



Superannuation



Investments



Financial  
Planning



Finance



Accounting



Your Premier All-In-One  
Islamic Financial Services Solution

# Message from the Founder & CEO



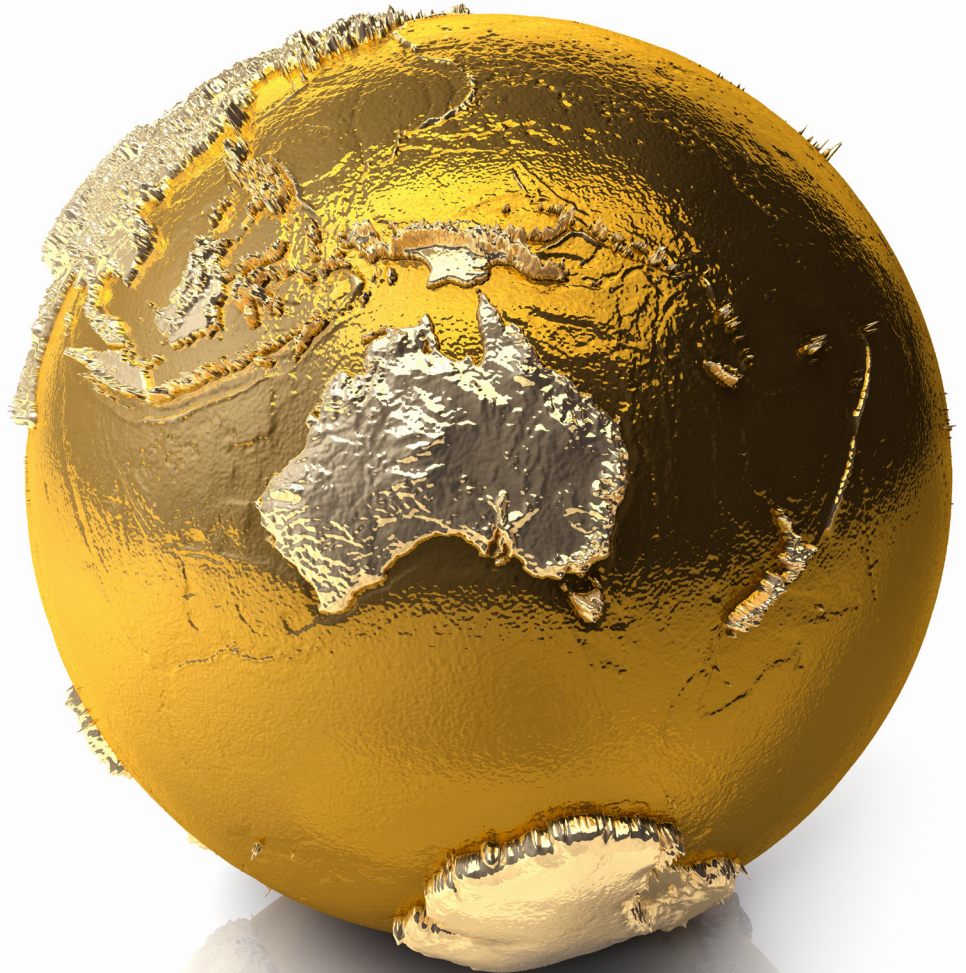
A stylized, handwritten signature in black ink, consisting of a large 'H' and 'O' followed by a flourish.

**Hakan Ozyon**

Chief Executive Officer

## Welcome

It gives me great pleasure to welcome you to the Hejaz brand. I hope this book creates an opportunity for our valued readers around the world to learn more about our leading services in Islamic super & investments. This booklet is part of the external manifestation of our commitment to transparency and open communications to all our clients as well as to the wider public interested in our services.





# Who is Hejaz?

Hejaz Financial Services is Australia's Premier Islamic Financial Services provider. We cater for the diverse financial needs of the Australian Muslim community. We strive to provide an ethical, Sharia compliant, and socially responsible alternative to conventional financial planning, finance, and investments.

As experts in Islamic Financial Services, we believe in building a better tomorrow through ethical financial services, resulting in prosperity to society, achieving spiritual enlightenment, and enhancing opportunities for future generations.

## Our Vision

The underlying objective behind establishing Hejaz Financial Services is to save every Muslim from that which is Islamically impermissible, and providing an Islamically permissible alternative without compromising the integrity of the product or service.

Furthermore, we seek to create a sustainable, intergenerational, Islamic financial ecosystem to comprehensively cater for the financial, social, and economic needs of the Global Muslim community.

## The Hejaz Family

The Hejaz brand is the largest conglomerate of Islamic Financial services offered in Australia. Servicing the entire Australian Muslim community, Hejaz has established itself as the trusted and premier Islamic Financial Services brand.



# Islamic Superannuation.

Superannuation is likely to be your second largest asset, after your family home. While you cannot access the funds until later in life, super deserves as much care and attention as any aspect of your finances. The long-term nature of this investment means that having your funds invested in the right place makes a big difference when you do come to retire.

## There is a BIG difference with Islamic

Islamic Super is where your superannuation funds are managed by an Islamic Portfolio Manager and Invested in a manner conforming to Islamic investment principles.

Conventional Industry and Retail super funds do not generally invest in a Sharia compliant manner. With Hejaz, you can be assured that your Super is being managed in a Sharia compliant manner, with an aim to enhance the growth of your funds so that you can maximise your retirement benefits.

## Why invest Islamically?

When you make a financial investment, you are also making an investment in the type of future you want.

The choice is yours. Do you want to invest in a world with more Alcohol, Tobacco and poker machines, or a world with more clean energy, affordable medicine and natural resources? The good news is, you can invest in positive activities and enjoy a good financial return by investing Islamically with Hejaz.

## Excluded investments



Banks



Pig Products



Armaments



Media



Tobacco



Riba/Interest



Alcohol



Gambling



Tainted Income  
Must be less than 5%



Debt/Market Cap  
Must be below 30%



Liquidity  
Tangible assets  
must be above 51%

## Approved investments



Halal Cash



Property &  
Infrastructure



Healthcare



Telecommunications



Technology



Natural  
Resources



Utilities



Manufacturing



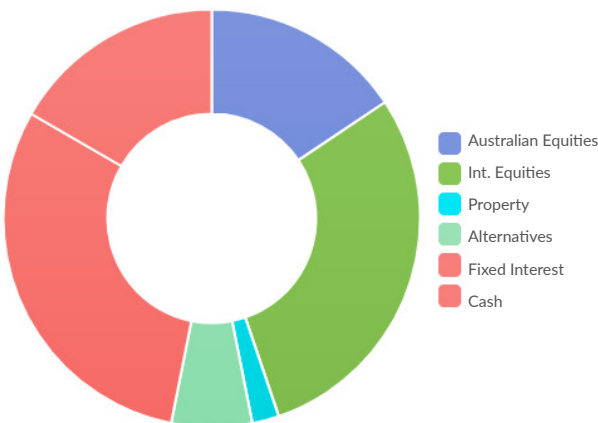
## Where your money is now

The receiving of interest is strictly forbidden in Islam. If a positive, fixed, predetermined rate is attached to the maturity (i.e. a guaranteed rate regardless of the performance of the investment), it will be considered *riba* and is prohibited.

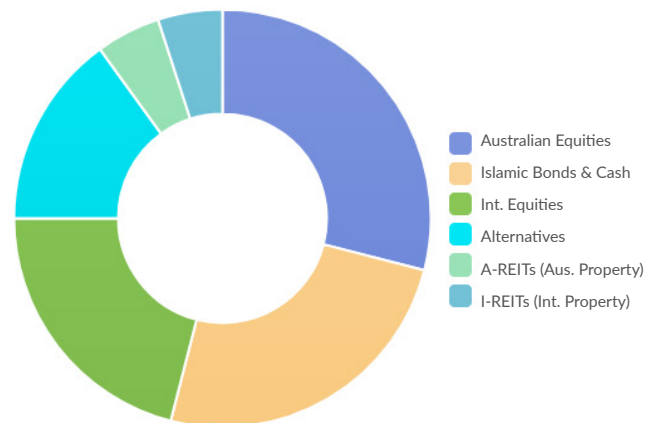
Unfortunately, most superannuation funds invest on average 34% of your super in interest bearing investments\*, while the remaining investments are conducted without any regard for Islamic investment principles.

The below graphs represents a typical difference in investments between conventional and Islamic portfolios.

Conventional Balanced Allocation\*\*



Hejaz Islamic Balanced Allocation^



## World Class Sharia Compliance

At Hejaz Financial Services, we employ a 3-tier Sharia governance process to ensure the Sharia compliance of our services.

We begin by subscribing to the leading Global Sharia Standards stipulated by AAOIFI. Thereafter, we engage the services of IdealRatings to filter the investment universe so that we are left with only Sharia Compliant investments to populate our clients' portfolios. Lastly, we have appointed a renowned global Sharia Board, GIFS, to oversee our Sharia governance process and to Audit us periodically to ensure that the highest standards of Sharia compliance are upheld.



Our Principles



Our Investment Screening



Our Global Sharia Board



# Islamic Investments.

Investing with Hejaz Financial Services in an Islamic Managed Fund allows you to purchase units in a fund rather than individual assets. This allows you to diversify across a range of asset classes and access sophisticated investment products not always available to individual investors. A diversified investment is one which is invested into a variety of asset classes to minimise risks and maximise returns.

## Have your money work for you

Ultimately, there are only two ways to make money: by working and/or by having your assets work for you.

If you keep your money in your back pocket instead of investing it, your money doesn't work for you and you will never have more money than what you save.

Consider investing your savings to save up for your dream home, inheritance for your children or watch it grow for the next 10+ years. Or, you can simply invest and spend your profits on a holiday. Please discuss with one of our advisers to see if investments are suitable for you.

## Suitable for:



Savings



Trust Funds



Self-Managed Super Funds



Withdrawal



Minimum Term



Lock-in Contract



Investment Horizon



Minimum Investment Amount

# World Class Features.



## Invest Islamically

Only Investing in assets that are adhering to Islamic standards.



## Super quick signup

All you need is your TFN and 2 ID's. It's that simple.



## Easy account transfer

We'll find your lost super for you, and help you combine your other accounts into Hejaz Islamic Super if you instruct us to.



## Expert fund manager

Our fund managers, Global Ethical Fund, are specialist Islamic investment managers with over 50 years combined industry experience.



## Online account access

Access your account anytime online. Update details, check contributions and request rollovers all in one easy place.



## Excellent customer service

Speak to a real Hejaz Financial Services staff member – no outsourced call centres or long wait times.



## Join the Islamic movement

Join thousands of other Australian Muslims moving their money out of Non-Islamic super funds.



## World class sharia compliance

Employed 3-tier Sharia governance process to ensure the Sharia compliance of our services.



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 [www.hejazfs.com.au](http://www.hejazfs.com.au)

#### Victoria

Thomastown  
Melbourne CBD

#### New South wales

Liverpool  
Bankstown  
Parramatta

\*APRA Sept quarter 2017.

\*\*Morningstar Balanced – Managed Fund (31 May 2017)

^Global Ethical Fund Investment Committee

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