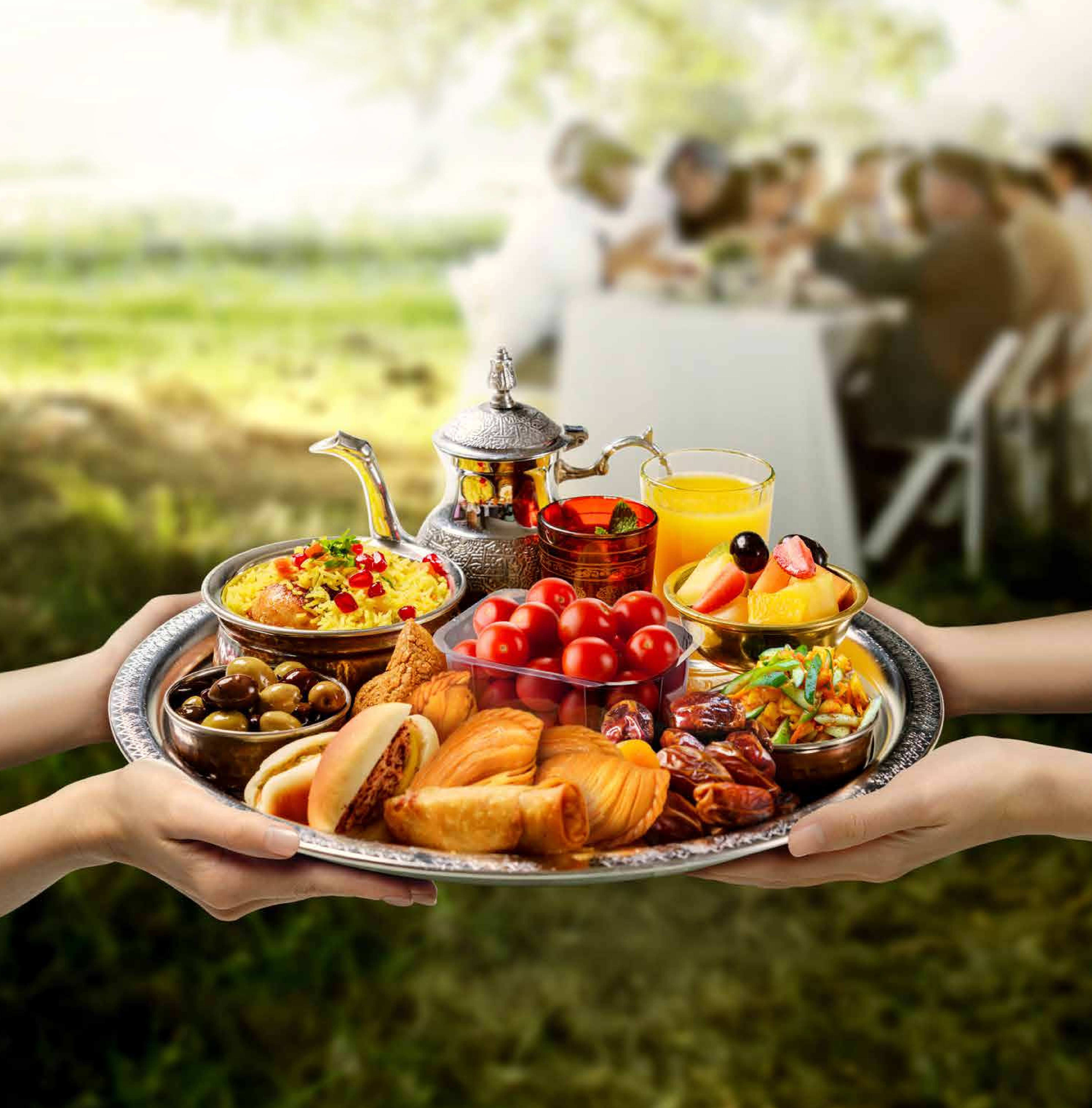
INVEST IN WHAT YOU BELIEVE IN

Maybank Islamic Wealth Solutions lets you create, accumulate, preserve, purify and distribute wealth on your terms.



Humanising
Financial Services

Maybank, a leading banking group in Asia and the fourth largest in Southeast Asia by assets, comprises an extensive international network with over 2,600 branches in 18 countries and a global team of 42,000. Our Singapore operations, initiated in 1960, have grown into one of our largest, encompassing a broad spectrum of banking services and recognised as a domestic systemically important bank since 2015.

Renowned for excellence, Maybank has garnered multiple awards, including Best Islamic Finance Bank and Best Islamic Finance Wealth Management Bank in 2023. Our Islamic Wealth Solutions focus on ethical, Shariah-compliant financial strategies, addressing needs from wealth creation and accumulation to preservation, purification and distribution. Our skilled Islamic Relationship Managers and Client Advisors offer tailored solutions at every life stage, underpinned by a holistic wealth management approach.

In a challenging global economy, Maybank remains dedicated to humanising financial services, enriching diverse communities and offering a wide array of products and services, ensuring your financial and spritual well-being.

Key Pillars of Islamic Wealth Solutions

Wealth Creation

Create wealth aligned with your values

Shariah wealth creation is a financial journey that combines prosperity and ethics. It adheres to Shariah principles, avoiding interest-based transactions, prohibited activities and excessive uncertainty.

Through diversification, you can build wealth while staying true to your values. This approach encourages a long-term perspective, emphasising the importance of permissible income sources and responsible investment choices.

Products:
- Islamic Auto-Finance
- Islamic Current and Savings Account
- Islamic Time Deposit
- Islamic Mortgage (Malaysia Property)

Wealth Accumulation

Accumulate more to do more

Shariah-compliant wealth accumulation involves ethical and sustainable investment strategies. It steers clear of interest-based savings and investments, focusing on alternatives like fee-based or equity-based arrangements where it is based on the risks and rewards in an investment.

This approach promotes ethical investing, where business and industries adhere to Shariah principles. By diversifying across Shariah-compliant assets and engaging in ethical income-generating activities, you can accumulate wealth while upholding your values.

Products:
- Islamic Bonds (Sukuk) and Structured Notes
- Islamic Dual Currency Investment
- Islamic Foreign Exchange*
- Islamic Structured Deposit
- Islamic Unit Trusts (14 Funds)

**Coming soon*

Wealth Preservation

Preserve and protect all that matters

Wealth Preservation in line with Shariah principles is an art that combines financial prudence with ethical values. It involves strategies that protect and grow wealth while adhering to Shariah principles.

This approach encourages diversification across Shariah-compliant assets, such as Takaful, which commits us to safeguard your wealth across all life stages. Additionally, it promotes risk management and the use of modern financial tools to safeguard investments.

Product:
- Islamic Insurance (Takaful)*

*Coming soon

Wealth Purification

Enrich others with the purest of intentions

Zakat, Donation and Waqf are essential pillars of Islamic Wealth Solutions, playing a significant role in wealth purification.

Zakat, an obligatory almsgiving, ensures that a portion of accumulated wealth is distributed to those in need, thereby purifying one's earnings.

Donations and voluntary charity complement this practice by allowing individuals to give beyond their obligatory contributions as a compassionate act.

Waqf is an essential element of wealth management, demonstrating the emphasis on communal well-being and the responsible stewardship of resources.

All three practices reflect values of empathy and social responsibility while purifying wealth and promoting economic equity.

Products and Services:

- PayNow enabled Zakat payment and Donation to MUIS
- Waqf Masyarakat Singapura (WMS) initiated by MUIS

Wealth Distribution

Distribute your assets according to your beliefs

The principles and methods for equitable Shariah wealth distribution are rooted in the concept of economic justice. This approach ensures that wealth is shared in a fair and equitable manner, in accordance to Shariah principles.

Shariah inheritance laws guide the distribution of wealth upon a person's passing, ensuring the fair and equitable transfer of assets among heirs. We are cognisant of our sacred role to be there for your family and loved ones when unforeseen events occur, ensuring that your legacy continues beyond this generation.

Product:
- iWasiat

Full Suite of Banking Services and Capabilities

Holistic Banking

Preferential Transaction Pricing

Priority Services

Dedicated Relationship Manager

18 Branches and 6 Premier Wealth Centres in Singapore

Advisory & Research

Maybank Investment Bank, Global Markets and Group Wealth Management Research

Market Views, FX and Asset Allocation

Annual Market Outlook

Legacy Planning

Wealth Distribution

Specialist in Estate Planning

Investment Solutions

Islamic Unit Trusts, Sukuk, FX Instruments and Structured Products

Full Suite of Solutions in Accordance to The 5 Pillars of Islamic Wealth Management

Treasury Specialists and Islamic Wealth Management Specialists

Lifestyle Needs

Invitation and Access to Exclusive Benefits

Global Connectivity to Lifestyle Services

Robust Regional Hub for Strategic Insights and Opportunities Worldwide

FAQ and Benefits

Q1 What is Islamic Wealth Solutions and how can it benefit me as a client?

A: Islamic Wealth Solutions is a financial strategy that combines wealth creation, accumulation, preservation, purification and distribution while adhering to Shariah principles. For clients, it offers ethical investing opportunities, risk diversification and the ability to align substantial wealth with your personal values.

Q2 How does Islamic Wealth Solutions and ethical investing have common goals and values?

A: Islamic Wealth Solutions provides clients with access to ethical and Shariah-compliant investment options. It ensures that investments are in line with your values such as avoiding sectors like alcohol, gambling tobacco, interest-based finance and non-permissible activities according to Shariah guidelines.

Q3 How does Islamic Wealth Solutions differ from conventional wealth management?

A: Islamic Wealth Solutions places a strong emphasis on ethical, socially responsible and with Shariah-compliant financial practices. It seeks to align financial activities with Shariah values, ensuring that wealth is generated and managed in a way that benefits both the individual and society while adhering to the principles of Shariah.

Conventional wealth management, in contrast, operates without these specific religious or ethical considerations. An example of this would be asset-backed investments where the investments must be asset-backed and have underlying tangible assets or services, ensuring that investments have intrinsic value. Conventional wealth management may involve speculative or purely financial investments.

Q4 How can Islamic Wealth Solutions integrate ESG principles into their wealth management under Shariah guidelines?

A: Islamic Wealth Solutions can seamlessly integrate ESG into your investments as it is both Shariah-compliant and ethically responsible. For example, Islamic Wealth Solutions enables investments in a clean energy firm that produces renewable energy, aligning your wealth with your values.

Q5 How does Islamic Wealth Solutions align with my charitable goals and wealth distribution?

A: Clients can use Islamic Wealth Solutions to plan their wealth distribution through Sadaqah under Wealth Purification and Shariah-compliant estate planning. It ensures their wealth is distributed equitably and in line with their values.

Q6 Is Islamic Wealth Solutions only for Muslims?

A: No, it is not limited to Muslims. Islamic Wealth Solutions' ethical and responsible practices appeal to a broad audience seeking financial growth while remaining true to their values.

Join our exclusive group of clients who appreciate the benefits of ethical investing, risk diversification and the alignment of your wealth and values. Let us be your trusted partner in Islamic Wealth Solutions.

Contact us today to discover how we can elevate your wealth management to a higher ethical standard.

Terminology

Murabahah
Murabahah is a sale and purchase contract which is binding in nature. Thus, the contract shall not be terminated unilaterally by any of the contracting parties.

Riba
Interest or usury. Prohibited in Islam.

Shariah
The total sum of Islamic teaching and system revealed to prophet Muhammad (pbuh) recorded in the Quran, as well as deducible from the Prophet's divinely guided lifestyle called the Sunnah.

Sukuk
A certificate of equal value which evidences undivided ownership or investment in the assets using Shariah principles and concepts endorsed by the Shariah Advisor.

Takaful
Takaful refers to cooperation among a group of individuals to mutually guarantee and aid each other in order to meet certain needs as agreed amongst them, such as, providing compensation for a particular loss or any other kind of financial needs.

Waqf
Waqf refers to the perpetual dedication of any property from which its benefit may be used for any charitable purpose, whether as (i) general Waqf (any Waqf that is created for a general charitable purpose according to Islamic law); or (ii) special Waqf (a Waqf that is created for a specified charitable purpose according to Islamic law); or (iii) Waqf ahli refers to a Waqf determined by the Waqif (a person who creates Waqf) for his family members for charitable purposes.

Wasiyah
Wasiyah is a declaration of a person (Testator) made during his/her lifetime with respect to his/her property or benefit thereof, to be carried out for the purpose of charity or for any purpose permissible by Islamic law, after death.

Zakat
Zakat is one of the five pillars in Islam that every Muslim must perform annually. It is an obligation for those who are financially stable to give charity to the less fortunate and to provide hope to the needy.

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Maybank Singapore Limited (UEN: 201804195C)

Malayan Banking Berhad, Hong Kong Branch (Incorporated in Malaysia with limited liability) (Company Number: F000679)

Malayan Banking Berhad (196001000142 (3813-K))

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