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WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT  
GAZETTE*

PERATURAN-PERATURAN PERKHIDMATAN KEWANGAN  
ISLAM (FI) 2014

*ISLAMIC FINANCIAL SERVICES (FEES) REGULATIONS 2014*



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AKTA PERKHIDMATAN KEWANGAN ISLAM 2013

PERATURAN-PERATURAN PERKHIDMATAN KEWANGAN ISLAM (FI) 2014

PADA menjalankan kuasa yang diberikan oleh subseksyen 23(1) dan perenggan 271(2)(c) Akta Perkhidmatan Kewangan Islam 2013 [*Akta 759*], 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 Islam (Fi) 2014**.

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

**Tafsiran**

2. Dalam Peraturan-Peraturan ini—

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

“cawangan penuh”, berhubung dengan bank Islam berlesen selain bank Islam antarabangsa berlesen, ertinya suatu tempat perniagaan tetap di Malaysia di mana—

(a) perkhidmatan menyetujui terima deposit Islam atas sesuatu akaun, atau menyetujui terima wang di bawah sesuatu akaun pelaburan dan pengeluaran wang disediakan; atau

(b) tidak kurang daripada empat perkhidmatan atau perniagaan yang berikut disediakan atau dijalankan:

(i) perkhidmatan menyetujui terima deposit Islam atas sesuatu akaun atau menyetujui terima wang di bawah sesuatu akaun pelaburan;

- (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.

**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 orang berlesen berkenaan dengan penubuhan mana-mana pejabatnya, adalah sebagaimana yang dinyatakan dalam Jadual Ketiga; dan
- (d) oleh pemohon bagi pemberikuasaan oleh Bank di bawah seksyen 9 Akta, adalah sebagaimana yang dinyatakan dalam Jadual Keempat.

**Pembatalan**

4. Pemberitahuan di bawah Seksyen 9 [P.U. (B) 358/1994], Peraturan-Peraturan Takaful (Fee Pendaftaran Tahunan) 1985 [P.U. (A) 309/1985] dan Peraturan-Peraturan Broker dan Ajuster (Fee Pelesenan) 1985 [P.U. (A) 313/1985] 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 Islam berlesen selain bank Islam antarabangsa 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.	Pengendali takaful berlesen selain pengendali takaful antarabangsa berlesen	25,000 (per kelas perniagaan)	
3.	Pengendali takaful semula profesional	25,000 (per kelas perniagaan)	
4.	Bank Islam antarabangsa berlesen	50,000	
5.	Pengendali takaful antarabangsa berlesen	2,500 (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 takaful yang diluluskan	250	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 Islam yang diluluskan	150	

JADUAL KETIGA  
[Perenggan 3(c)]

<i>Bil.</i>	<i>Kategori orang berlesen</i>	<i>Jenis pejabat</i>	<i>Fi tahunan (RM)</i>	<i>Cara pembayaran</i>
1.	Bank Islam berlesen selain bank Islam antarabangsa berlesen	Cawangan penuh	10,000	Fi tahunan hendaklah dibayar pada atau sebelum 15 Disember tiap-tiap tahun
2.	Pengendali takaful berlesen selain pengendali takaful antarabangsa berlesen	Cawangan	1,000	

## JADUAL KEEMPAT

[Perenggan 3(d)]

<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 Islam 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	

Dibuat 11 Disember 2014  
[BNM/JUN/1151/09/13; PN(PU2)717/II]

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

ISLAMIC FINANCIAL SERVICES ACT 2013

ISLAMIC FINANCIAL SERVICES (FEES) REGULATIONS 2014

IN exercise of the powers conferred by subsection 23(1) and paragraph 271(2)(c) of the Islamic Financial Services Act 2013 [Act 759], the Minister, on the recommendation of the Bank, makes the following regulations:

**Citation and commencement**

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

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

**Interpretation**

2. In these Regulations—

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

“full branch”, in relation to a licensed Islamic bank other than a licensed international Islamic bank, means a fixed place of business in Malaysia where—

(a) the services of accepting Islamic deposits on an account, or accepting money under an investment 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 Islamic deposits on an account or accepting money under an investment 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.

**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 licensed person in respect of the establishment of any of its office, are as specified in the Third Schedule; and
- (d) by an applicant for the authorization by the Bank under section 9 of the Act, are as specified in the Fourth Schedule.

**Revocation**

4. The Notification under Section 9 [*P.U. (B) 358/1994*], Takaful (Annual Registration Fees) Regulations 1985 [*P.U. (A) 309/1985*] and Brokers and Adjusters (Licensing Fees) Regulations 1985 [*P.U. (A) 313/1985*] 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 Islamic bank other than licensed international Islamic bank	150,000	Annual fee 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 takaful operator other than licensed international takaful operator	25,000 (per class of business)	
3.	Professional retakaful operator	25,000 (per class of business)	
4.	Licensed international Islamic bank	50,000	
5.	Licensed international takaful operator	2,500 (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 takaful broker	250	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 Islamic financial adviser	150	

## THIRD SCHEDULE

[Paragraph 3(c)]

<i>No.</i>	<i>Categories of licensed persons</i>	<i>Type of office</i>	<i>Annual fees (RM)</i>	<i>Manner of payment</i>
1.	Licensed Islamic bank other than licensed international Islamic bank	Full branch	10,000	Annual fee shall be paid on or before 15 December of every year
2.	Licensed takaful operator other than licensed	Branch	1,000	

international takaful operator			
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## FOURTH SCHEDULE

[Paragraph 3(d)]

<i>No.</i>	<i>Category of person</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 an Islamic 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	

Made 11 December 2014  
[BNM/JUN/1151/09/13; PN(PU2)717/II]

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