



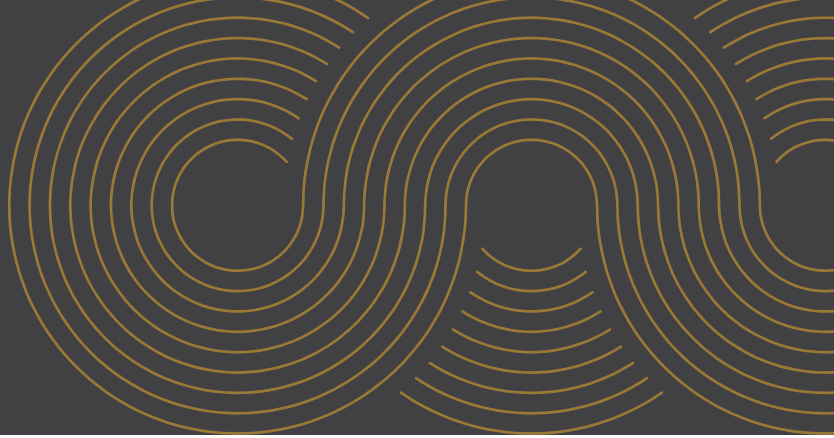
# MUSLIM-OWNED ENTERPRISE [MOE] POLICY



Release: April 2026

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## SINGAPORE MALAY CHAMBER OF COMMERCE & INDUSTRY (SMCCI)

The Singapore Malay Chamber of Commerce and Industry (SMCCI) is the premier platform that represents and supports Malay/Muslim businesses in Singapore. It aims to foster economic growth, entrepreneurship, and professional development within the community. The chamber provides various services, including networking opportunities, business advisory, training programs, and advocacy on behalf of its members. SMCCI also collaborates with local and international partners to enhance trade and investment opportunities. SMCCI often engage with embassies and international delegations to promote cross-border business relationships and economic cooperation.

## ABOUT THE MUSLIM-OWNED ENTERPRISE (MOE)

The Muslim-Owned Enterprise (MOE) Certification is a recognition awarded to businesses owned and operated by individuals of the Islamic faith, with at least 51% registered ownership in ACRA. This ownership can be held either individually or collectively by a group. The certification stands as a mark of credibility and assurance for customers, signifying that the enterprise adheres to Islamic principles and practices.

For individual vendors participating in bazaars or “pasar malam” without an ACRA-registered business, the Bazaar (Individual) Applicants Scheme offers an alternative pathway. Under this scheme, vendors must obtain a Temporary Fair Stall License.

All MOE applicants must sign a Letter of Undertaking (LOU), found in Annex A. By signing the LOU, they affirm their commitment to the following principles:

- **Ownership:** Ensuring business decision-making is guided by Islamic values through majority Muslim ownership (at least 51%).
- **Ethical Practices:** Maintaining honesty, transparency, and fairness in dealings with customers, suppliers, and stakeholders.
- **Compliance with Shariah Principles:** Conducting business activities that avoid haram practices, including interest-based transactions, non-halal sourcing, and any activities promoting vice.
- **Community Support:** Encouraging consumers to identify and support Muslim-owned businesses, fostering solidarity within the Muslim community.

The MOE certification upholds religious integrity, enhances consumer confidence, and facilitates the ethical consumption of products and services in alignment with Islamic beliefs and practices.

## FOR MORE INFORMATION

Singapore Malay Chamber of Commerce and Industry (SMCCI)

Main Office: 15 Jalan Pinang, Singapore 199147

MOE Certification Department: 601 MacPherson Rd, #07-13, Singapore 368242



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<https://smcci.org.sg>

# FOCUS AREAS

## Support Muslim-Owned Businesses

**Visibility and Recognition:** The certification increases the visibility and Muslim-owned businesses, helping them stand out in a competitive market and attracting customers who are specifically looking to support such businesses.

**Market Differentiation:** It serves as a differentiator for businesses, allowing them to leverage their unique identity and appeal to a niche market segment.

## Encourage Business Growth

**Business Assistance:** Certified enterprises will be given access to resources, platforms and trainings to help their businesses expand locally and internationally.

**Networking opportunities:** Certified enterprises may gain access to networking opportunities within the Muslim business community, fostering collaboration and growth.

## Strengthen the Muslim Business Ecosystem

**Economic Empowerment:** The certification is part of a broader effort to economically empower the Muslim community by promoting and supporting Muslim-owned businesses.

**Community Building:** It helps build a stronger, more connected Muslim business community, where businesses support one another and collectively contribute to the community's economic well-being.



## Enhance Consumer Trust

**Assurance of Ownership:** The certification provides assurance to consumers that the enterprise is owned and operated by Muslims.

**Cultural Alignment:** It helps consumers identify businesses that align with their cultural and religious values, creating a sense of trust and confidence in the products or services offered.

## Promote Ethical Compliance

**Community Support:** The certification encourages businesses to uphold values that are important within the Muslim community, fostering a sense of community support and solidarity.

# 1. APPLICATION REQUIREMENTS

## 1.1 Acknowledgment and Compliance

- 1.1.1 The applicant(s) must read, understand, and agree to adhere to the SMCCI MOE Policy before applying.
  - 1.1.2 The applicant(s) must acknowledge the Letter of Undertaking (LOU) (Annex A) provided by SMCCI as part of the certification process.
- 

## 1.2 Membership and Business Registration

- 1.2.1 For MOE Certification:
    - 1.2.1.1 The applicant(s) must be an Ordinary Member of the Singapore Malay Chamber of Commerce Industry (SMCCI).
    - 1.2.1.2 The business must be legally registered with ACRA and provide a valid ACRA Business Profile upon application.
  - 1.2.2 For MOE Bazaar (Individual) Certification:
    - 1.2.2.1 The applicant(s) is not required to hold an SMCCI Ordinary Membership.
    - 1.2.2.2 The applicant(s) is not required to provide an ACRA Business Profile upon application.
- 

## 1.3 Muslim Ownership Requirement

- 1.3.1 For MOE Certification:
    - 1.3.1.1 The business must be owned and operated by a minimum of 51% Muslim ownership, as reflected in ACRA records.
    - 1.3.1.2 The 51% Muslim ownership may be held either individually or collectively by a group of shareholders.
  - 1.3.2 For MOE Bazaar (Individual) Certification:
    - 1.3.2.1 The applicant(s) must declare their Muslim ownership status in the LOU, as ACRA registration is not required.
- 

## 1.4 Licensing and Regulatory Compliance

- 1.4.1 For businesses involved in food preparation or handling, the applicant(s) must be licensed by the relevant food safety authority (SFA/NEA).
  - 1.4.2 The applicant(s) must submit a copy of the valid SFA/NEA license to SMCCI upon application.
- 

## 1.5 Training and Certification Process

- 1.5.1 The applicant(s) must attend the MOE Compulsory Training as part of the certification requirements.
- 1.5.2 The applicant(s) must ensure that all required documentation is complete and submitted accurately for the purpose of MOE certification.

## 2.

# POST-CERTIFICATION REQUIREMENTS

### 2.1 Certification Validity and Display

- 2.1.1 Businesses must ensure that their certification remains valid at all times.
  - 2.1.2 Both the physical certificate and decal must be prominently displayed and clearly visible to consumers.
- 

### 2.2 Amendment of Certification Details

- 2.2.1 The certificate holder must submit an amendment application to SMCCI if there are any changes to the following:
    - 2.2.1.1 Contact information
    - 2.2.1.2 Changes in personnel details registered with ACRA
    - 2.2.1.3 Changes in details on SFA/NEA licenses
    - 2.2.1.4 Changes in particulars of key personnel
  - 2.2.1.5 The certificate holder shall inform SMCCI of these changes via [info@smcci.org.sg](mailto:info@smcci.org.sg).
  - 2.2.2 Failure to declare these changes may result in the certification status being revoked or invalidated.
- 

### 2.3 Transferability and Business Relocation

- 2.3.1 The Muslim-Owned Enterprise (MOE) Certificate is non-transferable.
  - 2.3.2 If the MOE certificate holder moves the business to a new location, the existing certificate will automatically be cancelled and rendered invalid.
  - 2.3.3 The MOE certificate holder must submit a new application for certification at the new business location.
- 

### 2.4 Response to Public Feedback & Complaints

- 2.4.1 In the event of public feedback or complaints regarding the certified business, the certificate holder must respond to SMCCI in writing within 3 working days of receiving an official request from SMCCI.

# 3. PUBLICITY

## 3.1 Proper Representation of MOE Status

- 3.1.1** Any form of advertising, signboards, and corporate collaterals (e.g., business cards, invoices, packaging, digital and social media materials) shall:
- 3.1.1.1** Not mislead the public regarding the MOE certification status of the business or its products.
  - 3.1.1.2** Not make claims that premises or business entities beyond the scope of certification are MOE-certified.

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## 3.2 Use of MOE Certification in Marketing

- 3.2.1** Businesses holding the MOE certification are encouraged to leverage their certification status for marketing and branding purposes. All promotional materials referencing the MOE certification must strictly adhere to SMCCI's branding guidelines and regulations. The MOE certification shall only be used to promote the certified business and shall not be applied to uncertified business operations, products, services, or locations.
- 3.2.2**

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## SMCCI's Right to Publicly List MOE-Certified Businesses

- 3.3** SMCCI reserves the right to publish and maintain a certification status listing of all valid certificate holders, including relevant business details, on SMCCI platforms and other media format either in print or digital as deemed appropriate.
- 3.3.1**
- 3.3.2** SMCCI may use MOE-certified businesses' owner, staff, member, shop names, logos, photos, videos, or relevant information for promotional purposes to enhance the visibility of the MOE-certified business community.

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## 3.4 Compliance with SMCCI Guidelines

- 3.4.1** MOE certificate holders shall ensure that all publicity and marketing materials comply with SMCCI's branding guidelines and regulations.
- 3.4.2** Certificate holders may consult SMCCI for guidance on acceptable usage of the MOE certification logo and status in corporate materials.
- 3.4.3** All MOE-certified businesses must submit a signed copy of the "Terms and Conditions for Usage of Singapore Malay Chamber of Commerce & Industry (SMCCI) Muslim-Owned Enterprise (MOE) Logo" (Annex B) to SMCCI before using the MOE logo in any marketing, advertising, or corporate collateral.
- 3.4.4** Failure to comply with the terms outlined in Annex B may result in SMCCI requesting corrective actions, suspension, or revocation of the MOE certification.

## 4.

MOE CERTIFICATE /  
LOGO**4.1 Issuance of MOE Certificate****4.1.1** The MOE certificate shall be issued upon:

- 4.1.1.1** Approval of the application;
- 4.1.1.2** Full payment of fees; and
- 4.1.1.2** Settlement of any outstanding dues as advised by SMCCI.

**4.2 Conditions for Display and Use****4.2.1** The original MOE certificate issued:

- 4.2.1.1** Is valid for the period stipulated on the certificate;
- 4.2.1.2** Shall not be displayed outside the certified premises;
- 4.2.1.3** Shall not be displayed beyond its expiry date;
- 4.2.1.4** Shall not be copied or advertised in any form that is misleading (both online and offline).
- 4.2.2** The MOE certificate, MOE logo, and/or any part of it remain the property of SMCCI.

**4.3 Responsibilities of Certificate Holders****4.3.1** The certificate holder shall:

- 4.3.1.1** Be held responsible for the certificate issued to him or her;
- 4.3.1.2** Ensure that the certificate and MOE logo are not misused in any manner;
- 4.3.1.3** Return the certificate to SMCCI immediately upon demand.
- 4.3.2** The certificate holder shall adhere to the specification and guidelines for the MOE logo as stipulated in Annex B: Terms and Conditions for Usage of SMCCI Muslim-Owned Enterprise (MOE) Logo.

**4.4 Suspension or Revocation of Certification****4.4.1** SMCCI reserves the right to suspend or revoke the MOE certificate with immediate effect upon written notice to the certificate holder, if the certificate holder is found to:

- 4.4.1.1** Have breached any provisions of the MOE Policy;
- 4.4.1.2** Have made or caused any false or fraudulent declaration, certification, or representation, either in writing or otherwise;
- 4.4.1.3** Have its operating license issued by the relevant food authority suspended;
- 4.4.1.4** Have ceased to carry on its business or intends to do so;
- 4.4.1.5** Have appointed a receiver, judicial manager, or similar officer over all or any part of its assets or operations;
- 4.4.1.6** Have filed or be the subject of a petition for judicial management;
- 4.4.1.7** Have ceased to operate in the normal course of business for a continuous period of more than 30 days;
- 4.4.1.8** Have made any arrangement for the benefit of its creditors;
- 4.4.1.9** Have gone into liquidation or bankruptcy, except for the purposes of a genuine amalgamation or restructuring;
- 4.4.1.10** Have been convicted of any offense which, in the opinion of SMCCI, makes it undesirable for the business to continue holding the certification.

**4.5 Post-Suspension / Revocation Obligations****4.5.1** Upon expiry, suspension, or revocation of the MOE certificate, the certificate holder shall immediately:

- 4.5.1.1** Cease the display of the MOE certificate;
- 4.5.1.2** Cease all further use of the MOE logo;

## 4.

# MOE CERTIFICATE / LOGO

- 4.5.1.3** Cease all publications, circulation of materials, and advertisements bearing the MOE certificate or logo;
- 4.5.1.4** Cease all claims or representations related to the Muslim-Owned certification for the affected premises;
- 4.5.1.5** Inform all relevant parties using or reproducing the MOE logo in relation to the affected business to cease usage and reproduction of the logo.



# 5. GENERAL TERMS & CONDITIONS

## 5.1 Policy Application

- 5.1.1 The conditions set out in this document shall hereinafter be referred to as the “Muslim-Owned Enterprise Policy”.
- 5.1.2 All annexes to this policy form an integral part of it. Terms defined in Annex C – Glossary shall apply unless otherwise stated.
- 5.1.3 Businesses applying for MOE certification must comply with all conditions outlined in this policy to be granted an MOE certificate and permission to use the MOE logo

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## 5.2 Data Sharing & Confidentiality

- 5.2.1 By submitting an application, the applicant agrees to share its company's information with SMCCI for certification-related purposes.
- 5.2.2 SMCCI will not disclose any applicant's information to third parties except as required for the certification process.

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## 5.3 Conduct & Compliance

- 5.3.1 The applicant and its representatives must:
  - 5.3.1.1 Refrain from using indecent, abusive, or threatening language when communicating with SMCCI;
  - 5.3.1.2 Obtain prior consent before collecting, using, or disclosing personal data (including photographs, videos, and audio recordings) of SMCCI officers.

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## 5.4 Certification Scope & Obligations

- 5.4.1 Certification covers the receiving, storage, handling, and delivery of products.
- 5.4.2 The applicant/certificate holder shall:
  - 5.4.2.1 Accept all SMCCI decisions regarding certification as final and binding;
  - 5.4.2.2 Indemnify SMCCI against claims, damages, expenses, or costs arising from non-compliance with this policy or misuse of the MOE certificate or logo.

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## 5.5 Amendments & Reviews

- 5.5.1 SMCCI reserves the right to modify, remove, or add to this policy at any time upon written notice. Changes will take effect on the date specified in the notice.
- 5.5.2 SMCCI may review all applications and approvals as necessary and reserves the right to reject applications deemed sensitive.

# 6. TRAINING FOR MUSLIM-OWNED F&B BUSINESSES

## 6.1 Training Requirement

- 6.1.1 All MOE F&B applicants are required to complete a compulsory online training programme provided by SMCCI in collaboration with an approved training partner.
  - 6.1.2 This training equips businesses with essential Halal knowledge, best practices, and compliance requirements to uphold religious integrity in their operations.
  - 6.1.3 Completion of the training is mandatory for new MOE F&B applicants before certification approval. Failure to complete the training may result in delays or rejection of the certification application.
- 

## 6.2 Training Content

### 6.2.1 The training covers the following key topics:

- 6.2.1.1 Principles of Halal & Toyyib
- 6.2.1.2 Halal Handling, Preparation & Storage
- 6.2.1.3 Best Practices in Record-keeping & Documentation
- 6.2.1.4 Common Pitfalls in Halal Operations
- 6.2.1.5 Halal Regulations & Certification Standards

## 6.3 Online Learning Platform

- 6.3.1 The training is conducted entirely online via a Learning Management System (LMS).
  - 6.3.2 Participants can access the training modules at their convenience using desktop, laptop, tablet, or mobile devices.
  - 6.3.3 Upon successful completion, participants will receive a Certificate of Completion issued by the LMS platform.
- 

## 6.4 Applicability

- 6.4.1 This training requirement applies to all F&B businesses applying for MOE certification.
- 6.4.2 Non-F&B businesses are exempted from this training requirement.
- 6.4.3 F&B businesses holding a valid MUIS Halal Certification, or employing personnel who have completed the Halal Competency Assessment (HCA), may be deemed to have met the training requirement, subject to SMCCI's review and approval.
- 6.4.4 SMCCI reserves the right to require completion of the training programme where deemed necessary to align with MOE certification standards.

# ANNEX A: LETTER OF UNDERTAKING (LOU)

This Letter of Undertaking must be acknowledged and submitted by all MOE applicants before certification approval.

Singapore Malay Chamber of Commerce & Industry (SMCCI)  
15 Jalan Pinang, Singapore 199147  
Phone: +65 6297 9296 | Fax: +65 6392 4527  
Email: [info@smcci.org.sg](mailto:info@smcci.org.sg)



## LETTER OF UNDERTAKING

We, \_\_\_\_\_ [Muslim-Owned Enterprise], hereby provide this Letter of Undertaking (LOU) to confirm our commitment to upholding the principles of Islam in our business operations in connection with our application to the Singapore Malay Chamber of Commerce & Industry (SMCCI).

1. Ownership

We undertake that our company shall maintain a minimum of 51% Muslim ownership at all times. This ensures that our business operations are guided by Islamic values and principles, and that our decision-making processes are aligned with the teachings of Islam.

2. Ethical Practices

We undertake that our business practices shall adhere to the highest ethical standards, as emphasised in Islam. This includes, but is not limited to, honesty, transparency, fairness, and accountability in all dealings with customers, suppliers, employees, and stakeholders.

By signing below, we confirm that we are committed to upholding these principles and values in our business operations. We understand that this LOU constitutes a binding commitment in respect of the undertakings set out herein, and that we shall be held accountable for any breaches or non-compliance.

We acknowledge that SMCCI reserves the right to refuse, suspend, revoke, or withdraw MOE certification immediately and without notice in the event of any breach or non-compliance with the undertakings herein.

We acknowledge and agree that this Letter of Undertaking is executed for the purpose of SMCCI's review and assessment of the MOE application only. Execution of this Letter of Undertaking does not constitute approval, endorsement, or acceptance of the application, nor does it oblige SMCCI to proceed further, request payment, or award MOE certification. Any subsequent request for payment and the award of MOE certification shall remain subject to SMCCI's review, assessment, and sole discretion.

Signed for and on behalf of \_\_\_\_\_ [Muslim-Owned Enterprise]:

\_\_\_\_\_  
[Signature]

Name:

Designation:

Date:

# ANNEX B: TERMS AND CONDITIONS FOR USAGE OF SINGAPORE MALAY CHAMBER OF COMMERCE & INDUSTRY (SMCCI) MUSLIM-OWNED ENTERPRISE (MOE) LOGO

This Terms & Conditions document must be acknowledged and submitted by all MOE applicants before certification approval.

Singapore Malay Chamber of Commerce & Industry (SMCCI)  
15 Jalan Pinang, Singapore 199147  
Phone: +65 6297 9296 | Fax: +65 6392 4527  
Email: [info@smcci.org.sg](mailto:info@smcci.org.sg)



## TERMS AND CONDITIONS FOR USAGE OF SINGAPORE MALAY CHAMBER OF COMMERCE & INDUSTRY (SMCCI) MUSLIM-OWNED ENTERPRISE (MOE) LOGO

### 1. INTRODUCTION

- 1.1 These are the terms of use for SMCCI "Muslim-Owned Enterprise" (SMCCI MOE) logo, which SMCCI has full ownership of.
- 1.2 You may only use the SMCCI MOE logo if you accept the terms and conditions in full and comply with them. If you have not agreed to these terms and conditions, you cannot use the SMCCI MOE logo.
- 1.3 The SMCCI MOE logo is a registered trademark with the Intellectual Property Office of Singapore (IPOS) under **Trade Mark Number 40202423112W**. The registration was granted on **07 October 2021**, and is valid until **07 October 2034**, covering **Class 35**, which includes services such as business consultancy, advertising, accounting, and marketing.

### 2. INTERPRETATION

- 2.1 In this agreement, words written in **bold** and some other words such as "us", "we" and "you" have definite meanings; most of these are set out in the "**definitions and interpretation terms**", which are standard terms that we use in several of our agreements and which are available on our website. The other terms which have special meanings are given below:
  - 2.1.1 **agreement** means (i) these terms and conditions (ii) the **acceptable use policy** and (iii) the **definitions and interpretation terms** which are part of this agreement and have the same effect as they would if they were set out in full in this agreement.
  - 2.1.2 **force majeure** means any circumstances not foreseeable at the date of this agreement and not within the reasonable control of the party in question including, without prejudice to the generality of the foregoing, strikes, lockouts, shortages of labour or raw materials, civil commotion, riot, invasion, war, threat of or preparation for war, fire, explosion, storm, flood, earthquake, subsidence, epidemic or other natural physical disaster.
  - 2.1.3 **logo** means our current terms and conditions logo as changed from time to time the current version of which is seen in Annex A.

### 3. COMMENCEMENT AND DURATION

- 3.1 This **agreement** shall commence on the date SMCCI issues formal written confirmation that the applicant has been successfully awarded a valid SMCCI Muslim-Owned Enterprise (MOE) certification.
- 3.2 This **agreement** (and therefore your right to use the **logo**) will end on the happening of any of these events:
  - 3.2.1 the company no longer meets the eligibility criteria for MOE certification as determined by SMCCI;
  - 3.2.2 the suspension, revocation, non-renewal, or withdrawal of the company's MOE certification for any reason;

## Singapore Malay Chamber of Commerce &amp; Industry (SMCCI)

15 Jalan Pinang, Singapore 199147  
 Phone: +65 6297 9296 | Fax: +65 6392 4527  
 Email: [info@smcci.org.sg](mailto:info@smcci.org.sg)



- 3.2.3 either party breaks any part of this **agreement** and (if the problem is something that can be put right) has not been put right within 14 days of being **notified** of the problem.
- 3.3 For the avoidance of doubt, execution or acceptance of this **agreement** prior to MOE certification approval shall not, by itself, confer any right to use the logo, nor shall it be construed as approval, endorsement, or a guarantee that MOE certification will be awarded.

#### 4. LICENCE

- 4.1 In return for your entering into the terms of this **agreement** and subject to Clause 3, we grant you a non-exclusive, royalty-free licence to use the **logo** (without alteration of any kind) anywhere in the World on the terms of this **agreement**.
- 4.2 You are not granted any form of licence or permission to use our main corporate logo or other trademarks, except to the extent that they form part of the **logo**.
- 4.3 You may only use the **logo** if you have obtained the proper permission through the use of a completed authorisation form as seen in Annex B.
- 4.4 You may not sublicense or assign any of your rights or obligations under this **agreement**.

#### 5. OUR RIGHTS

- 5.1 You accept that SMCCI is the owner of the **logo** and improper or unauthorised use may result in legal action and revocation of usage rights.
- 5.2 You must not apply to register the **logo** as a trade mark or other type of **intellectual property rights** anywhere in the world for any category of goods or services.
- 5.3 You shall not apply for or obtain registration of any intellectual property right (e.g. trade or service marks) in any country which consists of or comprises the words "Muslim-Owned Enterprise" or any confusingly similar word or words, or any trade or service mark which consists of or comprises or is confusingly similar to the **logo**.

#### 6. YOUR OBLIGATION

- 6.1 You shall not, by action or inaction, do anything to diminish our rights in the **logo** or impair any registration by us of the **logo**.
- 6.2 If you choose to use the **logo** for on-screen use (e.g. website or electronic agreement) you must use the screen version of the **logo**. If you are using the **logo** in print you must use the print version of the **logo**. See Annex A. There can be no further edit of the logo in terms of the text, dimensions and colours used.

#### 7. QUALITY CONTROL AND APPROVAL PROCEDURES

- 7.1 You must comply with the **acceptable use policy** for the **logo** which may specify how the **logo** may be used, in order that no use of the **logo** is made which is, or is likely to be:
- 7.1.1 deceptive, misleading or confusing to customers or the public;
  - 7.1.2 misrepresenting an endorsement or approval (or both) of your goods, services or business practices (or any combination of the three) by us; or
  - 7.1.3 any statement which is misleading about the relationship between us;
  - 7.1.4 damaging to our rights in the **logo**; or
  - 7.1.5 reasonably perceived to alter the **logo** or the perception of it (e.g. by using the **logo** in the wrong size, resolution or colour, or by obscuring any part of it);

## Singapore Malay Chamber of Commerce &amp; Industry (SMCCI)

15 Jalan Pinang, Singapore 199147  
 Phone: +65 6297 9296 | Fax: +65 6392 4527  
 Email: [info@smcci.org.sg](mailto:info@smcci.org.sg)



- 7.1.6 reasonably perceived as altering or removing any of the copyright or trademark symbols within the **logo**.
- 7.2 If we request it, you will (promptly and without cost to us) provide us with copies of any website or other material in which you use the **logo** and details of the duration of use and the number of uses. If the use is on a webpage or other electronic 'location' that requires password access to view it, you shall provide us with a password for that purpose on request.

## 8. EFFECT OF TERMINATION

- 8.1 When this **agreement** is terminated:
- 8.1.1 the licence to use the **logo** ends immediately; and
- 8.1.2 you shall not sell or offer any services of any type or description under or by reference to the **logo** or any confusingly similar mark.
- 8.1.3 Termination of this **agreement** by either party shall be without prejudice to the right to seek compensation for breach of any provisions of this **agreement**.

## 9. OTHER PROVISIONS

- 9.1 If either party is prevented or delayed from performing any of its obligations under this **agreement** by **force majeure** it shall promptly **notify** the other party, explaining what has happened that amounts to a **force majeure** event and explaining how long this event is likely to continue. The party affected shall then be relieved of liability to the other for failure to perform or delay in performing (as the case may be) its obligations, but shall nevertheless use its best endeavours to resume full performance of its obligations under this **agreement**, except that either party may end the agreement in accordance with clause 3.2.
- 9.2 This **agreement**, consisting of the whole **agreement** between the parties relating to our terms and conditions, graphics and replaces any earlier discussions, agreements, agreements or representations of any sort made at any time on this topic.
- 9.3 No variation of this **agreement** shall be effective unless made in writing.
- 9.4 No failure to exercise or any delay in exercising by either party to this **agreement** of any right, power, privilege or remedy under this **agreement** shall impair or operate as a waiver of such right, power, privilege or remedy.
- 9.5 Nothing in this **agreement** shall constitute, or be deemed to constitute, a partnership between the parties nor, except as expressly provided, shall it constitute or be deemed to constitute, any party as the agent of any other party for any purpose.
- 9.6 This **agreement** is subject to Singapore law and jurisdiction

Singapore Malay Chamber of Commerce & Industry (SMCCI)  
15 Jalan Pinang, Singapore 199147  
Phone: +65 6297 9296 | Fax: +65 6392 4527  
Email: [info@smcci.org.sg](mailto:info@smcci.org.sg)



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**ACKNOWLEDGEMENT OF ACCEPTANCE OF TERMS AND CONDITIONS**

I, [Applicant Name] \_\_\_\_\_  
of [Company Name] \_\_\_\_\_  
and [Company UEN] \_\_\_\_\_  
hereby agree to the terms and conditions of the usage of the SMCCI MOE logo.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date (DD/MM/YYYY)

**SAMPLE**

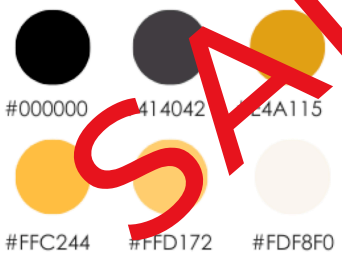
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ANNEX A – SMCCI MOE LOGO



COLOUR PALETTE



TYPOGRAPHY

CENTURY GOTHIC

abcdefghijklmnopqrstuvwxyz  
Lorem Ipsum is simply dummy text of the printing and typesetting industry.

ICONOGRAPHY



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**ANNEX B – APPLICATION FOR USE OF SMCCI MOE LOGO**

This form should be completed by applicants or certified entities requesting permission to use the official SMCCI MOE logo.

CONTACT INFORMATION	
Applicant Name	
Company Name	
Company UEN	
Company Address	
Contact Number	
E-Mail Address	
Purpose of Use	
Where will the logo be displayed?	

**Declaration on Logo Usage Validity**

The applicant acknowledges and agrees that use of the SMCCI MOE logo is permitted only while the applicant maintains a valid SMCCI MOE certification, and strictly in accordance with the Terms and Conditions, Acceptable Use Policy, and any written directions issued by SMCCI from time to time.

Applicant Signature

Date (DD/MM/YY)

The above-mentioned applicant or certified entity is hereby authorised to use the SMCCI MOE logo in accordance with the purposes and locations declared above. SMCCI reserves the right to revoke the authorisation to use this logo at any time in its sole discretion.

Authorised SMCCI Personnel Signature

Date (DD/MM/YY)

Name:

# ANNEX C: GLOSSARY

## **Accounting and Corporate Regulatory Authority (ACRA)**

The Accounting and Corporate Regulatory Authority is a statutory board under the Ministry of Finance of the Government of Singapore. ACRA is the regulator of business registration, financial reporting, public accountants and corporate service providers.

## **Applicant**

Individual/Company/Establishment submitting an application for the purpose of MOE certification.

## **Consultation & Trainings**

Consultants from SMCCI provide guidance and assistance to the business in preparing for the certification process. This may include advisory services on Islamic compliance, documentation requirements, and process improvement.

## **Halal**

It means permissible. Halal, in relation to any product, service or activity, means the requirements of the Muslim law are complied with in the production, processing, marketing, display or carrying out, as the case may be, of that product, service or activity.

## **Muslim**

A person who professes the religion of Islam in accordance with the Muslim Law.

## **Muslim-Owned Enterprise (MOE) Certificate**

A certificate issued by SMCCI. To ensure that products, services, and premises comply with Islamic dietary laws and principles.

## **National Environment Agency (NEA)**

The National Environment Agency (NEA) is the leading public organization responsible for ensuring a clean and sustainable environment for Singapore.

## **Non-Halal**

It means unlawful or unallowable according to Islamic law.

## **Pre-Assessment**

SMCCI conducts a follow-up sessions with applicant to ensure completeness and readiness for the certification process. Any missing information or discrepancies are communicated to the business for resolution.

## **Product**

Refers to any food and non-food substance or material, which may be unprocessed, semi-processed or fully-processed, that may be bought, used, manufactured and/or distributed by a company/establishment. Refers also to the stock-keeping unit.

## **Singapore Food Agency (SFA)**

The Singapore Food Agency (SFA) is the lead agency for food-related matters in Singapore and is committed to ensuring and securing a safe food supply for the nation.