

FOR INTERNAL CIRCULATION ONLY

Frequently Asked Questions (FAQs) : Halal Assurance System (HAS) Initiative

Q1. What is Halal?

A1. “Halal” is an Arabic term which means “matters that are permissible and lawful in Islam”, per Shariah Law. A Halal product or service provides assurance that it conforms to purity and specific quality.

Halal is not only based on faith, but also based hygiene and sustainable ethical standards.

Q2. What is “Shariah Law”?

A2. Islamic code of conducts derived from sources of Shariah.

Q3. Is Halal only applicable to Muslims?

A3. No. While it is mandatory for Muslims to consume Halal products and services, Halal can be applied to any races or religions.

Q4. Why is Halal certification important?

A4. Halal certification assures that products and services are thoroughly checked in accordance to Islamic Shariah Laws by Jabatan Kemajuan Islam Malaysia (JAKIM) or Jabatan Agama Islam Negeri (JAIN).

Q5. What is HAS?

A5. HAS is an online digital tool that:-

- (a) Simplifies Halal documents management to comply with JAKIM’s / JAIN’s annual Halal audit.
- (b) Supports businesses in meeting Halal certification requirements and maintaining the integrity of their Halal products and services.

HAS resides on the online CoreHalal digital platform, owned and managed by Synxsoft Sdn Bhd, Maybank Islamic’s strategic partner.

Q6. Are there any fee & charges for HAS?

A6. No, until further notice.

Q7. Who are the target customers for HAS?

A7. Target customers for HAS are:-

- (a) SME businesses i.e. Sole-proprietorships / Partnerships / Limited Liability Partnerships / Professionals / Pte Ltd companies who are already Halal certified entities.
- (b) Existing customers who maintain their main operating account (i.e. Islamic Current Account) with Maybank Islamic.
- (c) Nature of business : food & beverage, pharmaceutical and cosmetics, for a minimum period in business of twelve (12) months.

Q8. Can New to Bank (NTB) customers apply HAS?

A8. Yes. Please be guided by the following steps:-

- (a) Customer to open an Islamic Current Account immediately with submission of documentary evidence.
- (b) Intended customer's main operating account is maintained with Maybank Islamic for at least 3 months.

Q9. What is "main operating account"?

A9. Main operating account refers to an Islamic Current Account where customers remit at least 80% of their business proceeds into.

Q10. Can customers with lesser than 3-months account activity be on-boarded into HAS?

A10. Yes on case-to-case basis, subject to:-

- (a) Obtaining approval from Head, Halal Economy.
- (b) Submission of documentary evidence that prior to submission of Halal certification application to JAKIM:-
 - (i) Account opening with Maybank Islamic has been done.
 - (ii) Customer's main operating account is maintained with Maybank Islamic for the past 3 months.

Q11. Can customers apply if they maintain a conventional Current Account with Malayan Banking Berhad?

A11. Yes. However, as part of the customers' Halal journey, an Islamic Current Account is essential. Conversion from a conventional Current Account to Islamic Current Account can be done seamlessly via account portability of CASA (EVO), without the need to change the account number.

Note:- Conversion must be successful and prior confirmation to be eligible for this Initiative from Head, Halal Economy is required.

Q12. Can customers located outside Malaysia subscribe to HAS?

A12. No. HAS subscription is only applicable for companies registered and operating in Malaysia.

Q13. How will HAS benefit the customer?

A13. Benefits of HAS are:-

- (a) Gain access to a dedicated Halal management system recognised by JAKIM.
- (b) Ensuring systematic auditing of all relevant documents related to Halal certification process.
- (c) Receive advance notification prior to Halal certification expiry, enabling preparation for next renewal.
- (d) Peace of mind with access to a centralized system where businesses can store, access and track their Halal-related information i.e. invoices, purchase orders, receipt, etc.

Q14. When will HAS be made available to customers?

A14. From 20th September, 2023.

Q15. How do customers enroll for HAS?

A15. Interested customers can enroll through the Halal landing page located at the Maybank2u website at www.maybank2u.com.my

Maybank Islamic's Halal Team will then refer customers to Synxsoft Sdn Bhd.

Q16. Where can customers get further information on HAS?

A16. Visit any Maybank and/or Maybank Islamic branches nationwide or contact our Call Centre at 1-300-88-6688 (local) / 603-78443696 (overseas) or e-mail @ mgcc@maybank.com.my

You may also send your queries to Maybank Islamic's Halal Team @ halal@maybank.com or contact 03-22958888 (extension 3741 / 8902).