



Persatuan Pengguna Pulau Pinang Consumers Association of Penang

檳城消費人協會 பினாங்கு பயனீட்டாளர் சங்கம்

10 Jalan Masjid Negeri, 11600 Pulau Pinang, Malaysia
Tel: 604-8299511
email: consumerofpenang@gmail.com

Website: (English, BM, Chinese & Tamil)
<https://consumer.org.my>

facebook.com/ConsumerAssociationPenang
twitter.com/consumer_penang
instagram.com/consumer_penang

Press Statement / Letter to the Editor

17 August 2026

Expose the Malaysian "Epstein Class" Behind the Audacious Tabung Haji Scandal

The revelations laid bare by the declassified Royal Commission of Inquiry (RCI) report on Lembaga Tabung Haji are not merely a tale of administrative failure or poor investment strategy. They expose an unconscionable, systemic, and calculated Criminal Breach of Trust.

Tabung Haji was created as a sacred vessel - a noble development institution meant to manage the life savings of everyday Malaysians striving to fulfill their religious duty of the Hajj pilgrimage. To strip this sanctuary of its financial integrity, to manipulate its balance sheets through "creative accounting", to pay illegal dividends while liabilities far outstripped assets, and to siphon off billions into toxic, multi-layered middleman deals - such as the infamous 1MDB land purchases and Al-Rawda transactions - is nothing short of a moral atrocity.

Yet, as outrage rightly surges over the losses that brought this institution to the brink of a RM13 billion systemic collapse, pointing fingers at a few figureheads misses the deeper, far more terrifying reality. We must stop asking only what was stolen, and start asking: **who built, operated, and protected the web that enabled it?**

What the Tabung Haji scandal lays bare is the existence of a distinct **Malaysian "Epstein Class."**

Much like the international cabal surrounding Jeffrey Epstein - where wealthy, influential elites operated in a gilded paedophile underworld, confident that their status rendered them immune to law, oversight, and morality - Malaysia has bred its own protected cabal. These individuals acted with total impunity not because they were clever, but because they operated within a tightly woven web of mutual self-interest, shielded by the ultimate protective umbrella: political power.

How could an act of such audacious, despicable greed take place within a religious institution without an entire apparatus looking the other way? It couldn't.

The Malaysian Epstein Class is not a single rogue entity. It is a syndicate of enablers across every pillar of professional and public oversight:

- **Religious Scholars and Administrators** who provided thin veneers of sanctimonious legitimacy and spiritual cover while sacred funds were raided.
- **Legal Experts and Accountants** who drafted convoluted middleman loops, structured opaque financial vehicles, and manipulated audit statements to obscure insolvency.
- **Regulators and Government Officials** who intentionally blinked, deferred, or rubber-stamped reckless investments without due diligence.
- **The Political Elite** in power at the time, who treated a sacred public trust as a private piggy bank for patronage, party politics, and elite enrichment.

This was a coordinated, multi-layered conspiracy of silence and complicity. These elites traded away the sweat and tears of factory workers, farmers, and pensioners who saved ringgit by ringgit for decades just to set foot in Mecca. In doing so, they inflicted a deep, desecrating stain on the religion of Islam itself and shattered the public's sacred trust in our national institutions.

The Consumers Association of Penang (CAP) stands firmly alongside the solemn concern expressed by His Majesty the Yang di-Pertuan Agong. The Royal Decree that this matter be pursued with utmost seriousness must not be treated as mere protocol; it is an urgent command for national cleansing.

CAP calls for immediate, decisive action:

First, **we call upon all Members of Parliament - across government and opposition lines - to issue a unified, bipartisan censure.** Tabung Haji belongs to the ummah and to the Malaysian public, not to any political faction. The political posturing and theatrical walkouts seen in Parliament must end. Parliament must stand undivided in condemning the institutional enablers who failed in their fiduciary duty.

Second, **we demand that the Government leave no stone unturned in prosecuting every single member of this Malaysian Epstein Class.** A few sacrificial scapegoats will not suffice. The Royal Malaysia Police, the Malaysian Anti-Corruption Commission (MACC), and the Attorney-General's Chambers must track down every architect, every fixer, every rubber-stamping accountant, and every political handler involved. Strip them of their ill-gotten gains, strip them of their titles, and punish them to the absolute fullest extent of the law.

When an elite class believes that wearing a suit, holding a title, or hiding behind religious piety elevates them above the law, the social contract collapses. If we fail to tear down this network of impunity today, we invite the next sacred institution to be plundered tomorrow.

It is time to drag the Malaysian Epstein Class out of the shadows of power, because those who sell off the public's sacred trust deserve neither sanctuary nor mercy.

Mohideen Abdul Kader
President
Consumers Association of Penang (CAP)