

4 Hours Comprehensive Webinar On

TAWARRUQ IN ISLAMIC FINANCING : APPLICATIONS AND LEGAL DOCUMENTATION

*"End-to-End Tawarruq in Islamic
Financing: Shariah Rulings,
Product Implementation &
Legal Documentation"*



MUHAMAD NAKHAIE ISHAK
Partner
J. Lee & Associates

17 March 2026, Thursday

9:00AM to 1:00PM (Malaysia Time (MYT), UTC +8)

Welcome Introduction.

Tawarruq is a key Shariah contract widely used in Islamic financing, particularly for personal and home financing products. However, its application continues to present important Shariah, operational and legal documentation challenges.

This 4-hour comprehensive webinar provides practical insights into the application of Tawarruq in Islamic financing, covering SAC resolutions, BNM Shariah requirements, operational implementation, financing structures and key legal documentation issues to ensure robust and Shariah-compliant practices.

Agenda. 17 March 2026

08:50 Welcome Remarks from the Chair

09:00 SAC RESOLUTION ON TAWARRUQ

- Key SAC rulings and Shariah parameters on Tawarruq
- Permissible structures and prohibited elements
- Shariah compliance expectations in practice

09:40 APPLICATIONS OF TAWARRUQ

- Tawarruq application in personal and home financing
- Shariah considerations in product structuring
- Legal and operational implications in practice

10:20 Break

10:30 OPERATIONALISING TAWARRUQ IN ISLAMIC FINANCING

- Transaction flow and execution of Tawarruq
- Roles and responsibilities of contracting parties
- Key Shariah and operational risk controls

11:10 BNM SHARIAH REQUIREMENTS FOR TAWARRUQ FINANCING STRUCTURES

- BNM Shariah requirements on Tawarruq structures
- Alignment between Shariah rulings and legal documentation
- Common regulatory and compliance issues

11:50 LEGAL DOCUMENTATION: MASTER FACILITY AGREEMENT & KEY LEGAL ISSUES

- Structure and key provisions of the Master Facility Agreement
- Shariah–legal alignment in documentation
- Common legal issues and risk mitigation

12:30 Q&A SESSION

13:00 END OF DAY ONE

The programme will be led by distinguished trainer and experts in Islamic Banking and Finance, who are globally recognised for their expertise and industry leadership.



Muhamad Nakhaie Ishak
Partner, J.Lee & Associates

Muhamad Nakhaie Bin Ishak, graduated with an honours degree of Laws from International Islamic University Malaysia (IIUM) in 2006, and later in the year 2007 with honours degree in Shariah Law at the same university. He then read in chamber at this esteemed firm under the guidance of Dr. Mohd Johan Lee himself, who had exposed him to various types of litigation and Shariah matters. He was then admitted to the Malaysian Bar on 4th April 2008. He is retained by the firm and later on was offered to be one of the partners of the firm. He is the head of the litigation department of the firm handling litigation related matters. As the firm's main business is involving Islamic banking matters, Mr. Nakhaie has wide experience and knowledge in Islamic banking matters. He is well trained in the aspect civil and Shariah laws.

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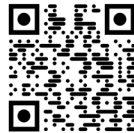
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