

Perkhidmatan Pewarisan ASNB

ASNB Hibah Amanah
ASNB Pengisytiharan Amanah

Peninggalan bermakna untuk yang tersayang. Mudahkan mereka membuat tuntutan selepas ketiadaan anda.



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 dilengkapi 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

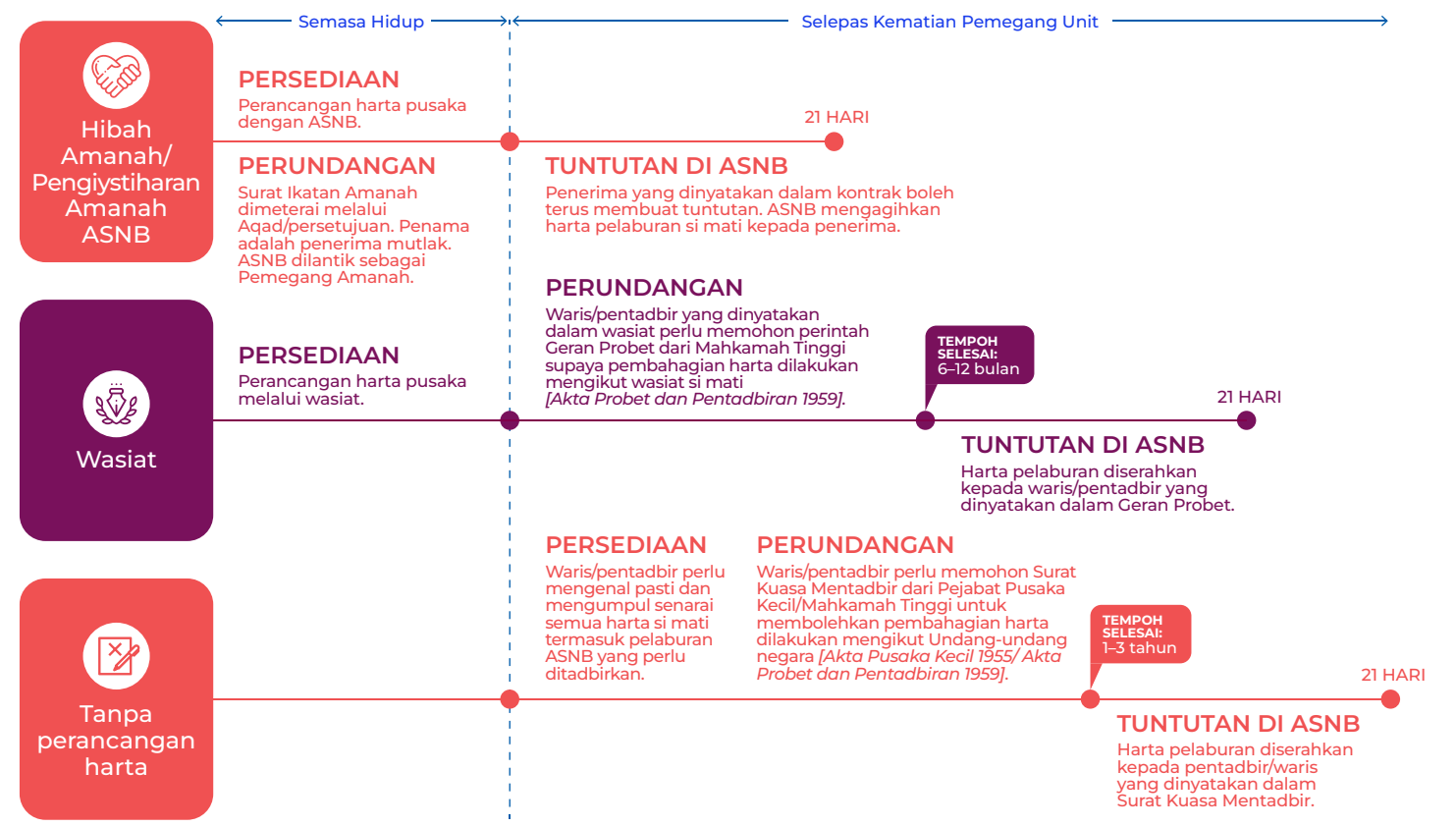
Pembahagian adalah mutlak dan tertakluk kepada surat ikatan amanah. Yakinihlah bahawa harta pusaka anda akan diagihkan kepada penerima yang dihasratkan (maksimum 10 penerima).

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)	RM70

* Ditolak setiap tahun daripada tabung unit amanah yang dipilih semasa pendaftaran Hibah Amanah/Pengisytiharan Amanah, tertakluk kepada terma & syarat terkini

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%

** Ditolak daripada baki pelaburan sebelum diagihkan kepada Penerima

CONTOH PENGIRAAN YURAN TUNTUTAN
Andaian:
Baki pegangan pelaburan: RM200,000
Yuran tuntutan
RM25,000 pertama pada 1.50% = RM375
RM175,000 berikutnya pada 1.00% = RM1,750
Jumlah yuran = RM2,125

Terma & syarat

	HIBAH AMANAH	PENGIYSTIHARAN AMANAH
Pemberi	- 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	- Individu sahaja - Maksimum sehingga 10 orang penerima	Penjaga sah perlu dilantik untuk penerima berumur bawah 18 tahun
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

(A) Pra-daftar dalam talian

LANGKAH 1
Pra-daftar dalam talian di portal myASNB

LANGKAH 2
Cetak dan lengkapkan dokumen

LANGKAH 3
Serah permohonan lengkap
Kemukakan permohonan lengkap berserta yuran pendaftaran di mana-mana cawangan ASNB/Maybank

(B) Mohon terus di Cawangan ASNB/Maybank

LANGKAH 1
Hadir ke cawangan ASNB/Maybank

LANGKAH 2
Lengkapkan borang dan dokumen

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

ASNB Inheritance Services

ASNB Hibah Amanah
ASNB Pengisytiharan Amanah

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



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

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

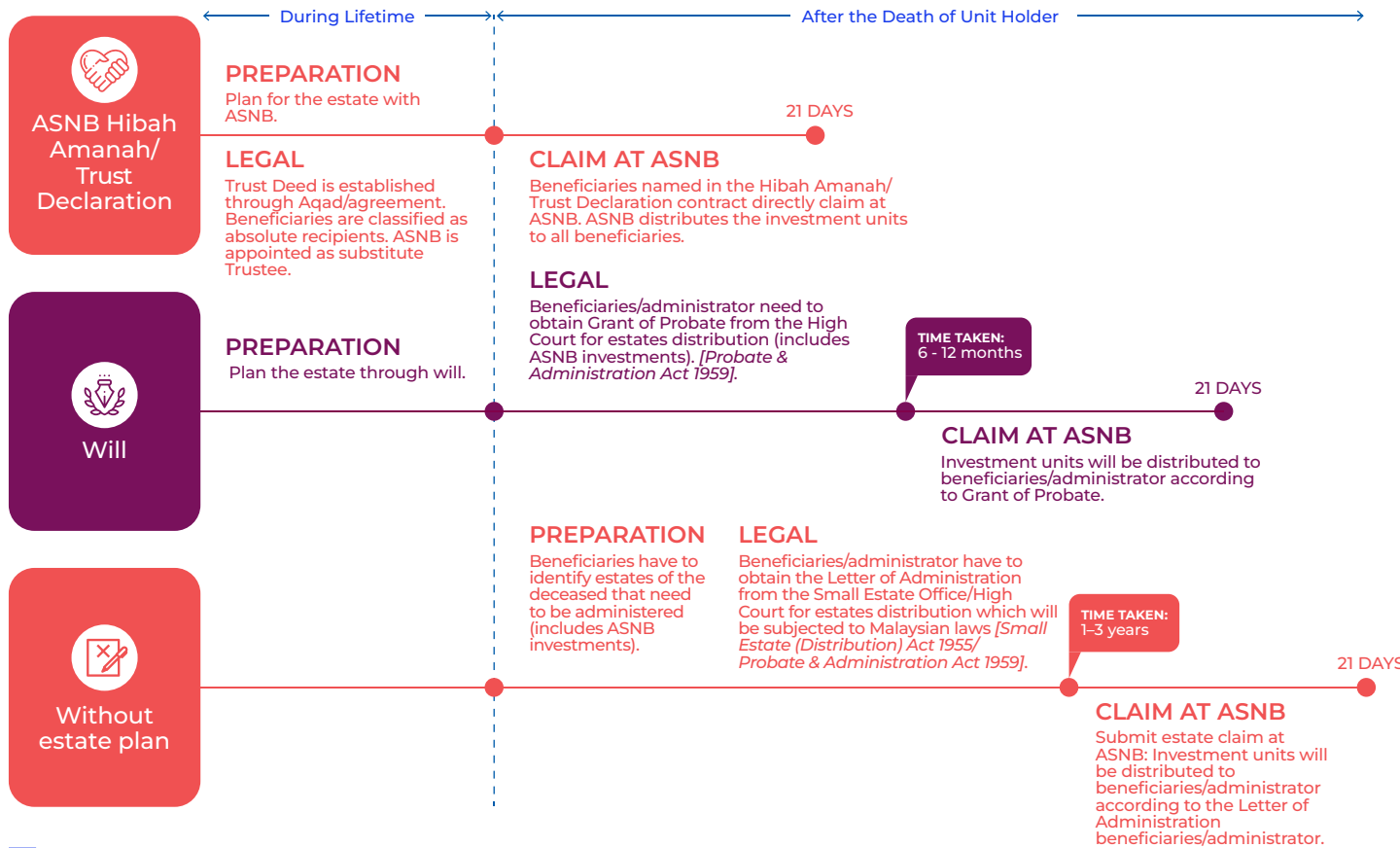
The distribution is absolute and legally binding. Have a peace of mind and know that your estate will be distributed to whomever you wish (maximum 10 beneficiaries).

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 (1st contract)	RM180	Investment balance:		Assumption:
Registration (2nd and subsequent contract)	RM90	First RM25,000	1.50% (maximum RM375)	Investment holding balance: RM200,000
2. Administration (Annual)*	RM10	The next RM225,000	1.00% (maximum RM2,250)	Claim fee
3. Add or change of recipients/registered guardian/fund	RM20	The next RM250,000	0.50% (maximum RM1,250)	First RM25,000 at 1.50% = RM375
4. Revocation (per contract)	RM70	The next RM500,000	0.25% (maximum RM1,250)	Remaining RM175,000 at 1.00% = RM1,750
		The remaining balance	0.10%	Total Fee = RM2,125

* Deducted annually from the fund selected upon registration of Hibah Amanah/Trust Declaration and subject to the latest terms and conditions.

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

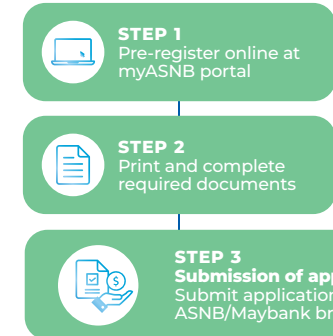
Terms & conditions

	Hibah Amanah	Trust Declaration
Donor	• 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	• 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.

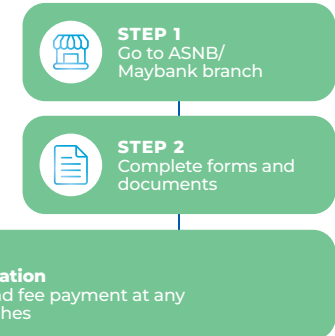
How to apply

2 easy ways to apply for Hibah Amanah/Trust Declaration

(A) Pre-register Online



(B) Direct apply at ASNB/ Maybank



Required documents

- Application form (PH1A – Hibah Amanah; PH1B – Trust Declaration)
- Power of attorney
- Certified true copy of identification documents (donor, recipients, guardian (if applicable) and witness)
- Offer and Acceptance Form (Aqad) signed by donor, recipients, guardian (if applicable) and witness (for Hibah Amanah only). (Letter of Administration/Grant of Probate is not required)

Scan here to download the form



Hibah Amanah



Pengisytiharan Amanah

03-7730 8899 | www.asnb.com.my

Amanah Saham Nasional Berhad

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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.