomes to differ materially.

Neither Vision nor its affiliates, directors, officers, employees, agents, or representatives accept any responsibility or liability (whether in negligence or otherwise) for any direct, indirect, or consequential loss or damage arising from the use of, or reliance upon, this note or its contents.

By accessing this note, you acknowledge and agree to the terms of this disclaimer.

MACROS

Happenings in the broader economy and US/China

Malaysia's momentum remains anchored by domestic demand, even as activity indicators show some normalisation into year-end. **Distributive trade** stayed firm at **6.4% y/y** in November, though the **month-on-month pullback** points to softer sequential momentum after earlier strength. **Industrial production** growth moderated to **4.3% y/y**, reflecting softer manufacturing and mining output alongside typical November seasonality; electronics remains a relative bright spot, with **E&E still expanding at double-digit pace**. Looking ahead, some cooling in export-facing production is also possible as **earlier export order front-loading to the US in 2025 normalises**, which would further increase the importance of services, tourism and domestic investment as growth anchors. The labour market continues to provide support, with unemployment at an **11-year low of 2.9%** and labour force participation at a **record 70.9%**, while inflation remains contained (**Nov CPI 1.4% y/y; core 2.2%**), reinforcing a stable policy backdrop into 2026.

US The US enters 2026 with growth still holding up, but with clearer signs of a cooling labour market. After a volatile 2025, including a strong **4.3% annualised GDP print in 3Q25,** hiring momentum slowed markedly, with **December adding 50,000 jobs** and total **2025 job gains at 584,000** (the weakest non-recession year since 2003), while unemployment eased to **4.4%**. Markets are now pushing out the next Fed move, with futures **not pricing the next 25bp cut until June 2026** (and another by September 2026), keeping the near-term path highly data-dependent, particularly around the unemployment rate, where a move back to **4.6%** would be closely watched as a recession-signal threshold. Structurally, risk sentiment remains supported by continued investment tied to AI and data-centre buildouts, while trade policy uncertainty remains a key watchpoint.

China's recovery remains uneven and increasingly policy-managed as structural constraints persist. Recent activity data underscore soft domestic demand, with **November retail sales at 1.3% y/y** and **industrial production at 4.8% y/y**, pointing to a fragile consumer backdrop alongside ongoing property-related headwinds. Externally, the outlook remains challenged by the **lagged impact of US tariffs** expected to weigh more noticeably on exports into 2026, reinforcing expectations of slower, controlled growth. The renewed Taiwan-related escalation adds a geopolitical overlay that can influence sentiment and capital flows, even if immediate economic disruption remains contained.

Bitcoin & Gold Bitcoin has stayed volatile into early January, trading around **US$91.9k,** still about **~28% below** its **October 2025 peak (above US$126k)** as risk appetite cooled and **US spot Bitcoin ETFs saw fresh outflows (~US$1.1bn over three days)** that largely erased early-2026 inflows. Gold has moved the other way, pushing to a fresh record high of **US$4,563.61/oz** on 12 Jan as safe-haven demand picked up and rate-cut expectations firmed; ongoing **central-bank buying (53 tonnes in Oct)** continues to underpin the structural bid.

Index	Value	YTD
DJIA	49,590.20	+3.09%
NASDAQ	23,733.90	+1.07%
S&P 500	6,977.27	+1.44%
CSI 300	4,809.64	+3.18%
Shanghai Composite	4,168.38	+4.55%
Hang Seng	27,010.28	+5.03%
MYR/USD	0.2467	-0.22%
MYR/RMB	1.7193	-0.53%
Gold	4,584.87	+6.30%
Bitcoin	91,178.61	+4.19%

FBM KLCI

Value at 12 Jan 2026: 1,695.44
(YTD: **+0.91%**)



Malaysia BNPL — latest snapshot (as at 30 Sep 2025):

16 BNPL companies operate in Malaysia, with three major players (Shopee, Grab & Atome) controlling ~90%.

Outstanding BNPL loans: RM4.2bn, covering **~7.0m active account holders** (about **0.3%** of total household debt). 73% of current BNPL users earn less than RM5k per month, 40% are youth.

Overdue/unpaid: RM147.7m (about **3.5%** of BNPL loans), involving **185,465** account holders with unpaid balances.

Regulation: a new consumer credit law is expected to **kick in in 1Q 2026**, bringing BNPL providers under licensing and conduct rules (e.g., affordability checks, clearer fees, fair collections).

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

FIXED INCOME

Happenings in the bonds/fixed income space

Local govvies were mixed but still pretty range-bound: MGS and GII yields moved within about -1.3 to +2.5 bps on the week, with 10Y MGS at 3.508% (+1.6 bps w/w) and 10Y GII at 3.511% (-1.3 bps). Support held up on the back of December foreign inflows (~RM3.0b) and a well-received RM5bn 5Y GII reopening (BTC ~2.30x), even as global risk noise stayed elevated. Near-term swing factors: Malaysia's Nov IPI and the advance 2025 / 4Q25 GDP print, plus fresh supply from the new 15Y MGS.

Secondary flows picked up strongly to start the year, average daily MGS/GII secondary turnover jumped to around RM5.99bn (vs RM2.33bn the week before), led by off-the-run switches. Corporate bonds/sukuk also saw better bids, with average daily volume up to about RM1.10bn (from RM0.29bn), mainly in higher-grade GG/AAA/AA names; new issuance was still quiet (only Axis REIT printing a RM240m 7Y).

USTs were basically steady on the week: benchmark yields moved about -1 to +2 bps, with the 2Y at 3.49% (+2 bps w/w) and the 10Y holding around 4.17%, leaving the curve a touch flatter. With 2026 Fed cuts priced a bit lower (~57 bps), the next catalyst is the incoming US data run, jobs, CPI, and retail sales, heading into the 28 Jan FOMC.

Malaysian Government Securities (MGS) – Conventional

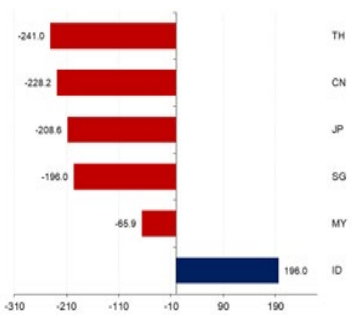
Tenure	Maturity	Coupon (%)	Trading Yields Close (12 Jan 2026)
3-Year	Apr-2028	3.519	2.99
5-Year	May-2030	3.336	3.27
7-Year	Jul-2032	3.582	3.42
10-Year	Jul-2035	3.476	3.53

Government Investment Issues (GII) – Islamic

Tenure	Maturity	Trading Yields Close (12 Jan 2026)
3-Year	Jul-2028	3.09
5-Year	Aug-2030	3.27
7-Year	Oct-2031	3.34
10-Year	Apr-2035	3.51

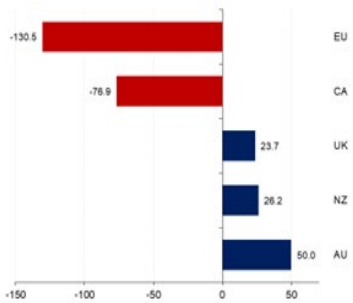
Selected 10-Year Bond Yield Spread (bps)

Asian



Source: Kenanga Research, Bloomberg
Note: Yield spread with 10-year UST

Global



Source: Kenanga Research, Bloomberg
Note: Yield spread with 10-year UST

Across Asia, Thailand, China, Japan, Singapore sit about –241/–229/–210/–198 bps versus the UST 10Y, with Malaysia ~–66 bps; Indonesia remains the clear outlier at roughly +194 bps. Across majors, Germany (Euro area proxy) is still well below USTs at about –131 bps, while the UK (~+23 bps) and Australia (~+50 bps) sit modestly above.

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

FIXED INCOME

Happenings in the bonds/fixed income space

Recent Bond/Sukuk Issuance

Issuer	Rating	Issue Date	Issue Tenure (Years)	Coupon Rate (%)	Issue Size (RM'mil)
Gabungan AQRS Berhad	MARC-1 IS (MARC)	8-Jan-2026	0.09	-	5
Pac Lease Berhad	MARC-1 (MARC)	9-Jan-2026	0.09	-	50
AEON Credit Service (M) Berhad	P1 (RAM)	9-Jan-2026	0.49	-	150
OCK Group Berhad	MARC-1 IS (MARC)	9-Jan-2026	0.75	-	100
Affin Bank	P1 (RAM)	12-Jan-2026	0.50	-	400
Malayan Cement Berhad	-	13-Jan-2026	2.00	3.730	85
BGRB Venture Sdn Bhd	Not Rated	13-Jan-2026	1.00	7.000	30
Maybank Islamic Berhad	P1 (RAM)	13-Jan-2026	0.50	-	500
Maybank Islamic Berhad	P1 (RAM)	13-Jan-2026	0.51	-	500

Upcoming Bond/Sukuk Issuance

Issuer	Rating	Issue Date	Issue Tenure (Years)	Coupon Rate (%)	Issue Size (RM'mil)
Sunway Treasury Sukuk Sdn Bhd	MARC-1 IS(cg) (MARC)	14-Jan-26	0.17	-	20
Government	-	15-Jan-2026	15.01	-	5,000
Pac Lease Berhad	MARC-1 (MARC)	16-Jan-2026	0.10	-	50
Pac Lease Berhad	MARC-1 (MARC)	16-Jan-2026	0.10	-	100

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

INDUSTRY HIGHLIGHTS

Notable Highlights of the Different Industries in Malaysia

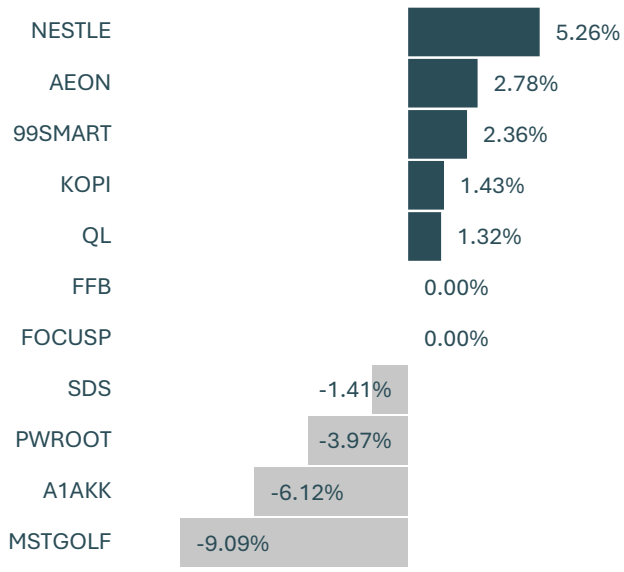
RETAIL / CONSUMER PRODUCTS & SERVICES

Consumer spending is on a steady footing, supported by a still-resilient domestic earnings base. Shoppers remain value-conscious rather than defensive – trading into sharper price points, bundles and everyday staples instead of cutting spending outright.

Inflation remains manageable, and the policy rate has stayed unchanged, which helps preserve real spending power. A firmer Ringgit is beginning to ease imported cost pressures for retailers, especially for FMCG, packaged foods and household goods.

Policy support heading into 2026 also strengthens the backdrop. Income-support measures, SARA assistance and gradual subsidy rationalisation should help sustain household cash flow. Tourism momentum is expected to build as Visit Malaysia 2026 campaigns ramp up, adding an uplift to discretionary retail and F&B in high-traffic locations.

YTD Share Price Performance (%)



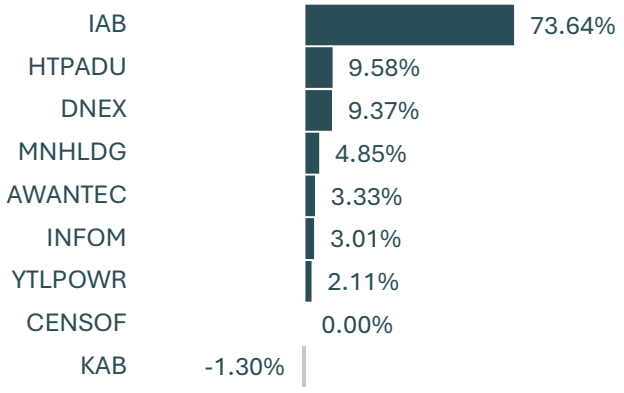
What to watch next: the pace of demand normalisation after year-end spending, SARA programme, promo intensity versus margin discipline, whether a softer USD trend continues to ease cost pressure, and how quickly any expanded SST and fuel subsidy changes filter through to shelf prices versus margins

TECHNOLOGY

The technology sector started with a steady but uneven recovery profile. While semiconductor indicators remain constructive, the broader industry outlook depends on different drivers across software, hardware, EMS and digital-infrastructure segments.

Software and digital solutions continue to enjoy firm structural support. Government digitalisation initiatives, particularly the expanding use of MyDigital ID, digital payments, cybersecurity requirements and smart-city programmes are creating a stable demand pipeline for system integrators, cloud vendors and software providers. Mandatory integrations across immigration, transport and public services lift recurring and transaction-linked revenue visibility.

YTD Share Price Performance (%)



Hardware and device segment shows a mixed but improving trend. Demand linked to enterprise upgrades, data-centre expansion and industrial automation remains healthier than consumer electronics, which continues to normalise after prior-year softness. Companies supplying test equipment, high-spec machining, power systems and connectivity components are better positioned, supported by AI workloads and infrastructure refresh cycles.

What to watch next: pace of MyDigital ID and public-sector digital roll-out; smart-city and cybersecurity tender flow; EMS margin guidance; and new AI or DC-linked capex announcements from global customers.

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

INDUSTRY HIGHLIGHTS

Notable Highlights of the Different Industries in Malaysia

REAL ESTATE INVESTMENT TRUSTS

Retail-focused REITs are underpinned by high occupancies and resilient footfall, with performance staying differentiated in 2026 as new retail supply in Kuala Lumpur comes onstream. Higher-quality assets with strong catchment areas, well-curated tenant mixes and ongoing asset enhancement initiatives are better placed to sustain leasing momentum. The reduction of SST on rental and leasing to 6 percent from 1 Jan 2026 should provide some relief for smaller tenants and marginally improve renewal conditions.

Industrial/logistics REITs remain defensive, underpinned by structural demand from third-party logistics, ecommerce and data-centre related supply chains. Enquiries remain skewed toward power-ready, build-to-suit facilities and estates with credible sustainability upgrades, which supports longer lease visibility and income stability. Sector fundamentals remain sound, with occupancy and rental conditions generally holding up, while a stable domestic rate environment helps reduce funding uncertainty.

Name	Distribution Yield	NAV	Gearing Ratio
ALAQAR	5.6%	1.255	41.4%
ALSREIT	1.5%	1.118	48.6%
ARREIT	4.5%	1.266	42.2%
AMEREIT	4.5%	1.118	22.9%
AMFIRST	7.6%	1.200	47.1%
ATRIUM	6.3%	1.426	41.6%
AXREIT	4.6%	1.641	33.3%
CLMT	7.0%	1.001	41.2%
HEKTAR	7.1%	1.046	41.7%
IGBREIT	3.7%	1.284	21.2%
IGBCR	5.6%	0.990	25.9%
KIP REIT	7.5%	1.177	39.5%
KLCC	5.0%	7.570	31.6%
PARADIGM	-	1.018	34.0%
PAVREIT	5.0%	1.371	37.2%
SENTRAL	8.0%	1.159	44.6%
SUNREIT	4.2%	1.569	46.0%
TWRREIT	4.1%	1.160	27.7%
UOAREIT	7.3%	1.456	40.8%
YTLREIT	6.7%	1.802	42.8%

CONSTRUCTION

Construction activity remains on a firm footing entering January 2026, supported by ongoing execution of public infrastructure projects and steady contract flows in non-residential segments. Government-led works continue to anchor sector visibility, particularly in transport infrastructure, flood mitigation, utilities upgrades and healthcare facilities, with East Malaysia projects providing an additional buffer. These factors help sustain order books despite lingering concerns over labour availability and building material costs.

The outlook stays constructive but selective. Non-residential demand, including industrial facilities, logistics hubs and data centres, remains the key growth driver, while residential construction benefits mainly from targeted affordable housing and homeownership programmes rather than broad-based demand. Contractors with strong balance sheets, proven execution capabilities and exposure to large, multi-year projects are better positioned to manage cost volatility and capture new awards as project rollouts continue into 2026.

What to watch next: Pace of public infrastructure rollouts and contract awards; developments in labour supply and cost policies, and movements in key building material prices.

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

CORPORATE NEWS

Real updates, market consequences

Semico Capital opens at 80% premium on ACE Market debut

Semico Capital | Consumer Products and Services • 13 Jan 2026
Share price: RM0.25 (IPO Price) | RM0.46 (9.05am)

Semico is the company supplying products to stores including Pop Mart. Proceeds raised from the IPO will be used mainly to expand its toys and collectibles segment, including increasing inventory of popular and trending items and diversifying its product range. Part of the funds will also be channelled towards expanding its arcade and amusement machine business. (Source: *The Edge*)

IGB's associates dispose UK assets (incl. St Giles Hotel London) for £220m (≈RM1.2b)

IGB Bhd | Property/Hotels • 12 Jan 2026
Share price: Last close RM3.66 (12 Jan 2026); YTD: +37.08%

IGB said its associates disposed UK-based assets for £220m, with IGB's share of net gain estimated at ~RM452.6m. Why it matters: it's a meaningful value-unlock event and could improve group financial flexibility. Implication: investors should watch capital allocation next (deleveraging vs reinvestment vs potential distribution) and whether this reshapes IGB's longer-term property strategy. (Source: *The Edge*)

One Gasmaster sets IPO price at 25 sen, targets ~RM23.25m proceeds; listing slated 27 Jan

One Gasmaster | Industrial Services/ESG Compliance • 12 Jan 2026
Share price: N/A (pre-listing)

Funds are earmarked for emission control solutions expansion, new branches, a calibration lab, and working capital. Why it matters: this is a direct "pick-and-shovel" angle on industrial safety + emissions monitoring, which is tightening under ESG and regulatory scrutiny. Implication: investor attention will be on recurring service revenue, customer mix (O&G/F&B/industrial), and ability to scale without margin dilution.
(Source: *The Edge*)

Lianson Fleet unit disposes 'Yinson Hermes' vessel for USD10m

Lianson Fleet Group Bhd | O&G Services | 12 Jan 2026
Share price: Last close RM2.08 (12 Jan 2026); YTD: +109.05%

Lianson said its unit is disposing the Yinson Hermes vessel for USD10m. The key angle is capital recycling: monetising assets can support balance-sheet flexibility (and potentially redeployment into higher-return vessels/contracts) while the OSV cycle remains active. (Source: *The Edge*)

Global Oriental to dispose 18 Pavilion Embassy retail units for RM35m; expects ~RM7.4m gain

Global Oriental | Property • 9 Jan 2026
Share price: Last close RM0.120 (12 Jan 2026); YTD: -29.41%

Proceeds to pare payables/borrowings and fund working capital; completion targeted within ~3 months. Why it matters: small but clean balance-sheet action, especially relevant for developers managing financing costs. Implication: modest positive for gearing/liquidity optics; watch if this signals more asset recycling across secondary units. (Source: *The Edge*)

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

CORPORATE NEWS

Real updates, market consequences

Sunway launches takeover offer for IJM Corp in cash-and-share deal

Sunway Bhd | Conglomerates / Construction | 9 Jan 2026
Share price: Last close RM5.60 (12 Jan 2026); YTD: +24.72%
IJM share price: Last close RM2.75 (12 Jan 2026); YTD: -7.72%

Sunway announced a takeover offer for IJM in a cash-and-share structure. If it proceeds, it could reshape the local construction/infrastructure landscape and trigger portfolio repositioning across contractors and asset owners, given IJM's exposure to construction, property and infrastructure concessions. (Source: *The Edge*)

KKB Engineering wins RM212m Petronas Carigali offshore structure & host tie-in job (Sabah)

KKB Engineering | O&G Fabrication • 9 Jan 2026
Share price: Last close RM1.24 (12 Jan 2026); YTD: -15.65%

The 13-month job (from 15 Jan) covers fabrication of fixed offshore structures and host tie-in works at Erb West (Belud South development). Why it matters: a sizeable order supporting utilisation and earnings visibility. Implication: reinforces ongoing upstream activity; investors should track execution risk, margins, and additional Petronas-related replenishment into 2026. (Source: *The Edge)*

Sunway unit proposes sukuk wakalah programme of up to RM10b

Sunway Bhd | Credit / Corporate Funding | 8 Jan 2026
Share price: Last close RM5.60 (9 Jan 2026); YTD: -0.36%

Sunway said its unit proposed a sukuk wakalah programme (up to RM10b) for working capital and refinancing. This is a useful pulse check on big-cap funding appetite and suggests corporates are staying proactive on maturity management while rates remain a key swing variable. (Source: *The Edge)*

Vantris Energy unit awarded contract by Petronas Carigali; work orders flagged at RM1.4b

Vantris Energy Bhd | O&G | 7 Jan 2026
Share price: Last close RM0.405 (12 Jan 2026); YTD: -32.50%

Vantris (formerly Sapura Energy) disclosed a Petronas Carigali contract / work orders (headline value RM1.4b in reporting). The investor read-through is sectoral: it reinforces the tone of upstream activity and the demand backdrop for local services players, though execution and working-capital discipline remain the swing factors. (Source: *The Edge*)

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

WHAT'S NEXT?

Key Events Happening Soon

Upcoming IPOs

Company	Board	Principal Advisor	Issue for Sale	New Shares
EcoSys (Malaysia) Berhad ("**EcoSys**")	ACE	M & A Securities Sdn Bhd	0	145,696,000
Principal Activity: *Investment holding company. Through its subsidiaries, it is involved in provision of industrial solutions for pan-semiconductor industry, comprising the ultra-high purity fabrication of precision engineering components and sub-assembly modules; and research and development, customisation, assembly, installation, testing, commissioning and maintenance of abatement systems.*				
Qube International Berhad ("**Qube**")	ACE	NewParadigm Securities Sdn Bhd	62,270,000	249,080,000
Principal Activity: *Qube and its subsidiaries are principally involved in the provision of integrated exhibitions and event services.*				
Pioneer Heat Holdings Berhad ("**Pioneer**")	ACE	Malacca Securities Sdn Bhd	17,345,000	86,700,000
Principal Activity: *Principally involved in the provision of mechanical engineering services and civil engineering projects to construct industrial and ancillary facilities.*				
EGH International Berhad ("**EGHI**")	ACE	Berjaya Securities Sdn Bhd	120,000,000	240,000,000
Principal Activity: *Principally involved in provision of interior fit-out services and sale of furniture and equipment and building materials.*				
Impact Capital Holdings Berhad **("Impact Capital")**	ACE	Public Investment Bank Berhad	28,620,900	96,690,000
Principal Activity: *Principally involved in the integration of information and communications technology ("ICT") equipment and systems for critical infrastructure, supply of ICT hardware and software, and provision of ICT and other services.*				

Upcoming Listings

Company	Listing Date	Principal Advisor	IPO Price (RM)	Valuation (P/E Multiple)	Issue for Sale	New Shares
ISF Group Berhad **("ISF")**	28/01/2026 on ACE	Alliance Islamic Bank Berhad	0.33	12.7x	90,000,000	185,299,000

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

WHAT'S NEXT?

Key Events Happening Soon

Recent IPO Performance (as at 12 January)

Company	Board	Listing Date	IPO Price (RM)	1st Day Closing Price (RM)	1st Day Share Price Performance (%)	Price Change Since 1st Day Closing (%)	PE Ratio at IPO (x)	Market Cap (RM Mil)
Wasco Greenergy Berhad ("**Greenergy**")	MAIN	11/12/2025	1.00	0.880	-12.00	-12.50	12.8x	385.0

Estimated Upcoming Earnings Release

Date	Company	Event Description	Latest Share Price & YTD %
20/01/2026	Chin Teck Plantations Berhad ("**Chintek**")	Q1 2026 Earnings Release	10.26 (-2.10%)
20/01/2026	PGF Capital Berhad ("**PGF**")	Q3 2026 Earnings Release	1.83 (-6.15%)
21/01/2026	Alpha IVF Group Berhad ("**Alpha IVF Group**")	Q2 2026 Earnings Release	0.3 (+1.69)

Upcoming Events

Date	Event Details
13/01/2026	USA: December 2025 Consumer Price Index ("**CPI**")
15/01/2026	UK: Monthly GDP Estimates
20/01/2026	Malaysia: Sumbangan Tunai Rahmah ("**STR**") cash aid Phase 1 payments
21/01/2026	UK: Consumer Price Inflation December 2025
22/01/2026	Malaysia: Bank Negara Malaysia: Monetary Policy Committee Decision Date

Upcoming Dividends

Company	Ex Date	Payment Date	Dividends (RM)	Latest Share Price & YTD %
V.S. Industry Berhad ("**VS**")	13/01/2026	28/01/2026	0.0040	0.49 (+1.03%)
Poh Huat Resources Holdings Berhad **("Poh Huat")**	14/01/2026	30/01/2026	0.0100	0.91 (+1.11%)
SBH Marine Holdings Berhad ("**SBH Holdings**")	14/01/2026	29/01/2026	0.0025	0.20 (+2.63%)
Baba Eco Group Berhad **("Baba Eco")**	15/01/2026	22/01/2026	0.0016	0.44 (0.00%)
Rhone Ma Holdings Berhad ("**Rhone Ma Holdings**")	16/01/2026	11/02/2026	0.0150	0.69 (+0.00%)

Disclaimer: *This note is a compilation of research and data from various sources by Vision, prepared for informational purposes only, with no commercial intent or financial gain.*

VISION
GROUP

13th January 2025, Tuesday

FIND US

60 11-2415 1717

ask@advisory.vision

visiongroup.tech

linkedin.com/company/vision-group-my

instagram.com/visiongroup.my

facebook.com/engage.visionn

Follow us now for more updates

