

Priceless Investments



An embodiment  
of precision, eternal value and  
perpetual strength.



**BIMB TRUST LIMITED**  
LL04013

A Registered Labuan Trust Company  
(Registration No:-LT0031)

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(Please click on 'Subsidiaries'  
to link to BIMB Trust Limited)

Member of Bank Islam Group



**BIMB TRUST LIMITED**



## Welcome Note from the Chairman

Welcome to Bimb Trust Limited. As a member of the Bank Islam Group of Companies, the company stands upon a strong foundation of experience and reputable trust, especially with the support of our holding company - Bimb Holdings Berhad, listed on the Main Board of Bursa Malaysia.

As an integrated force fuelled by commitment to our customers and insightful dedication to maximising their satisfaction, Bimb Trust is driven towards a future of success. We believe in nurturing close relationships with customers and continue to introduce innovative services to meet your offshore company needs.

As a company that continuously evolves, our vision is built upon the values of customer satisfaction, with the objective of reliability and strength. It reflects how we responsibly deploy our expertise and resources, and how we conduct ourselves in ways that continue to earn the trust of our stakeholders and the confidence of our customers.

In everything we do, we synergistically move forward with you.

A stylized, cursive handwritten signature in black ink, appearing to read 'Zahari'.

Zahari @ Mohd Zin bin Idris



## The Presence

BIMB Trust Limited (BTL) pioneers in the development of wealth management that is resourceful, strategic, and above all, effective. Operating within the Labuan International Offshore Financial Centre (IOFC), BTL provides a platform of solutions that require constructive proficiency in offshore company incorporation, offshore asset protection and preservation, as well as offshore investments.

Skilfully consolidating the management of its client's assets with the company's core competencies, BTL offers depth of expertise and skills in the distribution and management of wealth, based on Islamic principles.

With offshore entities regulated by the Labuan Offshore Financial Services Authority (LOFSA), *BTL proves to be the only Labuan-based trust company given official authorization by the Ministry of Finance, to manage and act as custodian over Malaysian assets located overseas.* Such privileges allow Malaysian residents to directly benefit from the exemption without any financial obstacles. Although it was initially designed to meet the financial needs of Muslims, BTL has further extended its services to the whole population at large, specifically targeting high net worth individuals or corporations with overseas assets.

## The Substance

The future of financial investment beholds a growing potential market that is in quest of personalised plans for wealth management. This has inspired the emergence of BTL to present you with tailor-made solutions that best suits your preference and planning in financial investments. Through favourable solutions that our Islamic trusts provide, combined with the expertise in offshore incorporation, we believe the end results ultimately stand as a reflection of our quality at its optimum value.

Identical to the glistening sparkle of a freshly-crafted diamond.



## An Illustration Of INGENUITY





## Core COMPETENCIES

## Our Forte

BIMB Trust Limited is fuelled by a successful combination of perpetual strength, professionalism and championing solutions. Through effective wealth management, we meet your financial needs by protecting assets, administering funds and maximising wealth. Our perceptive solutions and competent resources in developing Islamic trusts and trustee services are further strengthened with BTL's calculated 5C philosophy.





COMPREHENSIVE

A SPECTRUM OF  
PRECISION

“While diamonds shine in its many facets, BTL helps you excel in your wealth management through its broad array of products and services.”

You want.  
We have.

Sensible consideration is wisely practised when assessing the ideal solution to your financial needs. Your relationships, tax obligations, goals, assets and expectations are carefully reviewed for a more comprehensive understanding of your financial status.

BTL's services include:

- **Formation and Management of Company**

This includes the provision of registered office, company secretary, resident directors, nominee shareholders, company redomiciliation, agent for the foreign offshore company, and accounting services.

- **Provision of Trustee, Custodian and Administration Services for Investment Funds**

We possess legal capacity to act as trustee in the undertaking of assets and properties, consequently standing as custodian in the management of funds.

- **Establishment of Islamic Trusts and Fund-Related Activities**

Among such fund establishments are Conveyance Intervivos Trust (Hibah), Gift Trust, Islamic Trust and Living Trust.

- **Provision of Islamic Charitable Trusts (Sadaqah & Waqf)**

Our Sadaqah and Waqf Trust is an endowment or charitable donation of the use of an asset for a specified cause.

- **Writing and Custodian of Will**

Asset distribution is faster and more efficient with our Islamic Will. We also provide custodian service, rewriting of will and other services, upon request.

- **Estate Administration**

BTL is able to administer estate under distribution, which can be testated (with will) estate or intestated (without will) estate.

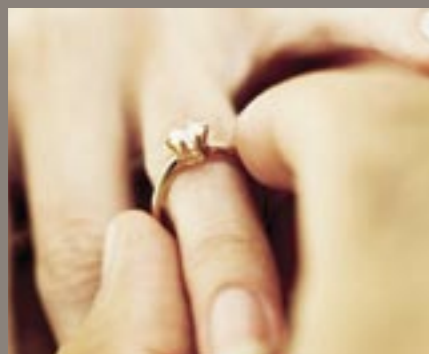
- **Zakat and Islamic Distribution and Advisory Services**

BTL acts as an agent for zakat calculation and payment. It also acts as an advisory of Fara'id Laws of Distribution.

BTL naturally responds to your financial dilemmas through integrated wealth management solutions that cleverly leverage our expertise in fund-related activities.

That's why we're known as the experts in wealth management.





COMMITTED

A MARK OF  
DEVOTION

“ In the same way diamonds are commonly seen as a symbol of promise, BTL also represents a firm assurance of perpetual strength and commitment. ”

We stand  
on guard.

We're yours  
to call.

Because BTL is perpetual in existence, you can rely on us for immediate attention on your wealth and asset concerns. As you seek expert advice, unceasing fidelity and positive end results, we provide perceptive counsel, absolute reliability and optimum customer satisfaction.

This creates a perfect balance that reflects on a productive and dynamic relationship we have with our clients.

### Unswerving Allegiance

The manners in which we demonstrate professionalism reflects on the level of trust our clients share with us. This is the very reason behind the principles we employ in the way we conduct our client's financial affairs. The confidentiality and privacy of our client's information are guarded with utmost integrity and respect.

From our point of view, we simply see your business as our business. That is why we persistently have a strong compulsion to work with you, for you.





COMPETENT

SHAPED &  
DEFINED

“A diamond’s perfection depends largely on its cut. Likewise, a person’s wealth depends largely on how it is managed.”

Your worries.  
We bear.

As a private client, BIMB Trust Limited is able to construct Islamic trusts instruments that define your financial preference and planning. We act as trustee by administering funds, ensuring full compliance with Islamic principles until complete distribution of the assets. Our tailor-made financial services present you with the privilege to protect your valued assets and to facilitate a hassle-free succession plan to your loved ones.

Your Expectations. Our Corporate Asset.

Your demands and anticipations in financial management spontaneously draw attention to our strong collaboration of expertise, skills, experience and resources. Such traits serve as BTL's distinctive corporate assets, which makes us unique in our own right. With an intuitive knack and astute abilities, we adeptly classify and recommend the best solutions for your various asset types and status, preferred beneficiaries and distribution methods.

With BTL, consider it done.





CLIENT-FOCUSED

PRICELESS  
& CERTAINLY ROCK-SOLID

“BTL’s vision of a strong client relationship shares the same invaluable traits of a diamond.”

## Our focus. You.

Our experience, resources and qualified professionals enable us to help you understand the fortunes and challenges of wealth, as well as to cleverly identify the opportunities it creates. In doing so, BTL supports your objective through a measured 3-step approach:

- We attentively listen to your every need and objective.
- We prudently form incisive visions that meet your personal and financial goals.
- We efficiently provide well-crafted strategies that give you effective solutions and maximum returns.

This course of interaction from both sides set the stage for successful long-term relationships. Ultimately, you are exposed to available planning options in a way that empowers you to make informed decisions.

## Your needs. Our accountability.

BTL takes pride in understanding you first. Your background, family plans, financial commitments, methods of asset distribution, and other significant factors are carefully revised for better results.

All things considered, we strive to maintain lasting and beneficial relationships that build credibility over time. We also believe the foundation of a promising wealth management relationship is aptly defined by integrity, communication, responsiveness and discerning recommendations.

BTL offers exactly that, and more.





## COST-EFFECTIVE

## BRIGHT INVESTMENTS

“It’s truly rewarding to own a diamond worth millions of dollars. But it’s even more satisfying to know that your life’s possessions are safe, controlled and above all, growing.”

Wise  
investments  
for you.

With us.

Labuan was designated as an International Offshore Financial Centre (IOFC) by the Malaysian Government in 1990. Establishing investments and financial relations with Labuan IOFC provides you with the opportunity to multiply your wealth and to protect your assets without having to endure taxing procedures or exert unwarranted fees. It has an impressive scale of unparalleled benefits, which includes:

- Competitive returns
- Diverse range of investments
- Significant tax savings
- Preferential tax regime
- No capital tax gains
- No withholding tax on dividends, technical fees, interest and royalties
- No tax on investment holding activities
- No stamp duty on instruments related to offshore business activities
- Double tax treaty with over 50 countries and jurisdictions

Other general features include:

- Political and economical stable environment ensures certainty
- Good infrastructure, including telecommunications and transportation, ensures accessibility
- No foreign exchange control regulations
- Assurance of security and confidentiality – one of BTL’s paramount practise
- Availability of banking facilities
- Availability of support services such as management, legal and accountancy services
- Offshore company incorporation
  - a) Requires only one director and one shareholder
  - b) Corporate directors permitted
  - c) No minimum share capital requirements
  - d) No debt to equity ratio requirements
  - e) Quick and easy incorporation
  - f) Only certain business activities require the prior approval of the authorities

### Your Advantage

With favourable investment prospects at Labuan IOFC, BTL applies management by objective in the handling of your wealth and financial engagements. By leveraging on the benefits that Labuan IOFC puts forth, our clients are given a world of investment choices at highly competitive rates.

On balance, an enterprising alliance is formed.



## Leave it to the Experts

The state of the economy often fluctuates. Estate laws and tax regulations are frequently revised, if not repealed. What's most difficult to anticipate are the unforeseen events of birth and death, retirement, marriage, and inheritance, all of which incessantly present dilemmas and conflicts to you and your family.

Wealth, in all its essence, is truly a dynamic process.

It's time to find an organization that can anticipate the impact of changes in your life and to act accordingly. It's time to acquire reliable assistance that will help you avoid unwarranted tension within your family. We're talking about treating your wealth with respect. And being the only solution provider in Islamic trusts based on Islamic principles, we can help you do just that.

BIMB Trust Limited – a name that epitomizes precision, eternal value and perpetual strength.

**Just like a diamond.**

