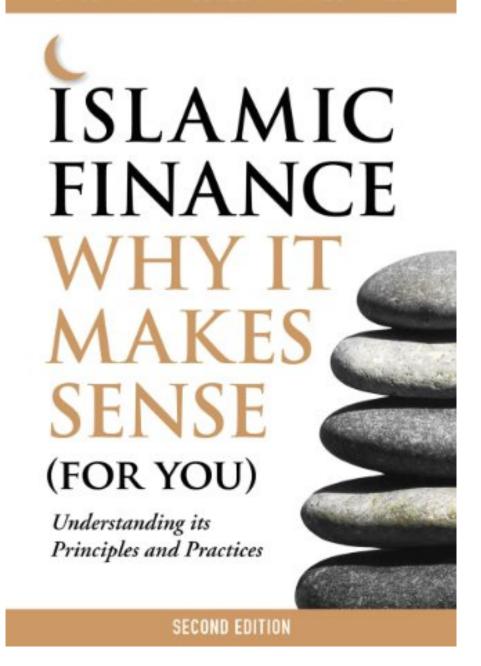


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Daud Vicary Abdullah has been in the finance and consulting industry for more than 40 years, and has focused solely on Islamic finance since 2002. At Hong Leong Islamic Bank, he was instrumental in transforming an Islamic banking window into a full-fledged Islamic banking subsidiary. Today, he helms INCEIF (International Centre for Education in Islamic Finance), the global university for Islamic finance set up by Bank Negara (Central Bank of Malaysia) in December 2005. He is also a frequent speaker and commentator on matters relating to Islamic finance. Keon Chee is a senior executive in Singapore where he oversees the wills, trusts and corporate services businesses in his firm. He has many years' experience in investment research, derivatives, financial training and insurance. He obtained an MBA from Columbia University and an LL.B (Hons) from the University of London, and enjoys using his broad background in helping clients with their estate planning needs. He is also co-author of the best-selling Make Your Money Work For You

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Sales Rank: #462384 in Books
Published on: 2014-02-07
Original language: English

• Number of items: 1

• Dimensions: 8.45" h x .95" w x 5.55" l, .96 pounds

• Binding: Paperback

• 344 pages

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