



## **THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 14 FEBRUARY 2024 IN RESPECT OF AMISLAMIC INCOME JADWA**

The Manager

**Amlslamic Funds Management Sdn. Bhd.**

Registration number: [200801029135 (830464-T)]

The Trustee

**Deutsche Trustees Malaysia Berhad**

Registration number: [200701005591 (763590-H)]

THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM DATED 14 FEBRUARY 2024 HAS TO BE READ IN CONJUNCTION WITH THE REPLACEMENT INFORMATION MEMORANDUM FOR AMISLAMIC INCOME JADWA DATED 1 APRIL 2015, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM DATED 10 SEPTEMBER 2015 AND THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM DATED 5 JULY 2019.

SOPHISTICATED INVESTORS ARE ADVISED TO READ AND UNDERSTAND THE CONTENTS OF THE INFORMATION MEMORANDUMS. IF IN DOUBT, PLEASE CONSULT A PROFESSIONAL ADVISER. FOR INFORMATION CONCERNING CERTAIN RISK FACTORS WHICH SHOULD BE CONSIDERED BY SOPHISTICATED INVESTORS, SEE "RISK FACTORS" COMMENCING ON PAGE 11 OF THE REPLACEMENT INFORMATION MEMORANDUM AND PAGE 5 OF THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM.

**THIS THIRD SUPPLEMENTARY INFORMATION MEMORANDUM HAS TO BE READ IN CONJUNCTION WITH THE REPLACEMENT INFORMATION MEMORANDUM, THE FIRST SUPPLEMENTARY INFORMATION MEMORANDUM AND THE SECOND SUPPLEMENTARY INFORMATION MEMORANDUM FOR AMISLAMIC INCOME JADWA**

## **RESPONSIBILITY STATEMENTS**

This Third Supplementary Information Memorandum dated 14 February 2024 (the "Third Supplementary Information Memorandum") in relation to the Replacement Information Memorandum for Amlslamic Income Jadwa dated 1 April 2015 (the "Replacement Information Memorandum"), the First Supplementary Information Memorandum dated 10 September 2015 (the "First Supplementary Information Memorandum") and the Second Supplementary Information Memorandum dated 5 July 2019 (the "Second Supplementary Information Memorandum") (collectively, the "Information Memorandums") has been reviewed and approved by the directors of Amlslamic Funds Management Sdn. Bhd and they collectively and individually accept full responsibility for the accuracy of all information. Having made all reasonable enquiries, they confirm to the best of their knowledge and belief, that there are no false or misleading statements, or omission of other facts which would make any statement in this Third Supplementary Information Memorandum false or misleading.

## **STATEMENTS OF DISCLAIMER**

The Securities Commission Malaysia has not authorised or recognised the Amlslamic Income Jadwa (the "Fund") and a copy of this Third Supplementary Information Memorandum has not been registered with the Securities Commission Malaysia.

The lodgement of this Third Supplementary Information Memorandum should not be taken to indicate that the Securities Commission Malaysia recommends the Fund or assumes responsibility for the correctness of any statement made, opinion expressed or report contained in this Third Supplementary Information Memorandum.

The Securities Commission Malaysia is not liable for any non-disclosure on the part of Amlslamic Funds Management Sdn. Bhd responsible for the Fund and takes no responsibility for the contents in this Third Supplementary Information Memorandum. The Securities Commission Malaysia makes no representation on the accuracy or completeness of this Third Supplementary Information Memorandum, and expressly disclaims any liability whatsoever arising from, or in reliance upon, the whole or any part of its contents.

**SOPHISTICATED INVESTORS SHOULD RELY ON THEIR OWN EVALUATION TO ASSESS THE MERITS AND RISKS OF THE INVESTMENT. IF SOPHISTICATED INVESTORS ARE UNABLE TO MAKE THEIR OWN EVALUATION, THEY ARE ADVISED TO CONSULT PROFESSIONAL ADVISERS.**

## **ADDITIONAL STATEMENTS**

An investment in the Fund carries with it a degree of risk. The value of units and the income from it, if any, may go down as well as up, and investment in wholesale fund involve risks including the risk of total capital loss and no income distribution. Sophisticated Investors should consider the risk factors set out under the heading Risk Factors in the Information Memorandums.

Statements made in the Information Memorandums are based on the law and practice currently in force in Malaysia and are subject to changes in such law and practices.

Any reference to a time or day in the Information Memorandums shall be a reference to that time or day in Malaysia, unless otherwise stated.

No person has been authorised to issue any advertisement or to give any information, or to make any representations in connection with the offering, placing, subscription, sale, switching or redemption of units in the Fund other than those contained in the Information Memorandums and, if issued, given or made, such advertisement, information or representations must not be relied upon by an investor. Any purchase made by any person on the basis of statements or representations not contained in or inconsistent with the information and representations in the Information Memorandums will be solely at the risk of the Sophisticated Investor. Sophisticated Investors may wish to consult their independent professional adviser about the suitability of the Fund for their investment needs.

The Information Memorandums do not constitute an offer or solicitation to anyone in any jurisdiction in which such offer or solicitation is not authorised or to any person to whom it is unlawful to make such offer or solicitation.

The Manager has the right to reject any application by a US Person. However, if you are investing through our appointed distributor who operates under a nominee system of ownership, kindly consult the respective distributor accordingly.

## **PERSONAL DATA**

As part of our day to day business, we collect your personal information when you apply to open an account with us, subscribe to any of our products or services or communicate with us. In return, we may use this information to provide you with our products or services, maintain our records or send you relevant information. We may use your personal information which includes information on any transactions conducted with us, for one or more of the following purposes, whether in Malaysia or otherwise:

- a. Assess your eligibility or suitability for our products which you had applied for and to verify your identity or financial standing through credit reference checks;
- b. To notify you of more and up to-date information such as improvements and new features to the existing products and services, development of new products, services and promotions which may be of interest to you;
- c. Manage and maintain your account(s) through regular updates, consolidation and improving the accuracy of our records. In this manner we can respond to your enquiries, complaints and to generally resolve disputes quickly so that we can improve our business and your relationship with us;
- d. Conduct research for analytical purposes, data mining and analyse your transactions / use of products and services to better understand your current financial / investment position and future needs. We will also produce data, reports and statistics from time to time, however such information will be aggregated so that your identity will remain confidential;
- e. Comply with the requirements of any law and regulations binding on us such as conducting anti-money laundering checks, crime detection / prevention, prosecution, protection and security;
- f. Enforcement of our rights to recover any debt owing to us including transferring or assigning our rights, interests and obligations under any of your agreement with us;
- g. In the normal course of general business planning, oversight functions, strategy formulation and decision making within AmBank Group;
- h. To administer and develop the Manager's and/or the Manager's associated companies within the AmBank Group business relationship with you;
- i. Outsourcing of business and back-room operations within AmBank Group and/or other service providers; and
- j. Any other purpose(s) that is required or permitted by any law, regulations, standards, guidelines and/or relevant regulatory authorities including with the trustee of the Fund.

Sophisticated Investors are advised to read our latest or updated Privacy Notice (notice provided as required under the Personal Data Protection Act 2010) available on our website at [www.aminvest.com](http://www.aminvest.com). Our Privacy Notice may be revised from time to time and if there is or are any revision(s), it will be posted on our website and/or other means of communication deemed suitable by us. However, any revision(s) will be in compliance with the Personal Data Protection Act 2010.

**THE REMAINING PAGE IS INTENTIONALLY LEFT BLANK**

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Unless otherwise provided in this Third Supplementary Information Memorandum, all the capitalized terms used herein shall have the same meanings ascribed to them in the Information Memorandum.

## EXPLANATORY NOTE

This Third Supplementary Information Memorandum has been issued to informed Sophisticated Investors of the following, but not limited to:

- the update made to the registration number of the Manager, Administrator, Shariah Adviser and Trustee;
- the update made to the disclosure in “Shariah Adviser” and “Trustee’s Delegate (Custodian)”;
- the removal of the information in relation to “Federation of Investment Managers Malaysia (FIMM)” and “Documents available for Inspection”;
- the update made to the disclosure in “Shariah Investment Guidelines”;
- the update made to the disclosure in “Related Party Transactions or Conflict of Interest”;
- the update made to the disclosure in “Additional Information”;
- the update made to the disclosure in “Managing the Fund’s Investment”; and
- other updates which are general in nature.

## A. GENERAL

The following information on registration number of the Manager, Administrator, Shariah Adviser and Trustee, wherever it appears in the Information Memorandums, are hereby updated to be read as follows:

<b>Amlslamic Funds Management Sdn. Bhd.</b>	Registration number: [200801029135 (830464-T)]
<b>AmFunds Management Berhad</b>	Registration number: [198601005272 (154432-A)]
<b>Amanie Advisors Sdn. Bhd.</b>	Registration number: [200501007003 (684050-H)]
<b>Deutsche Trustees Malaysia Berhad</b>	Registration number: [200701005591(763590-H)]

## B. CORPORATE DIRECTORY

### Page 5 - 6 of the Replacement Information Memorandum

1. The disclosure under **SHARIAH ADVISER** is hereby deleted and replaced with the following:

**“SHARIAH ADVISER**

**Amanie Advisors Sdn Bhd**

Registration number: 200501007003 (684050-H)

Level 13A-2, Menara Tokio Marine Life,

189, Jalan Tun Razak,

50400 Kuala Lumpur.

Tel: (03) 2161 0260

Fax: (03) 2161 0262

Email: [contact@amanieadvisors.com](mailto:contact@amanieadvisors.com)

Website: [www.amanieadvisors.com](http://www.amanieadvisors.com)”

2. The disclosure under **TRUSTEE’S DELEGATE (CUSTODIAN)** is hereby deleted and replaced with the following:

**“Deutsche Bank (Malaysia) Berhad**

**Registration number: 199401026871 (312552-W)**

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**Registered office / Business office**

Level 19 - 20, Menara IMC,  
No. 8 Jalan Sultan Ismail,  
50250 Kuala Lumpur”  
Tel: (603) 2053 6788  
Fax: (603) 2031 8710”

3. The information in relation to the **FEDERATION OF INVESTMENT MANAGERS MALAYSIA (FIMM)** is hereby deleted entirely.

**C. FUND'S DETAILED INFORMATION**

**Page 17 of the Replacement Information Memorandum**

The disclosure on “**SHARIAH INVESTMENT GUIDELINES**” under Section “**FUND'S DETAILED INFORMATION**” is hereby deleted and replaced with the following:

**“SHARIAH INVESTMENT GUIDELINES**

The following are the Shariah Investment Guidelines for the Fund, which the Investment Manager, is to strictly adhere to on a continuous basis. At all times the Fund shall invest in investment instruments that are allowed under Shariah principles and shall not invest in investment instruments that are prohibited by Shariah principles based on the parameters of the applicable SAC and the Shariah Adviser of the Fund.

1. The Fund will invest in sukuk approved by the SAC of SC and/or the Shariah Adviser.
2. Islamic deposits shall be placed with financial institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013, whichever is appropriate. For the avoidance of doubt, only Islamic account is permitted for placement of deposit with institutions licensed under the Islamic Financial Services Act 2013 and/or Financial Services Act 2013. The Fund is also prohibited from investing in interest-bearing deposits and recognising any interest income.
3. Islamic money market instruments issued in Malaysia must be approved by SAC of BNM. Money market instruments that are endorsed by other Shariah adviser(s) or Shariah committee(s) must be approved by the Shariah Adviser upon review of the relevant documents e.g. principal terms and conditions and Shariah pronouncements or approvals.
4. For avoidance of doubt, the documents relating to the Shariah liquidity management instrument should be submitted for prior approval by the Shariah Adviser. Where the Shariah Adviser request a change to the Shariah Investment Guidelines, it shall give the Manager a reasonable period of time to effect such change in the Information Memorandum in accordance with the requirements of any applicable law and regulation.

**Purification Process for the Fund**

Shariah non-compliant investment

The Manager will immediately dispose-off any Shariah noncompliant investment inadvertently made in the Fund. If the disposal of the Shariah non-compliant investment results in losses to the Fund, the losses are to be borne by the Manager. The said investment will be disposed/withdrawn with immediate effect or within a month of knowing the status of the securities. Any capital gains or dividend received during or after disposal of the investment will be channelled to baitulmal and/or any other charitable bodies as advised by the Shariah Adviser. The Fund have the right to retain the investment cost only.

Zakat for the Fund

The Fund does not pay zakat on behalf of Muslim individuals and Islamic legal entities who are investors of the Fund. Thus, investors are advised to pay zakat on their own.

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The investment portfolio of the Fund will comprise instruments that have been classified as Shariah compliant by the SAC of SC and, where applicable the SAC of BNM. For instruments that are not classified as Shariah-compliant by the SAC of SC and, where applicable the SAC of BNM, the status of the instruments has been determined in accordance with the ruling issued by the Shariah Adviser.

#### D. RELATED PARTY TRANSACTIONS OR CONFLICT OF INTEREST

##### Page 9 - 10 of the Second Supplementary Information Memorandum

The disclosure under **RELATED PARTY TRANSACTIONS OR CONFLICT OF INTEREST** is hereby deleted and replaced with the following:

“All transactions with related parties are to be executed on terms which are best available to the Fund and which are not less favourable to the Fund than an arm’s length transaction between independent parties. The Fund may have dealings with parties related to the Manager. The related parties defined are AmFunds Management Berhad (“AFM”), AmInvestment Bank Berhad, AmInvestment Group Berhad, AmBank (M) Berhad and AmBank Islamic Berhad.

Trading in securities by an employee is allowed, provided that the policies and procedures in respect of the personal account dealing are observed and adhered to. The directors, investment committee members and employees are required to disclose their portfolio holdings and dealing transactions as required under the Personal Account Dealing Policy and the Management of Conflict of Interest Policy. Further, the abovementioned shall make disclosure of their holding of directorship and interest in any company.

To the best of Trustee’s knowledge, there has been no event of conflict of interest or related party transaction which exists between the Trustee and the Manager or any potential occurrence of it.”

#### E. ADDITIONAL INFORMATION

##### Page 10 of the Second Supplementary Information Memorandum

The disclosure on “**Internet**” under Section “**Keeping You Informed**” is hereby deleted and replaced with the following:

##### “Internet

We publish updated information on our website [www.aminvest.com](http://www.aminvest.com).”

#### F. DOCUMENTS AVAILABLE FOR INSPECTION

##### Page 34 of the Replacement Information Memorandum

The entire section “**DOCUMENTS AVAILABLE FOR INSPECTION**” is hereby deleted entirely.

#### G. MANAGING THE FUND’S INVESTMENT

##### Page 11 of the Second Supplementary Information Memorandum

1. The disclosure on “**THE MANAGER**” under Section “**MANAGING THE FUND’S INVESTMENT**” is hereby deleted and replaced with the following:

##### Corporate Information of the Manager

##### AmIslamic Funds Management Sdn. Bhd. (“AIFM”)

AIFM was established on 25 August 2008 to be a dedicated Islamic investment solutions provider, which offers a comprehensive and innovative range of Shariah-compliant funds and provides investment management services on

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all Shariah-compliant assets. AIFM is a wholly owned subsidiary of AmInvestment Bank Berhad. As at 30 September 2023, AIFM has more than ten (10) years of experience in providing fund management services.

AIFM is a licensed fund manager approved by the SC on 12 January 2009, to implement the Fund's investment strategy to achieve the objective of the Fund.

### **Administrator**

AmFunds Management Berhad ("AFM") is being appointed as the Administrator to perform administrative services which includes undertaking fund valuation and accounting, regulation and client reporting and maintenance of the registrar of the Unit Holders.

### **Roles, Duties and Responsibilities of the Manager**

The Manager is responsible for setting the investment policies and objective for the Fund. The Manager is also responsible for the promotion and administration of the Fund which include but not limited to issuing units, preparing and issuing information memorandum.

AIFM is responsible to manage, invest, realize, reinvest or howsoever deal with the Fund in accordance with the investment objective and guidelines, including investment limits and restrictions of the Fund.

### **Designated Fund Manager**

#### **Kevin Wong Weng Tuck**

Kevin Wong Weng Tuck is the Principal Officer of AIFM. His responsibilities include business development and marketing of Islamic funds as well as managing the Shariah compliance and governance of AIFM and its investment portfolios. Kevin is also the Chief Investment Officer (CIO) of AIFM, overseeing the company's investments across asset classes, overall investment strategies and portfolio positioning of funds under management. He is the designated fund manager for all Islamic funds under AIFM's management. He has over twenty-three (23) years of experience in the financial services, capital markets and funds management industries. In year 2000, he joined AFM as an investment analyst. His last position held before CIO was Senior Vice President, Head of Research, which oversaw a team of fifteen (15) research personnel that conducted fundamental and relative value analysis on economic, monetary and financial developments, industry sectors, listed and unlisted companies in eighteen (18) countries around the globe. Kevin graduated with a degree in Bachelor of Commerce (Accounting) from Monash University, Australia. He holds a Capital Markets Services Representative's License for the regulated activity of funds management.

### **Material Litigation**

As at 30 September 2023, the Manager is not engaged in any material litigation and arbitration, including those pending or threatened, and any facts likely to give rise to any proceedings which might materially affect the business or financial position of the Manager and of its delegates.

***Note: Please refer to our website ([www.aminvest.com](http://www.aminvest.com)) for further information on the Manager and other corporate information which may be updated from time to time.***

### **Page 39 – 40 of the Replacement Information Memorandum**

2. The disclosure on "THE SHARIAH ADVISER" under Section "MANAGING THE FUND'S INVESTMENT" is hereby deleted and replaced with the following:

#### **"THE SHARIAH ADVISER**

##### **Amanie Advisors Sdn Bhd**

Amanie Advisors Sdn Bhd ("Amanie") is a Shariah advisory, consultancy, training and research and development boutique for institutional and corporate clientele focusing on Islamic financial services. Amanie is a registered Shariah Adviser with the SC. It has been established with the aim of addressing the global needs for experts' and Shariah scholars' pro-active input. This will ultimately allow the players in the industry to manage and achieve their business

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and financial goals in accordance with the Shariah principles. Amanie also focuses on organizational aspect of the development of human capital in Islamic finance worldwide through providing updated quality learning embracing both local and global issues on Islamic financial products and services.

The company is led by Tan Sri Dr. Mohd Daud Bakar and teamed by an active and established panel of consultants covering every aspect related to the Islamic banking and finance industry both in Malaysia and the global market. Currently, the team comprises of eight (8) full-time consultants who represent dynamic and experienced professionals with a mixture of corporate finance, accounting, product development, Shariah law and education.

Amanie meets every quarter to address Shariah advisory matters pertaining to our Islamic funds. Since 2005, Amanie has acquired nineteen (19) years of experience in the advisory role of unit trusts with more than 200 funds locally and globally. As at LPD, Amanie acts as Shariah adviser to 120 Islamic funds.

The roles of Shariah Adviser are:

1. To advise on all aspects of the Fund and fund management business in accordance with Shariah principles.
2. To ensure that the Fund is managed and administered in accordance with Shariah principles.
3. To provide expertise and guidance in all matters relating to Shariah principles, including on the Deed and Prospectus, its structure and investment process, and other operational and administrative matters.
4. To consult with SC where there is any ambiguity or uncertainty as to an investment, instrument, system, procedure and/or process.
5. To act with due care, skill and diligence in carrying out its duties and responsibilities.
6. Responsible for scrutinizing the Fund's compliance report as provided by the compliance officer and investment transaction reports to ensure that the Fund's investments are in line with Shariah principles.
7. To prepare a report to be included in the Fund's interim and annual reports certifying whether the Fund have been managed and administered in accordance with Shariah principles for the period concerned.

#### **Designated Person Responsible for Shariah Matters of the Fund**

**Tan Sri Dr. Mohd Daud Bakar**, Shariah Adviser

Tan Sri Dr. Mohd Daud Bakar is the Founder and Executive Chairman of Amanie Group. One of its flagship companies namely Amanie Advisors, is operating in a few cities globally. He serves as the Chairman of Shariah Advisory Council (SAC) of the Astana International Financial Centre (AIFC), Kazakhstan, the First Abu Dhabi Bank (UAE), and Permodalan Nasional Berhad (PNB). He was the former Chairman of the Shariah Advisory Council (SAC) at the Central Bank of Malaysia, and former Chairman of the SAC at the Securities Commission of Malaysia.

Tan Sri Dr Daud is also a Shariah board member of various global financial institutions, including the National Bank of Oman (Oman), Amundi Asset Management (France), Bank of London and Middle East (London), BNP Paribas Najma (Bahrain), Natixis Bank (Dubai), Morgan Stanley (Dubai), Sedco Capital (Saudi and Luxembourg) and Dow Jones Islamic Market Index (New York) amongst many others.

Tan Sri serves as the Chairman of Federal Territory Islamic Religious Department [Majlis Agama Islam Persekutuan (MAIWP)]. In the corporate world, he is currently a member of the PNB Investment Committee. Previously, he served as a Board Director at Sime Darby Property Berhad and Chairman to Malaysia Islamic Economic Development Foundation (YaPEIM). In addition, he is the co-founder of Experts Analytics Centre Sdn Bhd and MyFinB Sdn. Bhd. He also serves as the Chairman of Berry Pay Sdn. Bhd., Data Sukan Consulting Sdn. Bhd., Bio Fluid Sdn. Bhd., KAB Gold Dynamics Sdn. Bhd., Bio- Angle Vacs Sdn. Bhd., Tulus Digital Sdn. Bhd., and Amanie-Afra Halal Capital Co (Bangkok). He was the former 8th President of the International Islamic University of Malaysia (IIUM).

The most recent recognition is Tan Sri Dr Mohd Daud has being conferred the esteemed Tokoh Maal Hijrah award by the State Government of Kedah in conjunction with the state-level Maal Hijrah celebration on July 2023. Tan Sri also has received the "Royal Award for Islamic Finance 2022" by His Majesty, the King of Malaysia. While in 2014, he received the "Most Outstanding Individual" award by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad's birthday. Under his leadership, Amanie Advisors received the "Islamic Economy Knowledge Infrastructure Award" at the Global Islamic Economy Summit, Dubai 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015. On 13 November 2021, he was conferred the Darjah Kebesaran Panglima Setia Mahkota (P.S.M.) by the King of Malaysia which carries the title of "Tan Sri".



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He received his first degree in Shariah from University of Kuwait in 1988 and obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya.

Tan Sri's first book entitled "Shariah Minds in Islamic Finance: An Inside Story of A Shariah Scholar" has won the "Islamic Finance Book of the Year 2016" by the Global Islamic Finance Award (GIFA) 2016. Then, his book on sukuk entitled "An Insightful Journey to Emirates Airline Sukuk: Pushing The Boundaries of Islamic Finance" has also won the "Best Islamic Finance Case 2017" by the GIFA 2017 in Kazakhstan. To date, Tan Sri has been authoring 28 books with different genre.

**Suhaida Mahpot, Chief Executive Officer**

Suhaida Mahpot is the Chief Executive Officer for Amanie Advisors in Kuala Lumpur office. She holds a Bachelor of Economics (Islamic Economic & Finance) from International Islamic University Malaysia and a professional certificate of Certified Shariah Advisor and Auditor (CSAA) of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

She joined Amanie in 2008 and was amongst the pioneers in the company. She is a specialist in sukuk advisory and has been advising numerous sukuk locally and internationally. One of the sukuk advised by her together with Tan Sri Dr. Mohd Daud Bakar has been awarded as Best Securitisation Sukuk at The Asset Triple A Islamic Finance Award (2020). Apart from sukuk advisory, her primarily focus is on Shariah governance, structuring, enhancement and conversion exercises, establishment of Islamic financial entities as well as development of Islamic products. Her career in banking & financial industry started as a trainee under Capital Market Graduated Trainee Scheme organized by the SC.

Prior to joining Amanie, she worked with Affin Investment Bank Bhd since 2006 as an executive for debt & capital markets department. She completed various project financing deals using private debt securities instruments ranging from infrastructure & utilities, real estate, plantation and many others."

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