



Hibah Amanah & Pengisytiharan Amanah ASNB

Hibah Amanah & Pengisytiharan Amanah adalah perkhidmatan pewarisan unit amanah ASNB untuk memudahkan pembahagian harta pusaka selepas kematian.

Konsep & Kelayakan

HIBAH AMANAH

Konsep Berkonsep hibah & amanah berlandaskan Syariah di mana pemegang unit melantik Pemegang Amanah (ASNB) melalui sighth & Surat Ikatan Hibah Amanah bagi mentadbir harta (pelaburan unit amanah) selepas kematian pemberi (pemegang unit).

Kelayakan Beragama Islam

PENGISYTIHARAN AMANAH

Konsep Pengisytiharan Amanah adalah perkhidmatan pewarisan berkonsepkan amanah di mana pemegang unit melantik Pemegang Amanah (ASNB) melalui Surat Ikatan Amanah bagi mentadbir harta (pelaburan unit amanah) dan mengagihkan kepada penerima selepas kematian pemegang unit.

Kelayakan Bukan beragama Islam

Perkhidmatan Pewarisan Untuk Anda dan Yang Tersayang

Proses Tuntutan yang Pantas

Proses tuntutan yang mudah dan boleh dilengkapkan dalam tempoh 21 hari sahaja. Hanya dokumen minimum yang diperlukan.

Kawalan Penuh

Persediaan awal untuk yang tersayang di samping mendapat kawalan dan manfaat penuh ke atas seluruh pelaburan anda.

Hak Mutlak untuk Tuntutan

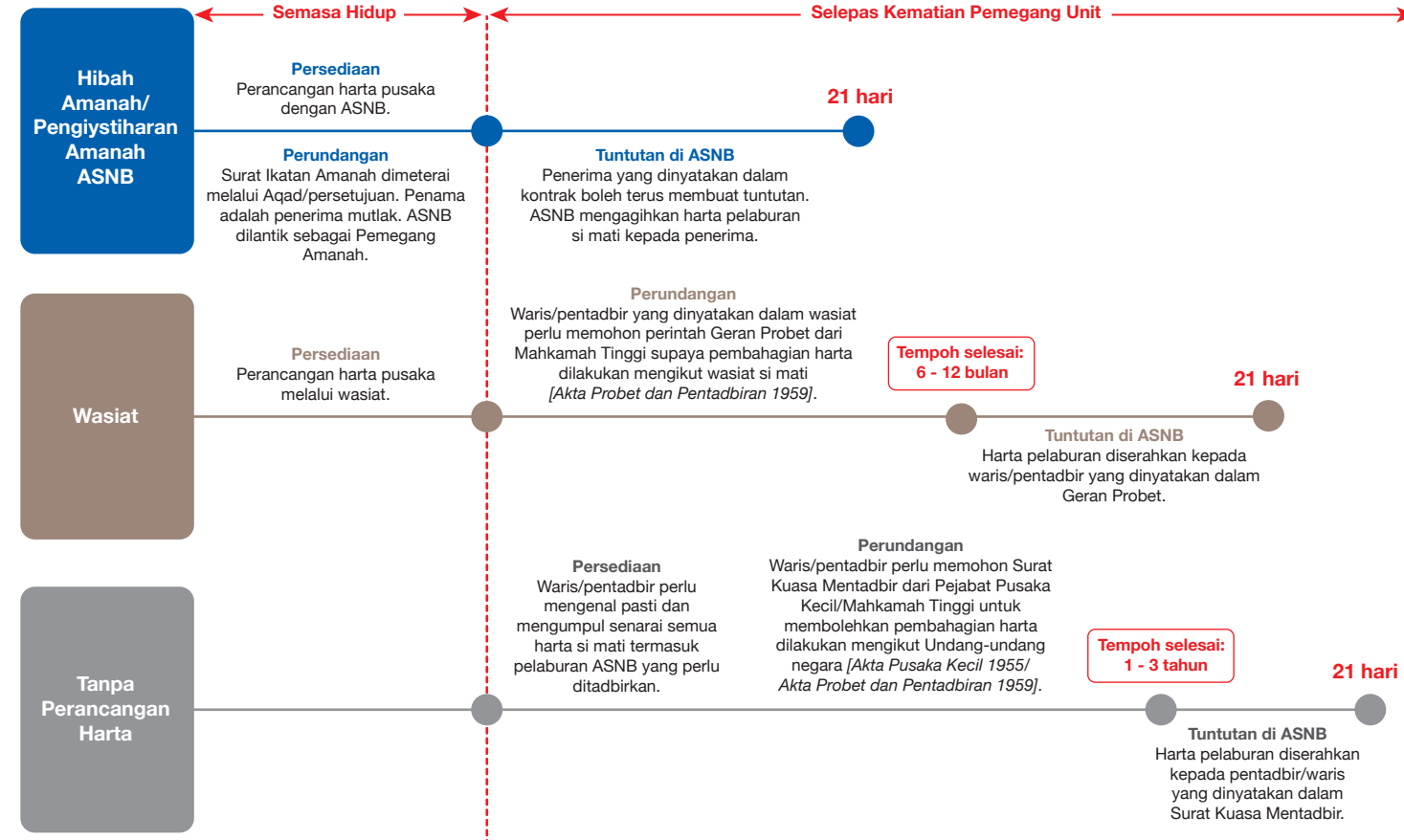
Pembahagian adalah mutlak dan tertakluk kepada surat ikatan amanah. Yakinilah bahawa harta pusaka anda akan diagihkan kepada penerima yang dihasratkan (maksimum 10 penerima).

Nilai Harta Pusaka yang Optimum

Penerima mendapat lebih nilai atas harta pusaka yang diterima kerana yuran tuntutan yang rendah.

Tuntutan Harta Pusaka HANYA DALAM 21 HARI

Semua urusan perancangan harta dan perundangan diselesaikan semasa hidup. Waris tidak perlu lagi melalui proses perundangan selepas kematian pemberi.



Kadar Yuran

Yuran Operasi	Kadar
1) Pendaftaran (Kontrak pertama)	RM180
- Pendaftaran (Kontrak ke-2 dan berikutnya)	RM90
2) Pentadbiran (Tahunan)*	RM10
3) Tambahan atau pindaan penerima/penjaga sah/unit amanah	RM20
4) Pembatalan (per kontrak)	RM 70

Yuran Tuntutan**	Kadar
Jumlah Baki Pelaburan:	
RM25,000 pertama	1.50% (maksimum RM375)
RM225,000 berikutnya	1.00% (maksimum RM2,250)
RM250,000 berikutnya	0.50% (maksimum RM1,250)
RM500,000 berikutnya	0.25% (maksimum RM1,250)
Baki selebihnya	0.10%

Contoh Pengiraan Yuran Tuntutan
Andaian:
Baki Pegangan Pelaburan: RM200,000
Yuran tuntutan
RM25,000 pertama pada 1.50% = RM 375
RM175,000 berikutnya pada 1.00% = RM 1,750
Jumlah Yuran = RM 2,125

* Ditolak setiap tahun daripada salah satu unit amanah yang dipilih

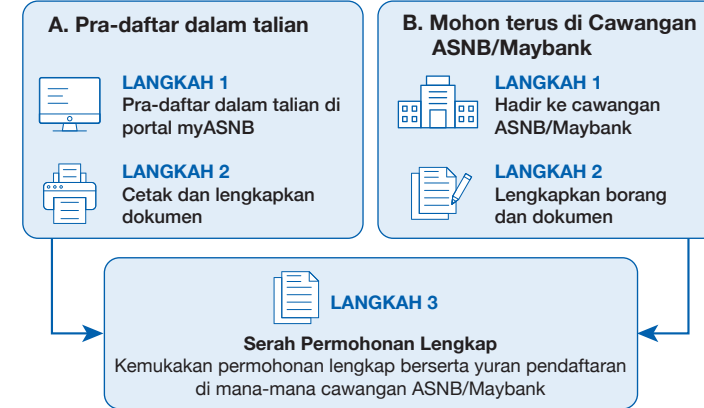
** Ditolak daripada baki pelaburan sebelum diagihkan kepada Penerima

Terma & Syarat

TERMA & SYARAT	HIBAH AMANAH	PENGISYTIHARAN AMANAH
Pemberi	<ul style="list-style-type: none"> Pemegang unit ASNB berumur 18 tahun dan ke atas Mempunyai baki pelaburan minimum 1,000 unit (tidak termasuk unit bercagar/pinjaman/Skim Pelaburan Ahli KWSP) 	
Penerima	<ul style="list-style-type: none"> Individu sahaja Penjaga sah perlu dilantik untuk penerima berumur bawah 18 tahun 	<ul style="list-style-type: none"> Maksimum sehingga 10 orang penerima
Unit perlu dikekalkan	1,000 unit perlu dikekalkan sepanjang tempoh kontrak Hibah Amanah/Pengisytiharan Amanah bagi tabung unit amanah yang terlibat.	
Peratus Pegangan Boleh Diagihkan	Kesemua 100% pegangan unit milik penuh pemberi (kecuali unit bercagar) kepada semua penerima yang disenaraikan.	
Pembiayaan/Bercagar	Unit yang bercagar/pembiayaan adalah tertakluk kepada perjanjian antara pemegang unit dan institusi pemberi pembiayaan.	
Hak ASNB	ASNB berhak menarik balik perjanjian Hibah Amanah/Pengisytiharan Amanah sekiranya pemberi didapati melanggar terma dan syarat Hibah Amanah/Pengisytiharan Amanah atau hilang kelayakan sebagai pemegang unit ASNB.	
Pembatalan	Dibolehkan bagi hibah kepada anak/cucu kandung. Selain daripada tersebut, persetujuan bersama adalah diperlukan.	Boleh, mengikut budi bicara dan keperluan pemberi.

Cara Memohon

2 Cara Mudah Mendaftar Hibah Amanah/Pengisytiharan Amanah



Dokumen Diperlukan

- Borang permohonan (PH1A – Hibah Amanah; PH1B – Pengisytiharan Amanah)
- Surat Kuasa Wakil
- Salinan dokumen pengenalan diri pemberi, penerima, penjaga (jika diperlukan) dan saksi yang telah disahkan
- Borang Lafaz Pemberian dan Penerimaan Harta (Aqad) yang telah ditanda tangan oleh pemberi, penerima, penjaga (jika diperlukan) dan saksi (untuk Hibah Amanah sahaja). (Surat Kuasa Mentadbir/Geran Probet tidak diperlukan)

Imbas di sini untuk muat turun borang



HIBAH AMANAH



PENGISYTIHARAN AMANAH

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Pilihan Pelabur Bijak

Amanah Saham Nasional Berhad | 197901003200 (47457-V) • Syarikat Unit Amanah Permodalan Nasional Berhad | 197801001190 (38218-X)

Sebelum menandatangani sebarang dokumen, pemegang unit dinasihatkan untuk membaca dan memahami terma dan syarat Hibah Amanah atau Pengisytiharan Amanah yang terkandung dalam surat ikatan, borang dan dokumen yang berkaitan dengan perkhidmatan ini.



ASNB Hibah Amanah & Trust Declaration

ASNB Hibah Amanah & Trust Declaration are inheritance services for ASNB unit trust to ease the estate distribution after death.

Concept & Eligibility

HIBAH AMANAH

Concept Hibah Amanah is a Shariah compliant inheritance service by ASNB that implements the concept of hibah and trust in estate management for Muslim unit holders. The unit trust investments in ASNB will be distributed to the Hibah recipients after the demise of unit holder.

Eligibility Muslim

PENGISYTIHARAN AMANAH

Concept Trust Declaration is an inheritance service which adopt the concept of trust where unit holder agreed to appoint ASNB as the trustee through the Trust Deed to manage the unit trust investment and distribute to beneficiaries after the demise of unit holder.

Eligibility Non-Muslim

ASNB INHERITANCE SERVICES



Precious inheritance for your loved ones. Make it easier for them to claim after your demise.

Inheritance Service for You and Your Loved Ones

Faster Claim Process

Breeze through the process and complete the claim in only 21 days. Minimal documentation required.



Stay in Charge

Set the provision early for your loved ones while maintaining control of your entire investment.



Absolute Right to Claim

The distribution is absolute and legally binding. Have a peace of mind and know that your estate will be distributed to whomever you wish (maximum 10 beneficiaries).



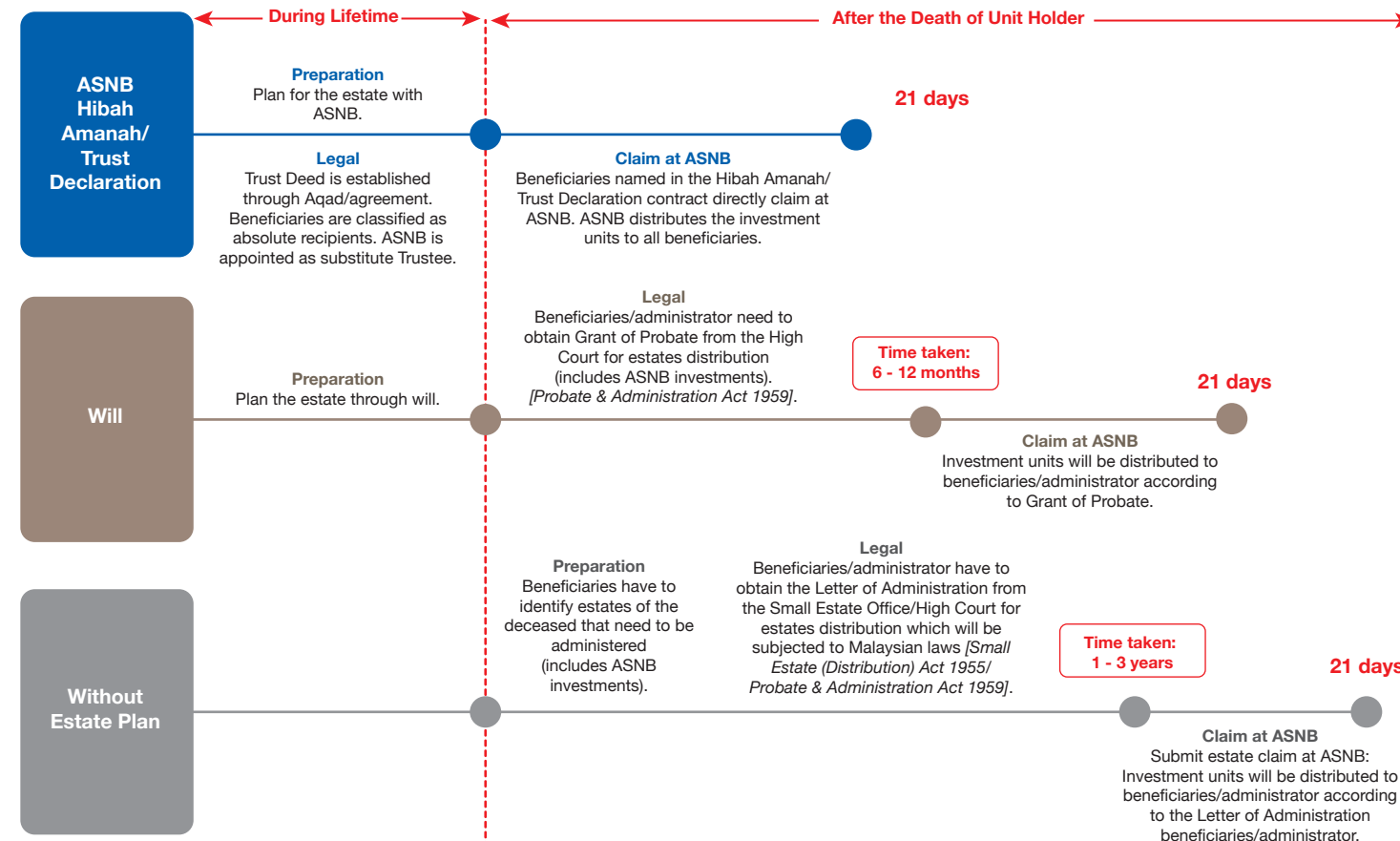
Optimal Value of Estate Claim

Your beneficiaries will benefit the most from your estate with our reasonably low claim fees.



Estate Claims ONLY WITHIN 21 DAYS

Preparation of estate plan and legal binding has been handled during unit holder's lifetime. Beneficiaries do not have to go through legal processes after the death of Donor.



Fee Rate

Operational Fee	Rate	Claim Fee**	Rate	Example of Claim Fee Calculation	
1) Registration (1 st contract)	RM180	Investment Balance:	First RM25,000 1.50% (maximum RM375)	Assumption:	
- Registration (2 nd and subsequent contract)	RM90			Investment holding balance: RM200,000	
2) Administration (Annual)*	RM10			The next RM25,000 1.00% (maximum RM2,250)	
3) Add or change of recipients/registered guardian/fund	RM20			The next RM250,000 0.50% (maximum RM1,250)	
4) Revocation (per contract)	RM 70	The next RM500,000 0.25% (maximum RM1,250)	The next RM250,000 0.50% (maximum RM1,250)	First RM25,000 at 1.50% = RM 375	
		The remaining balance 0.10%	The remaining balance 0.10%	Remaining RM175,000 at 1.00% = RM 1,750	
				Total Fee = RM 2,125	

* Deducted annually from one of the selected unit trust

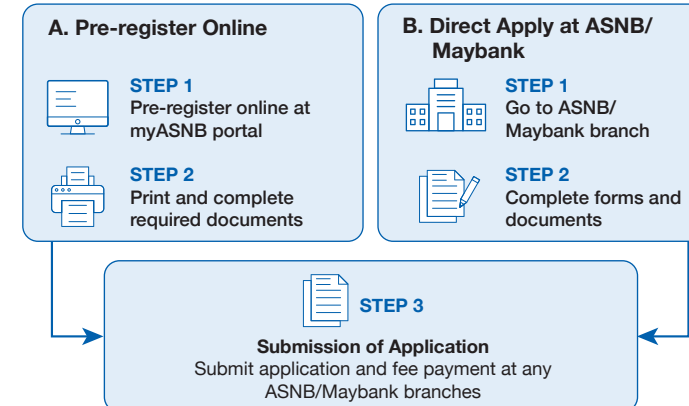
** Deducted from the investment balance before being distributed to the recipients

Terms & Conditions

TERMS & CONDITIONS	HIBAH AMANAH	TRUST DECLARATION
Donor	<ul style="list-style-type: none"> ASNB unit holders age 18 years old and above Have a minimum investment balance of 1,000 units (excluding units under financing/collateral/EPF Members Investment Scheme) 	
Beneficiaries	<ul style="list-style-type: none"> Individual only Up to maximum 10 beneficiaries A legal guardian must be appointed for beneficiaries below 18 years old 	
Investment to retain	1,000 units must be retained in the respective fund/s during the period of the Hibah Amanah/Trust Declaration contract	
Assigned amount	100% of absolute and wholly-owned units by unit holder must be assigned to all listed beneficiaries.	
Units under financing/ Collateral	Units invested through financing/collateral are subjected to the agreement between the unit holder and the financial institution.	
Right of ASNB	ASNB has the right to withdraw the Hibah Amanah/Trust Declaration agreement if there is any form of violation on the terms & conditions by the Donor and if the Donor is no longer eligible to be an ASNB unit holder.	
Cancellation	Only allowed for hibah to children/grandchildren. Otherwise, mutual consent is required.	Allowed, at the discretion of the unit holder.

How to Apply

2 Easy Ways to Apply for Hibah Amanah/Trust Declaration



Scan here to download the form



HIBAH AMANAH



PENGISYTIHARAN AMANAH

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Pilihan Pelabur Bijak

Amanah Saham Nasional Berhad | 197901003200 (47457-V) • A Permodalan Nasional Berhad Unit Trust Company | 197801001190 (38218-X)

Before signing any documents, Unit Holders are advised to read and understand all the terms and conditions of Hibah Amanah or Trust Declaration contained in the Deed, forms and all documents related to these services.