



31 Disember 2024
31 December 2024
P.U. (A) 475

WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT
GAZETTE*

PERINTAH PERKHIDMATAN KEWANGAN ISLAM
(AMAUN MINIMUM DANA MODAL ATAU LEBIHAN ASET
BERBANDING LIABILITI) (ORANG BERLESEN)
(PINDAAN) 2024

*ISLAMIC FINANCIAL SERVICES (MINIMUM AMOUNT OF
CAPITAL FUNDS OR SURPLUS OF ASSETS OVER
LIABILITIES) (LICENSED PERSON) (AMENDMENT)
ORDER 2024*

DISIARKAN OLEH/
PUBLISHED BY
JABATAN PEGUAM NEGARA/
ATTORNEY GENERAL'S CHAMBERS

AKTA PERKHIDMATAN KEWANGAN ISLAM 2013

PERINTAH PERKHIDMATAN KEWANGAN ISLAM (AMAUN MINIMUM DANA MODAL
ATAU LEBIHAN ASET BERBANDING LIABILITI) (ORANG BERLESEN) (PINDAAN) 2024

PADA menjalankan kuasa yang diberikan oleh subseksyen 12(1) Akta Perkhidmatan Kewangan Islam 2013 [*Akta 759*], Menteri membuat perintah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Perintah ini bolehlah dinamakan **Perintah Perkhidmatan Kewangan Islam (Amaun Minimum Dana Modal atau Lebihan Aset Berbanding Liabiliti) (Orang Berlesen) (Pindaan) 2024**.

(2) Perintah ini mula berkuat kuasa pada 2 Januari 2025.

Pindaan perenggan 3

2. Perintah Perkhidmatan Kewangan Islam (Amaun Minimum Dana Modal atau Lebihan Aset Berbanding Liabiliti) (Orang Berlesen) 2013 [*P.U. (A) 209/2013*], yang disebut “Perintah ibu” dalam Perintah ini, dipinda dalam perenggan 3—

(a) dengan menggantikan takrif “fasa asas” dengan takrif yang berikut:

‘ “fasa asas” —

(a) berhubung dengan suatu bank Islam digital berlesen, ertinya suatu tempoh minimum tiga tahun hingga maksimum lima tahun mulai tarikh bank Islam digital berlesen itu memulakan perniagaan perbankan Islamnya, sebagaimana yang ditentukan oleh Bank; atau

(b) berhubung dengan suatu pengendali takaful digital berlesen, ertinya suatu tempoh minimum tiga tahun hingga maksimum tujuh tahun mulai tarikh pengendali takaful digital berlesen itu memulakan perniagaan takafulnya, sebagaimana yang ditentukan oleh Bank;’; dan

(b) dengan memasukkan selepas takrif “fasa asas” takrif yang berikut:

‘ “pengendali takaful digital berlesen” ertinya seorang yang dilesenkan di bawah seksyen 10 Akta untuk menjalankan perniagaan takaful, sepenuhnya atau hampir sepenuhnya, melalui cara digital atau elektronik;’

Penggantian Jadual

3. Perintah ibu dipinda dengan menggantikan Jadual 1 dengan jadual yang berikut:

“JADUAL 1
[Perenggan 4]

(1) Bil.	(2) Kategori	(3) Dana modal minimum (RM)
1.	Bank Islam berlesen yang bukan bank Islam digital berlesen	300,000,000
2.	Bank Islam berlesen yang merupakan bank Islam digital berlesen	(i) 100,000,000 semasa tempoh fasa asas (ii) 300,000,000 selepas tempoh fasa asas dan selepas itu
3.	Bank Islam antarabangsa berlesen	10,000,000

(1) Bil.	(2) Kategori	(3) Dana modal minimum (RM)
4.	Pengendali takaful berlesen yang bukan pengendali takaful digital berlesen	100,000,000
5.	Pengendali takaful berlesen yang merupakan pengendali takaful digital berlesen	(i) 30,000,000 semasa tempoh fasa asas (ii) 100,000,000 selepas tempoh fasa asas dan selepas itu
6.	Pengendali takaful antarabangsa berlesen	10,000,000
7.	Pengendali takaful semula profesional berlesen	100,000,000

Dibuat 31 Disember 2024

[MOF.SID(S)700-1/2/50(SK.1); PN(PU2)717/JLD.4]

DATUK SERI AMIR HAMZAH BIN AZIZAN
Menteri Kewangan II

ISLAMIC FINANCIAL SERVICES ACT 2013

ISLAMIC FINANCIAL SERVICES (MINIMUM AMOUNT OF CAPITAL FUNDS OR SURPLUS OF ASSETS OVER LIABILITIES) (LICENSED PERSON) (AMENDMENT) ORDER 2024

IN exercise of the powers conferred by subsection 12(1) of the Islamic Financial Services Act 2013 [*Act 759*], the Minister makes the following order:

Citation and commencement

1. (1) This order may be cited as the **Islamic Financial Services (Minimum Amount of Capital Funds or Surplus of Assets Over Liabilities) (Licensed Person) (Amendment) Order 2024**.

(2) This Order comes into operation on 2 January 2025.

Amendment of paragraph 3

2. The Islamic Financial Services (Minimum Amount of Capital Funds or Surplus of Assets Over Liabilities) (Licensed Person) Order 2013 [*P.U. (A) 209/2013*], which is referred to as the “principal Order” in this Order, is amended in paragraph 3—

(a) by substituting for the definition of “foundational phase” the following definition:

‘ “foundational phase”—

(a) in relation to a licensed Islamic digital bank, means the period of a minimum of three years up to a maximum of five years from the date the licensed Islamic digital bank commences its Islamic banking business, as may be determined by the Bank; or

(b) in relation to a licensed digital takaful operator, means the period of a minimum of three years up to a maximum of seven years from the date the licensed digital takaful operator commences its takaful business, as may be determined by the Bank;’; and

(b) by inserting after the definition of “foundational phase” the following definition:

‘ “licensed digital takaful operator” means a person licensed under section 10 of the Act to carry on takaful business, wholly or almost wholly, through digital or electronic means;’.

Substitution of Schedule

3. The principal Order is amended by substituting for Schedule 1 the following schedule:

“SCHEDULE 1

[Paragraph 4]

(1) No.	(2) Category	(3) Minimum capital funds (RM)
1.	Licensed Islamic bank which is not a licensed Islamic digital bank	300,000,000
2.	Licensed Islamic bank which is a licensed Islamic digital bank	(i) 100,000,000 during the period of foundational phase (ii) 300,000,000 after the period of foundational phase and henceforth

(1) No.	(2) Category	(3) Minimum capital funds (RM)
3.	Licensed international Islamic bank	10,000,000
4.	Licensed takaful operator which is not a licensed digital takaful operator	100,000,000
5.	Licensed takaful operator which is a licensed digital takaful operator	(i) 30,000,000 during the period of foundational phase (ii) 100,000,000 after the period of foundational phase and henceforth
6.	Licensed international takaful operator	10,000,000
7.	Licensed professional retakaful operator	100,000,000

Made 31 December 2024
[MOF.SID(S)700-1/2/51(SK.1); PN(PU2)717/JLD.4]

DATUK SERI AMIR HAMZAH BIN AZIZAN
Finance Minister II