

Comprehensive 2-Day Masterclass

# ISLAMIC STRUCTURED PRODUCTS: PRINCIPLES & APPLICATIONS



**YAZIT YUSUFF**  
Financial Consultant  
Islamic Treasury and Islamic  
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**PROF. DR. ENGU RABIAH  
ADAWIAH**  
Deputy Chair, SAC of  
Bank Negara Malaysia and  
Securities Commission Malaysia

**4 & 5 May 2026**

Kuala Lumpur, Malaysia

# Welcome Introduction.

Islamic structured products play an increasingly important role in the Islamic capital market, combining Shariah principles with modern financial structuring techniques. As the industry evolves, professionals must understand not only product mechanics but also Shariah compliance, risk management, and regulatory expectations.

Islamic Structured Products: Principles & Applications provides a practical overview of key concepts, including Islamic finance fundamentals, structured finance basics, Islamic Structured Notes, asset-backed securities, risk considerations, and emerging trends. The program equips participants with the knowledge and confidence to structure and evaluate Shariah-compliant products effectively.

## About CERT.

CERT Events Sdn Bhd (CERT) is a leading provider of research, training and consultancy services in Islamic finance, established in 2000. CERT specialises in Islamic finance research, professional training and publications, and offers four core service areas: Islamic finance and management training, Islamic event management, corporate and business consultancy, and Islamic publications.

Supported by a team of distinguished industry experts, advisors and consultants, CERT delivers high-impact programmes designed to enhance professional competencies, strategic thinking and Shariah-compliant business practices. CERT's training and consultancy solutions empower organisations and professionals to adopt best practices, drive innovation and develop market-leading Islamic financial products.

For more information, please visit [www.cert.com.my](http://www.cert.com.my).

# Day One.

## 4 May 2026

08:30 Morning Coffee / Registration

09:00 Welcome Remarks from the Chair

### 09:05 INTRODUCTION TO ISLAMIC FINANCE

- Overview of Islamic finance principles
- Key Islamic financial contracts (Mudarabah, Murabaha, Ijara, Sukuk, etc.)
- Ethical and moral principles in Islamic finance

10:30 Tea Break

### 11:00 SHARIAH COMPLIANCE IN FINANCE

- Principles of Shariah compliance in financial transactions
- Structuring Islamic financial products
- Case study: Structuring a Shariah-compliant financial instrument

12:30 Lunch

### 14:30 BASICS OF STRUCTURED FINANCE

- Introduction to structured finance
- Structured finance instruments (bonds, derivatives, etc.)
- Risk and return in structured finance

16:00 Tea Break

### 16:15 ISLAMIC STRUCTURED NOTES

- Introduction to Islamic structured notes
- Designing and analyzing Islamic structured notes
- Case study: Creating a Shariah-compliant structured note

17:30 **END OF DAY ONE**

# Day Two.

## 5 May 2026

08:30 Morning Coffee

08:50 Welcome Remarks from the Chair

### 09:00 RISK MANAGEMENT IN ISLAMIC STRUCTURED PRODUCTS

- Identifying and managing risks in Islamic structured products
- Credit risk, market risk, and liquidity risk considerations
- Risk mitigation strategies
- Risks of Islamic structured products

10:30 Tea Break

### 11:00 FUTURE TRENDS AND OPPORTUNITIES

- Emerging trends in Islamic structured finance
- Opportunities and challenges in the industry
- Q&A and open discussion on the future of Islamic structured products

12:30 Lunch

### 14:00 ISLAMIC ASSET-BACKED SECURITIES

- Overview of Asset-Backed Securities
- Types of Asset-Backed Securities structures
- Asset-Backed Securities issuance process
- Case study: Developing an Asset-Backed Securities structure

15:30 Tea Break

### 16:00 REGULATORY AND ETHICAL CONSIDERATIONS

- Regulatory framework for Islamic finance and structured products
- Ethical challenges and compliance
- Ensuring Shariah compliance in financial markets
- Case study: Analyzing regulatory compliance in a structured product

17:30 **END OF WORKSHOP**

# ISLAMIC BANKING AND FINANCE

**CERT**  
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## TRAINING MODULE



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



### **Prof. Dr. Engku Rabiah Adawiah**

Deputy Chair, SAC of Bank Negara Malaysia and Securities Commission Malaysia

Prof. Dr. Engku Rabiah Adawiah is a Professor at the Institute of Islamic Banking and Finance IIUM (IIBF), International Islamic University Malaysia (IIUM). Apart from teaching, she is active in the field of Islamic financial consulting, which provides extensive direct exposure in relation to Islamic banking and finance. She sits on various Shariah advisory bodies, including Bank Negara Malaysia, Securities Commission Malaysia, Labuan Offshore Financial Services Authority (LOFSA) and Employees Provident Fund (EPF). She also developed an interest in waqf institutions where she was a member of the board of directors of AWQAF Holdings and Khadijah International Waqf Foundation. She was also appointed as a member of the disciplinary committee of the Malaysian Bar Council. In recognition of her contributions to global Islamic finance, she was awarded as the Outstanding Individual Contributor in Islamic Finance 2004 and 2014. As a pioneering woman of Shariah, she has been listed several times in the category of Influential Women, including the 10 Best Women in Islamic Finance and the 3rd Most Influential Women in Islamic Finance 2018 and 2nd in 2020. She obtained LLB (first class honours), LLB (Shari'ah) (first class honours) and Master of Comparative Law (MCL) degrees from IIUM. In 1998, she obtained his PhD in law from the University of Aberdeen, United Kingdom. She was blessed with four sons, three daughters and five grandchildren.



### **Yazit Yusuff**

Financial Consultant, Islamic Treasury and Islamic Capital Markets

Yazit Yusuff is a freelance trainer and consultant on Islamic Finance and has been involved in Islamic Treasury and Islamic Capital Markets for more than 35 years. His working experience includes money market, foreign exchange, corporate treasury and Islamic capital market. His last position before opting for early retirement towards end of 2020 was Head of Islamic Non-Retail Business Development with RHB Islamic Bank which is part of RHB Banking Group, Malaysia fourth largest financial conglomerate. Yazit gained most of his Islamic banking and treasury experience while attached with Bank Islam Malaysia Berhad (Malaysia first Islamic bank), the bank he joined in 1987. After 21 years in Bank Islam, he moved to OSK Investment Bank in 2008 to spearhead the bank regional Islamic banking and Islamic capital market business. After the completion of the merger between OSK and RHB Investment Bank in 2013, he was reassigned to oversee the Islamic capital market function for the merged entity and later the overall non-retail business development of RHB Islamic Bank. His previous professional qualifications while working include Licensed Treasury Dealer (1993) issued by Financial Market Association Malaysia, Licensed Credit Professional issued by Institut Bank-Bank Malaysia (now known as Asian Institute Chartered Bankers) under Certified Credit Professional (Business)(2005) and Capital Market Services Representative License for Corporate Finance Advisory (2014) & Dealing with Securities (2008). He is also a member of Chartered Institute of Islamic Finance since 2018.

# Training Objective

1

**To understand** the fundamental principles of Islamic finance and their application in structured financial products.

2

**To examine** the key structures of Islamic Structured Notes and Islamic Asset-Backed Securities in line with Shariah requirements.

3

**To analyze** risk management considerations, regulatory frameworks, and ethical requirements governing Islamic structured products.

4

**To explore** current market developments, emerging trends, and practical applications within the Islamic capital market landscape.

## Value Proposition

This program delivers practical, industry-relevant insights into the structuring and application of Islamic structured products within today's dynamic capital market environment.

### Participants will gain:

- A clear understanding of Shariah principles applied in structured finance
- Practical knowledge of Islamic Structured Notes and Asset-Backed Securities
- Insights into risk management and regulatory expectations
- Strategic awareness of emerging trends and market opportunities

Designed to bridge theory and real-world application, this training enhances participants' capability to design, evaluate, and manage Shariah-compliant structured products with confidence.

# 13<sup>TH</sup> ISLAMIC FINANCE & INVESTMENT SCHOOL (IFIS 2026)

DATE	VENUE	FEE
1 - 4 JUNE 2026	Langkawi, Malaysia	Early Bird <b>RM7,000</b> Regular <b>RM8,000</b>



## DAY ONE

"Strategic mastery in Islamic finance begins with a deep command of its principles, contracts, and compliance pillars."

### Master the **FUNDAMENTALS OF ISLAMIC FINANCE**

- The ABCs of Islamic Finance and Investment
- Updates on Islamic Finance and Investment Products Performance
- Accounting and Risks In Islamic Finance: Challenges & Mitigations
- Legal, Regulatory and Governance Issues in Islamic Finance

"Unlock the full potential of Shariah banking while aligning with Maqasid Shariah for social impact and sustainable inclusion."

## DAY TWO

### Deep Dive into **ISLAMIC BANKING & SOCIAL FINANCE**

- Consumer and Retail Banking
- Corporate Banking and Trade Finance
- Shaping The Potential of Islamic Social Finance
- Group Exercise

## DAY THREE

"High-value Islamic investing demands mastery of structured products, fintech trends, and ethical portfolio strategies."

### Navigate Islamic **ASSET & WEALTH MANAGEMENT**

- Islamic Equities and Investment Funds
- Structured Products and Derivatives
- Sukuk Structures: Fundamentals and Innovations
- Fintech, AI, Digitalization and Cryptocurrency in Islamic Finance

"Command the sukuk market with advanced insights into issuance, pricing, and Islamic capital innovation."

## DAY FOUR

### Advance Your Knowledge in **SUKUK & SECURITIZATION**

- Sukuk: Issuing, Pricing and Trading
- Islamic Finance, SDG AND ESG
- Group Exercise

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## ISLAMIC STRUCTURED PRODUCTS: PRINCIPLES & APPLICATIONS

4 & 5 May 2026 | Kuala Lumpur, Malaysia

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Job title / Position

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Please tell us who we should invoice. It is also helpful for us to have the name of an administrator with whom we can liaise directly.

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Phone : +603-61775588 / +6017-3425658

Email : [wanmarzatul@cert.com.my](mailto:wanmarzatul@cert.com.my)

We will send you a confirmation note on receiving your registration form.

**EARLY BIRD FEE**  
pay before 21 Apr. 2026

**RM2300/PAX**

**REGULAR FEE**  
pay after 20 Apr. 2026

**RM2600/PAX**

Participants will receive: Workshop notes & slides, Certificate of Completion, Buffet lunch, coffee break & networking.

### CANCELLATION & NO-SHOW POLICY

If you are unable to attend, you may nominate a substitute participant at no additional cost. Cancellations made in writing at least 14 days before the workshop will receive a 30% refund, and full workshop materials will be provided. For cancellations made within 14 days of the workshop, a 10% refund may be issued, along with the return of workshop materials. Failure to attend the programme without prior written notice does not waive your payment obligation; full fees remain payable in such cases. CERT Events Sdn. Bhd. reserves the right to change or cancel the programme in the event of unforeseen or extreme circumstances. While every effort will be made to notify participants in a timely manner, CERT Events Sdn. Bhd. will not be held liable for non-refundable expenses such as airfare or hotel bookings.

### PAYMENT TERMS

- Workshop fees must be paid in full prior to the commencement of the programme.
- All cheques should be crossed and made payable to "CERT Events Sdn. Bhd."

A receipt will be issued upon confirmation of payment. If you do not receive a confirmation letter with event details at least two weeks before the programme, please contact the Event Coordinator at CERT Events Sdn. Bhd.



We also accept the following payment methods via the CERT website.

**ACKNOWLEDGEMENT** : By submitting this form, you confirm that you have read, understood, and agreed to the Payment and Cancellation Terms stated in the form. You acknowledge that you are liable for the full training fee and understand that non-attendance without written cancellation will not release you from payment obligations. This policy is essential to ensure the quality and continuity of our training services.

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