

ADVANTAGES OF A TRUST 信托的优势



Asset Protection 资产保护

In simple terms, assets transferred to a trust no longer form part of the Settlor's property, so the trust assets cannot be seized if a Settlor gets into financial difficulties.

简而言之，转移到信托的资产不再构成委托人财产的一部分，因此，如果委托人陷入财务困境，则不能扣押信托资产。



Confidentiality 保密

A legal form of transfer via a trust and this would generally save estate duty and keep the trust assets confidential. Unlike a will is a public procedure. 通过信托进行合法转移的方式，通常可以节省遗产税，并对信托资产保密。与遗嘱不同的是，遗嘱必需经过公共程序来进行。



Protecting the Weak 保障弱群

A trust provides a vehicle by which a person can provide for those who may be unable to manage their own affairs such as infants, children, the elders, the disabled or persons suffering from illness.

信托提供一个方案，就是可以为那些无法自己处理事物的人提供服务，例如婴儿，老年人，残疾人或患病的人。



Preserving Family Assets 保存家庭资产

Preserving the family assets, or increasing them, is often a motive for setting up a trust.

保留或增加家庭资产通常是每个人建立信托的主因。



Avoid Probate 避免遗嘱认证

Distribute assets to heirs efficiently without the cost, delay and publicity of probate court.

有效地将资产分配给继承人，而无需遗嘱认证法院的费用，延误和宣传。

“UBB and their consultant helped to create a trust for my late wife and myself. My wife was very ill and UBB couldn't have been more helpful and accommodating. All discussions were held with great care. It wasn't long after the trust have been established, my wife lost her battle but because we had properly planned with UBB, all the fees and expenses and also our wishes were well taken care off. I was extremely satisfied and impressed by their service.”

“UBB和他们的顾问帮助我已故的妻子和我自己建立了信托。我的妻子病得很重，UBB总是能提供更多的帮助和关怀。所有的讨论和建议都照顾得非常地周到。就在建立信托不久后，我的妻子败给了病魔，但是由于我们与UBB进行了妥善的安排，所有费用和开支以及我们的意愿都得到了很好的照顾。他们的服务使我感到非常的满意和让我留下了深刻的印象。”

- Mr Kenny Lau -



首创：

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Ubb

AMANAH BERHAD

TRUSTED SINCE 1988

CASH TRUST

YOUR SAFETY NET





BE PREPARED FOR THE WORST

- STROKE
- ACCIDENTAL
- HEART ATTACK
- FATAL CRIME
- NATURAL DISASTERS
- UNFORSEEN CIRCUMSTANCES

准备最坏的打算

- 中风
- 意外
- 心脏病
- 致命的罪行
- 天灾
- 无法预计的未来

UBB'S CASH TRUST HELPS YOU WITH

- QUICK ACCESS TO EMERGENCY CASH
- COVERS LEGAL FEES & FUNERAL EXPENSES
- HAVE SUFFICIENT MONIES FOR HOUSEHOLD EXPENSES TILL WILL IS EXECUTED
- CARRIES OUT YOUR WISHES

UBB CASH TRUST 可助您

- 紧急现金的快速援助
- 支付法律费用和丧事开销
- 应付家庭开销直至遗嘱被执行
- 履行你的意愿



UBB CASH TRUST QUICK FACTS / UBB CASH TRUST 相关资讯

MINIMUM	最小值	: MYR60,000.00
MAXIMUM	最大值	: MYR500,000.00
ANNUAL FEE	常年费	: 4.5% PA
TENURE	保有期	: 36 MONTHS

* The legal procedure and insurance payout can take 6 months to a year to process. Ideally you will need to put aside cash to sustain your family for that period.

*法律程序和保险金数额需要六个月至一年时间来处理。理想情况下，您这一时期将需要暂时抛开现金以维持您家人的生活。

UBB AMANAH BERHAD IS A REGISTERED TRUST COMPANY UNDER THE TRUST COMPANIES ACT 1949 REGULATED BY COMPANIES COMMISSION OF MALAYSIA & IN COMPLIANCE WITH
 · COMPANIES ACT 2016 · TRUSTEE ACT 1949
 · PERSONAL DATA PROTECTION ACT 2010 (PDPA)
 · ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES ACT 2001 (AMLA)
 · WILLS ACT 1959 · PROBATE AND ADMINISTRATION ACT 1959

WHY UBB AMANAH BERHAD?

Trusted since 1988 and being one of the oldest Trust companies in Malaysia, UBB Amanah Berhad boast in having the best and most ethical minds in the trust industry. Having more than 3 decades of experience in providing trust solutions to individuals and corporations has made UBB a desired trust company for all trust structures, especially catering to middle class families and high-net-worth individuals. While UBB also provides services to corporations and non-profit organizations, UBB's focus is on individuals who intend to establish trusts towards creation of a legacy and wealth preservation.

WHY DO YOU NEED A TRUST?

A trust is basically a fiduciary arrangement that specifies how your assets will be distributed at the time of your passing, usually without the involvement of a probate court. Unlike a will, a trust isn't subject to public scrutiny and can be arranged to accomplish a variety of different objectives.

A trust can be used to help preserve and distribute wealth to meet a wide variety of personal and financial goals. Some people use them to protect assets from future claims while continuing to receive discretionary income and principal distributions from those assets. Others use them to pass wealth to future generations or to provide for charitable organisations.

Trust may also be creditor proof as it is legally the asset of your beneficiaries. It is a sum of cash placed in an independent account and accessible to you at all times subject to terms and conditions of the deed.

WHAT IS UBB CASH TRUST?

UBB's Cash Trust is a safety net where you place a sum of cash in a trust that can be made available to your named beneficiaries in the event of an emergency. This will tide your family until the insurance payout and till they have access to your bank accounts after the administration of a will. This cash can also be used to pay for any legal fees in order to access any inheritances and bereavement – related expenses.

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为何选择UBB AMANAH BERHAD?

自1988年以来，UBB Amanah Berhad (UBB) 享誉为马来西亚历史最悠久的信托公司之一。UBB为个人和公司提供信托解决方案拥有超过30年的丰富经验，并且UBB在业务上拥有最佳和最合乎道德的准则，使UBB成为所有信托结构里最理想的信托公司。UBB为富裕社群及持续增长的中产阶级家庭提供一个精心规划的财富保障，同时也为那些打算建立信托以创造遗产和财富的人做出规划。

为何您需要一份信托?

信托是唯一的工具，可以确保在委托人离世时将所有的资产、财富根据委托人的意愿进行分配。与遗嘱不同的是，信托不受公众审查，可以安排来完成各种不同的目标。

信托可以用来帮助保存和分配财富，以满足所有的人和个人的财务目标。有些人用信托来保护资产免受将来的索偿，同时继续从这些资产中收取可自由支配的收入和本金分配。其他人则利用它们将财富传递给子孙后代或提供慈善组织。

信托也可能是债权人的证明，因为从法律上讲，信托是受益人的资产。它是存放在独立帐户中的一笔现金，您可以随时根据契约的条款和条件使用。

什么是UBB CASH TRUST?

UBB's Cash Trust 是您与家人的安全网。您可以将一笔现金存入信托，在紧急情况下由您指定的受益人获权使用。这将协助您的家人渡过难关，直至保险偿付或遗嘱执行后才能动用您的银行账户。这笔现金也可以用来支付任何丧事与继承权有关的法律费用。

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