



**WEALTH MANAGEMENT DEPARTMENT**  
 MBSB BANK BERHAD  
 Registration No.: 200501033981 (716122-P)  
 Wisma MBSB, 48, Jalan Dungun,  
 Damansara Heights, 50490 Kuala Lumpur  
 Tel: 03 – 2096 3000  
 Fax: 03 – 2096 3292

Website: [www.mbsbbank.com](http://www.mbsbbank.com)  
 E-mail: [wealthmanagementdepartment@mbsbbank.com](mailto:wealthmanagementdepartment@mbsbbank.com)

In collaboration with:

## AMANAH RAYA

AMANAH RAYA BERHAD  
 Tingkat 11, Wisma AmanahRaya,  
 No 2, Jalan Ampang,  
 50508 Kuala Lumpur.

Tol free : 1-800-888 ARB (272)  
 Fax : 03-2070 1703  
 CARELine : 03-2072 9999  
 Whatsapp : +6011-20680612  
 Website : <http://www.amanahraya.com.my>  
 E-mail : [crmd@arb.my](mailto:crmd@arb.my)

**For more information, kindly contact:**  
 Untuk maklumat lanjut, sila hubungi:

## Will Writing

Comprehensive • Hassle Free • Peace of Mind



### What is a Will?

A Will is the act of assigning and empowering executable rights to someone to act upon the death of the testator (the person dies and leaves a will). It also includes strategies for legacy planning.

### There are 2 types of Wills:

#### Muslim Wills:

- A Testator can bequeath property to a nonbeneficiary who is not entitled to anything under Faraid Law. Only 1/3 of the unadministered assets after deduction of liabilities may thus be bequeathed. The remaining 2/3 of the Testator's assets shall remain the lawful share of the beneficiaries under Faraid Law.
- A Testator however may bequeath more than 1/3 of his/her property provided the beneficiaries agree to such a bequest after the Testator's death

#### Non-Muslim Wills:

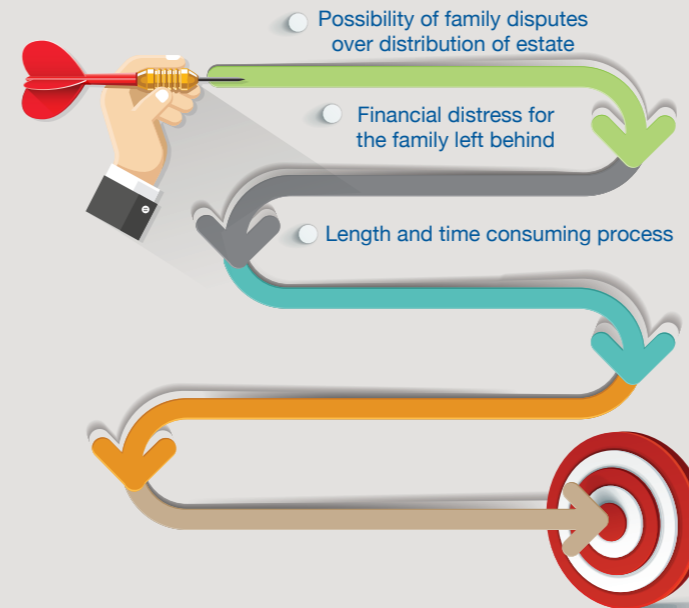
- In the case of non-Muslims, the assets may be bequeathed to any person the Testator chooses.
- In the absence of a will, the assets will be distributed according to the Distribution Act 1958.

#### The benefits of Will Writing:

1. Able to appoint an Executor to help ease the administration of your estate upon your demise.
2. To ensure that the distribution of your estate will be hassle free and efficiently managed.
3. To safeguard the future of your loved ones by formulating a distribution of your choice.
4. The appointment of a trustworthy guardian vide your will helps guarantee the welfare and interests of your children.
5. Ease the complexity of Estate Administration process.

**Will Writing** service offers convenience to you in determining the distribution of your inheritance to your loved ones upon your demise. Will writing is an essential step in legacy planning whereby one conveys his/her wishes as to how his/her assets should be distributed to the loved ones.

### WHAT HAPPENS IN THE ABSENCE OF A WILL?

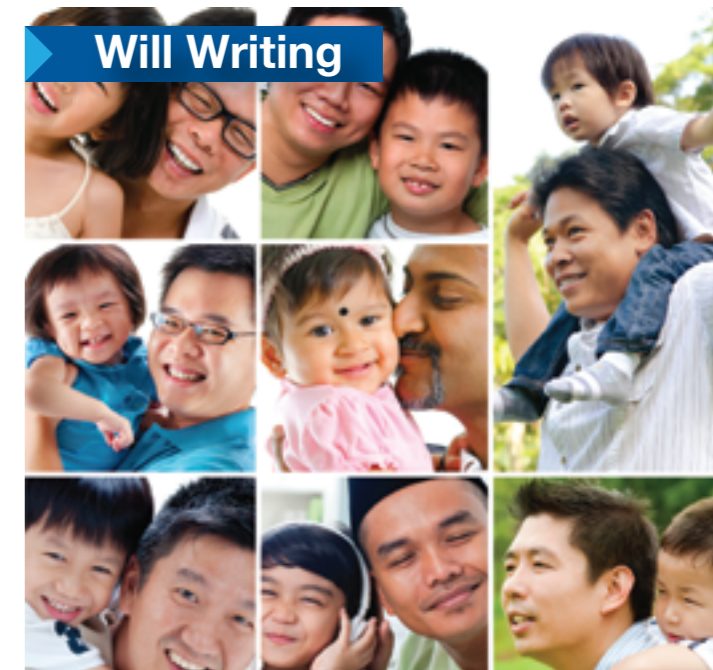


#### What assets should the Will cover?

1. **Immovable Assets:**  
Land and Building. (Residential, Commercial, Industrial and Agricultural Properties)
2. **Movable Assets:**  
Cash, Shares, Vehicles, Jewellery and etc.
3. **Intellectual Assets:**  
Copyrights, patents and designs.
4. **Future Assets:**  
Assets which are expected to receive in the future such as inheritance.



## Will Writing



## PROTECT YOUR LEGACY & THE FUTURE OF YOUR LOVED ONES

Why wait when you can act immediately to make a difference! Let us help you protect your wealth and care for your loved ones with MBSB Bank's Will Writing service. It is simple, affordable and readily available to cater to all your personal needs.

Terms and Conditions apply

# ESTATE ADMINISTRATION

## UNFORTUNATE EVENT

Without Will

With Will

- Application of the 'Letter of Administration' Appointment of an Administrator

- Coalition of information/ document

- Application of Grant Probate

- Debt Settlement

- Estate Distribution according to the Will

- Assesses/Liability investigation & Realisation

- Appointment of an Administrator

- Debt Settlement

- Distribution of Estate based on Distribution Act 1958 (for non-Muslim) and according to Faraid Law (for Muslims)

Perkhidmatan Penulisan **Wasiat** menawarkan kemudahan kepada anda untuk menentukan pembahagian harta pusaka kepada orang tersayang apabila anda meninggal dunia. Penulisan wasiat adalah satu langkah penting dalam perancangan harta seseorang untuk menyampaikan hasrat beliau tentang bagaimana aset beliau perlu diagihkan kepada yang tersayang.

## APAKAH YANG BERLAKU JIKA TIADA WASIAT?



Apakah aset-aset yang boleh dimasukkan di dalam Wasiat?

- Hartanah:**  
Tanah dan bangunan.  
(kediaman, komersial, perindustrian dan pertanian)
- Harta Peribadi:**  
Tunai, Saham, Kenderaan, Barang Kemas dan sebagainya.
- Harta Intelek:**  
Hak Cipta, Tanda Dagangan dan Reka Bentuk.
- Manfaat Masa Hadapan:**  
Aset yang dijangka akan diterima pada masa akan datang termasuk harta pusaka.

## Wasiat

Komprehensif • Mudah • Ketenangan



### Apakah itu Wasiat?

Wasiat merupakan pemberian hak dan menyerahkan kuasa kepada seseorang untuk bertindak semasa Pewasiat meninggal dunia. Ia merupakan sebahagian daripada strategi perancangan pewarisan.

### Terdapat 2 jenis Wasiat:

#### Wasiat Islam:

- Pewasiat boleh mewariskan harta melalui wasiat kepada ahli bukan waris dan tidak layak menerima harta pusaka berdasarkan Hukum Faraid. Hanya satu pertiga (1/3) daripada jumlah baki harta selepas melangsaikan hutang boleh diwasiatkan. Dua pertiga (2/3) daripada baki harta Pewasiat merupakan hak ahli waris berdasarkan Hukum Faraid.
- Pewasiat boleh mewasiatkan hartanya melebihi satu pertiga (1/3) sekiranya semua ahli waris bersetuju dengan pengagihan tersebut selepas kematian Pewasiat.

#### Wasiat Bukan Islam:

- Bagi bukan Islam, pengagihan harta pusaka boleh dibuat melalui wasiat mengikut hasrat dan keinginan Pewasiat kepada sesiapa sahaja yang dikehendaki.
- Tanpa dokumen Wasiat, harta pusaka akan dibahagikan mengikut Akta Pembahagian 1958.

#### Faedah-faedah Penulisan Wasiat:

1. Pelantikan Pentadbir melalui dokumen Wasiat akan memudahkan pengurusan dan pentadbiran harta pusaka selepas kematian.
2. Untuk memastikan pengagihan harta pusaka anda dilaksanakan dengan cepat dan cekap.
3. Menjamin masa depan insan yang anda sayangi dengan merangka pelan pengagihan harta mengikut pilihan anda.
4. Pelantikan penjaga yang dipercayai melalui Wasiat akan menjamin kebajikan anak-anak di bawah umur dan anak kelainan upaya (OKU) selepas kematian anda.
5. Memudahkan proses pentadbiran Harta Pusaka yang agak kompleks.

# PENTADBIRAN HARTA PUSAKA

## KETIKA BERLAKU KEMATIAN

Tanpa Wasiat

Dengan Wasiat

