

## CONTINUING PROFESSIONAL DEVELOPMENT TRAINING (CPD): **BNPL Under CCA 2025**

*Building Responsible Credit for  
Sustainable Financial Stability*

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 19 May 2026 (Tuesday)

 9:00 a.m - 5:00 p.m

 Kuala Lumpur

### Course Outline

- ✓ BNPL in a Nutshell – Evolution of BNPL, Consumer Behaviour and Trends
- ✓ BNPL in Malaysian Context – Market Landscape, Key BNPL Providers, Consumer Usage Statistics
- ✓ The Regulatory Framework – Consumer Credit laws in Malaysia and the recent Enactment of Consumer Credit Act 2025
- ✓ Debt from the Islamic Perspective - Does BNPL Trigger Riba?
- ✓ Why BNPL Warrants Serious Attention?
- ✓ Microeconomic Impact:
  - Personal financial health, over-indebtedness, and behavioural risks
- ✓ Macroeconomic Impact:
  - Household debt trends and financial system stability
  - Implications for sustainable economic growth

### Program Learning Outcomes

- ✓ Understand BNPL model and the patterns of consumer adoption within the Malaysian landscape
- ✓ Gain awareness of the regulatory framework surrounding consumer credit; including key aspects of CCA 2025
- ✓ Identify forms of debt deemed permissible within Islamic jurisprudence
- ✓ Comprehend the impact of BNPL from both microeconomic and macroeconomic perspectives
- ✓ Promote responsible credit practices for sustainable financial outcomes

### Highlight!

- ✓ A Case Study on BNPL - A Temptation That Takes Its Toll: "Miss Shopia's Journey: Sweet to Start, Costly at Heart"

Category	Fee (Per Person)
<input type="checkbox"/> ASAS Member - Group	RM 880
<input type="checkbox"/> ASAS Member - Individual	RM 970
<input type="checkbox"/> ASAS Non Member - Group	RM 1,070
<input type="checkbox"/> ASAS Non Member - Individual	RM 1,175

**Important** • The price not inclusive of 8% SST

#### HOW TO REGISTER:

Mail to:  
 Association of Shariah Advisors in Islamic Finance  
 Malaysia (ASAS)  
 Block B4-3-1, Solaris Dutamas,  
 Jalan Dutamas 1,  
 50480 Kuala Lumpur

Attn : Mrs Nurul Iffah / Mr Haziq

Alternatively, you may email to [event@asas.my](mailto:event@asas.my)

Any enquiries you may contact us at :

Phone : +603-6203 4643 / +6019-617 6203

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NO	Name	Job Title/Position	Contact Number	E-mail	ASAS Member (Yes/No)

#### INVOICE DETAILS

Contact Person for Invoicing:

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#### TERMS AND CONDITIONS

Kindly be informed that, if you are unable to attend the programme, a substitute is welcome at no extra cost. A 50% refund will be given for cancellation received in writing no later than 14 days prior to the programme date. No refund will be provided if organiser does not receive any official notification in writing or cancellations made less than 14 days prior to the programme date.