

# Takaful Innovation Summit 2018: Seizing Smart Solutions In The Digital Era

**8<sup>th</sup> May 2018**

InterContinental, KUALA LUMPUR

**Tech Talk:**  
Demystifying  
Blockchains –  
Understanding the  
technology behind  
the myths

**DX Panel:** Big  
Data Driving  
Product  
Development

**Design  
Thinking to  
Create a Culture  
of Innovation**

**Panel  
Discussion:**  
Risk Management  
in the Digital Era



# Introduction

'Digital disruption' are buzzwords we come across often. Technology has changed the way we do businesses – it has disrupted many industries and finance is no exception.

Takaful Innovation Summit 2018 will focus on helping institutions embrace the customer demands and market requirements necessary to remain relevant and pursue continued opportunities for growth in the coming years. The event will provide a variety of learning formats, from big picture keynotes to targeted, deeper-dive tech talks and networking opportunities for meaningful business connections. Combine this with an audience of the industry's thought leaders and it's no surprise that Takaful Innovation Summit 2018 is an event you cannot afford to miss.

## Key Highlights

Millennials are the most tech savvy generation ever. They are, however, underinsured. This gives huge potential to the insurance and Takaful industry to forge new technology to affect the value proposition of existing products and services. However, merely adopting new technologies is not going to give success. Things to consider:

- ✓ Can we create a culture of innovation?
- ✓ How can we use big data to drive product development?
- ✓ What are the lessons learnt from technology initiative failures?
- ✓ What are the untraditional distribution channels to capture new markets?
- ✓ How is risk management going to change in the digital era?
- ✓ What are the Shariah compliance issues in Takaful operations and what are the future challenges? These are few questions which will be investigated in the conference and many more.

## Key Innovation Themes

- ✓ Driving client-centricity and product innovation using Big Data
- ✓ Using analytics to deliver personalised & competitive pricing to win new customers
- ✓ Understanding the reason analytics initiatives fail and how to prevent against them
- ✓ Design Thinking to Create a Culture of Innovation
- ✓ Is insurtech/regtech a necessity in risk & compliance management?
- ✓ Insuring the Millennial - Exploring Untraditional Distribution Channels
- ✓ Shariah non-compliance risks in the digital era

## Who Should Attend

- ✓ CEOs and Senior Management of Takaful and Retakaful Companies
- ✓ Insurance and Reinsurance Brokers with interest in the Takaful segment
- ✓ Insurance & Takaful Regulators
- ✓ Risk Managers
- ✓ Product Development Staff
- ✓ Underwriters
- ✓ Actuaries
- ✓ Head of Claims
- ✓ Head of Distribution
- ✓ Head of Digital Transformation
- ✓ Head of Analytics
- ✓ Head of Distribution
- ✓ Heads & Managers of Business Strategy
- ✓ Accountants
- ✓ Management Consultants and Service Providers
- ✓ Shariah Scholars & Advisors

## Speakers

**Dr Akhtarzaite Abdul Aziz**  
Chairperson - Shariah Committee  
Great Eastern Takaful Berhad

**Anita Menon**  
Chief Risk Officer  
Prudential BSN Takaful

**Chia Hock Lai**  
President  
Singapore Fintech Association,  
Singapore

**Khairul Nizam**  
Chief Executive Officer  
Finance Accreditation Agency

**Liyana Ang**  
Chief Risk Officer  
Berjaya Sompo Insurance Berhad

**Mark Smalley**  
Co-founder & CEO  
Neuroware

**Ronan Diego de Oliveira**  
Global Training Lead  
Tandemic

**Sharala Axryd**  
Chief Executive Officer  
ASEAN Data Analytics Exchange (ADAX)

**Syahril Nizam Hasan**  
Chief Risk Officer  
Manulife Insurance Berhad

**Syed Ahmad Fuqaha**  
Founder & CEO  
KATSANA Advanced Telematics

**Winnie Chua**  
Co-Founder & Chief of Product  
PolicyStreet

**Dr Younes Soualhi**  
Head, Islamic Banking Unit  
ISRA

**Dr Zaharuddin Abd Rahman**  
Founder & CEO  
Elzar Shariah Solutions





# Agenda

## 9.00am – 9.20am

**Keynote Address:** Future of Takaful & Insurance Industry  
**Yahya Adnan Ahmad** — *Chief Executive Officer, HSBC Amanah Takaful (Malaysia) Berhad*

## 9.20am – 9.40am

**Industry Keynote:** Innovation in Takaful and the Way Forward  
» Broader aspect of innovation and not limited to digital disruption  
» Regulatory and policy changes in Takaful to drive innovation  
» Matching innovation and business sense  
**Dr Mohamed Rafick Khan** — *Chief Executive Officer, Munich RE (Malaysia)*

## 9.40am – 10.00am

**Emerging Digital Technologies for Insurers**  
**Valenzia Yap** — *Chief Executive Officer, PolicyPal, Singapore*

## 10.00am – 10.40am

**Tech Talk:** Demystifying Blockchains – Understanding the technology behind the myths  
**Mark Smalley** — *Chief Executive Officer, Neuroware.io*

## 10.40am – 11.00am

Coffee

## 11.00am – 12.00pm

**DX Panel:** Big Data Driving Product Development  
» How data is transforming the insurance industry  
» Rethinking insurance & takaful with data at the core: the importance of strategy  
» Driving client-centricity and product innovation using Big Data  
» Using analytics to deliver personalised & competitive pricing to win new customers  
» Understanding the reason analytics initiatives fail and how to prevent against them  
**Chia Hock Lai** — *President, Singapore Fintech Association, Singapore*  
**Sharala Axryd** — *Chief Executive Officer, ASEAN Data Analytics Exchange (ADAX)*  
**Winnie Chua** — *Co-Founder & Chief Product Officer, PolicyStreet*  
**Syed Ahmad Fuqaha** — *Founder & CEO, KATSANA Advanced Telematics*

**Moderated by:**  
**Valenzia Yap** — *Chief Executive Officer, PolicyPal, Singapore*

## 12.00pm – 12.30pm

**Design Thinking to Create a Culture of Innovation**  
**Ronan Diego de Oliveira** — *Global Training Lead, Tandemic*

## 12.30pm – 2.00pm

Lunch

## 2.00pm – 2.20pm

**Insuring the Millennial - Exploring Untraditional Distribution Channels**  
**Syed Ahmad Fuqaha** — *Founder & CEO, KATSANA Advanced Telematics*

## 2.20pm – 3.10pm

**Panel Discussion:** Risk Management in the Digital Era  
» Is insurtech/regtech a necessity in risk & compliance management?  
» Conduct risk – major concern in the insurance & takaful industry  
» Taking risk management from compliance to competitive advantage  
**Anita Menon** — *Chief Risk Officer, Prudential BSN Takaful*  
**Syahril Nizam Hasan** — *Chief Risk Officer, Manulife Insurance Berhad*  
**Liyana Ang** — *Chief Risk Officer, Berjaya Sampo Insurance Berhad*

**Moderated by:**  
**Dr Mohamed Rafick Khan** — *Chief Executive Officer, Munich RE (Malaysia)*

## 3.10pm – 3.30pm

**Innovative Talent Strategies to Retain and Develop Talents in the Takaful Industry**  
**Khairul Nizam** — *Chief Executive Officer, Finance Accreditation Agency*

## 3.30pm – 4.00pm

Coffee

## 4.00pm – 5.00pm

**Shariah Panel:** Shariah Compliance in the Digital Era  
» Using technology for Shariah audit & compliance  
» Shariah non-compliance risks in the digital era  
» Key success factors for Shariah scholars in the future  
**Dr Younes Soualhi** — *Head, Islamic Banking Unit, ISRA*  
**Dr Zaharuddin Abd Rahman** — *Founder & CEO, Elzar Shariah Solutions*  
**Dr Akhtarzaite Abdul Aziz** — *Chairperson - Shariah Committee, Great Eastern Takaful Berhad*

**Moderated by:**  
**Dr. Mohamed Hadi Abd Hamid** — *Head, Shariah Research and Advisory, Etiqa Takaful*







# Speakers



**Dr Mohamed Rafick Khan**  
Chief Executive Officer  
Munich RE (Malaysia)

Dr Rafick is the CEO of Munich Re Retakaful (MRR) and has been with Munich Re since 2008. His initial background was in the field of medical services and has been in the Malaysian insurance industry since 1999. His experience is largely in medical underwriting and claims. His exposure in medicine, disability, reinsurance and direct insurance in the region has helped various stake holders in the insurance industry in achieving a sustainable relationship between policyholders and insurance companies.

He is an active community member and supports various community related functions in management. He sits on board of several NGO's and Joint Management Bodies and leads VICTIMS Malaysia, i.e. an organization that helps victims of abandoned housing projects. He is actively pushing for a legal framework to ensure that developers have strong financial capacity so as to prevent abandoned housing projects. In Jan 2009 he was honored by The New Straits Times as one of the "Heroes 2008" for his contribution to the community during the landslide tragedy in Bukit Antarabangsa, Malaysia. Dr Rafick is contactable always via his email [drorafick@munichre.com](mailto:drorafick@munichre.com) or his mobile phone +6012 221 8956.



**Dr Akhtarzaite Abdul Aziz**  
Chairperson - Shariah Committee  
Great Eastern Takaful Berhad

Asst Prof Dr Akhtarzaite Abdul Aziz was appointed as Shariah Committee of Great Eastern Takaful Berhad in November 2010 and was appointed as the Shariah Committee Chairman in October 2016. She also serves as a member of the Shariah Committee of Standard Chartered Saadiq Malaysia and Malaysia Building Society Berhad (MBSB). She received her education at the International Islamic University Malaysia (IIUM), Kuala Lumpur, where she obtained her LLB (1994) and LLBs (Shariah) (1995), and subsequently, her Masters and PhD in Fiqh and Usul Fiqh in 2000 and 2005. Asst Prof Dr Akhtarzaite was a Shariah Committee member of EONCAP Islamic Bank Berhad (2005–2011), Working Committee of IIUM Institute of Islamic Banking and Finance (IIiBF), Module writer for Islamic Capital Market Graduate Training Scheme (ICMGTS) Securities Commission Malaysia, committee member (Treasurer) — Association of Shariah Advisors in Islamic Finance (ASAS) and a moderator for IBFIM Fundamental Certificate in Islamic Banking and Finance.



**Yahya Adnan Ahmad**  
Chief Executive Officer  
HSBC Amanah Takaful (Malaysia) Berhad

Yahya Adnan Ahmad is an experienced life insurance & Takaful professional with 30 years exposure in the field in South and South East Asia. A graduate of Dartmouth College, New Hampshire, he is an actuary by training and has been involved with Takaful businesses since 2006.

He is currently the Chief Executive Officer of HSBC Amanah Takaful (Malaysia) Berhad. He is married with two children and resides in Kuala Lumpur, Malaysia.



**Anita Menon**  
Chief Risk Officer  
Prudential BSN Takaful

Anita Menon was appointed as Chief Risk Officer of Prudential BSN Takaful in May 2012. She is responsible for the Risk, Compliance, Legal, Company Secretarial and Government Relations functions and provides functional oversight to the Shariah team as well on Shariah Risk matters. Additionally, Anita is leading the implementation of the Life Policy Programme across PruBSN. Prior to joining Prudential, Anita served at KPMG Malaysia for 12 years and was a Partner and Head of Financial Risk Management and Strategic Management Services. She was also a member of KPMG's Global Islamic Finance and Investments Group and led the Islamic Finance practice in Advisory for Malaysia, a role which involved providing advisory services in markets such as Indonesia, the Middle East and Malaysia. Anita holds a Bachelor of Science (Hons) degree from UPM and an MBA from the University of Nottingham, UK.



**Chia Hock Lai**  
President  
Singapore Fintech Association, Singapore

Chia Hock Lai is passionate about how technology is disrupting the way financial services are being delivered to consumers and businesses, and in the process making the financial system more efficient and inclusive. Hock Lai has 18 years of experience in the financial industry, having performed roles in both business and technology. He graduated from the National University of Singapore (Real Estate), Nanyang Technological University (Infocomm Technology) and Nanyang Polytechnic (Fund Management & Administration). Besides being the founding president of the Singapore FinTech Association, he is also a Fellow of the Singapore University of Social Science, advisor to FinTech Startups and mentor to student FinTech projects.





# Speakers



**Khairul Nizam**

Chief Executive Officer  
Finance Accreditation Agency

Khairul Nizam is Chief Executive Officer of Finance Accreditation Agency (FAA), based in Kuala Lumpur, Malaysia. Established and supported by Central Bank of Malaysia and Securities Commission Malaysia, FAA provides independent accreditation and quality assurance services on academic, learning and training programs relating to finance as well as accreditation and competency assessment services for finance professionals – to support human capital development for the international finance industry. Khairul was previously Deputy Secretary General of Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), (AAOIFI) – the international organisation responsible for development and issuance of standards on Shariah, accounting, auditing, ethics and governance for the global Islamic finance industry. Khairul served AAOIFI, based in Manama, Bahrain, for over 10 years in various positions.

Prior to AAOIFI, Khairul was with Malaysia's largest financial services group for over 10 years, and was Head of Islamic Banking in the group's offshore banking arm. He also served in various areas of the group's operations, including corporate banking, auditing, and international banking. Khairul Nizam graduated from the University of Nottingham, United Kingdom, and is a Certified Islamic Professional Accountant (CIPA).



**Liyana Ang**

Chief Risk Officer  
Berjaya Sampo Insurance Berhad

Liyana Ang has more than 24 years of work experience, about 20 years of which have been focused on the insurance industry. Currently, Liyana is the Chief Risk Officer of Berjaya Sampo Insurance Berhad. Prior to joining Sampo, she was the CRO of Chubb Insurance. She was also the Head of Operational Risk in Etiqa Insurance and Takaful and prior to that, Head of Risk Management in Tune Insurance. Liyana's expertises are enterprise risk management, change management, process improvement and internal audit & risk mitigation.



**Mark Smalley**

Co-founder & CEO  
Neuroware

Mark Smalley is a highly reputable technologist in the Southeast Asia region. He was the first qualified ASEAN MongoDB Master, where he won an award for his open-source NoSQL Content Management System. Since then, he has spent the past 5 years utterly obsessed with blockchain technology, and how distributed computing systems have the potential to change society for the better. He is currently the founder & CEO of Neuroware.io, where they are developing a range of blockchain solutions aimed to improve efficiency, reduce costs and introduce new business opportunities to organizations throughout the region.



**Dr Mohamed Hadi Abd Hamid**

Head, Shariah Research and Advisory  
Etiqa Takaful

Dr Mohamed Hadi is currently the Head of Shariah Research and Advisory, overseeing both Etiqa Family Takaful Berhad (EFTB) and Etiqa General Takaful Berhad (EGTB). Dr. Hadi received his LLB (Hons), LLB (Shari'ah) (Hons), Master of Comparative Laws and PhD in Law from International Islamic University Malaysia (IIUM). He was called to the Bar in 2010 as an Advocate & Solicitor in the High Court of Malaya. He spent a short stint as a law lecturer at Ahmad Ibrahim Kulliyah of Laws, IIUM between from 2010 till 2011. Thereafter, he embarked his career in takaful industry in Shariah Division of Etiqa Takaful Berhad (ETB). Throughout his career in Etiqa, he held various Shariah related position such as Head, Shariah Review Management, Head, Shariah Research and Advisory and Secretary, Shariah Committee of EFTB and EGTB. He was instrumental in ensuring adherence to Shariah governance in the conversion and splitting exercise of ETB to EFTB and EGTB, pursuant to the statutory requirements of Islamic Financial Services Act 2013.



**Ronan Diego de Oliveira**

Global Training Lead  
Tandemic

Ronan uses design to transform people. He is a trainer in design thinking, leadership, and personal performance. Ronan's work includes conducting design thinking and innovation programmes for organisations such as UNICEF, several leading Malaysian telcos, and Singapore Management University. Ronan is experienced in creating, organising, and delivering conferences and retreats internationally. At Tandemic, he organised the world's largest design thinking workshop, with 1,000 participants. Prior to Tandemic, Ronan produced content for e-learning platforms for a leading global publisher.





# Speakers

**Sharala Axryd**

Chief Executive Officer  
ASEAN Data Analytics Exchange (ADAX)

Sharala Axryd is leading the data-driven business transformation and driving the benchmark for data science education in the ASEAN region. In her role as Chief Executive Officer of ASEAN Data Analytics Exchange (ADAX), she is actively involved in enabling businesses, governments, academia and professionals to rapidly adopt Data Analytics as a tool to empower decision making and innovation. Further advancing Data Analytics adoption is The Center of Applied Data Science (CADS), ASEAN's first and only one stop platform and center of excellence for Data Science, of which she is the Founder. She was part of the team that brought in The Data Incubator (an American-based data science center) to Malaysia, launched ASEAN's first data science accelerator program in 2015, spearheaded an initiative with the Harvard Business School in Boston to support Malaysia's national agenda to be the hub for Big Data Analytics (BDA) and a new collaboration with Coursera, the online learning hub. Prior to ADAX and CADS, she worked with a diverse set of clients to deliver hands on training through several workshops and trainings on GPRS Performance Analysis and Optimisation. As the Founder and Managing Director of ULearn, Sharala and her team was successful with the Hands On Technology Training (HOTT), eventually evolving to be the first in the industry to develop an Automated Competency Gap Analysis (UrSkillsReporter).

**Syahril Nizam Hasan**

Chief Risk Officer  
Manulife Insurance Berhad

Syahril Nizam has more than 24 years of experience and was appointed as Chief Risk Officer of Manulife in February 2017. He established the company's maiden operational risk management committee to oversee extensive implementation of operational risk management. In recognition of his excellent leadership and performance, he received the Manulife Asia Staff Excellence Award in FY 2014. He is also a graduate of an internal Manulife Asia future emerging leaders program known as IGNITE in FY 2016. Prior to joining Manulife, Syahril served at Maybank for 5 years primarily in market risk surveillance and operational risk management. He also worked at Bursa Malaysia as Compliance Manager. Syahril is a member of Malaysian Institute of Accountants.

**Syed Ahmad Fuqaha**

Founder & CEO  
KATSANA Advanced Telematics

Fuqaha is the founder of KATSANA Advanced Telematics. Graduating with a degree in Architecture, he finds himself fascinated in the information technology sector. His stint as the regional manager for a USA-based social networking company led to him founding an IOT startup with a mission to create safer roads in Malaysia. KATSANA is a data company focusing on usage-based insurance and connected cars. Utilising vehicle telematics data and smart phone sensors, KATSANA prediction and gamification engine excels in understanding driver behavior patterns, scoring drivers based on actual risk on the road, and engage drivers to become better. The solution has collected over 1 billion kilometers of travel data, with 62% reduction of risky behaviors and 94% recovery of stolen cars. KATSANA has recently signed landmark MOUs with Allianz Malaysia, Etiqa Insurance, Etiqa Takaful and Axiata to adopt its DriveMark UBI telematics platform.

**Valenzia Yap**

Chief Executive Officer  
PolicyPal, Singapore

Valenzia is the CEO and Founder of PolicyPal and PolicyPal Network. PolicyPal Singapore is the first graduate from the Monetary of Singapore's (MAS) fintech regulatory sandbox. It is a digital direct insurance broker that enables individuals to buy, manage and optimise their insurance policies. The PolicyPal Network is a non-regulated platform built with the vision of granting millions of unbanked people access to insurance protection by lowering the barriers associated with traditional insurance coverage. It aims to harness the advancements in the field of blockchain technology to bridge the gap between consumers in developing countries and insurance providers by providing a new level of accessibility to the insurance ecosystem. Former sales broker at Allianz, Valenzia feels passionately about making insurance protection simple and accessible to everyone. Upon graduation, she worked as a Risk Assurance Consultant at PwC in London. Valenzia who was recently named to Forbes "30 Under 30" list for Finance and Venture Capital and Fellow at Singapore University of Social Sciences, is a post-graduate with MSc Business Management at Imperial College London and BA Digital Media at University of the Arts London.





# Speakers



**Winnie Chua**

Co-Founder & Chief Product Officer  
PolicyStreet

Winnie is the Co-Founder and Chief Product Officer of PolicyStreet. PolicyStreet advances inclusive insurance by becoming Malaysia's first curated insurance marketplace providing demand-led online insurance coverages which are simple to understand, easy to obtain and affordable. PolicyStreet demystifies jargons to present insurance in a layman and entertaining manner and provides continuous series of insurance education to the underserved through online and offline outreach. Winnie's 7 years of insurance industry experience encompasses actuarial roles in data mining, predictive modelling, product development to business roles in financial analytics, impact assessment and stakeholders' management. She was also part of General Insurance Association of Malaysia (PIAM) Young Managers Think Tank committee. She is currently a member of Industry Advisory Council for PayNet, Malaysia's premier payments network and central infrastructure for financial markets. She holds the Bachelors of Actuarial Studies from the Australian National University, Canberra.



**Dr Younes Soualhi**

Head, Islamic Banking Unit  
ISRA

Dr. Younes is the Head of the Islamic Banking Unit of International Shariah Research Academy (ISRA). He is also in the Shariah Committee of HSBC Amanah Malaysia from 2009 and served as the Chairman of the Committee from 2009 until February 2017. He is actively involved in Islamic Banking and Finance as a lecturer, researcher, trainer and consultant.

Prof Younes is the former Deputy Dean of the IIUM Institute of Islamic Banking and Finance (IIiBF). He is also the Chairman of the Shari'ah Board of Munich Re Takaful Malaysia, member of Shariah board of Bursa Malaysia, and a Shariah advisor at Addengreens Financial Services, Dubai.



**Dr Zaharuddin Abd Rahman**

Founder & CEO  
Elzar Shariah Solutions

Dr. Zaharuddin Abd Rahman is the Founding CEO of Elzar Shariah Solutions Sdn Bhd, he has served as an Senior Lecturer at the Kulliyyah of Economics, International Islamic University Malaysia (IIUM) for 10 years. Currently he is appointed as Shariah Scholar by Bursa Malaysia, also Chairs the Shariah Committee of EXIM Bank, BNP Paribas, ACR Retakaful Bahrain and PUNB Malaysia. He also serves as Shariah committee member of the biggest fund in Malaysia i.e Employees Provident Fund Islamic, BIMB Securities and many others. He is a registered Shariah adviser with Securities Commission of Malaysia & certified Islamic Finance trainer and lecturer by The Markfield Institute of Higher Education, United Kingdom. His has served RHB Islamic as a Senior Shariah Compliance Manager and later on joining Asian Finance Bank as Head of the Shariah Compliance. During this time, he was a Shariah Expert Consultant at the Central Bank of Malaysia. Currently, he has written 20 books and hundreds of articles on Islamic Jurisprudence and Islamic Banking in academic journals and local and international magazines. He obtained his degree from University of Malaya, MA in Shariah from Al-Yarmouk University, Jordan and PHD in Islamic Studies and Finance from University of Wales.



## Associate Partner



The Finance Accreditation Agency (FAA) is responsible for raising the standards and quality of professional learning and development in the financial services industry. As an advocate for the highest quality in internationally benchmarked standards for learning programs, FAA aims to create highly skilled and internationally mobile professionals for the global financial services industry.

FAA is an independent quality assurance and accreditation body supported by Bank Negara Malaysia (Central Bank of Malaysia) and Securities Commission Malaysia. The process of quality assurance practiced by FAA is underpinned by the FAA Technical Committee which comprises a world-class panel of experts and practitioners from the financial services industry and leading academics.







# Sponsorship Opportunities

## Takaful 2018: Seizing Smart Solutions in the Digital Era

8<sup>th</sup> May 2018 | InterContinental, Kuala Lumpur

### ☐ Partner:

RM10,000

- » Logo on all promotional activities
- » 5 invitations for your colleagues and clients
- » 25% discount on any additional delegate places
- » Full coverage on the Seminar website including biography and hyperlinked logo
- » Branding throughout the Seminar: Seminar Guide Cover, Buntings,
- » Table-top space in the breakout area during the Seminar
- » Guaranteed prime session participation
- » One exclusive seat-drop during the Seminar
- » Full delegate list within one week post Seminar
- » Post-Seminar questionnaire results

### ☐ Associate Partner:

RM5,000

- » Logo on all promotional activities
- » 2 invitations for your colleagues and clients
- » Coverage on the Seminar website including biography and hyperlinked logo
- » Guaranteed session participation
- » Branding throughout the Seminar: Seminar Guide Cover, Buntings,
- » Table-top space in the breakout area during the Seminar
- » Delegate list within one week post Seminar
- » Post-Seminar questionnaire results

The sponsor / Delegate will arrange for the payment in one installation of RM\_\_\_\_\_ exclusive of all taxes to REDmoney, within 14 days of invoice or before the event taking place (whichever is sooner).

Company Name:

Name:

Title:

Signature for Sponsor:

Date:

One Sponsor One Logo Policy: Each sponsor is only entitled to one logo. Permission from the organizer is required to display additional corporate brands and to disseminate alternatively branded marketing materials.

By signing this contract you are bound by our cancellation policy of no refunds. Your account will be credited for future events in the same calendar year. However, for cancellations of less than one month prior to the event taking place, no refund or credit will be offered. If you so wish to cancel your sponsorship (howsoever arising), the entire amount due will be payable to REDmoney Sdn Bhd / REDmoney Limited.

## REDmoney Group

REDmoney Group's latest offering, IFN Seminars, takes Islamic finance to new and developing markets and tackles the industry's most innovative and imperative topics. These high-level, practitioner-led events offer practical insights on technical and strategic aspects of Islamic finance to dealmakers, regulators and intermediaries in core and developing Shariah-compliant markets. Leveraging on our highly regarded Forums and Training courses, these seminars offer the same exceptional quality of speakers in a small-group setting allowing delegates the opportunity to interact with our panel of highly experienced industry leaders in an event format that is intended to provide comprehensive knowledge on the very latest issues and trends.

REDmoney Group is the foremost global provider of specialized Islamic financial media services across three core divisions of events, publishing and training. Established in 2004, the firm has offices in Dubai and Kuala Lumpur: offering an unrivalled multi-channel service across the full spectrum of the global financial markets. The outward-facing arms of the REDmoney publishing and events portfolio are supported by REDmoney Training, which provides access to industry-leading expertise from the best in the field.

REDmoney Group covers the full range of global markets: from emerging Islamic economies across Africa and Asia to industry leaders such as Malaysia and the GCC along with developed nations in Europe and the Americas seeking to enter the sector. The company offers unequalled access to the elite of the industry: with relationships built up over a decade of trusted communication with market leaders to provide a detailed network covering every aspect of Islamic financial services.



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Delegate  
Registration

## Booking Details

I am booking:	Price per Delegate	Total Price	Early Bird (10% Discount)
<input type="checkbox"/> 1 delegate	RM1,999	<b>RM1,999</b>	RM1,799
<input type="checkbox"/> 2 delegates (5% Discount)	RM1,899	<b>RM3,798</b>	RM3,418
<input type="checkbox"/> 3 delegates (15% Discount)	RM1,699	<b>RM5,097</b>	RM4,588
<input type="checkbox"/> 4 delegates (20% Discount)	RM1,599	<b>RM6,397</b>	RM5,757
<input type="checkbox"/> 5 delegates (30% Discount)	RM1,399	<b>RM6,997</b>	RM6,297

\* Please note that prices do not include GST

\* Further attractive packages are available for groups of more than five. Please contact us directly.

**Online training option:** I would like to also enrol for the online course, Shariah Risk & Governance Framework for Islamic Financial Institutions for the special price of RM200 per user. Please tick here ☐

### Available Discounts

**Early Bird:** Registrations received on or before 6th April 2018, will receive a 10% discount. No discount shall be given to registrations received after this cut-off date.

**Discount for Active Subscribers of Islamic Finance news:** If the delegate is a current IFN subscriber, he/she shall receive a flat 10% discount from the normal fee. Please tick here ☐

**Loyalty Program:** 25% discount on other seminars attended within a 6-month period and non-transferrable. Please tick here ☐

## Delegate Details

Name	
Job Title	
Email address	
Telephone	

Name	
Job Title	
Email address	
Telephone	

Name	
Job Title	
Email address	
Telephone	

Name	
Job Title	
Email address	
Telephone	

Name	
Job Title	
Email address	
Telephone	

**Booking, Payment and Cancellation Policy** – important, please read carefully

By completing, signing and sending us this registration form you are confirming delegate places on the seminar. You are also confirming your understanding of our Booking, Payment and Cancellation Policy.

**Cancellation:** If delegates cannot attend the seminar replacement participants are always welcome. Otherwise delegates must request in writing (letter, fax or email) to cancel registration/s or transfer to a different seminar at least 21 days before the seminar start date to be eligible for a refund, less a 5% administration fee. Delegates who cancel within 21 days of the seminar start date, or who do not attend, are liable to pay the full seminar fee and no refunds will be given. Instead fees will be converted to a IFN Seminars voucher equivalent to the original fee, less a 15% administration charge. This voucher is transferable within your organization and must be redeemed within one year of issue or become void. If a seminar is postponed for whatever reason delegate bookings will be automatically transferred to the new seminar date. Delegates who wish to transfer to a different seminar will be subject to the same terms as above and charged the difference in seminar fees. No refunds or seminar vouchers will be issued for a no-show.

**Payment Terms:** All seminars fees are to be received within 14 days of invoice date. REDmoney shall receive the full seminar fee with no deductions of any description. All telegraphic transfer fees, taxes and levies (domestic or otherwise) shall be borne by the sponsoring organization.

## Who to Invoice and Contact?

Please tell us who we should invoice. It is also helpful for us to have the name of an administrator with whom we can liaise directly.

<b>Contact person for invoicing:</b>	
<b>Job Title:</b>	
<b>Email:</b>	
<b>Tel:</b>	
<b>Fax:</b>	
<b>Contact person to send administration details:</b>	
<b>Job Title:</b>	
<b>Email:</b>	
<b>Telephone:</b>	

Payment can be made by cheque or bank transfer. A notification will be sent to you once payment has been received.

I wish to pay by:

**Cheque/bankers draft** ☐ **Telegraphic transfer** ☐ **Credit Card** ☐

## Approving Manager

To process your registration we require the name and signature of a manager who is authorized by your organization to approve training expenditure.

<b>Name:</b>	
<b>Job Title:</b>	
<b>Organization name:</b>	
<b>Email:</b>	
<b>Tel:</b>	
<b>Authorizing signature (mandatory)</b>	

Yes, I have read and understood the booking and cancellation policy below.

## Send Us Your Registration!

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