



PROGRAMME GUIDE



Terms & Conditions

Programme Changes – Please note that the topics were confirmed at the time of publishing.

IBFIM reserves the right to postpone/cancel/replace the programme due to unforeseen circumstances. (subject to change)

Cancellations and Substitutions – Cancellation are not permitted.

However, if you are unable to attend, a substitute is welcome at no extra charge.

Refund and withdrawal – 50% refund will be given for cancellation/withdrawal received in writing, one week before commencement of the programme.

However, no refund will be made for cancellation/withdrawal received after the said period.

STF-i Credit – For Islamic Bank, all the programme listed can be utilise with STF-i training credit scheme.

HRDC – All the programme listed are HRDC claimable

Programme Fees – The published fees are meant for Malaysian participants and subject to 6% Sales & Service Tax [SST]

Learning Mode – The learning mode shall be face-to-face or online.

However, face-to-face learners are given the option to attend both learning modes. Fee will be charged based on the registered learning mode.

Discounts



Early bird 5% Off

Upon receipt of payment **3 weeks** prior to programme date.

Group Discount

Three or more participants registered from the same organisation and same programme.

Package Deal 25% Off

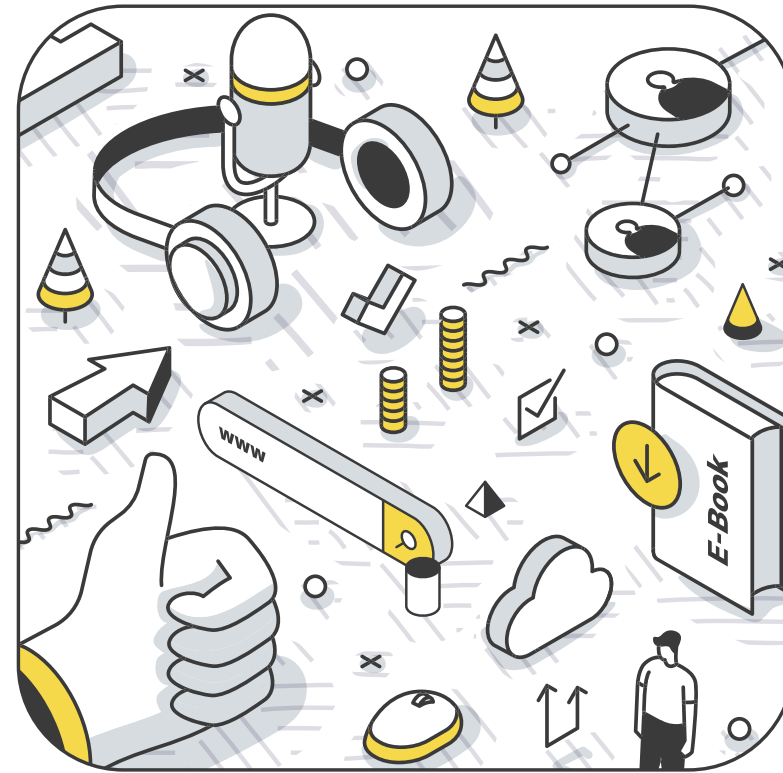
Participant registering for **full certification programme**.

Student/Academician 25% Off


Student/Academician is **entitled** to 25% discount.



DIGITAL LEARNING SERVICES




In today's fast-paced and challenging economy, it is essential for businesses to be resilient and competent to remain on the cutting edge. Upscaling employees with relevant skillsets is vital in ensuring that businesses stay ahead of the curve in this ever-changing market. Introducing IBFIM's Digital Learning: a bite-sized, innovative way of learning to upgrade your skills and achieve desired learning objectives with convenience and efficiency.



Customised E-Learning



FOSIF via Microlearning



Continuous Learning Programme



Event Management



Digital Product



Corporate/Launching Montage Video



Enterprise Learning Management System (ELMS) Subscription



Hosting Webinar Event



Customised E-Learning

Bite-Sized E-Learning

Only 25-30 minutes long or shorter, designed to meet specific learning objectives.

Micro-learning Topic

- Exchange Contracts: Sale & Lease Contract
- Introduction to *Shariah & Fiqh*
- Rule Making Process in Islamic Law
- Introduction to Muamalat Contracts in Islamic Finance
- Partnership and other Contracts Applied in Islamic Finance
- Ethics in Islamic Finance
- Ethics in Banking: Related Policy and Guidelines
- Malaysia Legal and Regulatory Policy for Islamic Financial Institutions
- Shariah Governance
- Case Study Related to Shariah Governance
- Rule-Making Process in Modern Islamic Banking and Finance
- Overview of *Fiqh al-Muamalat al-Maliyyah*
- Ethics in General
- *Akhlaq*

Learning Hours	Price per Topics*	Price per Package**
100 mins	RM39.90	RM15.99
25 mins	RM19.90	RM15.99
60 mins	RM19.90	RM15.99
35 mins	RM19.90	RM15.99
80 mins	RM19.90	RM15.99
30 mins	RM19.90	RM15.99
40 mins	RM19.90	RM15.99
80 mins	RM19.90	RM15.99
35 mins	RM19.90	RM15.99
60 mins	RM19.90	RM15.99
15 mins	RM19.90	RM15.99
30 mins	RM19.90	RM15.99
30 mins	RM19.90	RM15.99
60 mins	RM19.90	RM15.99

***+ 3 Weeks Access**

****Any topics for RM159.90 only!**
 + 6 Months Access
 + E books
 + Case Study
 + Quizzess



Scan QR code for Registration

FOSIF

Fundamentals of Shariah for Islamic Finance

via Microlearning

IBFIM's Microlearning features fundamental level Islamic finance topics that are derived from FOSIF, which is the core module for Associate Qualification in Islamic Finance (AQIF), Certified Professional Shariah Audit (CPSA) and Islamic Professional Credit Certification (iPCC).

FOSIF module consists of Shariah theories, principles and focuses on key Shariah contracts applicable in Islamic banking practices. Hence, IBFIM's Microlearning provides the opportunity for learners to be FOSIF certified through self-learning mode.

Completion of FOSIF through IBFIM Microlearning is a prelude to IBFIM's progression pathway i.e. AQIF, CPSA and iPCC.

The present restriction movement accelerates the concept of self-learning where eligible banking institutions can upskill their workforce remotely. IBFIM's Microlearning provides the flexibility for banks' staff to learn at their own pace remotely. In addition, the Microlearning topics are suitable for all level of learners, from entry level to middle executives and above.

Programme details

Upon completing the 10 Microlearning topics, learners will be qualified automatically to register for FOSIF assessment.

Learners will receive:

- FOSIF Handbook & E-books
- FOSIF Assessment

E-Certificate of:

- Completion for Microlearning
- Achievement for FOSIF Assessment



Microlearning Structure and Topics

Topics: Exchange Contracts: Sale & Lease Contract

🕒 100 minutes learning hours

Sub-topics

- Unit 1: Exchange Contracts: Sale Contract (Trading of Gold and Silver)

- | | |
|----------------------|-----------------|
| • Bay' Sarf | • Bay' Wadiah |
| • Bay' Dayn | • Bay' Istisna |
| • Bay' Tawarruq | • Bay' Salam |
| • Bay' Bithaman Ajil | • Bay' Inah |
| • Bay' Murabahah | • Bay' Istijrar |
| • Bay' Tawliyah | |

- Unit 2: Exchange Contracts: Sale (Trading of Gold and Silver)

- Unit 3: Exchange Contracts: Lease Contract

- | | |
|------------------------------|----------------------------------|
| • Ijarah | • Ijarah Muntahiyah Bi Al Tamlik |
| • Ijarah Mausufah fi Dhimmah | • Ijarah Thumma Bay' |

Topics: Case Study Related to Shariah Governance

🕒 60 minutes learning hours

Sub-topics

- Unit 1: Issues and Challenges in Implementing Shariah Governance
- Unit 2: Illustrations on Issue and Challenges in Implementing Shariah Governance

Topics: Partnership and other Contracts Applied in Islamic Finance

🕒 80 minutes learning hours

Sub-topics

- Unit 1: Partnership Contract

- | | |
|--------------|--------------------------|
| • Musharakah | • Musharakah Mutanaqisah |
| • Mudarabah | • Muzara'ah |

- Unit 2: Other Contracts

- | | |
|-----------|-----------|
| • Rahn | • Hawalah |
| • Kafalah | • Tabarru |
| • Wakalah | • Hibah |
| • Wadiah | • Ibra' |
| • Qard | • Muqasah |

Topics: Ethics in Banking: Related Policy and Guidelines

🕒 40 minutes learning hours

Sub-topics

- Unit 1: Insider Trading
- Unit 2: Bank Negara Malaysia's Definition of Insider Trading
- Unit 3: Who are Involved in Insider Trading
- Unit 4: Why is Insider Trading is a Crime
- Unit 5: Consumer Protection Initiatives in Malaysia
- Unit 6: Objectives of Consumer Protection Initiatives
- Unit 7: Why is Consumer Protection Important?
- Unit 8: Financial Consumer Protection
- Unit 9: Bank Negara Malaysia's Requirements on Financial Institutions

Microlearning Structure and Topics

Topics: Rule Making Process in Islamic Law

🕒 60 minutes learning hours

Sub-topics

- Unit 1: Definition of *Ijtihad*
- Unit 2: Historical Development of *Ijtihad*
- Unit 3: Schools of Islamic Legal Thought: Salient Features and Differences of Opinion
- Unit 4: Reasons Why Divergence of Opinion is Acceptable in Islam
- Unit 5: Methodology of Islamic Rule Making Process: *Ijtihad*
- Unit 6: Principles of Islamic Jurisprudence (*Usul Fiqh*)
- Unit 7: Sources of Shariah I
- Unit 8: Sources of Shariah II
- Unit 9: Definition of Islamic Legal Maxim (*Qawa'id Fiqhiyyah*)
- Unit 10: Five Main Rules of Islamic Legal Maxims
- Unit 11: Relationship Between Islamic Legal Maxims (*Qawa'id Fiqhiyyah*) and Islamic Jurisprudence (*Usul Fiqh*)
- Unit 12: *Siyasah Shariyyah*

Topics: Ethics in Islamic Finance

🕒 30 minutes learning hours

Sub-topics

- Unit 1: Implementation of Islamic Ethics (*Akhlaq*) in Islamic Finance
- Unit 2: Ethics and Corporate Governance
- Unit 3: Bank Negara Malaysia's Shariah Governance Policy
- Unit 4: Importance of Justice in Islamic Finance

Topics: Introduction to Muamalat Contracts in Islamic Finance

🕒 35 minutes learning hours

Sub-topics

- Unit 1: Introduction to Muamalat Contracts
- Unit 2: Introduction to the Main Theories of Muamalat
- Unit 3: Theory of Ownership (*Milkiyyah*)
- Unit 4: Theory of Property (*Mal*)
- Unit 5: Theory of Right (*Haq*)
- Unit 6: Theories of Contract (*Aqad*)
- Unit 7: Termination of Contract

Topics: Shariah Governance

🕒 35 minutes learning hours

Sub-topics

- Unit 1: Overview of Shariah Governance
- Unit 2: BNM Shariah Governance Arrangements and Principles
- Unit 3: Section I – General Requirements of the Shariah Governance
- Unit 4: Section II – Oversight, Accountability and Responsibility Framework
- Unit 5: Section III – Independence
- Unit 6: Section IV – Competency
- Unit 7: Section V – Confidentiality and Consistency
- Unit 8: Section VI – Shariah Compliance and Research Functions

Topics: Introduction to Shariah and Fiqh

🕒 25 minutes learning hours

Sub-topics

- Unit 1: Definition of Shariah
- Unit 2: Basic Component of Islam
- Unit 3: Definition of Fiqh
- Unit 4: Relationship between Shariah and *Fiqh*
- Unit 5: Salient Features of Shariah
- Unit 6: Objectives of Maqasid Shariah
- Unit 7: Definition of Economics and Economics Principles of Islam
- Unit 8: View of Islam on the Economic Problems
- Unit 9: Development of Islamic Banking and Finance
- Unit 10: Differences between Islamic and Conventional Banking
- Unit 11: Insight of the Shariah Aspect in the Implementation of Islamic Banking

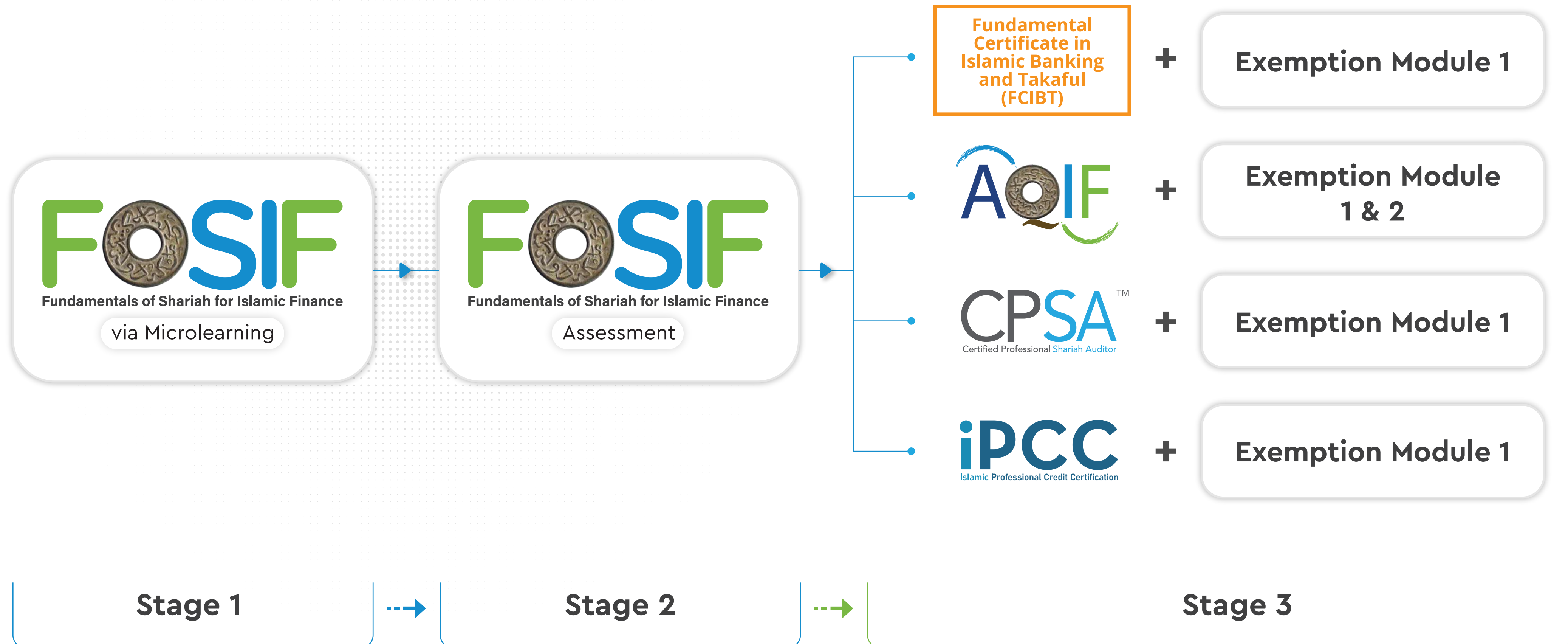
Topics: Rule-Making Process in Modern Islamic Banking and Finance

🕒 15 minutes learning hours

Sub-topics

- Unit 1: Shariah Governance Policy in Islamic Banking and Finance in Malaysia
- Unit 2: Roles and Duties of Shariah Advisory Council (SAC) of BNM and SC
- Unit 3: Roles and Duties of Shariah Committee at Individual and Institutional Level
- Unit 4: Roles and Duties of Shariah Advisor at Fund Management Level
- Unit 5: Roles and Duties of Shariah Officer/Secretariat at Banking Level

Certification Pathway



CLeP

Continuous Learning Programme for Takaful

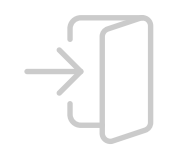
via e-learning



Virtual Learning



Bite-sized & Interactive



Easy Access



Learn on Demand



Personalised Dashboard



Recognised CPD Programme

Continuous Learning Programme (CLeP) aims to promote the culture of lifelong learning. CLeP currently offers 18 e-learning topics for Takaful with all the topics being accorded with CPD points by the Malaysian Takaful Association (MTA).

The content in all 18 topics are curated to raise the professional standards, level of knowledge and competency of the Takaful practitioners via the on-demand platform. Look out for other topics in the future including banking, wealth and investment management, social finance and sustainability, among others.

Learning Outcomes

- Identify key features of takaful as well as the historical aspiration behind the existence of takaful;
- Characterise the various products and functions within the takaful operational framework; and
- Discuss the roles of the regulatory and supervisory authorities in keeping the takaful industry stable and resilient.



E-learning Topics

	CPD Point (s) 60 Minutes/1CPD		CPD Point (s) 60 Minutes/1CPD
• TMC1: Introduction to Takaful	01	• TMC11: Customer Service for Takaful	02
• TMC2: The Business of Takaful	01	• TMC12: Financial Aspects of Takaful	01
• TMC3: Overview of Takaful Industry	01	• TMC13: Understanding Takaful Funds	01
• TMC4: Principles and Development of Takaful Products	01	• TMC14: Actuarial and Technical Basis in Takaful	02
• TMC5: General Takaful Products	01	• TMC15: Underwriting for Takaful	03
• TMC6: Family Takaful Products	01	• TMC16: Claims for Takaful	02
• TMC7: Structure of Takaful Operator	01	• TMC17: Retakaful	01
• TMC8: Takaful Supervisory and Regulatory Framework	01	• TMC18: Global Development and Opportunities for Takaful	01
• TMC9: Marketing for Takaful	01		
• TMC10: Takaful Distribution	01		
		Total CPD Points	23
		Quizzes (10 Questions/topic)	Yes

Intermediate



TMC1 | Introduction to Takaful

Learning Outcomes

- ✔ Describe the general classification of risks as well as the Islamic perspective of risks;
- ✔ Elaborate on the prohibited elements in managing risks from Islamic perspective; and
- ✔ Explain how takaful is developed historically and how it is a form of Shariah compliant risk management tool.

Learning Topics

- » Concept and Classification of Risks
- » Risk in Islam
- » Takaful as a Risk Management Tool
- » Risk Management
- » Historical Development of Takaful
- » Prohibition of Insurance
- » Comparison between Insurance and Takaful

TMC2 | The Business of Takaful

Learning Outcomes

- ✔ Explain the various commercial contracts used in takaful;
- ✔ Identify takaful operational models and its applications; and
- ✔ Assess the issues associated with takaful models.

Learning Topics

- » Commercial Contracts Used in Takaful
- » Takaful Operational Models and its Application
- » Issues Associated with Takaful Models

TMC3 | Overview of Takaful Industry

Learning Outcomes

- ✔ Understand the Takaful Operator as an organisation;
- ✔ Discuss the functional roles of the Takaful Operators as defined by IFSA 2013;
- ✔ Comprehend the objectives of regulatory and supervisory framework in takaful business; and
- ✔ Recognise the functions of the industry associations in supporting the takaful business.

Learning Topics

- » Takaful Company Organisation
- » Takaful Companies as Financial Institutions
- » Regulatory and Supervisory Framework for Takaful

TMC4 | Principles and Development of Takaful Products

Learning Outcomes

- ✔ Explain the basic principles of takaful which are coherent with insurance principles;
- ✔ Express the purpose, functions and roles of takaful products and services pertaining to their economic impact on individuals and businesses;
- ✔ Identify distinct characteristics of general and family takaful products; and
- ✔ Describe the regulatory and Shariah compliance requirements in each step of the of the product development process.

Learning Topics

- Insurance Principles as Applied to Takaful Products
- Characteristics of General Takaful Products
- Characteristics of Family Takaful Products
- Product Development
- New Product Development Process

TMC5 | General Takaful Products

Learning Outcomes

- ✔ Explain the features, characteristics, basic principles and the risks covered under general takaful; and
- ✔ Elaborate each of the four (4) major classification of general takaful products and the types of coverage provided under each class of business.

Learning Topics

- General Takaful Products
- Motor Takaful
- Fire Takaful
- Miscellaneous Takaful
- Marine and Aviation Takaful

TMC6 | Family Takaful Products

Learning Outcomes

- ✔ Explain the features, characteristics, basic principles and the risks covered under family takaful; and
- ✔ Elaborate each of the five (5) major classification of family takaful products and the types of coverage provided under each class of products.

Learning Topics

- Family Takaful Products
- Individual Family Takaful
- Group Family Takaful
- Annuity Takaful
- Investment Linked Takaful
- Medical and Health Takaful

TMC7 | Structure of Takaful Operator

Learning Outcomes

- ✔ Identify core concepts, roles and key processes of marketing in the takaful industry;
- ✔ Understand the various marketing mixes to create the right takaful marketing strategy;
- ✔ Appreciate the various types of distribution channels used to market takaful products; and
- ✔ Align Takaful Operator's vision and goals in the planning and designing of a customer driven marketing strategy towards maximising consumer response and enhancing competitive advantage.

Learning Topics

- Introduction to Marketing
- Marketing Concepts
- Marketing Key Process
- Marketing Mix
- Marketing of Takaful Products
- Marketing Planning

TMC8 | Takaful Supervisory and Regulatory Framework

Learning Outcomes

- ✔ Describe the functions of Bank Negara Malaysia (BNM) in supervising the takaful industry;
- ✔ Elaborate the objectives of Islamic Financial Services Act (IFSA) 2013;
- ✔ Define the key guidelines of BNM as well as other relevant laws pertaining to the takaful industry; and
- ✔ Expose the Shariah Governance Framework of BNM and the key challenges faced by the industry in implementing this framework.

Learning Topics

- Bank Negara Malaysia
- Islamic Financial Services Act (IFSA) 2013
- BNM Guidelines
- Other Relevant Laws
- Shariah Governance



TMC9 | Marketing for Takaful

Learning Outcomes

- ✔ Identify core concepts, roles and key processes of marketing in the takaful industry;
- ✔ Understand the various marketing mixes to create the right takaful marketing strategy;
- ✔ Appreciate the various types of distribution channels used to market takaful products; and
- ✔ Align Takaful Operator's vision and goals in the planning and designing of a customer driven marketing strategy towards maximising consumer response and enhancing competitive advantage.

Learning Topics

- Introduction to Marketing
- Marketing Concepts
- Marketing Key Process
- Marketing Mix
- Marketing of Takaful Products
- Marketing Planning

TMC10 | Takaful Distribution

Learning Outcomes

- ✔ Understand the roles played by distribution channels in the takaful industry;
- ✔ Compare the characteristics between different takaful distribution channels; agents, brokers, t, financial advisers, direct marketing, and e-business; and
- ✔ Identify strategic fit between takaful products and the methods they should be distributed.

Learning Topics

- Introduction to Takaful Distribution
- Agency System
- Takaful broking
- Bancatakaful
- Financial Advisers
- Direct Marketing
- E-Business/Internet System
- Achieving Strategic Fit Between Product and Distribution



TMC11 | Customer Service for Takaful

Learning Outcomes

- ✔ Familiarise with the organisational structure of customer service of a takaful company;
- ✔ Clarify the staffing, positions, responsibilities, skills and level of authority of a takaful customer services to ensure efficiency of takaful business;
- ✔ Elaborate the key qualities required in delivering effective customer service;
- ✔ Manage problematic customers effectively to resolve misunderstanding, complaints and miscommunications;
- ✔ Determine the various conservation methods to retain customers of a Takaful Operator; and
- ✔ Discuss various measures to gauge customer service performance.

Learning Topics

- Organisational Structure of Customer Service
- Creating a Customer Service Department
- Effective Customer Service
- Customer Service Process Management
- Conservation Through Communication with Participants
- Key Performance Indicators (KPIs)

TMC12 | Financial Aspects of Takaful

Learning Outcomes

- ✔ Outline the objectives of Islamic financial accounting and reporting;
- ✔ List the key transactions for accounting in a takaful company;
- ✔ Describe the fundamentals of taxation and zakat in compliance with Shariah principles;
- ✔ Define the regulatory solvency requirements and risk-based capital for the takaful industry; and
- ✔ Identify the asset-liability matching practices with respect to family and general takaful business.

Learning Topics

- Accounting and Reporting
- Accounting for Takaful Company
- Capital for Takaful Operation
- Taxation and Zakat



TMC13 | Understanding Takaful Funds

Learning Outcomes

- ✔ Clarify the regulatory requirements for management of takaful fund;
- ✔ Classify the takaful fund into shareholders', family takaful and general takaful funds;
- ✔ Define investment policies and strategies of takaful fund;
- ✔ Ensure the investment activities are in compliance with Shariah principles;
- ✔ Interpret the meaning of asset allocation in investment of takaful fund; and
- ✔ Explain the importance of matching investments to takaful risks and exposures in asset-liability matching process.

Learning Topics

- Regulatory Requirements
- Classification of Takaful Funds
- Strategies and Investment Policies

TMC14 | Actuarial and Technical Basis in Takaful

Learning Outcomes

- ✔ Understand basic actuarial and technical concepts in takaful;
- ✔ Recognise the concept of product pricing in relation to takaful benefits for family and general takaful;
- ✔ Emphasise the importance and the need of reserving for family and general takaful; and
- ✔ Define the concept of surplus and the regulatory and supervisory requirements in determining and sharing of surplus.

Learning Topics

- Introduction to Actuarial and Technical Basis in Takaful
- Basis of Takaful Product Pricing
- Product Pricing in Family and General Takaful
- Reserving for Family and General Takaful
- Surplus Determination and Distribution



TMC15 | Underwriting for Takaful

Learning Outcomes

- ✔ Understand the roles and functions of underwriting in takaful business;
- ✔ Define the fundamental purpose and objectives of the underwriting policy and underwriting guidelines;
- ✔ Elaborate on the underwriting process for family takaful and general takaful;
- ✔ Establish control mechanisms for underwriting;
- ✔ Emphasise the importance of company inter-departmental relationship in underwriting process; and
- ✔ Determine the regulatory requirements for underwriting in takaful.

Learning Topics

- » Introduction to Underwriting
- » Underwriting Process
- » Family Takaful Underwriting Practices
- » General Takaful Underwriting Practices
- » Control Mechanisms for Underwriting
- » Regulatory Requirements for Underwriting

TMC16 | Claims for Takaful

Learning Outcomes

- ✔ Understand takaful claims and application of takaful principles in claims practices;
- ✔ Discuss the best practices of standard operating procedures (SOP) and service level agreement (SLA) in relation to claims;
- ✔ Describe the importance and purpose of claims reserving and provision;
- ✔ Explain the functions of third party service providers in claims investigation; and
- ✔ Identify the channels available for dispute resolution.

Learning Topics

- » Introduction to Claims
- » Application of Takaful Principles in Claims Process
- » Standard Operating Procedures (SOP) for Claims
- » Claims Documentation and Investigation
- » Claims Reserving and Provision
- » Claims Rejection
- » Roles of Third Party Service Providers
- » Dispute Resolution in Takaful

TMC17 | Retakaful

Learning Outcomes

- ✔ Appreciate the legal and Shariah aspects of retakaful;
- ✔ Understand the various types of retakaful models;
- ✔ Comprehend the needs for retakaful in a takaful business; and
- ✔ Describe the various types of retakaful arrangement in the industry.

Learning Topics

- History, Philosophy and Concepts of Retakaful
- Legal and Shariah Aspects of Retakaful
- Retakaful Operational Model
- Differences Between Retakaful and Reinsurance
- Types of Retakaful
- Needs for Retakaful

TMC18 | Global Development and Opportunities for Takaful

Learning Outcomes

- ✔ List the key contributing factors that accelerate the development of takaful;
- ✔ Identify the key risks faced by the takaful industry;
- ✔ Scrutinise the key differences between mutual takaful and cooperative takaful for future development;
- ✔ Elaborate on the roles and functions of local and international regulatory and supervisory authorities as well as industry associations; and
- ✔ Recognise the various challenges faced by the industry and understand the future trend and growth of the industry.

Learning Topics

- Introduction
- Global Takaful Business by Region
- Standard Operating Procedures (SOP) for Claims
- Key Factors in Accelerating the Development of Takaful
- Key Risks to the Takaful Industry
- Various Structures of Takaful
- Regulatory and Supervisory Infrastructure
- Challenges of the Takaful Industry
- Takaful Trends and Growth



Abbreviation

Description

Advanced

Programmes focusing on strategic and expert knowledge in Islamic finance

Advanced Standing Status

Recognition or credit awarded based on the prior learning assessment made on the applicant's credentials.

AQIF

Associate Qualification in Islamic Finance

CPSA

Certified Professional Shariah Auditor

CQIF

Certified Qualification in Islamic Finance

EAU

Examination and Assessment Unit;
A unit in charge of processing and reviewing RPL application received from Learner.

ERC

Examination Result Committee;
An internal Committee in charge of providing endorsement over examination results for IBFIM programme and the Committee in charge of reviewing appeal on RPL application.

FCIB

Fundamental Certificate in Islamic Banking

FCIBT

Fundamental Certificate in Islamic Banking and Takaful

FCIT

Fundamental Certificate in Takaful

Final Examination

Examination conducted and required to be passed at every module or at the end of the Programme as part of the requirement to receive certification of a Programme

Fundamental

Programmes covering a wide range of foundational knowledge in Islamic finance

Abbreviation

Description

iBCP

Islamic Business Credit Professional

IFP®

Islamic Financial Planner™

Intermediate

Programmes focusing on specialised and more focused knowledge in Islamic finance

ILM

Islamic Legacy Management (Pengurusan Pewarisan Islam)

iPCC

Islamic Professional Credit Certification

IQIF

Intermediate Qualification in Islamic Finance

IQS

IBFIM Qualification Standard;
An integrated system of qualification standard developed for IBFIM based on the concepts and principles adopted by various accreditation and professional qualification standard bodies.

iRCP

Islamic Retail Credit Professional

Learner

Individuals who registered to attend tutorial session and to sit for Final Examination in order to receive IBFIM certification.

Module/Modular

A single unit out of a Programme.

Programme

IBFIM Certification Programme.

RPCL

Recognition of Prior Certificated Learning.

RPEL

Recognition of Prior Experiential Learning.

RPL

Recognition of Prior Learning.

Submission Portfolio

Submitted academic or professional certificates, supporting documents and any other related documents which shall provide weight onto the RPL application. Refer to Appendix 2 for proposed list of items to be included as Submission Portfolio.



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• Partnership

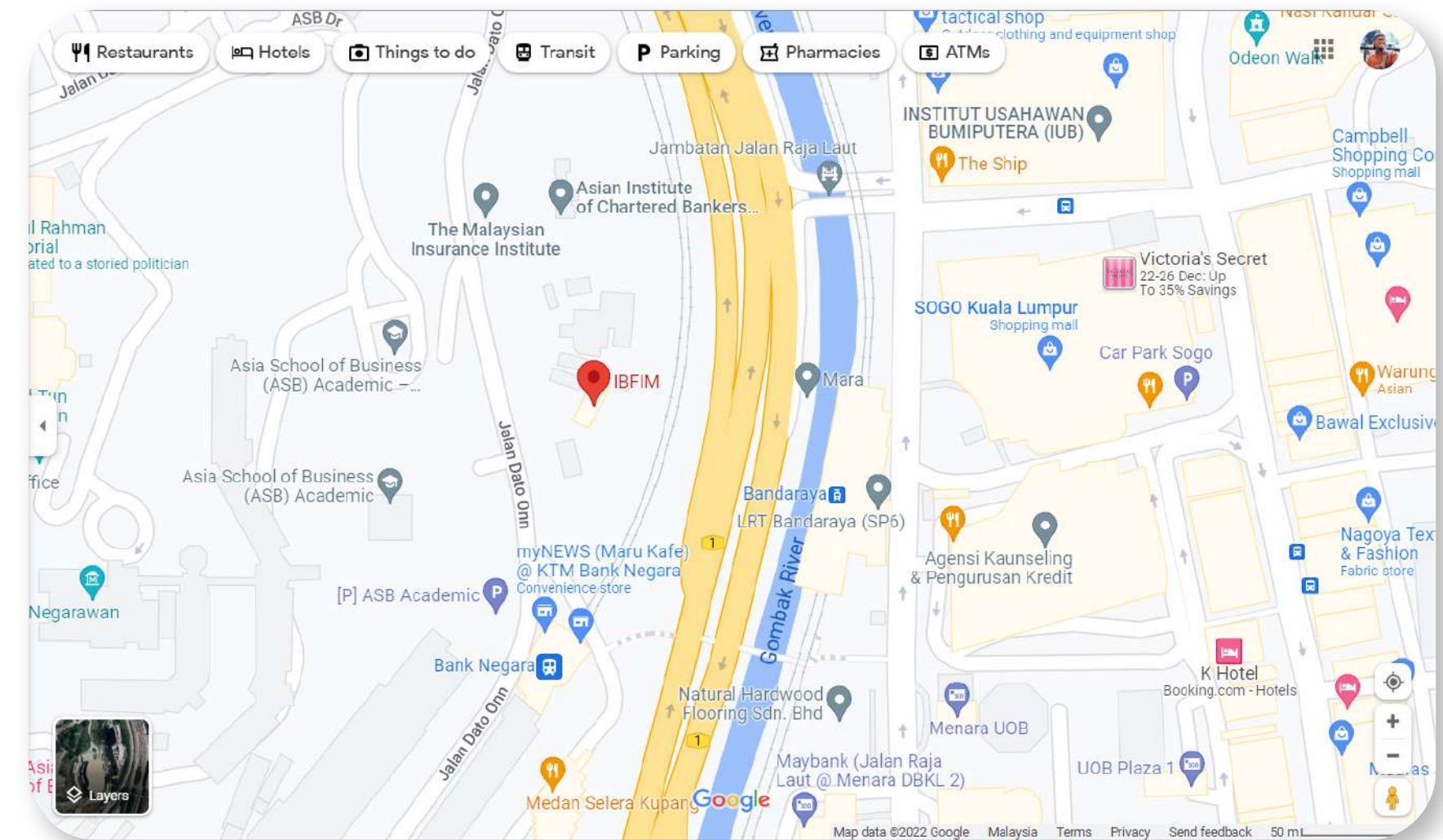
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