



IQBAL AZAHAM BIN AZMI

Legal Manager with 26 years working experience and graduated with an Honors Degree in Law from International Islamic University Malaysia.

Experience

1• Hong Leong MSIG Takaful Berhad

March 2020 – Present

Position : Legal Manager

Job Description:

- Provide timely and constructive legal advice to Hong Leong MSIG Takaful Berhad (HLM Takaful) management and staff on the applicable laws, regulations, rules, standards and the implementation of these provisions.
- Formulate, drafting and review of agreements, documents, Takaful certificate and product materials within the purview of Legal department.
- Participate in the relevant committees set up by HLM Takaful as directed by the management, such as Executive Committee (EXCO), Product Development Committee, Complaint and Fraud Response Committee, Operational Risk Management Committee and etc. Present Legal Update on monthly EXCO meeting.
- Participate as a panel reviewer besides Risk Management, Compliance and Shariah Department to review new or revised policies/standard operating procedures prepared by Business Units according to HLM Takaful internal policy.
- Attend all meetings, discussion and negotiation with internal clients as well as with external parties, as the case may be pertaining to the subject matter.
- Conduct legal training for HLM Takaful staff as and when required.
- Assist in legal recovery cases and monitor litigation cases handled by the Company's panel of solicitors.



No 67, Jalan TTJS 3/5
Taman Tuanku Jaafar
71450 Seremban
Negeri Sembilan



012-675 2150



iqbalazaham@yahoo.co.uk



3 February 1972 (51)



[linkedin.com/in/iqbal-azaham-azmi-354bb537](https://www.linkedin.com/in/iqbal-azaham-azmi-354bb537)



2• Great Eastern Life Assurance (Malaysia) Berhad

Nov 2016 – February 2020

Position : Regulatory Compliance Manager, Risk Management & Compliance

Job Summary

To work closely with the business units within the local country (MY) and also with Group Compliance to provide expertise on regulatory compliance matters, assess and measure compliance and related risks, and monitor the entity's compliance control environment in order to ensure compliance with Bank Negara Malaysia (BNM), Monetary Authority of Singapore (MAS) and other related regulations.

Job Description:

- Identify and assess the compliance risks associated with the Company's current and proposed future business activities, including the development of new business practices, the proposed establishment of new types of business or customer relationships, or material changes in the nature of such relationships.
 - Provide compliance advisory to the management & staff on the applicable laws, regulation, rules and standards and the implementation of these provisions.
 - Develop/formulate compliance policies and compliance framework.
 - Maintain vigilance over developments in the local regulatory environment so as to keep the management up to date as well as to proactively manage the potential regulatory risk exposure of the Company.
 - Assess that internal policies, procedures and guidelines reflect regulatory requirements and ensure follow-up of any identified deficiencies, make recommendation to the management for any deficiency noted and follow up on the implementation of corrective measures.
 - Monitor compliance with internal policies, procedures and guidelines on a risk-based basis by performing regular and comprehensive compliance risk assessments and testing, identify gaps and prepare compliance review report to the Company management.
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- Maintain an inventory of all essential laws and regulations pertinent to the Company, and maintain/centralize all information on compliance-related issues (e.g. breaches of regulations, follow up on compliance related matters).
- Undertake Compliance Examination Programme on various business and functional departments to ensure compliance standards are met against external and group/internal guidelines, policies as well as operating processes.
- Conduct briefing/training/investigations as and when required.
- Provide guidance, development programme and training to Department Compliance Officers (DCOs). Develop criteria for independent assessment and monitor DCOs performance.
- Liaise with auditors, insurance and financial regulatory authorities on Compliance matters.
- Ensure effectiveness implementation of the Competition Law training and other relevant training to new and existing staff.
- Work with business units to monitor the Compliance Assurance Certification sign-off from all Heads of Departments.

3• Great Eastern Life Assurance (Malaysia) Berhad

Jan 2014 – Nov 2016

Position : Legal Manager, Legal Department

Job Summary:

Assist Head of Legal to provide advisory and legal based services to the Management and User Departments of the Company.


Job Description

- Provide legal advices and support in legal, operational, contractual, litigations, commercial law and to adhere to any statutory or regulatory requirement within the purview of Legal Department.
- Negotiate, draft/amend, review and develop various agreements for commercial, operations, technical, and other legal documentation in accordance with internal policies to ensure compliance with applicable laws and regulations.



- Proactively identify legal risks and provide legal advice to the management in respect of all corporate operational legal matters and ensure legal compliance.
- To conduct and keep abreast of any new laws and regulations applicable to the Company, initiate necessary change and impact to business operations.
- To provide feedback/input from legal aspects in various management committees.
- To monitor litigation cases handled by the Company's panel of solicitors.
- As a Replacement of Policies (ROP) Committee representing Legal Department.
- Attend to advisory and vetting of tenancy and property related agreements as well as litigation matter for Property Department.
- Attend to advisory and vetting of correspondence for Market Conduct Enforcement.
- Provide accurate drafting, vetting and/or review of related documentation, circulars for Agency Administration and Management.
- As the administrator in handling Group Legal Report, Monthly Business Operation Review Report, Senior Management Team Litigation Update Report and etc.
- Assist Head of Legal on ad-hoc assignment/projects.
- Administer the requirements of Legal Policy, including any necessary escalation to Group Legal.
- Conduct training for staff to create awareness on new/changes to legal requirement or specific legal requirement and ensure compliance.





4• Messrs. Zailan & Co.

Advocates & Solicitors

No 18, Lorong Permata 4/1

Taman Permata

70200 Seremban.

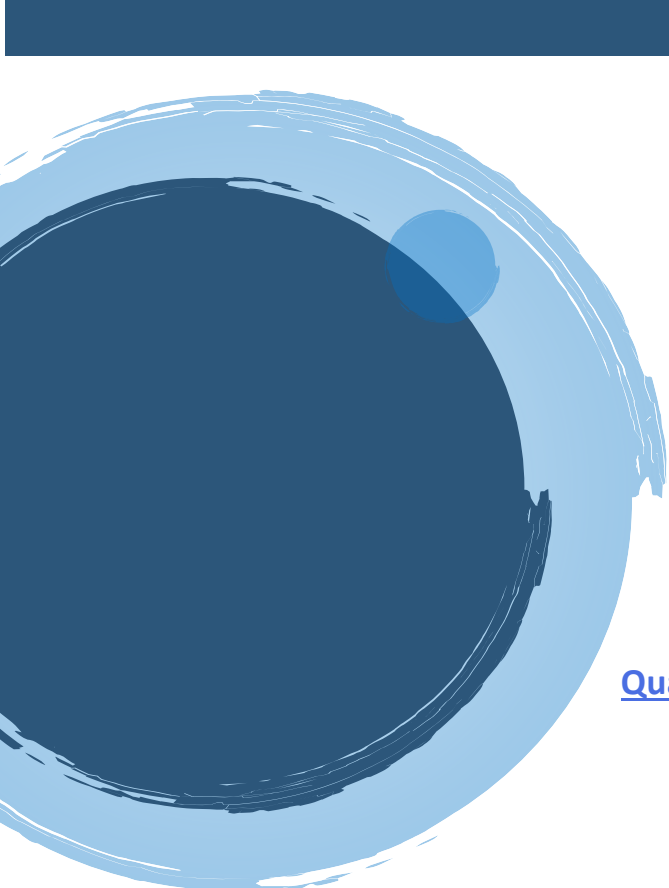
Tel No: 06-7637278/ 06- 7636778

Position: Lawyer (Jan 1997 – Dec 2013)

Job Category: Litigation and Conveyancing

Work Profile

- Completed legal attachment with Messrs. Sivam & Co. Seremban in 1996, prior to being called to the Malaysian Bar as an Advocate & Solicitor of the High Court of Malaya on 4th January, 1997.
 - Thenceforth joined Messrs. Zailan & Co. Seremban as a lawyer and has been in active legal practice continuously in Malaysia for sixteen (16) years up to 2013.
 - In matters requiring civil litigation or resolution, experienced in foreclosure, bankruptcy proceedings, winding up matters, court orders, recovery of debts, restructuring of debts and enforcement of judgement, divorce proceedings, Letter of Administration, attending to land inquiries at land offices, seeking distress order, eviction order, prohibitory order, questing for vacant possession of property and other banking related litigation.
 - Head of Litigation Department for Messrs. Zailan & Co. Seremban for 16 years. Has managed various clients from Financial Institutions such as CIMB Bank Berhad, Maybank, RHB Bank Berhad, Public Bank Berhad, Hong Leong Bank Berhad, Bank Muamalat Malaysia Berhad, Bank Islam Malaysia Berhad, Al Rajhi Bank, Affin Bank Berhad, BSN, Agro Bank and etc. to a corporate clients such as Credit Guarantee Corporation Malaysia Berhad (CGC), Indah Water Konsortium Sdn Bhd (IWK) CELCOM, Naza Credit and Leasing, Konica Minolta, ORIX Leasing (M) Sdn Bhd, Tenaga Nasional Berhad, MARA and etc.
 - Undertake diverse sale and purchase transactions under the Malaysian National Land Code including acting for and managing of corporate and commercial conveyances, transfer or transmission of property, drafting and vetting of legal documentations and submission of legal opinion and advisory
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on the applicability of Malaysian laws and regulations on property and goods transacted or conveyed.

- Has handled various Developer projects such as Syarikat Perumahan Negara Berhad (SPNB), PPC Glomac, DBKL, TH Properties Sdn. Bhd., PKNNS, Housecoff Sdn. Bhd., Mega 3 Housing Sdn. Bhd., and etc.
- Was a Member of Disciplinary Committee Panel for Advocates & Solicitors Disciplinary Board in year 2011 – 2013.

Qualifications

- Called to the Bar on 4th January, 1997
- Bachelor of Law (LL.B) (Hons) (1990-1995)
2nd Class Upper
International Islamic University Malaysia (IIUM)

Other Qualifications

- LOMA 280 and 290
Life Office Management Associations
- Certificate Fundamental of Takaful by IBFIM
- Takaful Basic Examination (Part A and C) by IBFIM

Personal Strength

- Possess managerial, planning and supervisory skills, good communication & writing skills, computer literate, attention to details and good research skills.
- Result oriented with ability to work in a team and multi-functional.
- Strong working knowledge of the regulations and operational aspects/issues of a life insurance company and takaful operator.

Expected Salary : RM15,000.00 (negotiable)

