

MEMORANDUM OF UNDERSTANDING

№ 1-74/210m 24.12.2021

BETWEEN

UNIVERSITI TENAGA NASIONAL SDN. BHD.
(Company No.: 199601026142 (398494-K))

AND

INTERNATIONAL INFORMATION TECHNOLOGY UNIVERSITY
(IITU)
(Company No.: 97129-1910-AO)

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ("MOU") is made on the 27 December 2021 (hereinafter referred to as the "Effective Date")

Between

UNIVERSITI TENAGA NASIONAL SDN. BHD. (Company No.: 199601026142 (398494-K)), a company incorporated under the laws of Malaysia for the purpose of managing **UNIVERSITI TENAGA NASIONAL**, an institution of higher learning established and registered under Private Higher Educational Institutions Act 1996 wholly owned by Tenaga Nasional Berhad and having its business address at Jalan Ikram-Uniten, 43000 Kajang, Selangor Darul Ehsan, Malaysia (hereinafter referred to as "**UNITEN**") of the one part;

and

INTERNATIONAL INFORMATION TECHNOLOGY UNIVERSITY, a university registered under the Ministry of Law of Republic of Kazakhstan, registration number is 97129-1910-AO dated 02.04.2009 of Kazakhstan, with an address at 34/1 Manas Str, 050040 Almaty, Republic of Kazakhstan (hereinafter referred to as "IITU") of the other part;
whereas:

1. **UNITEN** is a private university wholly owned by Tenaga Nasional Berhad that offers academic programmes in the areas of Engineering, Information Technology, Business Management and other related fields. UNITEN is energy focused university that also provides special academic programs in energy management, engineering and economics including actively engaged in research and development, consultancy, technical and management trainings related to sustainable energy management and engineering including undertaking commercialisation of products and solution in sustainable energy management and engineering.
2. **IITU** is the only University in Kazakhstan to receive ASIIN institutional international accreditation in 2019 and undergo a formal confirmation of compliance with international standards. "The International University of Information Technology guarantees the fulfilment of institutional, procedural and cultural requirements for high quality teaching and successful learning," confirms experts at ASIIN (Agency for the Accreditation of Educational Programs in Engineering, Computer Science, Natural Sciences, and Mathematics, Germany). Over 10 years of development, IITU was able to enter firmly the ranking of the best technical universities in the country.
3. This MOU is to outline the general framework of collaboration to be pursued or undertaken by the Parties, so to set out their commitment and understanding in relation to the purpose as stated in Clause 3 herein below.
4. The Parties have entered into a Non-Disclosure Agreement dated 24.12.2021 hereinafter referred to as the ("NDA") in relation to the purpose as stated in Clause 3 herein below.
5. The Parties hereby agree that this MOU is entered into to set out the mutual understandings with regard to their respective scope of cooperation under this MOU.

IN CONSIDERATION OF THE MUTUAL UNDERSTANDING SET FORTH HEREIN, IT IS HEREBY AGREED BETWEEN THE PARTIES THAT:

1. STATEMENT OF INTENT

- 1.1 UNITEN and IITU recognise that the Parties have many interests in common and that there will be mutual benefits from collaboration and co-operation.
- 1.2 UNITEN and IITU wish to formalise and standardise the relationship between the Parties in order to provide consistency and a focal point, for the preparation and administration of programmes for collaboration and co-operation.
- 1.3 This MOU essentially sets out the general nature of the intended areas of collaboration between UNITEN and IITU. It is not intended that the agreement shall give rise to any legal rights or obligations between the Parties. Neither Party assumes any financial obligations arising from the MOU except as mutually agreed in writing under separate schedules jointly established from time to time.

2. THE GOAL

The intended goal of this MOU is to develop and maintain an ongoing relationship between the two (2) Parties. The relationship will provide opportunities for the exchange of expertise, experience and skills for mutual benefits and growth. UNITEN and IITU agree to explore the possibilities of co-operation in areas of mutual interest and benefit.

3. STATEMENT OF COOPERATION

- 3.1 The two (2) Parties will consider encouraging activities such as:
 - 3.1.1 Pathways for advanced entry into programmes
 - 3.1.2 Development of joint programmes
 - 3.1.3 Collaborative professional development
 - 3.1.4 Student Exchange and Mobility Programme
 - 3.1.5 Summer Camp : Edu-Tourism Programme
 - 3.1.6 Exchange of academic staff
 - 3.1.7 Joint research and teaching activities
 - 3.1.8 Joint facilitation and supervision of postgraduate studies
 - 3.1.9 Participation in seminars, conferences and academic meetings
 - 3.1.10 Exchange of publications, academic materials and other information
 - 3.1.11 Joint publications, conferences, symposium etc.
 - 3.1.12 Joint quality assurance benchmarking
- 3.2 In that regard the Parties mutually agree that during the term of the MOU, UNITEN will make reasonable endeavours to inter alia:

- 3.3 The Parties mutually agree that during the term of this MOU, IITU will make reasonable endeavours to inter alia,
- 3.3.1 Discuss and review the common research areas proposed by UNITEN;
 - 3.3.2 Identify researchers from IITU who can potentially become the research partners, mentors or supervisors to UNITEN researchers; and
 - 3.3.3 Advise and agree on seamless implementation of undergraduate and postgraduate students exchange program.
- 3.4 Any specific activities that result from this MOU shall be subject to separate legally binding agreements and the Parties agree to negotiate these agreements in good faith.
- 3.5 If there are to be any changes to the initial agreement, UNITEN and IITU should inform each other in writing well in advance so as to enable each Party to make the necessary preparation and adjustment, if necessary after an agreement is reached between the Parties. Any amendments must be in writing signed by both Parties.

4. CO-ORDINATION

The Parties to this MOU will, within three (3) months from the date of execution of this MOU, designate a key contact person on behalf of each Party who will take responsibility for development and achievement of the objectives of this MOU and when mutually agreed, will take responsibility for the development of the separate collaborations mentioned in **Clause 3.1** above.

5. COMMENCEMENT AND DURATION OF THIS MEMORANDUM OF UNDERSTANDING

- 5.1 This MOU will come into effect at the time of signing and will remain in force for a period of **FIVE (5)** years. Following a review by both Parties on the second year, this MOU may be extended in writing for a further agreed period.
- 5.2 Either Party may terminate this MOU at any time by giving not less than **three (3) months'** notice in writing, PROVIDED HOWEVER that any decision to allow this MOU to lapse will take into consideration the time needed for completion of any collaboration under way or any exchange students completing courses at either institution.
- 5.3 Upon termination of this MOU, each Party shall return all documents, records, materials and specifications including the Confidential Information received pursuant to Clause 7 herein to the respective owner.
- 5.4 Upon the termination or expiry of this MOU, the Parties shall be relieved from all obligations under this MOU, save for those obligations expressed herein to survive the expiry or termination of this MOU. Neither Party will have any claim against the other Party for any costs or compensation whatsoever save

for any antecedent breaches or outstanding obligations as provided under the binding clauses as set out under Clause 6.3.

6. NATURE OF MOU

- 6.1 This MOU relates only to the intention contemplated herein and nothing contained herein shall be deemed to create an association, partnership or principal/agent relationship between the Parties hereto or impose any partnership obligations or liability to either Party.
- 6.2 Neither Party shall have any right, power nor authority to enter into any agreement of commitment, act on behalf of, or otherwise bind the other Party in any way until a formal agreement has been reached between the Parties.
- 6.3 This MOU represents the good faith, understanding and statement of intention of the Parties to proceed further with the collaboration and as such shall not have any legal binding effect save and except for Clauses 5.4, 6, 7, 8, 11, 12, 13.2, 13.3, 13.10 herein.

7. PATHWAY PROGRAM CREDIT TRANSFER ARRANGEMENT

- 7.1 The Parties therefore hereby agree that the objectives as stipulated under Clause 3.1 of the MOU be hereby extended, so as to include the academic programme collaboration but not limited to students' credit exchange programme herein stipulated subject further to the terms and conditions of this MOU.
- 7.2 IITU has identified its students whom are currently pursuing certain Business programmes in IITU, to be transferred to UNITEN on a credit transfer basis, for completion of the respective programmes undertaken by such students.
- 7.3 Such students however shall fulfill the entry requirements as stipulated by UNITEN, whereby all pre-requisites for continuing and completing a certain course of study in UNITEN shall be first met by all such students.
- 7.4 The salient pre-requisite to be fulfilled by such IITU students shall be the completion of credit hours in IITU prior to coming to UNITEN for continuation and completion of such course. Details of the course matching, credit hours transferable, subjects matching and credit hours for respective subjects to be completed in UNITEN shall be as per **Schedule A** hereto, which shall be read and construed as part of this MOU.
- 7.5 IITU shall be solely responsible to ensure that the students who are sent to UNITEN fulfill and meets all prerequisites set by UNITEN. Any such students found to have not met the prerequisites shall be sent back to IITU and all such costs thereby incurred shall be borne by IITU, including such students' transportation costs, any outstanding fees to UNITEN, miscellaneous charges incurred during the students stay at UNITEN.

8. STUDENTS PREPARATION

8.1 Fees and Costs

Students of IITU whom register themselves in UNITEN under the credit transfer arrangement hereunder shall be treated as international students of UNITEN and shall therefore be subjected to all fees that are payable by UNITEN's international students, including but not limited to tuition fee, student card, library fee, international student administration fee, student activity fee, medical insurance, resources (IT facilities and labs), refundable caution deposit, accommodation fees, student visa charges and any COVID-19 related costs. All costs to be incurred by IITU in sending its students to UNITEN including airfares and other costs shall be borne by IITU. UNITEN shall not be made responsible for any costs on behalf of any IITU students.

8.2 Facilities

All such students shall be accorded with facilities as that enjoyed by other international students of UNITEN, such as accommodation, insurance coverage, recreational facilities etc.

8.3 Discipline, Academic Rules and Regulations

All IITU students registered with UNITEN shall at all material times conform and abide all disciplinary processes and procedures of UNITEN and shall be subjected to the academic rules and regulations that shall be in force in UNITEN at any given time.

8.4 Awards and Certification

UNITEN shall provide to each student who successfully completes the programme the relevant certification for the programme pursued and issue a final transcript to the students, PROVIDED ALWAYS that such students have fully settled all financial debts due and owing to UNITEN. UNITEN reserves the right to withhold the certificate or transcript of any student whom have failed to settle any outstanding fees or incidental costs to UNITEN.

9. CONFIDENTIALITY

- 9.1 Each Party shall keep in strict confidence any Confidential Information (as defined) in relation to this MOU obtained from the other Party (hereinafter referred to as the "Disclosing Party") and shall not disclose the Confidential Information to a third party (hereinafter referred to as the "Receiving Party") without the prior written consent of the other Party. For the avoidance of doubt, Confidential Information shall mean all information owned or controlled by the Disclosing Party, which is disclosed to the Receiving Party in accordance with this MOU or when disclosed orally, has been identified as confidential at the time of disclosure and has been confirmed and designated in writing within fifteen (15) days from oral disclosure at the latest as Confidential Information by the Disclosing Party.

- 9.2 The obligation of confidentiality shall not apply to:-
- i. the Confidential Information which is already known to the Receiving Party without restriction prior to such disclosure;
 - ii. the Confidential Information which now or hereafter becomes available in public through no breach the Disclosing Party;
 - iii. the Confidential Information which is required by law to be disclosed; and
 - iv. the Confidential Information which is independently developed or procured by the Receiving Party.
- 9.3 The Parties agree that this Clause 4 shall survive the termination or expiry of this MoU.
- 9.4 The Parties shall ensure that all their employees, servants, advisors or agents to whom the Confidential Information is disclosed to comply with the confidentiality obligations herein.

10. PERSONAL DATA PROTECTION

- 10.1 Both Parties agree to comply and have adequate measures in place to ensure compliance at all times with the provisions and obligations contained in all applicable laws and regulations of the receiving Party's country that substantially similar to Malaysia Personal Data Protection Act 2010 ("PDPA 2010") in order to collect, use, process, record, hold, store, share and/or disclose any or all personal data related to the performance and obligations under this MoU.
- 10.2 The personal data shall be shared by **both Parties** strictly to the extent necessary for the performance of the Addendum. In any event, for avoidance of doubt, it is clarified that such personal data, if shared shall be treated as Confidential Information.
- 10.3 The receiving Party shall not transfer any personal data of a data subject to a place outside Malaysia other than the receiving Party's country without the prior written consent of other the disclosing Party or the receiving Party shall ensure that place in force any legislation that serves the same purposes or which is at least equivalent to the level of protection afforded by Malaysia PDPA 2010.
- 10.4 The receiving Party shall implement adequate technical and organisational security measures to protect the personal fata from any loss, misuse, modification, unauthorised or accidental access or disclosure, alteration or destruction.
- 10.5 The receiving Party shall have the obligation to securely dispose all of personal data whether in written, electronic or other form or media given by the disclosing Party and shall certify in writing to the disclosing Party that such personal data has been disposed of securely upon request by the disclosing Party at any time during the term or upon termination of this Addendum if it is no longer required for the purpose for which it was to be

processed.

- 10.6 Upon default, the defaulting Party shall be liable for and shall indemnify (and keep indemnified) against each and every action, proceeding, liability, cost, claim, loss, expense (including reasonable legal fees and disbursements on a solicitor client basis) and demands incurred by the aggrieved Party which arise directly or in connection with the defaulting Party's processing of Personal Data pursuant to this MOU, including without limitation those arising out of any third party demand, claim or action, or any breach of contract, negligence, fraud, wilfull misconduct, breach of statutory duty or non-compliance with any part of the Data Protection Legislation by the defaulting Party or its employees, servants, agents, or representatives.
- 10.7 For the purpose of information and notification, UNITEN's Personal Data Protection Policy can be accessed at <https://www.uniten.edu.my/about-uniten/disclaimer-personal-data-protection-policy/> and IITU's Personal Data Protection Policy can be accessed at www.iitu.kz

11. INTEGRITY

11.1 Compliance with anti-corruption laws

The Parties agree to comply with all relevant and applicable anti-corruption laws or regulations, including the Malaysian Anti-Corruption Commission Act 2009 ("MACCA") including its subsidiary legislation and guidelines in connection with this MOU. Each Party or any person or entity acting on its behalf will not commit any illegal or unlawful act in connection with this MOU, in particular each will not make any payments or provide anything of value to any person or government entity that would be considered improper or illegal under the law that may apply to either Party.

11.2 Gratification

Where a Party has reasonable concerns regarding behaviour involving gratification on behalf of the other Party, the said Party will have the right either (i) direct the other Party to investigate the matter; or (ii) conduct its own investigation and the other Party will provide all reasonable assistance, information and documentation to the said Party. For the purposes of this Clause 12, "gratification" will have the same meaning as in the MACCA.

12. INTELLECTUAL PROPERTY

Each Party shall retain ownership of its intellectual property rights in relation to any information exchanged under this MOU.

13. DISPUTE RESOLUTION

13.1 Resolution by management

All disputes will be settled by good faith in negotiation between the management of the Parties for decision within fourteen (14) days of their first meeting to resolve such dispute.

13.2 Decision will be final and conclusive

If any decision on a dispute is mutually agreed by the representatives of the Parties pursuant to Clause 13.1, such decision will be final and conclusive as to such dispute.

13.3 Reference to court

If a dispute arising out of or related to any of the specified legally binding clauses as set out in this MOU is not resolved pursuant to the manner set out in Clause 13.1, such dispute may be referred to the courts of Malaysia by either Party.

14. CONTACT PERSONS

- 14.1 All notices and communication pertaining to this MOU shall be made in writing and shall be delivered or sent to the correspondence addresses and shall be either delivered personally or by reputable courier services or registered email address or facsimile numbers of the Parties set forth below. Changes in the addresses may be specified in written notice.

For UNIVERSITI TENAGA NASIONAL SDN. BHD.

Jalan IKRAM-UNITEN
43000 Kajang
Selangor Darul Ehsan Malaysia.

Attention : Dr. Hidayah Bt Sulaiman
Designation : Head, International Cooperation
Telephone : +603 89212020 – ext 7548
Facsimile : +603 89212109
Email : hidayah@uniten.edu.my

For INTERNATIONAL INFORMATION TECHNOLOGY UNIVERSITY (IITU)

Attention : Regina Sharshova
Designation : International Affairs Department
Telephone : +7 (727) 330-85-63 add.#2033
Facsimile : N/A
Email : r.sharshova@iitu.edu.kz

15. MISCELLANEOUS

- 15.1 The Parties recognise that it is impractical to make provision for every contingency that may arise in the course of the performance of the provisions hereof and accordingly declare their intention that this MOU shall operate with fairness between them and without detriment to the interest of either Party and that each Party will endeavour to ensure that full effect is given to the terms of the MOU in the spirit in which it was initially agreed.
- 15.2 The Parties acknowledge that all expenses such as salaries, allowances, travelling, living and associated cost will be determined and borne by the respective Party incurring it.
- 15.3 Each Party shall bear its own cost of or in connection with the preparation and execution of this MOU. UNITEN shall bear the stamp duty cost for this MOU.
- 15.4 No exercise or failure to exercise or delay in exercising any right, power or remedy vested in any Party under or pursuant to this MOU shall constitute a waiver by the Party of that or any other right, power or remedy.
- 15.5 Nothing shall diminish the full autonomy of either Party, nor will any constraints or financial obligations be imposed by either Party upon the other in carrying out this MOU.
- 15.6 This MOU is personal to the Parties and shall not be assigned or otherwise transferred in whole or in part by either Party without the prior written consent of the other Party.
- 15.7 Any modification, variation or amendment of this MOU shall not be effective unless made in writing, agreed and duly executed by the authorized representatives of the Parties.
- 15.8 In the event that any public announcement or disclosure of the contents of this MOU shall become necessary, the Parties shall agree upon the terms and the format of any such disclosure or announcement prior to the announcement or disclosure being made.
- 15.9 Nothing contained in this MOU shall be construed as binding the Parties to any form of exclusivity and both Parties shall be entitled to conduct business independent of each other where market requirements so dictate, unless otherwise agreed by the Parties in writing in a subsequent formal agreement.
- 15.10 This MOU shall be governed by and construed in accordance with the laws of Malaysia.

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IN WITNESS WHEREOF the Parties have hereto set their hands and seal the day and year first above written.

Signed for and on behalf of)
UNIVERSITI TENAGA NASIONAL)
SDN. BHD.)



.....
Prof. Dato' Ir. Dr. Kamal Nasharuddin Bin Mustapha, FASC, FIEM
Vice Chancellor



In the presence of :



.....
Prof. Dr. Bahisham Yunus
Chief Operating Officer

Signed for and on behalf of)
INTERNATIONAL INFORMATION)
TECHNOLOGY UNIVERSITY)



.....
Prof. Khikmetov Askar Kusupbekovich
Chairman of Board, Rector of
IITU JSC

Schedule A

List of course available for transfer credit for UNITEN based on “Financial Engineering”
Courses at IITU CURRICULUM of the academic program “Financial Engineering” at
International IT University

First and second year

IITU		UNITEN		
#	COURSE TITLE	ECTS credits	COURSE TITLE	ECTS credits
<i>Year #1, Autumn</i>				
1	The modern history of Kazakhstan	5		
2	English language	5		
3	Kazakh language	5		
4	Information and communication technologies	5		
5	Political science	2		
6	Sociology	2		
7	Economic theory	4		
8	Physical education (sport)	2		
	Total	30		
<i>Year #1, Spring</i>				
9	Philosophy	5		
10	English language	5		
11	Kazakh language	5		
12	Psychology	2		
13	Cultural studies	2		
14	Mathematics 1	5		
15	Entrepreneurial Law	2		
16	Academic Internship	2		
17	Physical education (sport)	2		
	Total	30		
<i>Year #2, Autumn</i>				
18	Mathematics 2	5		
19	Microeconomics	5		
20	Introduction to Finance	5		
21	Marketing	5		
22	Profession-oriented English language	5		
23	Profession-oriented Kazakh language	2		
24	Physical education (sport)	2		
	Total	29		
<i>Year #2, Spring</i>				
25	Macroeconomics	5	Macroeconomics	4.5
26	Statistics	5		

27	Accountant in Business (Introduction to Accounting)	5		
28	Profession-oriented English language	5		
29	Elective course (Minor 1)	5		
30	Industrial Internship	4		
31	Physical education (sport)	2		
	Total	31		

CURRICULUM
of the academic program “Financial Engineering”
at International IT University

Third and fourth year

	IITU		UNITEN	
#	COURSE TITLE	ECTS credits	COURSE TITLE	ECTS credits
<i>Year #3, Autumn</i>				
32	Financial Accounting	5		
33	Management	4		
34	Corporate finance	5	Corporate finance	4.5
35	Financial markets and intermediaries	5	Financial Markets & Institutions	4.5
36	Elective course 1 (Econometrics or Digital Marketing)	5	Introduction to Econometrics(Elective)	4.5
37	Elective course (Minor 2)	5		
	Total	29		
<i>Year #3, Spring</i>				
38	Financial management	5		4.5
39	Analysis of financial statement	5	Financial Statement Analysis	4.5
40	Audit	2		
41	Elective course 2 (Managerial accounting, Project management, or International Business)	5	Project and Relationship Management(Elective)	4.5
42	Elective course 3 (Managerial accounting, Project management, or International Business)	5		
43	Elective course (Minor 3)	5		
44	Industrial Internship	4		
	Total	31		
<i>Year #4, Autumn</i>				
45	Banking	5		
46	Insurance	5		
47	Financial investments	5	Investment Analysis & Strategy	4.5
48	Financial modeling	5	Financial modeling	4.5
49	Elective course 4 (Taxes and taxation, SAP, or IC)	5		
50	Elective course 5 (Taxes and taxation, SAP, or IC)	5		
	Total	30		
<i>Year #4, Spring</i>				
49	Financial risk management	3		

50	Financial portfolio management	5		
50	Financial derivatives	5	Financial Derivative (Elective)	
51	Pre-diploma Training	5		
52	Writing and defense of Diploma Project	12		
	Total	30		

List of Subject Applicable for UNITEN Mobility Program (IITU) (exclude 1st year course)

No	Financial Engineering course (IITU)	Equivalent List of Subject for Bachelor of Finance (UNITEN)	Semester in UNITEN
1	Macroeconomics	Macroeconomics	3
2	Corporate finance	Corporate finance	3
3	Financial markets and intermediaries	Financial Markets & Institutions	4
4	Analysis of financial statement	Financial Statement Analysis	4
5	Financial investments	Investment Analysis & Strategy	4
6	Financial Modeling	Financial Modeling	5
7	Project management	Project and Relationship Management	Elective (4/5/6)
8	Econometrics	Introduction to Econometrics	Elective(4/5/6)
9	Financial Derivative	Financial Derivative	Elective(4/5/6)

**1) Proposed STUDY PLAN for IITU students at UNITEN (1 year) (proposed by IITU)
and the equivalent course with Financial Engineering (IITU)**

Proposed STUDY PLAN for IITU students at UNITEN (1 year)

Semester	Code	Course (UNITEN)	Pre-requisite	Credit Hours	IITU "Financial Engineering" equivalent
Autumn + Spring semesters (1 academic year)	FNNB273	Personal Financial Planning		3	
	FNNB233	Investment Analysis & Strategy		3	Financial investments
	FNNB333	Insurance & Risk Management	FNNB213	3	
	FNNB343	Financial Modelling	FNNB113	3	Financial Modelling
	QNFB 313	Research Methods		3	
	FNNB263	Asset- Liability Management	FNNB113	3	
	FNNB323	Security Analysis & Portfolio Management	FNNB233	3	Financial portfolio management
	FNNB303	International Finance	FNNB213	3	
	FNNB363	Project Paper in Finance	QNFB313	3	
	FNNB373	Financial Technologies & Innovations		3	
	FNNB383	Islamic Banking & Finance	FNNB213	3	
	FNNB393	Cases in Finance	FNNB213	3	

**Proposed STUDY PLAN for IITU students at UNITEN (1 year)
according to UNITEN academic year for Y2021/22**

Proposed STUDY PLAN for IITU students at
UNITEN (1 year)
Academic Year 2021/22

Semester	Code	Course	Pre-requisite	Credit Hours
5 (Sept 2021)	FNNB233	Investment Analysis & Strategy		3
	FNNB263	Asset- Liability Management	FNNB113	3
	QNFB 313	Research Methods		3
	FNNB343	Financial Modelling	FNNB113	3
	FNNB373	Financial Technologies & Innovations		3
Total				15
6 (Jan, 2022)	FNNB323	Security Analysis & Portfolio Management	FNNB233	3
	FNNB333	Insurance & Risk Management		3
	FNNB303	International Finance	FNNB213	3
	FNNB363	Project Paper in Finance	QNFB313	3
	FNNB393	Cases in Finance	FNNB213	3
Total				15
SS 3	FNNB273	Personal Financial Planning		3
(June,2022)	FNNB383	Islamic Banking & Finance		3

Pre-Requisite Subjects BOF UNITEN with Financial Engineering (IITU)

	UNITEN			IITU	
#	COURSE TITLE		ECTS credits	COURSE TITLE	
1	FNNB113	Financial Management	4.5	Financial management	
2	FNNB213	Corporate Finance	4.5	Corporate finance	