



31 Disember 2024
31 December 2024
P.U. (A) 471

WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT
GAZETTE*

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

*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 2013

PERINTAH PERKHIDMATAN KEWANGAN (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 2013 [*Akta 758*], Menteri membuat perintah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Perintah ini bolehlah dinamakan **Perintah Perkhidmatan Kewangan (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 (Amaun Minimum Dana Modal atau Lebihan Aset Berbanding Liabiliti) (Orang Berlesen) 2013 [*P.U. (A) 199/2013*], 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 digital berlesen, ertinya suatu tempoh minimum tiga tahun hingga maksimum lima tahun mulai tarikh bank digital berlesen itu memulakan perniagaan perbankanya, sebagaimana yang ditentukan oleh Bank; atau

(b) berhubung dengan suatu penanggung insurans digital berlesen, ertinya suatu tempoh minimum tiga tahun hingga maksimum tujuh tahun mulai tarikh penanggung insurans digital berlesen itu

memulakan perniagaan insuransnya, sebagaimana yang ditentukan oleh Bank;’; dan

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

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

Penggantian Jadual

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

“JADUAL
[Perenggan 4]

(1) Bil.	(2) Kategori	(3) Dana modal minimum (RM)
1.	Bank berlesen, kecuali bank digital berlesen, yang merupakan bank asing yang diperbadankan di Malaysia	300,000,000
2.	Bank berlesen, kecuali bank digital berlesen, yang bukan merupakan bank asing yang diperbadankan di Malaysia— (a) secara bersendirian; atau (b) sebagai agregat dengan dana modal perbadanan berkaitan dengannya yang merupakan bank pelaburan berlesen	2,000,000,000

(1) Bil.	(2) Kategori	(3) Dana modal minimum (RM)
3.	Bank berlesen yang merupakan bank digital berlesen	(i) 100,000,000 semasa tempoh fasa asas (ii) 300,000,000 selepas tempoh fasa asas dan selepas itu
4.	Bank pelaburan berlesen yang bukan merupakan perbadanan berkaitan dengan mana-mana bank berlesen	500,000,000
5.	Penanggung insurans berlesen, kecuali penanggung insurans digital berlesen	100,000,000
6.	Penanggung insurans yang merupakan penanggung insurans digital berlesen	(i) 30,000,000 semasa tempoh fasa asas (ii) 100,000,000 selepas tempoh fasa asas dan selepas itu
7.	Penanggung insurans semula professional am berlesen	100,000,000
8.	Penanggung insurans semula profesional hayat berlesen	50,000,000

Dibuat 31 Disember 2024

[MOF.SID(S)700-1/2/50(SK.1); PN(PU2)718/JLD.7]

DATUK SERI AMIR HAMZAH BIN AZIZAN
Menteri Kewangan II

FINANCIAL SERVICES ACT 2013

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 Financial Services Act 2013 [*Act 758*], the Minister makes the following order:

Citation and commencement

1. (1) This order may be cited as the **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 Financial Services (Minimum Amount of Capital Funds or Surplus of Assets Over Liabilities) (Licensed Person) Order 2013 [*P.U. (A) 199/2013*], 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 digital bank, means the period of a minimum of three years up to a maximum of five years from the date the licensed digital bank commences its banking business, as may be determined by the Bank; or

(b) in relation to a licensed digital insurer, means the period of a minimum of three years up to a maximum of seven years from the date the licensed digital

insurer commences its insurance business, as may be determined by the Bank;’; and

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

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

Substitution of Schedule

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

“SCHEDULE
[Paragraph 4]

(1) No.	(2) Category	(3) Minimum capital funds (RM)
1.	Licensed bank, except for a licensed digital bank, which is a locally incorporated foreign bank	300,000,000
2.	Licensed bank, except for a licensed digital bank, which is not a locally incorporated foreign bank— <div style="margin-left: 40px;"> <p>(a) by itself; or</p> <p>(b) in aggregation with the capital funds of its related corporation that is a licensed investment bank</p> </div>	2,000,000,000

(1) No.	(2) Category	(3) Minimum capital funds (RM)
3.	Licensed bank which is a licensed digital bank	(i) 100,000,000 during the period of foundational phase (ii) 300,000,000 after the period of foundational phase and henceforth
4.	Licensed investment bank which is not a related corporation of any licensed bank	500,000,000
5.	Licensed insurer, except for a licensed digital insurer	100,000,000
6.	Licensed insurer which is a licensed digital insurer	(i) 30,000,000 during the period of foundational phase (ii) 100,000,000 after the period of foundational phase and henceforth
7.	Licensed general professional reinsurer	100,000,000
8.	Licensed life professional reinsurer	50,000,000

Made 31 December 2024

[MOF.SID(S)700-1/2/50(SK.1); PN(PU2)718/JLD.7]

DATUK SERI AMIR HAMZAH BIN AZIZAN
Finance Minister II