BF30703 ISLAMIC FINANCIAL ECONOMICS
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DAYANGKU ASLINAH BINTI ABD RAHIM

UMS UNIVERSITI MALAYSIA SABAH — Eco Campus Mengubah Idea Menjadi Realiti — AR-RAHNU YaPEIM PAJAK GADAI ISLAM

HOW TO PAWN ITEMS

START

Visit any nearby Ar Rahnu YaPEIM branch

Making a lifetime membership fee payment of RM 10

Bring and gold items as collateral

Provide complete information about heirs and my card or identification card

Filling out the provided pawn application form

The jewelry undergoes testing and weighing procedures to determine both its value and weight

Estimated processing time is within 15 minutes for each item under normal transaction conditions

Sharia'h Compliant

Ar-Rahnu YaPEIM: The Process Of Pawning & Redeeming Items

REDEEMING PAWNED ITEMS

1. Bring a Copy of the Pawn Account Cetter (SAG) in blue (Pawner's copy) and identification card
2. Payment required (loan amount + storage fee)
3. Redemption can be made in installments or in full before or on the maturity date

References:

- Arrahnu Yapeim. (n.d). FAQ AR Rahnu Yapeim: Arrahnu Yapeim: Pajak Gadai islam AR Rahnu Yapeim. AR RAHNU YaPEIM). https://www.arrahnuyapeim.net/faq
- Team Loanstreet. (2019). 3 Perkara Yang korang Kena Tahu pasal AR Rahnu. Loanstreet. https://loanstreet.com.my/ms/pusat-pembelajaran/ar-rahnu-pajak-gadai-islam-di-malaysia