

CURRICULUM VITAE

Name	DR HJ MOHD HAFIZ FAUZI
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Email	mhfft2@gmail.com
Telephone	012 2056581 (H/P)
Date of Birth	28 th July 1976
Age	45
Gender	Male
Marital status	Married with seven (7) children
Language	Bahasa Malaysia, English and Arabic (fair)
Interests	Reading, traveling, preaching and teaching



CAREER OBJECTIVE

- ❑ To obtain position in any of the following areas: -
 - Islamic Social Finance and philanthropic fragment
 - Shariah and Legal matters specifically for Islamic Banking and Finance
 - Shariah Advisory and Consultancy in developing Islamic Banking & Finance, Islamic Insurance (Takaful), Islamic Fund Management, Wealth Management, Islamic Commercial Papers/Private Debt Securities and Islamic Capital Market Products
 - Shariah Compliance Review, Shariah Risk Management, Shariah Audit as well as Shariah Research & Development in Islamic Banking and Finance
 - Shariah Training, Motivational and Awareness programs to community
 - Leadership and Management
- ❑ To provide an excellent contribution, development and performance to any business, work or field attached, FOR ALLAH SWT'S REDHA.

EMPLOYMENT HISTORY

From	To	Employer	Last position held
□ Nov 2020	Present	BMMB	Vice President / Head, <ul style="list-style-type: none"> • Social Finance Department, CEO's Office • Learning and Development, HCD's Office
□ June 2018	Oct 2020	BMMB	Vice President / Head, Dakwah, Wakaf & Zakat Department, Shariah & Product Development Division
□ July 2014	May 2018	BMMB	Vice President / Head, Dakwah, Wakaf & Zakat Department, CEO's Office
□ Aug 2011	June 2014	BMMB	Vice President / Head, Shariah Department, CEO's Office
□ Nov 2010	July 2011	BMMB	Senior Asst. Vice President / Head, Shariah Department, CEO's Office
□ July 2009	Oct 2010	BMMB	Asst. Vice President / Head, Shariah Department, CEO's Office
□ Mac 2009	June 2009	BMMB	<ul style="list-style-type: none"> • Manager / Head, Shariah Section, CFO's Office • Shariah Advisor, Muamalat Banking Solutions
□ Mac 2006	Feb 2009	BMMB	Manager / Head, Shariah Advisory and Compliance Management Section, RMD
□ Oct 2005	Feb 2006	BMMB	Deputy Manager / Head, Shariah Advisory and Compliance Management, Risk Management.
□ April 2003	Sept 2005	BMMB	Deputy Manager / Head, Shariah Section, Company Secretarial and Legal.
□ October 2001	Mac 2003	BMMB	Executive, Shariah Section, Company Secretarial and Legal.
□ Jun 2001	Sept 2001	IPB, KL	Part-time Tutor
□ April 2001	September 2001	Aris & Co, Setiawangsa	Chambering student

EDUCATIONAL BACKGROUND

Period	School Attended	Level Achieved
❑ 2020	DRB-HICOM University of Automotive Malaysia (DHU), Pekan	PhD in Management (specialized in Waqf and Waqf Philanthropy)
❑ 2015	Islamic Science University of Malaysia (USIM), Nilai	Shariah Auditing Program Certification (Islamic Banking and Finance – FAA Certified)
❑ 2008	International Islamic University Malaysia, Gombak (IIUM)	Master of Comparative Law (specialized in Islamic Banking and Finance)
❑ 2001	International Islamic University Malaysia Gombak (IIUM)	Bachelor Degree of Laws, Hons. (Shariah and Civil Laws), Second Class (Upper).
❑ 1995 – 1996	International Islamic University Matriculation	Matriculation Certificate
❑ 1989 – 1994	Sekolah Menengah (Agama) Maahad Muhammadi Lelaki, Kota Bharu, Kel.	Sijil Pelajaran Malaysia Sijil Menengah Ugama Sijil Rendah Pelajaran

ADDITIONAL QUALIFICATION

Qualification/Involvement	Remarks
❑ Certified Lean Six Sigma Holder – Green Belt	GENAXIS Sdn Bhd
❑ Certified Trainer (TTT/9583)	Perbadanan Sumber Manusia Berhad (PSMB)
❑ Certified Trainer	Celestial Management International (CMI), Indonesia

INVOLVEMENT/EXPERIENCE

Member	Joint Management Committee of Wakaf Selangor
Member	Joint Management Committee of Wakaf MAIK Kelantan
Member	Joint Management Committee of Wakaf N. Sembilan
Member	Joint Management Committee of Wakaf Kedah
Member	Wakaf Working Group Comm of AIBIM
Member	Sekretariat Dakwah Korporat, JAKIM
Chairman	Zakat Committee, BMMB
Chairman	Surau Jumaat As Sakinah BMMB
Member	Tender Commercial Comm of BMMB
Champion/Advisor	5S Implementation Program of Shariah, BMMB
Secretary	Shariah Committee of BMMB
Member	Shariah Standard Committee of AIBIM and BNM
Member	Shariah Governance Committee of AIBIM
Speaker (Tazkirah)	TV1, TV3,TV9 and Radio IKIM.FM on Islamic Finance
Panel	Forum Perdana Hal Ehwal Islam, RTM
Advisor	Zakat/Maslahah Committee (TM) of BMMB
In Attendance	Management Comm., Credit Comm. and Asset & Liability Comm. of BMMB
Member	Operational Risk Management Committee of BMMB
Panel Assessment	Talent Management of BMMB
Trainer/Speaker	Internal/External Shariah related Program of BMMB
Columnist	Majalah Al Ustaz of Telaga Biru
Khatib Jumaat Prayer	Concerning Fiqh Muamalat Issues Nationwide

CO-CURRICULUM INVOLVEMENT DURING STUDY

- ❑ President of Mushrif Council, International Islamic University M'sia (1999/00)
- ❑ President of College as-Siddiq, International Islamic University M'sia (1998/00)
- ❑ Mushrif of College as – Siddiq, International Islamic University M'sia (1999/01)
- ❑ Naqib of College as – Siddiq, International Islamic University M'sia (1998/99)
- ❑ Director of Program Himpunan Mahasiswa Negara '99, organized at International Islamic University M'sia
- ❑ Programs' Committee at International Islamic University M'sia for –
 - ❑ Rakan Masyarakat – Integrasi Mahasiswa Nasional '99
 - ❑ Intellectual Fair '99
 - ❑ Seminar Murtad '98
 - ❑ Guidance & counseling society '96
 - ❑ Program of Healthy Day '95
 - ❑ Ukhuwwah Days '96
 - ❑ Dakwah of Hisbah Talhah Ubaidillah '95/'96
- ❑ Facilitators for –
 - ❑ Kursus Motivasi Cemerlang '96
 - ❑ Program Nadwah Kepimpinan Islam '98
 - ❑ Motivasi Kecemerlangan Pelajar '97
- ❑ Seminars attended –
 - ❑ Kursus Mushrif & Mushrifah '99
 - ❑ Seminar Murtad; Permasalahan & Penyelesaian '98
 - ❑ Kursus Tahsin Qiraat & Penghayatan Nilai Al Quran '97
 - ❑ Seminar Persediaan Peperiksaan '94 (24 August 1996)

PROFESSIONAL COURSES / SEMINARS ATTENDED

Courses / Seminars

- ❑ Jelajah Turki on Wakaf (2020)
- ❑ Enterprise Risk Management Workshop (2019)
- ❑ Sustainability Awareness Program (2019)
- ❑ Risk Culture Talk - 1MDB Case (2018)
- ❑ CIFF Workshop Series; Transforming Work To Worship (2017)
- ❑ Leadership (2016)
- ❑ Muzakarah Cendekiawan Syariah Nusantara kali ke – 9 (June, 15)
- ❑ PSMB Certified Trainer (TTT/9583)
- ❑ Influential Leadership (2015)
- ❑ Leadership Coaching (2015)
- ❑ Trance-Formational – Leadership Program
- ❑ Six Sigma Green Belt Training
- ❑ Islamic Business Management Conference 2014, PWTC, Kuala Lumpur (2014)
- ❑ The Asian Banker Diploma – Basel III: Building strong decision making and implementation (2013)
- ❑ 8th Shariah Advisers Workshop (SAW 2013)
- ❑ Muzakarah Ahli-Ahli Majlis Penasihat Syariah Institusi Kewangan, Malaysia kali ke – 7
- ❑ Muzakarah Penasihat Syariah Kewangan Islam 2012 kali ke 7, Kuala Lumpur Islamic Finance Forum (KLIFF)
- ❑ Muzakarah Penasihat Syariah Kewangan Islam 2011 kali ke 6, Kuala Lumpur Islamic Finance Forum (KLIFF)
- ❑ Muzakarah Penasihat Syariah Kewangan Islam 2011 kali ke 6, Kuala Lumpur Islamic Finance Forum (KLIFF)
- ❑ Muzakarah Penasihat Syariah Kewangan Islam 2010 kali ke 5, Kuala Lumpur Islamic Finance Forum (KLIFF)
- ❑ Muzakarah Penasihat Syariah Kewangan Islam 2009 kali ke 4, Kuala Lumpur Islamic Finance Forum (KLIFF)
- ❑ BMMB's Managers Conference (Oct. 2009)
- ❑ 9th General Assembly of The General Council for Islamic Banks and Financial Institutions (CIBAFI) (Aug, 09)

Organizer

Mufti of WP Office
 Risk Management Dept
 HCD
 Risk Management Dept
 Chartered Institute Of Islamic Finance Professionals
 FranklinCovey
 ISRA, Jakarta

 Impian Helang (M) Sdn Bhd
 Strengths Innovation Asia
 Strengths Innovation Asia
 Strengths Innovation Asia
 Genaxis Sdn. Bhd.
 Islamic Business Scholl, UUM

 The Asian Banker Vlerick Business School

 Securities Commission Malaysia
 JAKIM

 CERT Events Sdn. Bhd.

 CERT Events Sdn. Bhd.

 CERT Events Sdn. Bhd.

 CERT Events Sdn. Bhd.

 CERT Events Sdn. Bhd.

 In-House Program, BMMB
 Dallah al Baraka, Jeddah, Saudi Arabia

- ❑ Muzakarah Ahli-Ahli Majlis Penasihat Syariah Institusi Kewangan, Malaysia kali ke – 5 (Jun,09) JAKIM, Sepang, Selangor
- ❑ Muzakarah Cendekiawan Syariah Nusantara kali ke – 3 (May,09) ISRA, Jakarta
- ❑ Performance Management System @ PMS Briefing (Feb, 09) In-House Program, BMMB
- ❑ Bengkel Penasihat Syariah (Derivative Dialogue), Kuala Lumpur (Oct, 2008) Securities Commission, Bukit Kiara, Kuala Lumpur.
- ❑ Trusted Business Advisor Dialogue Series, K.L. ZaidIbrahim & Co.
- ❑ Appraising Islamic Financial Products and Shariah Committee for Rating and Auditing Methodology, Jeddah (Sept, 2008) General Council for Islamic Banks and Financial Institutions (CIBAFI), Jeddah.
- ❑ International Conference on Ijtihad and Ifta' in the 21st Century: Challenges and Prospects (2008) International Islamic University Malaysia
- ❑ 5th Islamic Financial Services Board Summit, Amman, Jordan (May, 2008) Islamic Financial Services Board (IFSB) and Central Bank of Jordan.
- ❑ Talk on Oil and Gas Series “Exploration to Production” (Jan, 2008) Malaysian Seafarer Management Services Sdn Bhd.
- ❑ 4th Kuala Lumpur Islamic Finance Forum (KLIFF) (Nov, 2007) CERT Events Sdn. Bhd.
- ❑ Train The Trainer Program, Jakarta, Indonesia (Oct, 2007) Celestial Management International (CMI) of Jakarta.
- ❑ International Conference on Gold Dinar Economy (July, 2007) Marslio Training & Development Sdn. Bhd.
- ❑ Train The Trainer Program, Agrotek, Kuala Lumpur (June, 2007) Celestial Management International (CMI) of Jakarta and Muamalat Academy of Bank Muamalat Malaysia Berhad.
- ❑ Shariah Economics and Finance (April, 2007) Lembaga Management PPM, Jakarta, Indonesia.
- ❑ Singapore International Waqf Conference 2007 (Mac 2007) CERT Events Sdn. Bhd.
- ❑ Understanding Effective Shariah Control for Islamic Banks (Dec 2006) Islamic Finance Training, A REDmoney Product
- ❑ ESQ Executive Training – Intelligent, Emotional and Spiritual Quotient (Dec 2006) ESQ Leadership Center Sdn. Bhd.
- ❑ Manager’s Convention 2006 (Dec, 2006) Management of Bank Muamalat Malaysia Berhad.
- ❑ International Shariah Scholars Dialogue (Nov, 2006) Bank Negara Malaysia (BNM)
- ❑ Celestial Management Training – Teamwork Development (Aug 2006) Celestial Management International, Jakarta.
- ❑ The 8th Annual Conference on Islamic Banking and Finance – Bahrain (Jun 2006) Accounting and Auditing Organization for Islamic Financial Institutions, Bahrain.

❑ Seminar on Islamic Banking & Capital Market: Products and Instruments (May 2006)	Centre for Research & Training (CERT)
❑ 2 nd International Conference on Islamic Banking – Risk Management, Regulation and Supervision (Jan 2006)	Islamic Financial Services Board (IFSB)
❑ Kuala Lumpur Islamic Finance Forum 2005 (KLIFF) “positioning and repositioning for success” (Nov 2005)	Centre for Research & Training (CERT)
❑ Domestic Inquiry Training (Sept 2005)	HRMD, BMMB
❑ Managing Risks in Islamic Banking and Finance (Mac 2004)	Centre for Research & Training (CERT)
❑ Sistem Mahkamah Syariah di Malaysia dan Hubungannya dengan Muamalat (Jan 2004)	Association of Islamic Banking Institutions Malaysia (AIBIM)
❑ Gold in International Trade – Strategic Positioning in Global monetary system (Sept 2003)	International Islamic University Malaysia
❑ Konvensyen; Dinar Emas sebagai alternative Matawang Antarabangsa (July 2003)	Dewan Perdagangan Islam M'sia (DPIMKL)
❑ Talk on Dispute Resolution for Islamic Business and Finance Cases – the way forward (May 2003)	Association of Islamic Banking Institutions Malaysia (AIBIM)
❑ Seminar on Islamic Capital Market (Mac 2003)	Centre for Research & Training
❑ Course on Arbitration in Construction Disputes (Sept 2002)	Pertubuhan Arkitek Malaysia (PAM) & The Institutions of Engineers Malaysia (IEM)
❑ Seminar on Amanah dan Harta (August 2002)	Bumiputra-Commerce Trustee Berhad dan Majalah Massa
❑ 2002 International Conference on Stable and Just Global Monetary System (August 2002)	University Islam Antarabangsa M'sia
❑ Muamalat Financing System – MFS (May 2002)	Muamalat Academy, HRMD, BMMB
❑ Change Ambassador Orientation (March 2002)	Muamalat Academy, HRMD, BMMB
❑ Course on Designing and Facilitation Skills (Feb 2002)	Muamalat Academy, HRMD, BMMB
❑ Course on Land Law and Securities Documentation (Jan 2002)	Institut Bank-Bank Malaysia
❑ Seminar on Shariah and Legal aspects of Islamic Banking Practice, 2001	Islamic Banking and Finance Institute Malaysia & Kuala Lumpur Bar Committee

WORKING EXPERIENCE

1. **Bank Muamalat Malaysia Berhad - Head, Social Finance Department (Formerly known as Dakwah, Wakaf and Zakat Department)**

- ☐ Supervise and monitor the Bank's Wakaf activities and/or programs. This shall include but not limited to the secretariat function to Joint Management Committee (JMC), between Bank Muamalat Malaysia Berhad and Majlis Agama Islam Negeri Selangor, Negeri Sembilan, Kelantan and Kedah.
- ☐ Supervise and monitor the Bank's Zakat, Sedeqah and Maslahah Ammah as well as Jariah funds. This shall include but not limited to the secretariat function to Zakat Committee (Tabung Mawaddah Committee) of the Bank.
- ☐ Manage and monitor the related policy and guideline concerning Wakaf, Jariah and/or Zakat requirements nation-wide and provide an enhancement where appropriate.
- ☐ Supervise research and development exercise in all aspects of Social Finance requirements.
- ☐ Establish a smart partnership and/or strategic alliance with selected Majlis Agama Islam Negeri (MAIN), federal government Wakaf bodies, and established NGOs in promoting Wakaf, Jariah and/or Zakat programs.
- ☐ Supervise the welfare of JMC members. This shall include the payment of their allowances and sending them to seminar, training and/or workshop (if necessary), as part of process of furnishing them with the latest development on Wakaf related matters.
- ☐ Support wakaf land and wakaf property projects of the Bank, together with relevant Dept/Division within the bank, via engaging strategic partner on the selected project collaboration.
- ☐ Support the development/marketing activities of Bank's products & services especially related to Wakaf and Jariah.
- ☐ Manage and monitor the Bank's Dakwah and/or awareness programs. This shall include but not limited to Wakaf, Zakat and Islamic Banking/Finance matters.

2. **Bank Muamalat Malaysia Berhad - Head, Shariah Department, CEO's Office**

2.1 Shariah Advisory

- ☐ Managing and reviewing Shariah Management and Compliance Policy of the bank
- ☐ Providing day-to-day Shariah advice and consultancy to Management. This shall include Management Committee and Credit Committee.
- ☐ Managing day-to-day Shariah advice and consultancy to Business Units. This shall include Corporate Banking, Commercial Banking, Retails Banking, Investment Banking, Treasury and Capital Market.
- ☐ Managing day-to-day Shariah advice and consultancy to Support Units this shall include but not limited to Human Resource Management, Risk Management,

Information and Technology, Credit and Recovery Management, Zakat, Financial Statement, Branding, Planning and Strategy,

- ☐ Providing advisory for the Bank's external clients such as Majlis Amanah Rakyat (MARA) and the Bank's subsidiaries activities i.e. MVSB, MISB, and Muamalat Avenue Asset Management Services Sdn. Bhd.
- ☐ Preparing quarterly report on SC's resolution to Board of Directors.
- ☐ Acting as liaison personnel on Shariah matters with relevant authorities such as Bank Negara Malaysia, Security Commission and other Financial Institutions

2.2 Shariah Secretariat

- ☐ Undertaking pre and post administrative and secretarial matters relating to the Shariah Committee (SC),
- ☐ Managing end-to-end product approval and operation process including but not limited to product concept and modus operandi, product manual and operations, terms and conditions contained in the proposal forms, notices, contracts, facility agreements and other legal documentations, marketing advertisement, sales illustrations and product brochures,
- ☐ Engaging with relevant parties (business and support units) who wish to seek further deliberations of issues from the SC,
- ☐ Vetting of issues for submission and ensuring proper deliberation during SC meeting,
- ☐ Seeking advice and input from experts on technical matters to ensure comprehensiveness and completeness in ensuring sound understanding of the relevant Shariah concepts and approaches,
- ☐ Disseminating Shariah decisions to relevant stakeholders.
- ☐ Ensuring the welfare of SC members is accordingly served. This shall include the payment of their allowances and sending them to seminar, training and/or workshop, as part of process of furnishing them with the latest development on Islamic banking and finance.

2.3 Shariah Research

- ☐ Providing inputs and technical advice (if need be) to Shariah Committee (SC) concerning all papers/issues submitted for SC's deliberation. This is to ensure submissions are comprehensiveness, completeness and sound understanding of the relevant Shariah concepts and approaches adopted.
- ☐ Performing in-depth research and study on Shariah issues for product development of Consumer & Wholesale banking upon request,
- ☐ Seeking advice and input from experts (where necessary) on technical matters e.g. legal, operational, actuaries, accountants etc. to produce a thorough research in reviewing new product and business developments,
- ☐ Providing feedback/ remarks on any new regulatory/ relevant statutory requirements from the Latest Fatwas/ Resolutions, Framework, Guiding Principle (GP), parameters, standards and etc.
- ☐ To perform in-depth research and study on general matters concerning Fiqh Muamalat, and specific development particularly on Islamic Banking and Finance.

2.4 Shariah Resource

- ☐ Issuing publication materials;
 - ☐ Weekly i.e. Laman Tafaquuh/ Shariah Weekly Updates for Shariah awareness culture purpose
 - ☐ Quarterly i.e. Newsletter Al-Muamalat, and
 - ☐ Yearly i.e. Handbook related to Shariah knowledge pertinent to Islamic Banking and Finance, for internal/ external distribution
- ☐ Managing the Shariah Resource Centre i.e. Books/ Journal/ Magazine, Articles, Seminar/ Conference Papers related to Shariah application and implementation in the Islamic Banking and Finance.
- ☐ Managing Internal Communication Portal (ICP) and BMMB's Website concerning Shariah matters
- ☐ Handling the Strategic Alliances between the Bank and selected Public Higher Education Institutions (IPTAs) and Islamic Banking and Finance related institutions.

2.5 Shariah Training

- ☐ To coordinate, provide and manage the Bank's Shariah training program to all Bank's staff for the purpose of producing more Shariah knowledgeable workforce bank-wide.
- ☐ To evaluate, review and recommend improvement and/or update on the existing Shariah training tools and methodology.
- ☐ To develop and enhance modules for various Shariah training program.
- ☐ To evaluate and monitor the improvement of Shariah knowledge initiatives/ programs among the Bank's staff.

2.6 Public Awareness

- ☐ To coordinate, provide and manage the Bank's Shariah Public Awareness to general public for the purpose of increasing the level of Islamic Banking and Finance understanding nation-wide.
- ☐ To assist Bank's management in conducting Corporate Social Responsibility (CSR) program
- ☐ To assist the Bank's Management on Shariah matters especially religious activities' bank-wide.

2.7 Zakat Management (TM Committee)

- ☐ Undertaking pre and post administrative and secretarial matters relating to the TM's committee meeting.
- ☐ Managing end-to-end TM's application process submitted by the applicants including approval via circulation.
- ☐ Assisting the TM's committee in conducting TM's meeting by providing any related materials or documents to ensure the smoothness of the meeting.
- ☐ Managing and organizing the program under Masih Ada Yang Sayang (MAYS) and others as instructed by TM's committee.
- ☐ Managing the Maslahah Ammah account to be distributed to any relevant parties.

- ☐ Preparing the quarterly report of Tabung Mawaddah to Shariah Committee and Board of Director.
- ☐ Preparing any report/ write up related to the programs organized by TM to be posted in ICP.

2.8 Wakaf Management

- ☐ To manage secretariat function to the Joint Management Committee (JMC) comprise providing input and supports to the JMC which shall include but not limited to coordinating meetings, compiling proposal papers, and providing research on Wakaf matters.
- ☐ To manage the Wakaf fund and carry out the operation and maintenance of wakaf property, including facilities, infrastructure, place and equipment.
- ☐ To coordinate and implement research and development in all aspects of Wakaf.
- ☐ To monitor the reports of Wakaf fund management and operation.
- ☐ To assist the Bank's management on Wakaf matters and providing the link between the Bank and Wakaf institution.
- ☐ To coordinate, provide and manage the bank's Shariah awareness program on Wakaf to the public for the purpose of increasing the level of Wakaf awareness nationwide.

3. Bank Muamalat Malaysia Berhad - Head, Shariah Department, CFO's Office

- ☐ Manage and monitor the Bank's compliance to Shariah principles embodied in the *Quran* dan *Sunnah* as well as the resolutions issued by Shariah Committee. This shall include risk resulting from non-compliance with contractual obligations, religious principles and moral values.
- ☐ Manage and monitor the Bank's compliance to relevant regulatory rules and regulations pertaining to Shariah matters. This shall include BNM/GPS-1, BASEL II and IFSB requirements.
- ☐ Monitor and manage Shariah Compliance and Management functions in ensuring the development and enhancement of appropriate shariah compliance management exercise.
- ☐ Sign-off from Shariah compliance management perspective in assessing new products, services, variations, new initiatives and business proposals to ensure that all respective risk can be identified and managed within the Bank's risk management framework.
- ☐ Provide an advisory and consultancy to Credit Committee 'A', Credit Committee 'B', Bank's human resource management, zakat payment, financial statement, products, services, operations and activities including but not limited to product concept and modus operandi, product manual and operations, terms and conditions contained in the proposal forms, notices, contracts, facility agreements and other legal documentations, IT systems, marketing advertisements, sales illustrations and product brochures.

- ☐ Provide advisory for external clients such as Majlis Amanah Rakyat (MARA) and Bank's subsidiaries activities i.e. Muamalat Venture Sdn Bhd and Muamalat Avenue Asset Management Services Sdn Bhd.
- ☐ Supervise and monitor the secretariat function in supporting the Bank's Shariah Committee.
- ☐ Manage and monitor the welfare of Shariah Committee members including their allowances and benefits
- ☐ Manage and monitor the Bank's Shariah awareness programs. This shall include coordinating and providing Shariah Training and Shariah Compliance Awareness programme to the staff and Public. Supervise and monitor reports of Shariah Non-Compliance and Advisory activities to Chief Risk Officer (CRO), Executive Risk Management Committee (ERMC), Board Risk Management Committee (BRMC), Shariah Committee (SC) and Board of Directors (BOD).
- ☐ Previously, sitting in the following committee within the Bank: -
 - ☐ Secretary, Shariah Committee Council
 - ☐ In-attendance, Credit Committee A
 - ☐ In-attendance, Credit Committee B
 - ☐ Shariah Advisory Team For Muamalat Banking Solution (MBS)
 - ☐ Member, System Triton Working Committee
 - ☐ Deputy Chairman, Tabung Mawaddah for zakat's distribution
- ☐ Trainer, Facilitator and Motivator to all Banks Shariah related Internal and external Programs.

4. Bank Muamalat Malaysia Berhad - Head, Shariah Section, Company Secretarial and Legal Dept.

- ☐ Setting up and heading the Shariah Secretariat Section, Company Secretarial and Legal Department, ultimately to monitor and ensure Shariah compliance in each and every level of the operations of the Bank by aiding Shariah Advisory Council (SAC) in auditing Bank's activities, products and services.
- ☐ Providing Shariah consultancy and advisory on Bank's products, services, operations, systems and activities including but not limited to product concept and modus operandi, product manual and operations, terms and conditions contained in the proposal forms, notices, contracts, facility agreements and other legal documentations, marketing advertisements, sales illustrations and product brochures.
- ☐ To provide an advisory and consultancy on Bank's human resource management, zakat payment and financial statement.
- ☐ To assist SAC and Management adhering all BNM/GPS-1 requirements
- ☐ Assisting SAC roles and responsibilities by: -
 - ☐ Developing a formal framework, methodology and terms of reference
 - ☐ Arranging the monthly and special SAC meeting
 - ☐ Coordinating all Shariah issues from respective departments and branches
 - ☐ Writing SAC's minutes of meeting
 - ☐ Circulating all SAC's resolutions to staffs

- ☐ Acting as an inter person between the Bank and Shariah Advisory Council.
- ☐ Carrying out research and contributing towards the development of Islamic Financial system with a special attention to Islamic Banking areas.
- ☐ Previously, sitting in the following committee within the Bank: -
 - ☐ In-attendance, Executive Risk Management Committee (ERMC)
 - ☐ Operational Risk Working Group
 - ☐ Basel Accord II
 - ☐ Change Ambassador for Alltel Migration project
 - ☐ Module Leader for Legal and Shariah Non-Compliance under Integrated Risk Management Project (IRM)
 - ☐ Working group on Islamic Banking Act 1983 (IBA 1983) review

5. Institute Professional Baitulmal, Wilayah Persekutuan, KL – Part Time Tutor.

- ☐ Teaching partnership law, contract law, company law and other commercial laws

6. Aris & Co, Setiawangsa, KL – Chambering Student.

- ☐ Dealing with litigation and conveyancing matters

7. ACHIEVEMENT AND EXPERIENCE

7.1 Islamic Banking (Consumer and Business Banking)

- Ez Zakat for CASA & Gold Acc
- Jariah Fund (Crowdfunding platform by a banking institution)
- Wakaf service and product
- Wakaf Land Development
- Murabahah Fixed Term Deposit-i
- Gold Account-i
- MyHaji Deposit
- Debit and Credit Card Business
- Internet Banking Business
- E-Debit Business
- Al Hiwalah principle for Ingress Engineering Sdn. Bhd's business proposal worth RM20m
- Al Wakalah / Al Ju'alah principle for collaboration between BMMB and Koperasi Konsortium Pengguna Malaysia Berhad
- Al Mudharabah Facility for Monday-Off Development Sdn. Bhd. worth RM20m
- Develop Shariah Audit Programs and exercise Shariah Auditing to Branches
- Develop Shariah Compliance Management Policy
- Tawaruq Personal Financing Facility
- Cash Waqf as a new instrument for deposit service.
- Al Istisna' Syndication Revolving Facility for Kuching International Airport worth RM620m
- Al Bai' Bithaman Ajil Syndication Facility for Johor Port Berhad worth RM250m
- Issuance of Musyarakah Preference Share amounting to RM35m for Kolej Universiti Islam Selangor (KUIS).
- Various Products and Services development for fund management, retail, small medium business, commercial and corporate bankings.
- Musharakah Mutanaqisah House Financing Facility
- Musharakah for Floor Stocking Facility, Property Development and Car Auction
- Musharakah Arrangement for Muamalat Venture Sdn. Bhd. (MVSb) and Permodalan Kelantan Bhd. (PKB)
- Mudharabah Arrangement for Monday Off Development Sdn Bhd. amounting to RM20m.
- Utilize Interest Rate Swap for Hedging mechanism under principle of Dharurah.
- Bai' al Istisna' principle/contract as a new instrument for Islamic Capital Market – liaise with Securities Commission (SC)
- Provide Shariah advisory to Majlis Amanah Rakyat (MARA)

- Status of contract issued by Government and Company related to Government from Islamic Perspective
- Liaise with Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) on Islamic concept for Education Financing Scheme
- Leasing vehicle under Hire-Purchase Act 1967 and Contract Act 1950
- Computation of Business Zakat for Bank
- Research (Shariah and Operational perspectives) on several contentious clauses in BBA House Financing Legal Documentation for National Advisory Council, Bank Negara Malaysia (BNM)
- Forex Business Transaction services and products
- Draft various Facility Agreement and Security document for retail banking, consumer banking, corporate banking, business banking, trade finance and Islamic Capital Market.

7.2 Islamic Capital Market and Treasury

- RM500.0 million of Murabahah MTN for Koperasi Perdanajaya Malaysia
- RM380.0 million of Senior Musharakah IMTN Programme [RM345 mil] and Junior Sukuk [RM35 mil]
- RM450.0 million of Islamic Musyarakah MTN for NERS Sdn. Bhd.
- RM 750.0 million “Islamic Commercial Papers (ICPs) and/or Medium Term Note (MTN)” (Sukuk Musyarakah) for Padiberas Nasional Bhd. (BERNAS)
- COLUMBIA ASIA SDN. BHD. – Issuance of Sukuk *Ijarah* MTN amounting RM 300m
- Wa’d Mulzim concept for Forward Forex Trading
- Option-i and Dual Currency Investment-i
- BANK MUAMALAT MALAYSIA BHD – Issuance of Islamic Subordinate Bond amounting to RM200m
- Al Wakalah Deposit Taking and Investment Instrument for Treasury activities
- SEPANGAR BAY CORPORATION SDN. BHD. – issuance of RM450m Sukuk al Ijarah
- BORCOS SHIPPING SDN BHD – Issuance of RM370m Sukuk al Ijarah Mausufah fi al Zimmah
- BANK MUAMALAT MALAYSIA BHD – Issuance of Islamic Subordinate Bond amounting to RM300m
- KONSORTIUM LEBUHRAYA BUTTERWORTH – KULIM (KLBK) SDN BHD – Issuance of BBA Secured Serial Bonds amounting to RM247m
- PARADYM RESOURCES INDUSTRIES SDN BHD – Issuance of RM120m of BaIDS
- JIMAH – Issuance of RM6b of Istisna’ Fixed and Floating Securities
- GLOBAL UPLINE SDN BHD (GUSB) – Proposed issuance of RM700m al Hawala Medium Term Notes Programme
- PESAKA ASTANA SDN BHD – Issuance of RM150m of BaIDS
- SKS POWER SDN BHD – Issuance of RM200m Islamic Short Term Facility

- LEBUHRAYA SHAPADU SDN BHD – Issuance of RM231.3m Sukuk al Ijarah Fixed Income Securities
- Islamic Cross Currency Swap (ICCS) Program
- Islamic Profit Rate Swap (IPRS) Program
- PLUS – Debt Restructuring amounting to RM5.1b of BaIDS
- PAHLAWAN POWER SDN BHD (CIMB) – Issuance of IPDS amounting to RM450m
- PUTRA – sale of SPNB Conventional Bonds
- Sale and Leaseback structure for Menara Bumiputra

7.3 Writing (book/article/journal)

7.3.1 Book/Ebook

- Dr Hj Hafiz Fauzi & Dr Syaidatun Nazirah (2021) Ebook. Koleksi Tazkirah Ramadhan. Kuala Lumpur
- Hj. Mohd Hafiz Hj. Fauzi. (2019). Urusharta Acuan Syurga. Kuala Lumpur
- Handbook on Pengurusan Kewangan – Hutang Allah & Hutang Manusia (2018), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pengurusan Kewangan – Penyucian Harta Haram (2018), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pengurusan Kewangan – Acuan Syurga (2013), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Perbankan Islam Untuk Bukan Islam (2013), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Kompilasi Laman Tafaqquh (2013), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pelbagai Hukum Muamalat – Pelaburan (2013), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pelbagai Hukum Muamalat – Sumber Bayaran (2012), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pelbagai Hukum Muamalat – Pembiayaan (2012), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Pelbagai Hukum Muamalat – Deposit (2011), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Hutang (2010), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Beza Perbankan Islam dan Perbankan Konvensional (2010), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Handbook on Riba (2009), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Asas Muamalat Islam (2006), Kuala Lumpur, Bank Muamalat Malaysia Berhad.
- Translator to Pengurusan Ilahiyyah (The Celestial Management) (2008), Kuala Lumpur.

7.3.2 Article/Journal

- Fauzi, M. H., Yahya, S., Hanaysha, J. R., Haron, M. S. & Zahrin, S. N. A. (2019). The Impact of Trust in Cash Waqf Contribution: A Case Study of Wakaf Selangor Muamalat (WSM) Service of Bank Muamalat Malaysia Berhad (BMMB). *International Journal of Business, Economics and Law*, Vol. 18, Issue 2.
- Fauzi, M. H., Yahya, S., Haron, M. S. & Zahrin, S. N. A. (2019). The Role of Online Facility in Cash Waqf Contribution: Experience of Bank Muamalat Malaysia Berhad (BMMB). *South East Asia Journal of Contemporary Business, Economics and Law*, Vol. 19, Issue 2
- Kolumnist Majalah Al Ustaz, Isu-Isu Perbankan Islam, Telaga Biru 2015 - 2019
- Perbankan Islam Adalah Jihad, 2013, Bank Muamalat Malaysia Berhad (internal circulation)
- Peranan Jawatankuasa Syariah, 2013, Bank Muamalat Malaysia Berhad (internal circulation)
- Perkhidmatan Pelanggan vs Dakwah, 2012, Bank Muamalat Malaysia Berhad (internal circulation)
- Etika Bank, 2011, Bank Muamalat Malaysia Berhad (internal circulation)
- Current Islamic Banking and Finance issues, 2009, Bank Muamalat Malaysia Berhad (internal circulation).
- Perbankan Islam: Satu pilihan atau kewajiban?, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Bahaya Riba dan kesan-kesannya di dalam kehidupan, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Peranan & Tanggungjawab sebenar Perbankan Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Perbezaan antara Perbankan Islam & Konvensional, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Perbankan Islam sebagai senjata memerangi Sistem yang tidak bertepatan dengan Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Perbankan Islam; satu perjuangan, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Perkhidmatan pelanggan dalam Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Aplikasi Aqidah dalam Perbankan Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Aplikasi Ehsan dalam Perbankan Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Aplikasi Akhlaq dalam Perbankan Islam, 2007, Bank Muamalat Malaysia Berhad (internal circulation).
- Perbezaan antara Perbankan Islam, Majalah Quill, MPH, Oktober-Disember 2007 (published 2007).

7.4 Paper Presentation / Talk

- Paper Presentation on Wakaf matters to Jawatankuasa Fatwa Selangor, Negeri Sembilan, Kelantan, Kedah and Pahang
- Paper Presentation/Talk on “Wakaf Tunai” to local and international forum
- Talk on “Pengurusan Kewangan Islam” to Usahawan OKU, Nationwide
- Talk on “Pengurusan Kewangan Islam” to Usahawan Negeri Kedah
- Talk on “Pengurusan Kewangan Islam” to UiTM, Nationwide
- Talk on “Pengurusan Kewangan Islam” to Universiti Tun Hussien Onn (UTHM)
- Talk on “Pengurusan Kewangan Islam” to Mahkamah of Perlis, Penang and Kedah
- Talk on “Riba” to Dewan Perdagangan Melayu Malaysia, Kuala Lumpur (DPMMKL)
- Talk on “Pengurusan Kewangan Islam” to Dewan Perdagangan Islam Malaysia (DPIM)
- Talk on “Pengurusan Kewangan Islam” to Angkatan Tentera Malaysia (ATM), Nationwide
- Talk on wakaf topic, 30 Minutes Ustaz Don, TV Al Hijrah
- Talk on “Berkat Dalam Berniaga”, Usahawan MARA, Perak
- Talk on “Kewajipan Bayar Hutang & Pengurusan Hutang”, PDRM, Kem Pengkalan Hulu, Perak
- Talk on “Kewangan Islam” to Jabatan Perkhidmatan Awam (JPA), Nationwide
- Speaker for AIBIM on “Falsafah Kewangan Islam” Nationwide
- Speaker for Tazkirah Ramadhan TV3, sponsored by Bank Muamalat Malaysia Berhad.
- Panelist for Forum Perdana Hal Ehwal Islam, RTM and JAKIM
- Talk and Khutbah on “Riba & Kewangan Islam” at Masjid nationwide.
- Officiating International Seminar Ceremony organized by IKRAB at UKM Bangi.
- Talk on Islamic Management and Professionalism, organized by Pusat Pengajian Umum, Universiti Kebangsaan Malaysia (UKM).
- Talk on “Seminar Perbankan Islam”, organized by Politeknik Sultan Mu’adzam Shah (POLIMAS), Jitra, Kedah.
- Talk on Islamic Management and Professionalism, organized by Amanah Ikhtiar Malaysia (AIM), Resort at Janda Baik, Pahang.
- Talk on Pembiayaan rumah dan projek hartanah melalui konsep Musyarakah (perkongsian modal), organized by Bank Muamalat Indonesia, Jakarta, Indonesia.
- Talk on Career Prospect for Graduation of Civil and Shariah Laws, University Science of Islam (USIM), Nilai, Negeri Sembilan.
- Talk on Profil Graduan Pengajian Islam: Perspektif majikan, Universiti Darul Iman (UDI), Kuala Terengganu, Terengganu.
- Talk on Perbankan Islam; satu perjuangan, Perkarangan Menara Bumiputra, Bank Muamalat Malaysia Berhad, Kuala Lumpur.

- Presentation for Seminar pembiayaan projek hartanah melalui konsep Musyarakah (perkongsian modal), organized by Bank Muamalat Malaysia Berhad, Holiday Villa Hotel, Alor Setar, Kedah.
- Presentation for Seminar Bahaya Riba, organized by University Science Malaysia (USM), Pulau Pinang.
- Speaker for Radio IKIM.FM on Islamic Banking and Finance matters.
- Presentation for Seminar pembiayaan projek hartanah melalui konsep Musyarakah (perkongsian modal), organized by Bank Muamalat Malaysia Berhad, New Pacific Hotel, Kota Bharu, Kelantan.
- Chairperson for Discussion on World Economic System, organized by Bank Muamalat Malaysia Berhad, Kuala Lumpur.
- Talk on Perbankan Islam dan Pengurusan Ilaahiyyah, Program of Hijrah Bersama Muamalat, Dewan Suarah, Bintulu, Sarawak.
- Presentation on Konsep Profesionalisme Dalam Perbankan Islam, Persidangan Kebangsaan Islam Hadhari dan Profesionalisme, organized by Universiti Kebangsaan Malaysia (UKM), Equatorial Hotel, Bangi,
- Talk on Perbankan Islam dan Pengurusan Ilaahiyyah, Program of Hijrah Bersama Muamalat, Kluang, Johor.
- Talk on Professionalism in Management, Seminar on Professionalism, organized by Universiti Teknologi Malaysia (UiTM), Bluewave Hotel, Shah Alam.
- Talk on Perbankan Islam Suatu Kewajipan, organized by Branch of Seremban, Bank Muamalat Malaysia Berhad, Felda Sendayang, Seremban, Negeri Sembilan.
- Presentation on Program Bersama Media ...BULAN MUAMALAT, Tingkat 5, Menara Bumiputra, Bank Muamalat Malaysia Berhad, Kuala Lumpur.
- Presentation on Shariah and Operational perspectives with regard to several contentious clauses in BBA House Financing Legal Documentation, National Advisory Council, Bank Negara Malaysia (BNM).

7.5 Trainer to Various Training Programs

- Brilliance Through Islah (BTI) for Muamalat Staff (2020/2021)
- Shariah Application In Islamic Banking (SAIB) for Muamalat New Leadership, Bank Muamalat Malaysia Berhad (2019)
- Mesra Muamalat Nationwide
- Induction Program on Shariah Application In Islamic Banking (SAIB) for New Recruitment Staff, Bank Muamalat Malaysia Berhad
- Refresher of Shariah Application In Islamic Banking (SAIB) to Branches and Head Office, Bank Muamalat Malaysia Berhad.
- Celestial Management Training (CMT) for Staff of Takaful Ikhlas Sdn. Bhd. (Batch 3), Bangunan Malaysian Re, Kuala Lumpur, November, 2008.
- Celestial Management Training (CMT) for Staff of Teras Tech Sdn. Bhd., Darul Takaful, Kuala Lumpur, November, 2008.
- Celestial Management Training (CMT) for Staff of Takaful Ikhlas Sdn. Bhd. Bangunan Malaysian Re, Kuala Lumpur, June, 2008
- Celestial Management Training (CMT) for Staff of SME Bank, 2008

- Syariah dan Perbankan Islam, Hijrah To Excel Program, Branches and Head Office, Bank Muamalat Malaysia Berhad, Kuala Lumpur, Feb, 2007.
- Aplikasi Syariah Dalam Produk Pembiayaan Rumah, Consumer Sale Executive (CSE) Program, Bank Muamalat Malaysia Berhad, Genting View Resort, Genting Highlands, Pahang, July, 2006.

7.6 Research Paper

- Kajian Wakaf Tunai Sebagai Wakaf
- Kajian Berkenaan Melaburkan Dana Wakaf
- Kajian Menggunakan Dana Wakaf Bagi Menanggung Kos Yuran Pengajian Dan Perubatan/Kesihatan
- Kajian Berkenaan Pelupusan Harta Wakaf
- Kajian Berkenaan Hukum Jual Beli Harta/ Rumah Di Atas Tanah Wakaf
- Kajian Berkenaan Model Pembangunan Tanah Wakaf – *Wakalah*
- Kajian Berkenaan Model Pembangunan Tanah Wakaf – *Ijarah*
- Kajian Berkenaan Model Pembangunan Tanah Wakaf – *Istisna'*
- Kajian Berkenaan Model Pembangunan Tanah Wakaf – *Musharakah Mutanaqisah*
- Kajian Penyaluran Dana Akaun Masalah Ammah
- Kajian berkenaan ciri-ciri Harta Alih yang dijadikan sebagai harta wakaf
- Kajian berkenaan aplikasi kontrak kafalah dan 'reverse ujah'
- Kajian Berkenaan Produk Deposit MyHaji
- Dana Wakaf untuk Operasi Projek
- Kajian berkenaan kontrak Bai' Salam dalam produk perbankan Islam
- Kajian berkenaan Hukum Mewakafkan Bangunan bukan di atas Tanah Wakaf
- Research on Alternative Shariah Contract for Deposits Account
- Research on Charge for Closing Mudharabah Account
- Research on Cash Waqf
- Research on Imposing Charge on Musharakah
- Research on Caj Gharamah terhadap pelanggan
- Research on Break Funding Cost vs Lock In Period
- Research on IPRS for Hedging GoM Financing
- Research on the using of wakaf and charity (sedekah) funds for micro financing
- Research on the using of wakaf fund to bear the education cost and medical expenses
- Research on new product development: Term Deposit-i
- Research on the using of charity (sedekah) fund to accommodate the shortage of wakaf fund
- Research on the permissibility of investing wakaf fund
- Research on the issue of abandoned house (BBA-'Inah) raised by BNM
- Kajian Keharusan konsep Wakalah-Jualah dalam produk Takaful & Perbankan Islam
- Kajian Berkenaan Hukum Pemegang Gadaian Menggunakan Barang Gadaian Untuk Mendapatkan Keuntungan
- Kajian Berkenaan Hukum Pelupusan Harta Wakaf
- Isu Syariah Dalam Pembangunan Tanah Wakaf
- Kajian Berkenaan Penetapan Harga Dalam Jual Beli Bangunan Bagi

Transaksi Bai' Inah-NIDC

- Kajian Berkenaan Produk Emas Muamalat-i
- Kajian dalam pembiayaan kepada industry perfileman/drama
- Inquiry on Additional Profit Imposed on Muamalat Musyarakah Floor Stocking
- Isu berkenaan wang zakat dan sedekah untuk dijadikan harta waqaf
- Isu berkenaan hukum menggunakan Duit zakat untuk membina masjid (kategori asnaf yang disepakati)
- Bai' Al-Dayn Bi Sila' (Jual Beli Hutang dengan barangan atau komoditi)
- Penggunaan dana Tabung Mawaddah bagi menyelesaikan akaun pembiayaan (prinsipal dan keuntungan) bagi pelanggan BMMB yang gagal membayar semula pembiayaannya

7.7 Others

- Humanitarian Mission to Kudat, organized by Bank Muamalat Malaysia Berhad
- Humanitarian Mission to Sibu, organized by Bank Muamalat Malaysia Berhad
- Medical/Social Program to Rohingya Refugees, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Medical/Social Program to Mangsa-Mangsa Bantuan Banjir at Kelantan, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Liaison Personnel to Majlis Agama Islam Negeri-Negeri (MAIN)
- Head, Special Task Force, Implementation of Wakaf Selangor Muamalat Service
- Wakaf Program at Hospital Sg. Buloh, Selangor, organized by JMC of Wakaf Selangor Muamalat
- Wakaf Program at Maahad Tahfiz Sg. Besar, organized by JMC of Wakaf Selangor Muamalat
- Wakaf Program at Pusat Jagaan Al Fikrah, Kajang, organized by JMC of Wakaf Selangor Muamalat
- Social Program at Sg. Bakap, P. Pinang, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Social Program at Madrasah al Diniyyah al Yusufiyyah, Pasir Mas, Kelantan, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Social Program at Madrasah al Istiqamah, Muar, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Social Program on Agihan Bantuan Banjir to Pahang and Kelantan, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Social Program on Agihan Bantuan Banjir to Kluang and Batu Pahat, Johor, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad
- Social Program on Agihan Bantuan Banjir to Segamat and Batu Pahat, Johor, organized by Committee of Tabung Mawaddah (Zakat Comm), Bank Muamalat Malaysia Berhad.

7.8 Awards/Recognition

- ❑ IRBA Innovative Service or Product Offering 2019 for Ez-Zakat
- ❑ Champion 5S Implementation 2013, BMMB
- ❑ The Most Outstanding Performance Department for 2009, 2010, 2011, 2012, and 2013 Under Employee Engagement Survey of BMMB
- ❑ Excellent Customer Service Department, BMMB's SSP for 2012/13

REFEREES

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Aras 5, Blok D, Kompleks Islam Putrajaya,
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