



"When written in Chinese, the word Crisis (危机, WéiJī) is composed of two characters – One represents danger (危, Wēi) and the other represents opportunity (机, Jī)"

- John F. Kennedy -

Protecting You and Your Family with UBB's **CRISIS TRUST**

UBB Amanah Berhad (UBB) is offering individuals, through its newly introduced contest and probate resistant *Crisis Trust*, a creditor-proof way to shield their assets from unprecedented taxation and erosion of value in the event of a financial catastrophe. *UBB's Crisis Trust* allows individuals the opportunity to isolate themselves and their loved ones from the fallout of the expected economic calamity.

Settlers/Donors can be certain that they would be able to ride out the economic storm knowing that their financial positions are improving and that their assets are in the safe hands of legal and financial experts.



The Impact of COVID-19

The unforeseen outbreak of COVID-19 in China and aggressive spread of the coronavirus has resulted in a myriad of containment measures which have decimated global demand across all industrial tracts resulting in economic contractions on a global scale fueling recessionary fears.

Recessions – The Effects on the Economy

Recessions are not one-time events and usually have a lasting negative impact on individuals, families and business across the board. The reduce in overall consumer demand and credit crunch would consume small-medium enterprises, sole proprietorships and research and development initiatives resulting in increased bankruptcies and reduced adoption of new innovations.

Recession in Malaysia

As the recession hits, those who are fortunate enough to be employed will likely have to make do with lower wages, reduced spending, business and investment opportunities. There is overwhelming evidence stipulating that the economic hardships that arise from a recession often result in further economic collapse and hurdles for the next generation.

UBB's *Crisis Trust* Quick Facts

OPEN FROM 1st April 2020 – 31st July 2020

MINIMUM : RM 10,000

TENURE : 2 Years

For more information, kindly visit our website at www.ubbamanah.com/crisis-trust

Application form also can be downloaded from the website.

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