

COMPREHENSIVE 2-DAY WORKSHOP

Shariah and Legal Issues in Islamic Financing

Exploring Legal and Shariah Frameworks in
Structuring Islamic Financial Transactions

27 & 28 AUG. 2025

Kuala Lumpur, Malaysia

with



Apnizan Abdullah
Managing Partner
Apnizan Abdullah & Co



**Dr. Syarah Syahira
Mohd Yusoff**
Head of Programme, M.Sc
in Islamic Banking and
Finance, IIBF



**Dr. Syed Adam
Alhabshi**
Partner, Islamic Finance,
Raja, Darryl & Loh



**Dr. Mohammad
Mahbubi Ali**
Islamic Banking and
Finance, IIBF, IIUM



CERTEVENTS

"Your Partner in Islamic Finance
Training and Development"



DAY ONE :

27 August 2025 (Wednesday)

08:30 Morning Coffee / Registration

08:50 Welcome Remarks from the Chair

09:00 **SHARIAH, LEGAL AND REGULATORY ASPECTS IN ISLAMIC FINANCE**

- Shariah principles in Islamic finance
- The dos and the don'ts
- Business contracts recognised in Islamic law
- What laws apply?
- Litigation and arbitration in Islamic finance
- Legal documentation – the burden?

10:30 Tea Break

11:00 **SHARIAH AND LEGAL ISSUES IN ISLAMIC ASSET FINANCING**

- House financing
- Auto vehicle financing
- Products structures
- Essential business contracts in Islamic asset financing

12:30 Lunch

14:00 **SHARIAH AND LEGAL ISSUES IN ISLAMIC CASH FINANCING**

- Islamic credit card
- Personal financing
- Products structures in Islamic
- Essential contracts in Islamic cash financing

15:30 Tea Break

16:00 **SHARIAH AND LEGAL ISSUES IN ISLAMIC DEPOSIT AND INVESTMENT**

- Islamic current account and savings account (CASA)
- Islamic fixed deposit
- Types and Issues of Islamic investment accounts
- Deposit services products
- Wadiah and Wadiah Yad Damanah
- Contract of Daman/Kafalah
- Negotiable Islamic debt certificates
- Malaysian government investment certificates

17:30 **END OF DAY ONE**



08:30 Morning Coffee

09:00 **SHARIAH AND LEGAL ISSUES IN ISLAMIC CORPORATE BANKING**

- Framework of Islamic corporate banking
- Trade financing
- Project financing
- Syndicated financing
- Revolving financing
- Foreign exchange
- Letter of guarantee
- Islamic accepted bill etc.

10:30 Tea Break

11:00 **SHARIAH AND LEGAL ISSUES IN ISLAMIC FUNDS**

- Instrument of Islamic capital market
- Essential contract in Islamic funds
- Islamic mutual fund / unit trust
- Islamic Real Estate Investment Trust funds (i-REITs)
- Islamic ETF
- Islamic venture capital

12:30 Lunch

14:00 **SHARIAH AND LEGAL ISSUES IN STRUCTURED PRODUCTS AND DERIVATIVES INSTRUMENTS**

- Structured products: Products features
- Equity-linked products
- Commodity linked products
- Capital protection
- Derivatives: Products and instruments

15:30 Tea Break

16:00 **SHARIAH AND LEGAL ISSUES IN SUKUK**

- Sukuk & securitization
- Sukuk vs. equity investment
- Evaluating the trends in Sukuk structures
- Shariah and legal issues in Sukuk transaction & jurisdiction

17:30 **END OF WORKSHOP**



EXPERT COURSE TRAINERS



Apnizan Abdullah
Managing Partner, Apnizan Abdullah & Co

Apnizan Abdullah holds an LL.B (Hons), Master of Comparative Laws (MCL), and LL.BS (First Class) from the International Islamic University Malaysia (IIUM). She was called to the Malaysian Bar in 2006 and has since built a strong background in Islamic finance law. She earned the Chartered Islamic Finance Professional (CIFP) qualification from INCEIF and is a member of the Chartered Institute of Islamic Finance Practitioners (CIIF). Her past roles include Researcher at ISRA and Research Fellow at IAIS Malaysia, focusing on Islamic financial law, governance, and wealth management. She has also served as a Professional Assessor for the Financial Accreditation Agency (FAA). In 2022, she established Messrs. Apnizan Abdullah & Co., a law firm specializing in Islamic financial contracts, legal documentation, Islamic social finance, estate planning, joint ventures, and Islamic family law.



Dr. Syed Adam Alhabshi
Partner, Islamic Finance, Raja, Darryl & Loh

Dr. Syed Adam is a seasoned legal professional with deep expertise in Islamic finance. He began his career as a Judicial Officer from 2007 to 2011, serving in key roles in the High Court of Kuala Lumpur and as a Special Officer to the Chief Justice of Malaysia. He later held positions in a financial institution's Shariah Secretariat and became a partner at a major law firm (2018–2022) before joining Raja, Darryl & Loh. Holding a Ph.D. in Islamic Finance and being a Fellow Chartered Professional in Islamic Finance (CPIF), Dr. Syed Adam has advised extensively on Islamic banking, regulatory compliance, capital markets, and Takaful. Notably, he has advised digital banking license awardees under Malaysia's Islamic Financial Services Act 2013. He is also active in Islamic finance education, serving as a trainer with IBFIM and ASAS, contributing to certification programs and training modules. He currently holds leadership roles in the Association of Shariah Advisors in Islamic Finance Malaysia and the Bar Council's Islamic Finance Committee, and he was recently appointed to the Shariah Committee of Bank Simpanan Nasional. Dr. Syed Adam co-authored a book on risk-sharing in Islamic finance with prominent scholars, reflecting his thought leadership in the field.



Dr. Syarah Syahira Mohd Yusoff
Head of Programme, M.Sc in Islamic Banking and Finance, IliBF

Dr. Syarah Syahira is currently the Head of Programme for the MSc in Islamic Banking and Finance at IIUM Institute of Islamic Banking and Finance (IliBF). She also leads the Islamic Social Finance for B40 Community 3.0 under the IIUM Flagship Project, which focuses on improving financial resilience among underprivileged groups. In addition, she coordinates two key professional certifications—CIBFL (for legal practitioners) and CSTP (for Takaful practitioners)—both offered by IliBF to strengthen industry competency. With a PhD and LL.M in Islamic Banking and Finance, and an LL.B from IIUM, Dr. Syarah combines strong academic grounding with real-world experience. She previously worked as an advocate and solicitor in a reputable legal firm, managing corporate and conveyancing portfolios. Her areas of specialization include the legal framework of Islamic banking, Islamic commercial law, social finance, and women's financial well-being. She also lectures on Practical Lending and Banking Securities at the Harun Hashim Law Centre. Widely involved in research, she has presented and published extensively on issues relating to Islamic finance, banking regulations, and inclusive financial practices.



Dr. Mohammad Mahbubi Ali
Islamic Banking and Finance, IliBF, IIUM

Dr. Mohammad Mahbubi Ali is an Assistant Professor at the Institute of Islamic Banking and Finance, International Islamic University Malaysia (IIUM), Gombak Campus. His expertise lies in Islamic banking and finance, Shariah governance, social finance, and financial inclusion—fields through which he actively contributes to the advancement of ethical financial systems. Academically, he holds a Doctor of Philosophy in Islamic Banking and Finance from IIUM, a Chartered Islamic Finance Professional qualification from the International Centre for Education in Islamic Finance (INCEIF), and a Bachelor's degree in Islamic Economics from Tazkia Institute in Indonesia. His academic and professional journey reflects a deep commitment to promoting Shariah-compliant financial practices and inclusive economic development.



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- Updates of Islamic Finance and Investment Products Performance
- Legal, Regulatory and Governance Issues in Islamic Finance
- Accounting and Risks in Islamic Finance: Challenges and Mitigations



BANKING AND SOCIAL FINANCE

- Consumer and Retail Banking
- Corporate Banking and Trade Finance
- Islamic Social Finance, Sustainability and Inclusion
- Islamic Finance, SDG and ESG

FUND AND INVESTMENT

- Islamic Equity and Funds
- Structured Products and Derivatives
- Fintech, Digitalization, Cryptocurrency and Blockchain

SUKUK

- Sukuk: Structures
- Sukuk: Issuing, Pricing and Trading
- Global Islamic Finance Outlook 2025



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27 & 28 August 2025 | Kuala Lumpur, Malaysia

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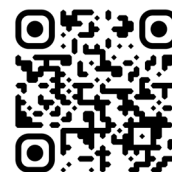
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