



29 Jun 2013
29 June 2013
P.U. (A) 204

WARTA KERAJAAN PERSEKUTUAN

FEDERAL GOVERNMENT GAZETTE

PERINTAH PERKHIDMATAN KEWANGAN (AMAUN MINIMUM DANA MODAL) (ORANG YANG DILULUSKAN) 2013

FINANCIAL SERVICES (MINIMUM AMOUNT OF CAPITAL FUNDS) (APPROVED PERSON) ORDER 2013



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PUBLISHED BY
JABATAN PEGUAM NEGARA/
ATTORNEY GENERAL'S CHAMBERS

AKTA PERKHIDMATAN KEWANGAN 2013

PERINTAH PERKHIDMATAN KEWANGAN (AMAUN MINIMUM DANA
MODAL)(ORANG YANG DILULUSKAN) 2013

PADA menjalankan kuasa yang diberikan oleh subseksyen 12(1) Akta Perkhidmatan Kewangan 2013 [*Akta 758*], Bank Negara Malaysia membuat perintah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Perintah ini bolehlah dinamakan **Perintah Perkhidmatan Kewangan (Amaun Minimum Dana Modal) (Orang yang Diluluskan) 2013**.

(2) Perintah ini mula berkuat kuasa pada 30 Jun 2013.

Tafsiran

2. Dalam Perintah ini—

“had dompet” ertinya nilai monetari maksimum yang boleh disimpan dalam suatu wang elektronik;

“liabiliti wang elektronik yang belum dijelaskan” ertinya—

(a) amaun wang elektronik belum digunakan yang telah dikeluarkan; dan

(b) amaun wang elektronik yang digunakan yang belum selesai dibayar kepada saudagar,

yang bagi maksud pengiraan dana modal minimum, pengiraan liabiliti ini hendaklah berdasarkan pada kadar purata bulanan liabiliti wang elektronik yang belum dijelaskan dalam enam bulan berturut-turut sebelumnya;

“skim wang elektronik besar” ertinya suatu skim wang elektronik dengan suatu had dompet melebihi dua ratus ringgit atau liabiliti wang elektronik yang belum dijelaskan untuk enam bulan berturut-turut berjumlah sehingga satu juta ringgit atau lebih;

“skim wang elektronik kecil” ertinya suatu skim wang elektronik dengan had dompet yang tidak melebihi dua ratus ringgit dan liabiliti wang elektronik yang belum dijelaskan yang kurang daripada satu juta ringgit.

Dana modal minimum

3. (1) Amaun minimum dana modal bagi orang yang diluluskan, selain broker insurans yang diluluskan, hendaklah mengikut amaun yang ditentukan dalam Jadual 1.

(2) Amaun minimum dana modal bagi broker insurans yang diluluskan hendaklah mengikut amaun yang ditentukan dalam Jadual 2.

Ketidakkpakaian

4. Perintah ini tidak terpakai bagi orang yang diluluskan yang merupakan—

(a) orang berlesen di bawah Akta; dan

(b) suatu institusi yang ditetapkan di bawah Akta Institusi Kewangan Pembangunan 2002 [*Akta 618*].

JADUAL 1

[Subperenggan 3(1)]

<i>Kategori</i>	<i>Dana modal minimum (RM)</i>
Penasihat kewangan yang diluluskan	100,000
Pengeluar wang elektronik yang diluluskan di bawah—	
<i>(a)</i> suatu skim wang elektronik besar; atau	5,000,000 atau 8% daripada liabiliti wang elektronik yang belum dijelaskan, mana-mana yang lebih tinggi
<i>(b)</i> suatu skim wang elektronik kecil	100,000
Broker wang yang diluluskan	200,000

JADUAL 2

[Subperenggan 3(2)]

<i>Tempoh</i>	<i>Sehingga 30 Disember 2013</i>	<i>Pada dan selepas 31 Disember 2013</i>	<i>Pada dan selepas 31 Disember 2014</i>
<i>Dana modal minimum (RM)</i>	500,000	750,000	1,000,000

Dibuat 19 Jun 2013
[BNM/JUN/1125/50/01; PN(PU2) 718]

TAN SRI DATO' SRI DR. ZETI AKHTAR AZIZ
Gabenor
Bank Negara Malaysia

FINANCIAL SERVICES ACT 2013

FINANCIAL SERVICES (MINIMUM AMOUNT OF CAPITAL FUNDS)
(APPROVED PERSON) ORDER 2013

IN exercise of the powers conferred by subsection 12(1) of the Financial Services Act 2013 [*Act 758*], the Central Bank of Malaysia makes the following order:

Citation and commencement

1. (1) This order may be cited as the **Financial Services (Minimum Amount of Capital Funds) (Approved Person) Order 2013**.

(2) This Order comes into operation on 30 June 2013.

Interpretation

2. In this Order—

“purse limit” means the maximum monetary value that can be stored in an electronic money;

“outstanding electronic money liabilities” means—

(a) the unutilized amount of electronic money which has been issued; and

(b) the utilized amount of electronic money which is pending payment to merchants,

where for the purpose of calculation of minimum capital funds, the calculation of these liabilities shall be based on the monthly average of outstanding electronic money liabilities in the preceding six consecutive months;

“large electronic money scheme” means an electronic money scheme with a purse limit exceeding two hundred ringgit or outstanding electronic money liabilities for six consecutive months amounting to one million ringgit or more;

“small electronic money scheme” means an electronic money scheme with a purse limit not exceeding two hundred ringgit and outstanding electronic money liabilities of less than one million ringgit.

Minimum capital funds

3. (1) The minimum amount of capital funds of an approved person, other than an approved insurance broker, shall be in accordance with the amount specified in Schedule 1.

(2) The minimum amount of capital funds of an approved insurance broker shall be in accordance with the amount specified in Schedule 2.

Non-application

4. This Order shall not apply to an approved person which is—

(a) a licensed person under the Act; and

(b) a prescribed institution under the Development Financial Institutions Act 2002 [*Act 618*].

SCHEDULE 1

[Subparagraph 3(1)]

<i>Category</i>	<i>Minimum capital funds (RM)</i>
Approved financial adviser	100,000
Approved issuer of electronic money under—	
(a) a large electronic money scheme; or	5,000,000 or 8% of its outstanding electronic money liabilities, whichever is higher
(b) a small electronic money scheme	100,000
Approved money broker	200,000

SCHEDULE 2

[Subparagraph 3(2)]

<i>Period</i>	<i>Until 30 December 2013</i>	<i>On and after 31 December 2013</i>	<i>On and after 31 December 2014</i>
<i>Minimum capital funds (RM)</i>	500,000	750,000	1,000,000

Made 19 June 2013
[BNM/JUN/1125/50/01; PN(PU2) 718]

TAN SRI DATO' SRI DR. ZETI AKHTAR AZIZ
Governor
Central Bank of Malaysia