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WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT  
GAZETTE*

PERATURAN-PERATURAN PERKHIDMATAN KEWANGAN  
(FI) 2014

*FINANCIAL SERVICES (FEES) REGULATIONS 2014*



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AKTA PERKHIDMATAN KEWANGAN 2013

PERATURAN-PERATURAN PERKHIDMATAN KEWANGAN (FI) 2014

PADA menjalankan kuasa yang diberikan oleh subseksyen 26(1) dan perenggan 260(2)(c) Akta Perkhidmatan Kewangan 2013 [*Akta 758*], Menteri, atas syor Bank, membuat peraturan-peraturan yang berikut:

**Nama dan permulaan kuat kuasa**

1. (1) Peraturan-peraturan ini bolehlah dinamakan **Peraturan-Peraturan Perkhidmatan Kewangan (Fi) 2014**.

(2) Peraturan-Peraturan ini mula berkuat kuasa pada 15 Disember 2014.

**Tafsiran**

2. Dalam Peraturan-Peraturan ini—

“broker wang elektronik asing yang diluluskan” ertinya broker wang yang diluluskan—

(a) yang pengawalnya ialah suatu institusi asing; dan

(b) yang menjalankan perniagaan pembrokeran wang melalui sistem padanan harga elektronik;

“cawangan”, berhubung dengan penanggung insurans berlesen, ertinya suatu tempat perniagaan tetap di Malaysia di mana perniagaan penanggung insurans berlesen dijalankan, tetapi tidaklah termasuk agensi insurans;

“cawangan penuh”, berhubung dengan bank berlesen dan bank pelaburan berlesen, ertinya suatu tempat perniagaan tetap di Malaysia di mana—

- (a) perkhidmatan menyetuju terima deposit atas sesuatu akaun dan pengeluaran wang disediakan; atau
- (b) tidak kurang daripada empat perkhidmatan atau perniagaan yang berikut disediakan atau dijalankan:
  - (i) perkhidmatan menyetuju terima deposit atas sesuatu akaun;
  - (ii) perkhidmatan menerima wang bagi pembayaran kemudahan kredit, termasuk bil kad kredit;
  - (iii) perkhidmatan bantuan am, nasihat dan pemasaran kepada pelanggan berkenaan dengan produk dan perkhidmatan yang disediakan;
  - (iv) perniagaan pertukaran wang;
  - (v) perniagaan pengiriman wang dan penyenggaraan akaun pelanggan bagi maksud pengiriman wang;
  - (vi) perkhidmatan membayar wang yang dikirim oleh seseorang di luar Malaysia kepada mana-mana orang di Malaysia; atau
  - (vii) apa-apa perkhidmatan atau perniagaan lain yang diluluskan oleh Bank;

“cawangan penuh berkongsi”, berhubung dengan bank berlesen dan bank pelaburan berlesen, ertinya suatu cawangan penuh yang menyediakan dan menjalankan gabungan perkhidmatan dan perniagaan perbankan dan perkhidmatan dan perniagaan perbankan Islam;

“perniagaan nasihat kewangan Islam” mempunyai erti yang diberikan kepadanya dalam Akta Perkhidmatan Kewangan Islam 2013 [*Akta 759*];

“perniagaan pembrokeran takaful” mempunyai erti yang diberikan kepadanya dalam Akta Perkhidmatan Kewangan Islam 2013.

### **Fi yang kena dibayar kepada Bank**

3. Jenis dan amaun fi yang kena dibayar kepada Bank, dan cara pembayaran fi itu—
  - (a) oleh orang berlesen, adalah sebagaimana yang dinyatakan dalam Jadual Pertama;
  - (b) oleh orang yang diluluskan, adalah sebagaimana yang dinyatakan dalam Jadual Kedua;
  - (c) oleh ajuster berdaftar, adalah sebagaimana yang dinyatakan dalam Jadual Ketiga;
  - (d) oleh orang berlesen berkenaan dengan penubuhan mana-mana pejabatnya, adalah sebagaimana yang dinyatakan dalam Jadual Keempat; dan
  - (e) oleh pemohon bagi pemberikuasaan oleh Bank di bawah seksyen 9 Akta dan oleh seseorang yang telah mematuhi kehendak perenggan 17(1)(a) Akta, adalah sebagaimana yang dinyatakan dalam Jadual Kelima.

### **Pembatalan**

4. Perintah Bank dan Institusi-Institusi Kewangan (Fee Lesen) (Institusi-Institusi Berlesen) [*P.U. (A) 188/2004*] dan Perintah Sistem Pembayaran (Fi) 2003 [*P.U. (A) 396/2003*] dibatalkan.

## JADUAL PERTAMA

[Perenggan 3(a)]

<i>Bil.</i>	<i>Kategori orang berlesen</i>	<i>Fi tahunan (RM)</i>	<i>Cara pembayaran</i>
1.	Bank berlesen	150,000	Fi tahunan bagi tiga tahun hendaklah dibayar terdahulu dalam satu bayaran pada atau sebelum 15 Disember sebelum bermulanya tahun pertama bagi tempoh tiga tahun itu
2.	Bank pelaburan berlesen	150,000	
3.	Penanggung insurans berlesen	25,000 (per kelas perniagaan)	
4.	Penanggung insurans semula profesional	25,000 (per kelas perniagaan)	

## JADUAL KEDUA

[Perenggan 3(b)]

<i>Bil.</i>	<i>Kategori orang yang diluluskan</i>	<i>Fi tahunan (RM)</i>	<i>Cara pembayaran</i>
1.	Broker insurans yang diluluskan	2,000 (fi tahunan tambahan sebanyak RM250 hendaklah dibayar sekiranya broker insurans yang diluluskan juga menjalankan perniagaan pembrokeran takaful)	Fi tahunan hendaklah dibayar terdahulu dalam satu bayaran bagi suatu tempoh yang dinyatakan dalam kelulusan oleh Bank di bawah seksyen 11 Akta dan pembayaran itu hendaklah dibuat dalam masa tujuh hari dari tarikh kelulusan itu oleh Bank atau pembaharuan kelulusan itu
2.	Penasihat kewangan yang diluluskan	500 (fi tahunan tambahan sebanyak RM150 hendaklah dibayar sekiranya penasihat kewangan yang diluluskan juga menjalankan perniagaan nasihat kewangan Islam)	
3.	Broker wang yang diluluskan	5,000	
4.	Broker wang elektronik asing yang diluluskan	2,000	

## JADUAL KETIGA

[Perenggan 3(c)]

<i>Kategori orang</i>	<i>Fi pendaftaran (RM)</i>	<i>Cara pembayaran</i>
Ajuster berdaftar	1,000	Fi pendaftaran hendaklah dibayar terdahulu pada 15 Disember tiap-tiap tahun bagi tahun operasi yang berikutnya

## JADUAL KEEMPAT

[Perenggan 3(d)]

<i>Bil.</i>	<i>Kategori orang berlesen</i>	<i>Jenis pejabat</i>	<i>Fi tahunan (RM)</i>	<i>Cara pembayaran</i>
1.	Bank berlesen	Cawangan penuh	10,000	Fi tahunan hendaklah dibayar pada atau sebelum 15 Disember tiap-tiap tahun
		Cawangan penuh berkongsi	20,000	
2.	Bank pelaburan berlesen	Cawangan penuh	10,000	
		Cawangan penuh berkongsi	20,000	
3.	Penanggung insurans berlesen	Cawangan	1,000	

## JADUAL KELIMA

[Perenggan 3(e)]

<i>Bil.</i>	<i>Kategori orang</i>	<i>Fi pemprosesan (RM)</i>	<i>Cara pembayaran</i>
1.	Pemohon bagi pemberikuasaan oleh Bank di bawah seksyen 9 Akta untuk mengeluarkan suatu instrumen pembayaran yang ditetapkan	500	Fi pemprosesan hendaklah dibayar apabila suatu permohonan dikemukakan kepada Bank
2.	Pemohon bagi pemberikuasaan oleh Bank di bawah seksyen 9 Akta untuk mengendalikan suatu sistem pembayaran yang dinyatakan dalam perenggan 1 Penggal 1 Bahagian 1 Jadual 1 kepada Akta	500	
3.	Orang yang telah mematuhi kehendak perenggan 17(1)(a) Akta bagi maksud menawarkan perkhidmatan perolehan saudagar	500	

Dibuat 11 Disember 2014  
[BNM/JUN/1151/09/13; PN(PU2)718/II]

DATO' SERI AHMAD HUSNI BIN MOHAMAD HANADZLAH  
*Menteri Kewangan Kedua*

FINANCIAL SERVICES ACT 2013

FINANCIAL SERVICES (FEES) REGULATIONS 2014

IN exercise of the powers conferred by subsection 26(1) and paragraph 260(2)(c) of the Financial Services Act 2013 [Act 758], the Minister, on the recommendation of the Bank, makes the following regulations:

**Citation and commencement**

1. (1) These regulations may be cited as the **Financial Services (Fees) Regulations 2014**.

(2) These Regulations come into operation on 15 December 2014.

**Interpretation**

2. In these Regulations—

“approved foreign electronic money-broker” means an approved money-broker—

(a) whose controller is a foreign institution; and

(b) who carries on money-broking business through an electronic price matching system;

“branch”, in relation to a licensed insurer, means a fixed place of business in Malaysia where the businesses of a licensed insurer are carried on, but shall not include an insurance agency;

“full branch”, in relation to a licensed bank and licensed investment bank, means a fixed place of business in Malaysia where—

(a) the services of accepting deposits on an account and withdrawal of money are provided; or

- (b) not less than four of the following services or businesses are provided or carried on:
- (i) the services of accepting deposits on an account;
  - (ii) the services of accepting money for the payment of credit facilities, including credit card bills;
  - (iii) the general assistance, advisory and marketing services to the customers in respect of products and services provided;
  - (iv) the money-changing business;
  - (v) the remittance business and maintenance of the accounts of the customer for the purpose of remittance;
  - (vi) the services of paying to any person in Malaysia moneys which are remitted by a person outside Malaysia; or
  - (vii) such other services or businesses as approved by the Bank;

“shared full branch”, in relation to a licensed bank and licensed investment bank, means a full branch which provides and carries on a combination of banking services and businesses and Islamic banking services and businesses;

“Islamic financial advisory business” has the meaning assigned to it in the Islamic Financial Services Act 2013 [*Act 759*];

“takaful broking business” has the meaning assigned to it in the Islamic Financial Services Act 2013.

**Fees payable to the Bank**

3. The type and amount of fees payable to the Bank, and the manner of payment of such fees—

- (a) by a licensed person, are as specified in the First Schedule;
- (b) by an approved person, are as specified in the Second Schedule;
- (c) by a registered adjuster, are as specified in the Third Schedule;
- (d) by a licensed person in respect of the establishment of any of its office, are as specified in the Fourth Schedule; and
- (e) by an applicant for the authorization by the Bank under section 9 of the Act and by a person who has complied with the requirements of paragraph 17(1)(a) of the Act, are as specified in the Fifth Schedule.

**Revocation**

4. The Banking and Financial Institutions (Licence Fee) (Licensed Institutions) Order 2004 [*P.U. (A) 188/2004*] and the Payment Systems (Fees) Order 2003 [*P.U. (A) 396/2003*] are revoked.

## FIRST SCHEDULE

[Paragraph 3(a)]

<i>No.</i>	<i>Categories of licensed persons</i>	<i>Annual fees (RM)</i>	<i>Manner of payment</i>
1.	Licensed bank	150,000	Annual fees for three years shall be paid in advance in a single payment on or before 15 December before the beginning of the first year of such three year period
2.	Licensed investment bank	150,000	
3.	Licensed insurer	25,000 (per class of business)	
4.	Professional reinsurer	25,000 (per class of business)	

## SECOND SCHEDULE

[Paragraph 3(b)]

<i>No.</i>	<i>Categories of approved persons</i>	<i>Annual fees (RM)</i>	<i>Manner of payment</i>
1.	Approved insurance broker	2,000 (an additional annual fee of RM250 shall be paid if the approved insurance broker also carries on takaful broking business)	Annual fees shall be paid in advance in a single payment for such period stated in the approval by the Bank under section 11 of the Act and it shall be made within seven days from the date of such approval by the Bank or the renewal of such approval
2.	Approved financial adviser	500 (an additional annual fee of RM150 shall be paid if the approved financial adviser also carries on Islamic financial advisory business)	
3.	Approved money-broker	5,000	Annual fees shall be paid on or before 15 December of every year
4.	Approved foreign electronic money-broker	2,000	

## THIRD SCHEDULE

[Paragraph 3(c)]

<i>Category of person</i>	<i>Registration fee (RM)</i>	<i>Manner of payment</i>
Registered adjuster	1,000	Registration fee shall be paid in advance on 15 December of every year for the following year of operation

## FOURTH SCHEDULE

[Paragraph 3(d)]

<i>No.</i>	<i>Categories of licensed persons</i>	<i>Types of office</i>	<i>Annual fees (RM)</i>	<i>Manner of payment</i>
1.	Licensed bank	Full branch	10,000	Annual fees shall be paid on or before 15 December of every year
		Shared full branch	20,000	
2.	Licensed investment bank	Full branch	10,000	
		Shared full branch	20,000	
3.	Licensed insurer	Branch	1,000	

## FIFTH SCHEDULE

[Paragraph 3(e)]

<i>No.</i>	<i>Categories of persons</i>	<i>Processing fees (RM)</i>	<i>Manner of payment</i>
1.	Applicant for the authorization by the Bank under section 9 of the Act to issue a designated payment instrument	500	Processing fees shall be paid upon submission of an application to the Bank
2.	Applicant for the authorization by the Bank under section 9 of the Act to operate a payment system specified in paragraph 1 of Division 1 of Part 1 of Schedule 1 to the Act	500	
3.	A person who has complied with the requirements of paragraph 17(1)(a) of the Act for the purpose of offering merchant acquiring services	500	

Made 11 December 2014  
[BNM/JUN/1151/09/13; PN(PU2)718/II]

DATO' SERI AHMAD HUSNI BIN MOHAMAD HANADZLAH  
*Second Minister of Finance*