



Adil Rafiq

Private Wealth Manager

With over a decade of service in the Royal Navy, I spent 11 years dedicated to securing critical maritime routes and tackling anti-piracy missions. My career took me to regions including Somalia, the Bab-el-Mandeb Strait, and the Strait of Hormuz, where my deployments aboard HMS Westminster and cooperation with the Senegalese Navy played an essential role in maintaining maritime safety. A personal highlight was assisting in the evacuation of British citizens from Libya aboard HMS Cumberland, reflecting my commitment to humanitarian efforts.

After leaving naval service, I transitioned into the financial industry, initially working as a mortgage broker. This role gave me understanding of the UK residential and buy-to-let markets, helping me build a strong foundation in advising clients on their property investments.

Further expanding my interest in finance, I earned my Diploma in Financial Advice (DipFA) from the London Institute of Banking and Finance, becoming a Level 4 qualified financial adviser regulated by the UK's Financial Conduct Authority (FCA). Advising clients on comprehensive financial planning, particularly - investments, pensions, retirement strategies and UK share schemes.

Today, I specialise in helping expats around the world manage their finances effectively across multiple jurisdictions. My aim is to optimise their wealth by navigating international tax systems, safeguarding their assets, and maximising investment returns. I ensure my clients achieve clarity, compliance, and peace of mind.

Outside of my professional responsibilities, I actively engage in charitable initiatives supporting fellow veterans and enjoy personal fitness and travelling.



Contact Details

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Adil Rafiq

My Qualifications and Experience

The London Institute of Banking & Finance

These are all of the certificates and qualifications I hold from The London Institute of Banking and Finance:

- Level 4 Diploma for Financial Advisers - FCA
- Certificate in Mortgage Advice & Practice

As an award-winning and Chartered Institute of Insurance (CII) International Professional Partner Firm, we are committed to upholding the highest professional standards.



Adil Rafiq

My Testimonials

“Adil Rafiq @Melbourne Capital is a professional, knowledgeable, and genuinely good person. I've got a very non standard expat set up running international business in Serbia and Montenegro and Adil has become a trusted advisor for financial planning. If this were ebay I'd give him A+++ and say 'Shop with confidence'.”

F Herriott

“My financial advisor Adil Rafiq is a real helpful and upfront person. Provides you with all the options to consider and fire out of his way to get things sorted.”

Kevin

“As a UK non-domicile resident in Central Asia; the seemingly complex nature of pensions and investments lead inevitably to procrastination. Adil has been a breath of fresh air. Matters simplified, clear choices and seemingly always available. Excellent work.”

Graham

“My financial advisor, Adil Rafiq, is a true partner. He's knowledgeable, responsive, and genuinely care about my financial well-being. Highly recommend!”

Joseph

“Adil Rafiq was patient and very generous with his time. I knew nothing about investments, and he walked me through several options having to repeat many times and answer numerous questions. I highly recommend Adil as a professional, honest and down-to-earth person who seems to genuinely want the best for his clients, no matter how small their budget is.”

Ewan

Who are my clients?

Hotel

- General Manager
- Senior Commercial Manager

Interior Designs and Architecture

- Business Partner

Logistic

- Director
- Manager

Media

- Associate Director of Technology
- Office Manager
- TV Sports Presenter

Oil and Energy Industry

- Mechanical Supervisor
- Oil Field Engineer
- Senior Service Engineer

Research

- Clinical Research Associate
- Deputy Director
- Head of Chemical Development
- R&D Manager
- Scientist

Software Technology

- Business Director
- Director (Healthcare)
- Chief Executive Officer
- Product Manager
- Regional Director
- Senior Director
- Senior Marketing Communications Manager
- Training Development Manager
- Vice President

Telecommunications

- Regional Project Manager
- Vice President (Sales)

Trading

- Director - Business Development
- Grain Trader
- Senior Officer

Automotive

- Extranet Planner

Banks

- Chief Financial Officer
- Director
- Head of Asia Relationship Credit Group
- Head of Compliance
- Managing Director - Head of Asia Compliance
- Vice President

Business Development and Consultancy

- Director
- Head of Crisis and Security Management
- Managing Director
- Principal Consultant
- Senior Business Analyst
- Senior Counsel (Group Legal Services)

Design and Manufacture

- General Manager
- Senior Manager

Education

- Associate Professor
- Professor
- Teacher
- Vice Principal

Engineering

- Commercial Manager
- Commercial Director
- Piping Designer
- Procurement Manager
- Project Manager
- Senior Architect
- Senior Project Engineer

Finance

- Chief Information Officer
- Financial Analyst
- Senior Manager

Freight

- Director
- General Manager
- Group Technical Director

Healthcare

- Business Director, Singapore
- Physiotherapist
- Regional Manager Consulting, Asia Pacific
- Vice President (Quality), Asia Pacific

Wholesales/Distributor

- Managing Director

Empowered by an Exceptional Team

My success is built on the expertise, dedication, and support of an exceptional team.



Kaz Nishad

As the Head of Business Development, Kazi Nishad helps to chart the strategic course of the business growth here at Melbourne Capital Group. He manages and works closely with his team to identify new opportunities for client, nurture ongoing relationships, and drive excellence.

By forging strong partnerships and understanding our clients' needs, Kazi enables the team to deliver tailored solutions that not only meet but exceed expectations.



Sam Marsden

As a Senior Relationship Manager at Melbourne Capital Group, Sam Marsden has been integral in forging close ties with both individual and corporate clients across the globe. His expertise revolves around bridging the gap between specific needs and matching those needs with a variety of bespoke solutions that Melbourne Capital Group has to offer. Sam assists clients our adviser team and enhances the high-quality service we deliver.



Julian Lau

As the Client Services Operations Manager, Julian Lau has played a pivotal role in developing and refining the client onboarding and servicing experience. He coordinates closely with Private Wealth Managers and fellow team members to ensure that the requirements for each client recommendation are clearly outlined and efficiently executed. He coordinates closely with Private Wealth Managers and fellow team members to ensure that the requirements for each client recommendation are clearly outlined and efficiently executed.



Melissa Lau

As the Head of Marketing, Melissa Lau is the architect behind the firm's marketing strategy and public engagement. She orchestrates all online and offline marketing initiatives, from the first digital impression to the last printed material, ensuring a cohesive and informative experience for clients.

How can we help?

We provide you with a tailored strategy to help you achieve your financial goals.

Our strategy will focus on:

Growing your Wealth

- Building Wealth
- Managing Investments
- Managing Existing Assets

Structuring your Wealth

- Optimising Tax Efficiency
- Refinancing
- Pension Consolidation and Simplification

Protecting your Wealth

- Life Insurance
- Health Insurance
- Critical Illness Cover
- Estate Planning
- Will Writing

Goal-based Planning

- Education Planning
- Retirement Planning
- Inheritance Tax Planning
- Lifetime Cashflow Modelling

Our Approach:

- | | |
|---|--|
| 1 | <ul style="list-style-type: none">• Quarterly service meetings• Quarterly discussion with in-house fund researcher |
| 2 | <ul style="list-style-type: none">• Quarterly fund portfolio updates• Quarterly unit statements |
| 3 | <ul style="list-style-type: none">• Personalised fund research• Personalised fund portfolio |
| 4 | <ul style="list-style-type: none">• In-house handling of any changes, e.g.<ul style="list-style-type: none">○ Change of address/e-mail○ Bank details• 24 to 48 hour handling response to all queries |

Giving Back to the Community

We believe wealth should be used as a tool to bring about positive change. This belief forms a central tenement of our operations and sees us support various charities and community initiatives by fundraising, donating and hosting events.

Charity Work

The Lost Food Project is an organisation dedicated to reducing food waste and providing nutritious meals to those in need, supporting both environmental sustainability and local communities. Our team sorted rescued fresh produce for distribution. We helped to rescue **3,283 kilograms of food**, providing **9,380 meals** and reducing carbon emissions by **8,208 kilograms of CO2**.

As main sponsors of the Inter-Society Golf Tournament, we helped raised **RM20,000** for the **Malaysian Association of Paediatric Palliative Care**.

We pride ourselves in supporting various associations and have contributed to various fundraisers for The Selangor St. Andrew's Society, The Royal Society of St. George, Association of British Women in Malaysia, The Malaysia British Society and more.



Community Outreach



We offer financial literacy workshops to school students and teachers through partnerships with International Schools in the region.

Contact

Start achieving your financial goals.

www.melbournecapitalgroup.com

info@melbournecapitalgroup.com

International Offices

Simply scan the QR code below to get directions to our offices.



Kuala Lumpur

UOA Corporate Tower, Bangsar South,
Kuala Lumpur, Malaysia.



Penang

Straits Quay, Tanjung Tokong,
Penang, Malaysia.



Bangkok

Two Pacific Place,
Sukhumvit Road, Bangkok, Thailand.



Melbourne

Collins Street, Melbourne,
Victoria, Australia.



Trustpilot

Scan to view our reviews