



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**GUIDELINES ON
PROVISION OF INFORMATION ON
DEPOSIT INSURANCE**

ISSUE DATE : 18 MAY 2022



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

TABLE OF CONTENTS

SECTION 1:	INTRODUCTION	1
SECTION 2:	SCOPE OF APPLICATION	3
SECTION 3:	INTERPRETATION	4
SECTION 4:	GENERAL POLICY REQUIREMENTS	7
SECTION 5:	DEPOSIT INSURANCE INFORMATION MATERIALS	9
SECTION 6:	DISPLAY OF DEPOSIT INSURANCE INFORMATION MATERIALS.....	11
SECTION 7:	INSURABILITY STATEMENT	16
SECTION 8:	PRE-CONTRACTUAL DISCLOSURE REQUIREMENTS.....	17
SECTION 9:	DISCLOSURE REQUIREMENTS AT THE POINT OF SALE OR ENTERING INTO A DEPOSIT CONTRACT	21
SECTION 10:	DISCLOSURE REQUIREMENTS AT AND AFTER THE CONCLUSION OF A DEPOSIT CONTRACT	24
SECTION 11:	SPECIFIC REQUIREMENTS ON A DTM’S AGENT	30
SECTION 12:	TRAINING FOR AGENTS AND EMPLOYEES	32
SECTION 13:	ANNUAL REVIEW OF COMPLIANCE.....	33
APPENDIX 1:	SUMMARY OF KEY CHANGES FROM THE SUPERSEDED GUIDELINES ISSUED PRIOR TO 18 MAY 2022	35
APPENDIX 2:	MEMBERSHIP REPRESENTATION IN STATEMENT FORM IN VARIOUS LANGUAGES.....	36
APPENDIX 3:	SUMMARY OF DISPLAY REQUIREMENTS FOR DEPOSIT INSURANCE INFORMATION MATERIALS	37
APPENDIX 4:	INSURABILITY STATEMENTS IN VARIOUS LANGUAGES	38
ILLUSTRATION 1:	LIST OF INSURED DEPOSITS (CONVENTIONAL)	39
ILLUSTRATION 2:	LIST OF INSURED DEPOSITS (ISLAMIC)	40
ILLUSTRATION 3:	SCREEN OF AN AUTOMATED TELLER MACHINE	41
ILLUSTRATION 4:	A COIN DEPOSIT MACHINE.....	42
ILLUSTRATION 5:	HOME PAGE OF A DTM-OWNED WEBSITE	43
ILLUSTRATION 6:	A SHARED WEBSITE BETWEEN A DTM AND A NON-MEMBER INSTITUTION.....	44
ILLUSTRATION 7:	A FACEBOOK ACCOUNT OF A DTM	45
ILLUSTRATION 8:	A NEWSPAPER ADVERTISEMENT CONTAINING AN INSURED DEPOSIT	46
ILLUSTRATION 9:	AN INFORMATION BROCHURE CONTAINING AN UNINSURED DEPOSIT	47
ILLUSTRATION 10:	A NEWSPAPER ADVERTISEMENT CONTAINING MULTIPLE DEPOSITS	48



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 11: A MAGAZINE ADVERTISEMENT CONTAINING A DEPOSIT AND A NON-DEPOSIT PRODUCT	49
ILLUSTRATION 12: A MAGAZINE ADVERTISEMENT CONTAINING A NON-SPECIFIC DEPOSIT	50
ILLUSTRATION 13: A WRITTEN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN OPENING AN INSURED DEPOSIT (PRINTED COPY)	51
ILLUSTRATION 14: AN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN OPENING AN INSURED DEPOSIT (ELECTRONIC COPY – WEBSITE)	52
ILLUSTRATION 15: DISCLOSURE REQUIREMENTS FOR OPENING OF AN INSURED DEPOSIT THROUGH MOBILE APPLICATION	53
ILLUSTRATION 16: AN INSTRUMENT EVIDENCING AN INSURED DEPOSIT (PRINTED COPY) ..	54
ILLUSTRATION 17: AN INSTRUMENT EVIDENCING AN INSURED DEPOSIT (ELECTRONIC COPY)	55
ILLUSTRATION 18: AN INSTRUMENT EVIDENCING MULTIPLE DEPOSITS AND A NON-DEPOSIT PRODUCT	56
ILLUSTRATION 19: A WRITTEN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN PURCHASING A NON-DTM PRODUCT FROM A DTM (PRINTED COPY)	57
ILLUSTRATION 20: GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM (LOGIN PAGE OF INTERNET BANKING)	58
ILLUSTRATION 21: GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM (TRANSACTION PAGE OF INTERNET BANKING)	59
ILLUSTRATION 22: GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM (SPECIFIC TRANSACTION PAGE OF INTERNET BANKING)	60



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 1: INTRODUCTION

Background

- 1.1 The Guidelines on Provision of Information on Deposit Insurance (“Guidelines”) are issued pursuant to section 209 of the Malaysia Deposit Insurance Corporation Act 2011 (“PIDM Act”).
- 1.2 These Guidelines govern disclosures by the deposit-taking members (“DTMs”) about membership status and deposit insurance provided by Perbadanan Insurans Deposit Malaysia (“PIDM”).¹ These Guidelines aim to ensure that customers receive accurate, relevant, consistent and timely information regarding deposit insurance protection. This is to facilitate informed decision-making by the customers on the placement of their monies in deposits offered by the DTMs.
- 1.3 To achieve this, PIDM requires a DTM, in a manner specified in these Guidelines, to –
 - (a) represent itself as a member of PIDM;
 - (b) provide customers with relevant deposit insurance information; and
 - (c) disclose to customers whether a deposit offered by it is protected by PIDM.
- 1.4 Further, these Guidelines include illustrations to facilitate consistent implementation by the DTMs. Any example given in these Guidelines is meant as illustration of the disclosure requirements and not intended as the only information that needs to be disclosed to the customers.
- 1.5 These Guidelines shall be read together with:
 - (a) Malaysia Deposit Insurance Corporation (Provision of Information on Deposit Insurance) Regulations 2011;
 - (b) Malaysia Deposit Insurance Corporation (Provision of Information on Deposit Insurance) (Amendment) Regulations 2019 (“Regulations 2019”);
 - (c) Guidelines on Submission of Deposit Product Information;
 - (d) Malaysia Deposit Insurance Corporation (Disclosure Requirements for Trust Accounts and Joint Accounts) Regulations 2012;

¹ It is an international recommendation that banks which directly interface with depositors should be required to provide information to depositors about deposit insurance.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- (e) Malaysia Deposit Insurance Corporation (Disclosure Requirements for Trust Accounts and Joint Accounts) (Amendment) Regulations 2022 that comes into operation on 1 July 2022; and
- (f) Guidelines on Deposit Insurance Coverage for Deposits.

The Regulations set out in paragraphs 1.5(d) and 1.5(e) shall collectively be referred to as “Joint and Trust Regulations 2022”.

- 1.6 These Guidelines shall supersede the Guidelines on Provision of Information on Deposit Insurance issued on 30 March 2020.
- 1.7 A summary of key changes from the superseded Guidelines issued prior to 18 May 2022 is set out in Appendix 1 for ease of reference.
- 1.8 Unless expressly stated otherwise, any information or document required to be submitted to PIDM under these Guidelines including any letter, report, action plan, shall be submitted online through the PIDM’s Portal. The original hard copy shall be kept by the DTMs.
- 1.9 A reference to a statute or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them.
- 1.10 PIDM may specify such other periods or dates for compliance with any of the provisions in these Guidelines, or for any act to be done, in such form and subject to such terms and conditions as PIDM thinks fit.
- 1.11 All enquiries related to these Guidelines may be directed to:

Ms. Sejal Mehta / Ms. Hoh Li Yun

Telephone: 03 2173 7479 / 03 2173 7561

Email: policyenquiry@pidm.gov.my

[The rest of this page is intentionally left blank]



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 2: SCOPE OF APPLICATION

- 2.1 These Guidelines are applicable to all DTMs, comprising:
- (a) licensed banks as defined in the PIDM Act;
 - (b) Islamic banks as defined in the PIDM Act; and
 - (c) their branch offices licensed under the Financial Services Act 2013 or Islamic Financial Services Act 2013 to carry on banking business or Islamic banking business in Labuan.
- 2.2 These Guidelines are not applicable to branch offices of the DTMs carrying on Labuan banking business under the Labuan Financial Services and Securities Act 2010, Labuan Islamic banking business under the Labuan Islamic Financial Services and Securities Act 2010, or branch offices of the DTMs outside Malaysia.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 3: INTERPRETATION

3.1 For the purpose of these Guidelines —

“advertisement” means the dissemination or conveying of information, invitation or solicitation, whether in printed or electronic form (including on a website, social networking site, sponsored blog post, television, billboard and by way of e-mail) for the purpose of providing information on a deposit, or promoting or offering the sale of a deposit, including by means of —

- (a) publication in newspapers, magazines, journals or other periodicals;
- (b) display of banners, buntings, posters or notices; and
- (c) circulars, handbills, brochures, pamphlets, product disclosure sheets, product highlights sheets, books or other documents,

but excluding online promotional videos, radio, online banner, stationery and promotional items;

“agent” means a person who is appointed by a DTM to undertake deposit-taking activity on behalf of the DTM;

“deposit-taking activity” includes the activity of accepting deposits on current account, deposit account, savings account or other similar account;

“Deposit Insurance System Brochure” or “DIS Brochure” means brochure of PIDM relating to deposit insurance system;

“instrument” means any agreement or document, whether in printed or electronic form, for recording or confirming the occurrence of a financial transaction but excludes any bank slips, cheques, bank drafts, cards, account opening forms, terms sheets, product disclosure sheets, product highlights sheets, telegraphic transfer forms or any other communication constituting an interim form of validation;

“issued instrument” means an instrument issued by a DTM to its customers prior to the date the Regulations 2019 come into operation and presented to the DTM on or after the date the Regulations 2019 come into operation;

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

“Labuan banking business” means —

- (a) the business of receiving deposits on current account, deposit account, savings account or any other account as may be specified by the Labuan Financial Services Authority (Labuan FSA);
- (b) Labuan investment banking business;
- (c) Labuan financial business;
- (d) Labuan Islamic banking business;
- (e) such other business as the Labuan FSA, with the approval of the Minister of Finance, may specify,

in any currency (including ringgit where permitted by the Exchange Control Act 1953 or such other relevant law in force);

“Labuan Islamic banking business” means —

- (a) the business of receiving deposits on current account, deposit account, savings account or any other account in compliance with Shariah principles as may be specified by the Labuan FSA;
- (b) Labuan Islamic investment banking business;
- (c) Labuan Islamic financial business; or
- (d) such other business as the Labuan FSA, with the approval of the Minister of Finance, may specify,

in any currency (including ringgit where permitted by the Exchange Control Act 1953 or such other relevant law in force);

“non-deposit product” includes a unit trust scheme, insurance product, takaful product, conventional credit facility and Islamic financing facility. An investment account is also a non-deposit product;

“non-deposit taking member” or “non-DTM” means any person other than a DTM;

“non-member institution” means any person other than a member institution;

“premises” means a principal place of business, a branch, a mobile place of business, a place of business set up and maintained for a limited period only and any other place of business in Malaysia where deposit-taking activity is conducted but excludes an agency;



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

“self-service terminal” means an electronic device, operated by or on behalf of a DTM, through which a person may perform financial transactions involving any deposit account without a bank teller or officer, and includes an automated teller machine and a cash, cheque or coin deposit machine;

“social networking site” means any online platform that allows users to connect with others and share information which includes Facebook, Instagram and LinkedIn, but excludes —

- (a) blogs or microblogs that allow users to post discrete entries or update (such as Twitter and Tumblr); and
- (b) media sharing sites that allow users to upload and share specific media (such as YouTube, SoundCloud and SlideShare); and

“uninsured deposit” means —

- (a) a deposit that is excluded under any of subparagraphs 41(1)(a)(A) to (EA) of the PIDM Act; or
- (b) a liability or financial instrument which PIDM has specified to be excluded under subparagraph 41(1)(a)(F) of the PIDM Act.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 4: GENERAL POLICY REQUIREMENTS

General guiding principles

4.1 A DTM shall apply the following general principles when implementing the requirements in these Guidelines for effective disclosures:

- (a) accurate and relevant disclosure;
- (b) clear, visible and legible disclosure; and
- (c) timely disclosure.

Accurate and relevant disclosure

4.2 A DTM shall provide true, correct and complete information or representations regarding deposit insurance to its customers, with respect to –

- (a) its status as a member of PIDM; and
- (b) what constitutes, or does not constitute, an insured deposit.

4.3 A DTM shall ensure that the location at which, and the manner in which such representations are displayed do not give false or misleading impressions to customers that –

- (a) a person is a member institution when it is not a member institution; and
- (b) its deposit or other financial product(s) is protected by PIDM when it is not eligible to be protected by PIDM.

4.4 A DTM shall draw customers' attention to the relevant information relating to the deposit insurance protection for informed decision-making. In ensuring accuracy in disclosures, a DTM may be guided by the DIS Brochure provided by PIDM in providing explanation to the customers. Further, necessary references may be provided to allow the customers to obtain additional information on deposit insurance protection.

Clear, visible and legible disclosure

4.5 A DTM shall present information in relation to its PIDM membership and insurability status of its deposits in a clear and reasonably understandable format.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

4.6 The information shall be displayed prominently at a location and in a manner that is reasonably likely to bring it to the customers' attention. For example, information could be displayed on the first page of a document or at eye level at the main entrance.

4.7 The disclosure shall be conspicuous where information shall be presented in an easily readable graphical or font size, font style and font colour. For example, a DTM shall avoid using a font size of less than 8-point.

Timely disclosure

4.8 Customers shall be informed about deposit insurance provided by PIDM in a timely manner across all distribution channels. A DTM shall, as far as possible, ensure that the information is available to customers regardless of how and where they conduct their financial transactions. This is to ensure that customers receive the right information at a time that is most relevant to make informed decisions and have time to process the information.

4.9 A DTM shall disclose relevant information based on the following time frame:

- (a) upon the commencement of a DTM's banking business, to provide customers with general information about the availability of PIDM's protection (section 6); and
- (b) at each stage of the deposit contractual process, to provide customers with specific information about PIDM's protection on their deposits:
 - (i) **stage 1:** Pre-contractual, i.e. information gathering stage by customers through DTMs' advertisements before the point of sale (section 8);
 - (ii) **stage 2:** At the point of sale or entering into a deposit contract, i.e. initial stage of accepting the deposit but before the conclusion of a deposit contract (section 9); and
 - (iii) **stage 3:** At and after the conclusion of a deposit contract (section 10).

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 5: DEPOSIT INSURANCE INFORMATION MATERIALS

Membership representation

- 5.1 Membership representation is a manner for the DTMs to represent themselves as members of PIDM.
- 5.2 Membership representation is available in graphical and statement form.

Graphical form

- 5.3 PIDM makes available the following types of membership representation to the DTMs:
- (a) printed copy; and
 - (b) electronic copy in three (3) formats: Adobe Illustrator File (.AI), Joint Photographic Experts Group (JPEG) and Portable Document Format (PDF).
- 5.4 A DTM shall adhere to the following requirements:
- (a) **printed copy:** No modifications can be made to the printed copy provided by PIDM, and no reproduction is allowed; and
 - (b) **electronic copy:** Modifications can only be made to its overall size, provided the proportions and colours of the membership representation, as provided by PIDM, are maintained, and the size and print are clearly legible.

Statement form

- 5.5 A DTM shall use any one of the statements specified below (in English) or in Appendix 2 (for Bahasa Malaysia, Chinese and Tamil):
- (a) “Member of Perbadanan Insurans Deposit Malaysia”;
 - (b) “Member of PIDM” or “A PIDM member”;
 - (c) “(name of the DTM) is a member of Perbadanan Insurans Deposit Malaysia”;
or
 - (d) “(name of the DTM) is a member of PIDM”.
- 5.6 A DTM shall not make any modifications to any of the statements specified in paragraph 5.5. The statement displayed shall be of such size and print that are clearly legible.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

DIS Brochure and Takaful and Insurance Benefits Protection System Brochure (“TIPS Brochure”)

5.7 PIDM makes available the following types of DIS and TIPS Brochures (in English, Bahasa Malaysia, Chinese and Tamil) to the DTMs:

- (a) printed copy;² and
- (b) electronic copy downloadable from PIDM’s website.

Request for materials from PIDM

5.8 A DTM may refer to PIDM’s website on the manner to request for or obtain membership representation, DIS and TIPS Brochures from PIDM.

5.9 In respect of DIS and TIPS Brochures, a DTM is discouraged from printing the Brochures downloaded from PIDM’s website. In circumstances where printing is necessary,³ the DIS and TIPS Brochures shall only be printed in colour copy.

List of insured deposits (“List”)

5.10 A DTM shall prepare a List that contains, at minimum, the following information:

- (a) each type of insured deposits⁴ offered by the DTM; and
- (b) the product code assigned by PIDM to each insured deposit.

5.11 A DTM may include in the List, insured deposits that have been certified by PIDM but yet to be launched.

5.12 A DTM is encouraged to adopt the format shown in Illustrations 1 and 2 for consistency purposes.

5.13 A DTM shall keep the List updated from time to time, such as adding to the List as and when any new insured deposit is offered for sale, or removing from the List when there are no longer any outstanding liabilities with regard to an insured deposit.

² The printed copy is available in bilingual version, namely English and Bahasa Malaysia version; and Chinese and Tamil version.

³ As a temporary measure (for example, for display at the premises or to be provided to the customers) while waiting for the supply of DIS or TIPS Brochure.

⁴ As certified by PIDM in accordance with the Guidelines on Submission of Deposit Product Information.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 6: DISPLAY OF DEPOSIT INSURANCE INFORMATION MATERIALS

Premises

- 6.1 A DTM shall display, at each of its premises, the following information:
- (a) a membership representation;
 - (b) copies of the DIS Brochure; and
 - (c) a notice informing the public that the List is available on its website (“notice”).
- 6.2 For purposes of these Guidelines, “premises” as defined in paragraph 3.1 includes:
- (a) a physical and digital branch where deposit-taking activity is conducted;⁵
 - (b) a head office or headquarters where deposit-taking activity is conducted; and
 - (c) a temporary desk or kiosk setup for example at the shopping mall, school and factory where deposit-taking activity is conducted.
- 6.2A Where a DTM does not have a physical head office, headquarter or branch where deposit-taking activity is conducted, the DTM is required to display the information specified in paragraph 6.1 on its website and mobile application. In relation to display on the website, please refer to the requirements in paragraph 6.20 to paragraph 6.26.
- Display requirements for membership representation
- 6.3 A DTM shall display prominently a graphical form of membership representation (printed copy) at the main entrance of each of its premises.
- 6.4 The membership representation shall not be displayed on a roller shutter or a pocket door that is pushed into a wall during business hours, or at a location where its visibility is blocked by other information or displays.
- 6.5 In respect of paragraph 6.2(c), the membership representation may be displayed by way of a standee or placement on the temporary desk, provided that the membership representation is reasonably visible to any person entering the place.

⁵ For example, deposit account opening services.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Display requirements for DIS Brochure

- 6.6 A DTM shall display prominently copies of the DIS Brochure (printed copy) at each of its premises. The DIS Brochure shall be visible from the main areas of the premises so that customers are reasonably likely to observe the DIS Brochure.⁶ The DTM shall ensure that the DIS Brochure is up-to-date and is the latest version as provided by PIDM.
- 6.7 A DTM shall make the copies of the DIS Brochure available to depositors or the public, at no charge.
- 6.8 Where a DTM is a bancassurance or bancatakaful partner of PIDM's insurer member⁷ and offers bancassurance or bancatakaful products at its premises, the DTM is encouraged to display copies of the TIPS Brochure.⁸

Display requirements for notice

- 6.9 A DTM shall display prominently a notice at each of its premises, to inform the public about the availability of the List on its website. The notice, either in printed or electronic copy, may be posted on the information board, standee, liquid-crystal display ("LCD") panel or screensaver on computer for public use.
- 6.10 A DTM may display a copy of the List at its premises, as a reference to its employees and customers.
- 6.11 A DTM shall provide a copy of the latest List to any person on request, at no charge.

Self-service terminal

- 6.12 A DTM shall display, on each of its self-service terminals, the following information:
- (a) a membership representation; and
 - (b) a statement informing the public that copies of the DIS Brochure are available at each of its premises and the copy of the DIS Brochure can be obtained at any of its premises, its website and PIDM's website ("call for action statement").

⁶ For example, the copies of the DIS Brochure are displayed together with the DTM's own marketing materials.

⁷ A list of PIDM's insurer members is available on PIDM's website.

⁸ A DTM may request for the TIPS Brochure from PIDM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

6.13 A DTM may form their own call for action statement reflective of the intention stated in paragraph 6.12(b). For example:

“PIDM’s DIS Brochure is available at our branches. Visit us now to obtain a copy or download it from our website or PIDM’s website.”

6.14 For purposes of these Guidelines, self-service terminal includes an automated teller machine and a cash, cheque or coin deposit machine, but excludes a debit card replacement kiosk, an account statement printing machine and a passbook update machine.

Display requirements for membership representation and call for action statement

6.15 Subject to paragraph 6.17, a DTM shall display prominently a graphical form of membership representation (electronic copy) and a call for action statement (electronic copy) on the home page or screensaver of each of its self-service terminals.

6.16 When using digital rolling displays on the screensaver, a DTM may determine the appropriate frequency and duration for the display of a membership representation and a call for action statement, provided that it would be reasonably likely to draw a customer’s attention.

6.17 Where there is no display screen or the size of the screen is too small to accommodate the graphical form of membership representation (electronic copy), the DTM may affix a statement form of membership representation (printed copy) on such self-service terminal.⁹ If the membership representation is in printed copy, the call for action statement shall also be in printed copy on the same self-service terminal.

6.18 In respect of paragraph 6.17, a DTM shall display prominently the statement form of membership representation and call for action statement on the top or upper body of the self-service terminal. The statements displayed shall be of such size and print that are clearly legible to the users of the self-service terminal.

6.19 Refer to Illustration 3 for an example on the application of paragraph 6.15, and Illustration 4 for an example on the application of paragraphs 6.17 and 6.18.

⁹ For example, a coin deposit machine or a cheque deposit machine.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Website

6.20 A DTM shall display, on its website(s), the following information:

- (a) a membership representation;
- (b) a DIS Brochure; and
- (c) the List.

Display requirements for membership representation, DIS Brochure and List

6.21 A DTM shall display a graphical form of membership representation (electronic copy) and a hyperlink to the webpage where the electronic copy of the DIS Brochure is displayed, in the following manner:

- (a) where a DTM has its own website or shares a website with another member institution, on the home page of that website; or
- (b) where a DTM shares a website with a non-member institution, on the webpage that contains representations relating to deposit.

6.22 In respect of paragraph 6.21(a), a DTM may also additionally display the membership representation and the hyperlink on any webpage within that website that contains representations relating to deposit.

6.23 A DTM is encouraged to display its latest List in the same manner as the membership representation and the DIS Brochure.

6.24 The name of the hyperlink shall be clearly described as the link to the location of the DIS Brochure or the List. The DTM shall ensure that the content of the DIS Brochure is up-to-date and is the same version as the one displayed on PIDM's website, especially if the hyperlink to the DIS Brochure is housed on the DTM's own website or a shared website.

6.25 In view of the growing trend for customers to conduct financial transactions through a DTM's mobile application, a DTM is encouraged to display the information specified in paragraph 6.20 on its mobile application, subject however to paragraph 6.2A.¹⁰

6.26 Refer to Illustration 5 for an example on the application of paragraphs 6.21(a) and 6.23, and Illustration 6 for an example on the application of paragraphs 6.21(b) and 6.23.

¹⁰ The information includes membership representation (either graphical or statement form), and hyperlinks to the page or the DTM's website where the electronic copy of the DIS Brochure and the List are displayed.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Social networking site

- 6.27 Where a DTM has an account in any social networking site for the purpose of providing information on its deposits, or promoting or offering the sale of its deposits, the DTM shall display a membership representation on that site.
- 6.28 In view of the rapid development and potential emergence of new social networking sites, a DTM may seek clarification from PIDM to ascertain if a specific site is subject to these Guidelines. For the purposes of these Guidelines, a social networking site as defined in paragraph 3.1 excludes messaging applications such as WhatsApp, WeChat, Line and Viber.

Display requirements for membership representation

- 6.29 A DTM shall display a membership representation (electronic copy), either in graphical or statement form, on the social networking site. A DTM may determine the location or positioning of such a display, provided that the membership representation is of such size and print that are clearly legible.
- 6.30 Refer to Illustration 7 for an example on the application of paragraph 6.29.

General requirements

- 6.31 When a DTM vacates its premises, the DTM shall remove from the vacated premises all references to its status as a member of PIDM and to the deposit insurance provided by PIDM, including display of membership representation, DIS and TIPS Brochures and the List.
- 6.32 Where a DTM's membership is cancelled under section 38 or terminated under section 39 of the PIDM Act, the DTM shall immediately remove from each of its premises, self-service terminals, websites (including mobile application) and social networking sites, all references to its status as a member of PIDM and to the deposit insurance provided by PIDM, including display of membership representation, DIS and TIPS Brochures and the List.

Summary of the display requirements for deposit insurance information materials

- 6.33 A table summarising the requirements in section 6 is provided in Appendix 3.

[The rest of this page is intentionally left blank]



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 7: INSURABILITY STATEMENT

- 7.1 A DTM shall disclose whether a deposit is an insured deposit or an uninsured deposit using one of the following statements:
- (a) for insured deposit:
 - (i) “Protected by PIDM up to RM250,000 for each depositor”; or
 - (ii) “Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor”; and
 - (b) for uninsured deposit:
 - (i) “Not protected by PIDM”; or
 - (ii) “Not protected by Perbadanan Insurans Deposit Malaysia”.
- 7.2 The statement displayed shall be of such size and print that are clearly legible.
- 7.3 The statements in other languages, namely in Bahasa Malaysia, Chinese and Tamil, are provided in Appendix 4. A DTM shall not make any modifications to any of the statements specified in paragraph 7.1 and Appendix 4.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 8: PRE-CONTRACTUAL DISCLOSURE REQUIREMENTS

Applicability

- 8.1 The disclosure requirements in this section are applicable to any advertisements that contains information on or deals with deposit, and that involves:
- (a) only a DTM; and
 - (b) a DTM and a non-DTM.
- 8.2 For purposes of these Guidelines, “advertisement” as defined in paragraph 3.1 includes the following printed or electronic form:
- (a) a printed advertisement includes wrapping a body of a vehicle with advertisement stickers to promote the sale of a deposit;
 - (b) a paid editorial or write up by a DTM to promote the sale of a deposit published in, amongst others, newspapers, magazines and blogs;
 - (c) a webpage within a DTM’s website that contains information on deposit, or a deposit promotional webpage within a DTM’s website;
 - (d) a post in a social networking site;
 - (e) a sponsored blog post includes a blog entry¹¹ to promote the sale of a deposit, paid by the DTM and published on a non-DTM’s owned or managed blog;
 - (f) a television advertisement;
 - (g) a billboard advertisement; and
 - (h) an e-mail includes communication sent by a DTM to promote the sale of a deposit through a generic e-mail account or employees’ office e-mail account.

Disclosure requirements for membership representation and insurability statement in an advertisement

- 8.3 A DTM shall display the following information in an advertisement:
- (a) a membership representation; and
 - (b) the relevant insurability statements specified in paragraph 7.1.

¹¹ May be written by the blog owner or provided by a DTM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Advertisement deals with one (1) or multiple specific deposits¹²

- 8.4 A DTM shall display a membership representation, either in graphical or statement form, close to the name of the DTM in an advertisement.
- 8.5 A DTM shall also display the relevant insurability statements in an advertisement that contains one (1) deposit, multiple deposits or a combination of deposit(s) and non-deposit product(s), in the following manner:
- (a) **if there is only one (1) deposit in an advertisement:** one (1) of the insurability statements specified in paragraph 7.1, placed on the page where the deposit is referred to for the first time, and close to that part of the advertisement dealing with the deposit;
 - (b) **if there are multiple deposits in an advertisement:** one (1) of the insurability statements specified in paragraph 7.1, placed on the page where each of the deposits is referred to for the first time, and close to that part of the advertisement dealing with each of the deposits, to clearly distinguish between an insured deposit and an uninsured deposit;
 - (c) **if there is a combination of deposit(s) and non-deposit product(s) in an advertisement:** the requirements in paragraph 8.5(a) or 8.5(b) apply to the deposit(s). No statement is required in respect of the non-deposit product(s); and
 - (d) **if there are one (1) or multiple non-deposit products in an advertisement:** no statement is required in respect of the non-deposit products.
- 8.6 In respect of paragraph 8.5, the insurability statements may be placed at the bottom or within the footnote of the advertisement, provided that they are of such size and print that are clearly legible.
- 8.7 Refer to Illustrations 6 to 11 for examples on the application of paragraphs 8.4 to 8.6.

¹² A deposit with an assigned product code by PIDM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

General advertisement that makes no reference to a specific deposit¹³

8.8 Where an advertisement makes no reference to a specific deposit, a DTM shall display a membership representation, either in graphical or statement form, close to the name of the DTM in that advertisement.

8.9 A DTM shall also display the insurability statement in the advertisement in the following manner:

- (a) include the relevant insurability statements for each specific deposit that the DTM intends to promote in such advertisement;¹⁴ or
- (b) include a statement that the deposit insurance protection by PIDM is subject to insurability criteria, and refer the reader to the List. For example:

“Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at the DTM’s website for further details.”

8.10 Refer to Illustration 12 for an example on the application of paragraphs 8.8 and 8.9.

Advertisement deals solely with one (1) or multiple non-deposit products

8.11 Where an advertisement deals solely with one (1) or multiple non-deposit products (i.e. no deposit), a DTM is discouraged from displaying a membership representation in that advertisement. If a DTM opts to display its membership representation in such advertisement, the DTM shall make it clear that the non-deposit product is not protected by PIDM to avoid misleading its customers.

Advertisement required by other financial regulatory authorities in Malaysia

8.12 Where an advertisement is required by any financial regulatory authority in Malaysia, including Bank Negara Malaysia, in a prescribed format,¹⁵ the DTM is not required to display a membership representation in that advertisement.

8.13 However, the DTM is required to include the relevant insurability statement specified in paragraph 7.1 in that advertisement. The insurability statement is not required to be placed on the page where the deposit is referred to for the first time or to be placed close to that part of the advertisement dealing with such deposit.

¹³ For example, a DTM does not make reference to a deposit with an assigned product code but refer to a deposit type in general (e.g. savings deposits).

¹⁴ Alternatively, the DTM may include a statement such as “All deposits are protected by PIDM up to RM250,000 for each depositor”, provided that all deposits referred to in that advertisement are certified as insured deposits by PIDM.

¹⁵ For example, product disclosure sheet and product highlights sheet.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Existing supplies of advertisement

8.14 A DTM shall include a membership representation and the relevant insurability statements for its existing supplies of advertisement in the following manner:

- (a) for an advertisement in printed form, the DTM:
 - (i) may maintain the existing pre-printed membership representation in that advertisement; and
 - (ii) is required to display the relevant insurability statements specified in paragraph 7.1. The DTM may affix a stamp or a sticker bearing the relevant insurability statements. As for any existing pre-printed insurability statement on that advertisement, the DTM is required to remove or strikethrough it; and
- (b) for an advertisement in electronic form, the DTM shall display the membership representation and insurability statements in accordance with the relevant requirements of section 8.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 9: DISCLOSURE REQUIREMENTS AT THE POINT OF SALE OR ENTERING INTO A DEPOSIT CONTRACT

Applicability

9.1 The disclosure requirements in this section are applicable to opening of a deposit account through, amongst others, the following mode of banking:

- (a) in-branch banking;
- (b) electronic forms of banking, including but not limited to, internet banking and mobile banking (including mobile application); and
- (c) phone banking.

Opening of a deposit account or purchase of a deposit

9.2 A DTM shall immediately before the opening of a deposit account or the purchase of a deposit,¹⁶ disclose to a prospective customer, whether the money received for the opening of the deposit account or the purchase of the deposit is an insured deposit or an uninsured deposit.¹⁷

9.3 For the opening of a deposit account or purchase of a deposit via in-branch banking, the DTM shall –

- (a) draw the attention of the prospective customer to the insurability status of such deposit account or deposit by using one of the insurability statements specified in paragraph 7.1;
- (b) provide the prospective customer with a copy of the DIS Brochure; and
- (c) request for an acknowledgement in writing from the prospective customer that he has been notified of the statement under paragraph 9.3(a) and has received the DIS Brochure under paragraph 9.3(b).

¹⁶ This means before the creation of an account in the DTM's record.

¹⁷ For the avoidance of doubt, the disclosure is not required for automatic rollovers of fixed deposits, or deposits held under an account in respect of which the disclosure has been made (for example, subsequent deposits into an existing account).

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- 9.4 In respect of paragraph 9.3, a DTM is encouraged to incorporate the relevant insurability statements in the documents that are produced at the point of sale,¹⁸ to avoid any misrepresentation. The request for acknowledgement may be incorporated within the same document or prepared on a separate acknowledgement sheet.
- 9.5 For the opening of a deposit account or purchase of a deposit via electronic forms of banking, a DTM shall –
- (a) display the relevant insurability statements specified in paragraph 7.1 on the transaction page for the account opening;
 - (b) provide the prospective customer with a hyperlink to the webpage or any other page where the electronic copy of the DIS Brochure is displayed; and
 - (c) request for an acknowledgement in writing from the prospective customer that he has been notified of the statement under paragraph 9.5(a) and has received the DIS Brochure under paragraph 9.5(b).¹⁹
- 9.6 For the opening of a deposit account or purchase of a deposit via phone banking, a DTM shall –
- (a) make an oral representation to the prospective customer of the insurability status of such deposit account or deposit by using one of the insurability statements specified in paragraph 7.1;
 - (b) direct the prospective customer to its webpage where the electronic copy of the DIS Brochure is displayed; and
 - (c) issue to the prospective customer in writing, by printed or electronic copy, a notice that includes information in paragraphs 9.6(a) and 9.6(b) and request for an acknowledgement in writing.

Opening of a trust account

- 9.7 Where an insured deposit is a trust account, in addition to the requirements specified in section 9, the DTM shall, immediately before the opening of the trust account, inform the prospective customer who acts as a trustee of his obligation in relation to disclosure requirements of the trust account under the Joint and Trust Regulations 2022.

¹⁸ Such as account opening form and terms and conditions sheet. A DTM may affix a stamp or a sticker bearing the relevant insurability statements specified in paragraph 7.1 on such documents.

¹⁹ Using check boxes or other similar mechanisms on its webpage or page.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- 9.8 Refer to Illustration 13 for an example on the application of paragraphs 9.3(c) and 9.4.
- 9.9 Refer to Illustrations 14 and 15 for examples on the application of paragraph 9.5.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 10: DISCLOSURE REQUIREMENTS AT AND AFTER THE CONCLUSION OF A DEPOSIT CONTRACT

A. Instruments evidencing deposits

10.1 For purposes of these Guidelines, the form of “instrument” as defined in paragraph 3.1 includes printed and electronic copy²⁰ of passbook, fixed deposit certificate and statement of account.

Disclosure requirements for insurability statement in an instrument evidencing deposit

10.2 A DTM shall include the relevant insurability statements when issuing an instrument evidencing one (1) deposit, multiple deposits or a combination of deposit(s) and non-deposit product(s), in the following manner:

- (a) **if the instrument is for one (1) deposit:** one (1) of the insurability statements specified in paragraph 7.1, placed on the face or on the page where the deposit is referred to for the first time;
- (b) **if the instrument is for multiple deposits:** one (1) of the insurability statements specified in paragraph 7.1, placed close to that part of the instrument containing the deposit, to clearly distinguish between an insured deposit and an uninsured deposit;
- (c) **if the instrument is for a combination of deposit(s) and non-deposit product(s):** the requirements in paragraph 10.2(a) or 10.2(b) apply to the deposit(s). No statement is required in respect of the non-deposit product(s); and
- (d) **if the instrument is for one (1) or multiple non-deposit products:** no statement is required in respect of the non-deposit products.

10.3 Refer to Illustrations 16 to 18 for examples on the application of paragraph 10.2.

²⁰ Includes mobile application.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Issued instruments and existing supplies of instruments evidencing deposits

- 10.4 In respect of issued instrument, where the issued instrument is presented by a customer to a DTM for the first time, a DTM shall include the relevant insurability statements specified in paragraph 7.1 on the issued instrument.²¹ Employees of the DTMs are encouraged to make reference to the List as specified in paragraph 5.10 to ensure correct representation of the insurability status.²²
- 10.5 In respect of existing supplies of instruments, a DTM shall include the relevant insurability statements in the following manner:
- (a) for an instrument in printed form, a DTM may affix a stamp or a sticker bearing the relevant insurability statements specified in paragraph 7.1 on that instrument, and remove or strikethrough any existing pre-printed insurability statements appearing on that instrument; and
 - (b) for an instrument in electronic form, a DTM shall display the insurability statements in accordance with the relevant requirements of section 10.
- 10.6 If a DTM issues a welcome or on-boarding message to a depositor via a short message service (“sms”), an email or a letter, a DTM is encouraged to include the relevant insurability statements specified in paragraph 7.1 if a specific deposit is mentioned in the message, to reinforce the awareness of depositors.

B. Purchase of a non-DTM product or a non-deposit product from DTMs

- 10.7 DTMs are increasingly being used as a distribution or marketing channel for:
- (a) non-DTM deposit products, such as savings account of Lembaga Tabung Haji and savings scheme of Skim Simpanan Pendidikan Nasional; and
 - (b) non-deposit products, such as unit trust schemes and takaful or insurance products.²³
- 10.8 A DTM, particularly when acting as a distribution or marketing agent for a non-DTM product or a non-deposit product, shall comply with the disclosure requirements specified in paragraphs 10.11 to 10.20.

²¹ For example, by affixing a stamp or a sticker bearing the relevant insurability statements.

²² For the avoidance of doubt, this requirement is not applicable to the agent of a DTM referred to in section 11 of these Guidelines.

²³ These include non-deposit products offered by the DTM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

10.9 The disclosure requirements are applicable to the transactions conducted, amongst others, through:

- (a) in-branch banking;
- (b) electronic forms of banking, including but not limited to, internet banking and mobile banking (including mobile application); and
- (c) phone banking.

10.10 The disclosure requirements aim to increase the awareness of the depositors that PIDM's protection is limited to eligible deposits held with the DTMs, and any money withdrawn from any insured deposits may no longer be protected by PIDM.

Disclosure requirements for first time purchase of or transfer to a new non-DTM product or a new non-deposit product from the DTM

10.11 In respect of paragraph 10.8, where a depositor of a DTM withdraws from his existing insured deposit to purchase, or transfer to, a new non-DTM product or a new non-deposit product (excluding takaful or insurance product) from the DTM, the DTM shall immediately before the purchase of, or transfer to, the product by the depositor –

- (a) inform the depositor that:
 - (i) such product is not insured by PIDM by using one of the insurability statements specified in paragraph 7.1(b); and
 - (ii) any money withdrawn from the insured deposit for the purpose of purchasing such product is no longer insured by PIDM; and
- (b) request for an acknowledgement in writing from the depositor that he has been notified of the insurability status of the product as specified in paragraph 10.11(a).

10.12 Pending coming into force of the disclosure requirements for TIPS for insurer members ("TIPS Disclosure Requirements"), where a depositor of a DTM withdraws from his existing insured deposit to purchase, or transfer to, a new takaful or insurance product from the DTM, the DTM shall inform the depositor to contact PIDM²⁴ to obtain further information relating to TIPS. In addition, the DTM may provide a copy of the TIPS Brochure to the depositor.

²⁴ Contact details are available on PIDM's website, and in the DIS and TIPS Brochures.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

Upon coming into force of the TIPS Disclosure Requirements, where a depositor of a DTM withdraws from his existing insured deposit to purchase, or transfer to, a new takaful or insurance product from the DTM, the DTM is required to comply with the TIPS Disclosure Requirements in relation to the sale of a takaful or insurance product by insurer members or their agents. For the avoidance of doubt, this paragraph 10.12 applies to the DTM who is a bancatakaful or bancassurance partner of the insurer member.

10.13 In respect of paragraph 10.11(b), the request for acknowledgement may be incorporated within the same document that are produced with regard to the purchase of the product or prepared on a separate acknowledgement sheet.²⁵

10.14 Where the purchase of a new non-DTM product or a new non-deposit product is not from the money withdrawn by a depositor from his insured deposits held with the same DTM,²⁶ a DTM may still inform the customer on the insurability status of the product, and request for an acknowledgement from that customer as per paragraphs 10.11 and 10.13.

10.15 Refer to Illustration 19 for an example on the application of paragraphs 10.11 and 10.13.

Disclosure requirements for subsequent purchase of or transfer to a non-DTM product or a non-deposit product from the DTM

10.16 In respect of paragraph 10.8, the disclosure requirements are applicable when a depositor of a DTM withdraws from his existing insured deposit for the subsequent purchase of or transfer after first time purchase or transfer, to:

- (a) a deposit account payable outside Malaysia;
- (b) a deposit account held by a financial institution conducting Labuan banking business or Labuan Islamic banking business;
- (c) a deposit account held by a non-DTM; or
- (d) a non-deposit account (including a securities trading account but excluding a takaful or insurance product).

²⁵ For transaction through electronic forms, the request for acknowledgement can be conducted using check boxes or other similar mechanisms on its webpage or page. For transaction through phone banking, the request for acknowledgement can be conducted through a notice, in printed or electronic copy, issued by the DTM to depositor.

²⁶ For example, cash or cheque drawn from an account held with another financial institution.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

10.17 In respect of paragraph 10.16, a DTM shall, before the conclusion of the subsequent purchase of, or transfer to, such account, inform the depositor that –

- (a) such account is not insured by PIDM by using one of the insurability statements specified in paragraph 7.1(b); and
- (b) any money withdrawn from the insured deposit for the purpose of such account is no longer insured by PIDM.

10.18 Pending coming into force of the TIPS Disclosure Requirements, where a depositor of a DTM withdraws from his existing insured deposit to transfer to a takaful or insurance product, the DTM shall inform the depositor to contact PIDM to obtain further information relating to TIPS.

Upon coming into force of the TIPS Disclosure Requirements, where a depositor of a DTM withdraws from his existing insured deposit to transfer to a takaful or insurance product, the DTM is required to comply with the TIPS Disclosure Requirements in relation to the takaful or insurance product to the extent as applicable. For the avoidance of doubt, this paragraph 10.18 applies to the DTM who is a bancatakaful or bancassurance partner of the insurer member.

10.19 In respect of paragraphs 10.16 to 10.18, a DTM is not required to notify its depositors on each withdrawal transactions from insured deposits. A generic notification will suffice for the purpose of meeting this requirement, for example by displaying a general statement:

- (a) at the branch counter, information board or LCD panel;
- (b) on the internet transaction webpage; or
- (c) on any of the DTM's instruments or documents.²⁷

10.20 Refer to Illustrations 20 to 22 for an example on the application of paragraphs 10.17 and 10.19.

Change in insurability status of an insured deposit

10.21 In the event that there is any change in the insurability status of an insured deposit, a DTM shall provide a notice of the change to such deposit to each of its relevant depositors at least 21 calendar days prior to the effective date of the change or such other period as may be specified by PIDM.

²⁷ For example, withdrawal slips.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- 10.22 The insurability status of an insured deposit may change due to, amongst others, a revision to the insurability criteria set out by PIDM,²⁸ or a revision to the features of an insured deposit that no longer meet the insurability criteria.
- 10.23 A DTM shall notify each depositor individually and may use any mode of communication deemed most effective by the DTM, including but not limited to, sms, e-mail, letter or telephone call.
- 10.24 For the avoidance of doubt, the requirements in paragraph 10.23 are not met if the notification to the depositors is disseminated through modes of mass communications, including but not limited to:
- (a) publications in newspapers, magazines, journals or other periodicals;
 - (b) advertisements on television, radio or billboards;
 - (c) placement of notices in the DTM's websites; or
 - (d) placement of banners, buntings, posters or notices in the DTM's premises.

[The rest of this page is intentionally left blank]

²⁸ In accordance with the Guidelines on Deposit Insurance Coverage for Deposits, and if there is no transitioning provision to continue to protect the insured deposit that is already certified by PIDM before the revision of the insurability criteria.

SECTION 11: SPECIFIC REQUIREMENTS ON A DTM'S AGENT

11.1 For purposes of these Guidelines, an “agent” as defined in paragraph 3.1 may include post offices, petrol stations, co-operatives, telecommunication agents and retail outlets such as book shops, stationery shops, convenience stores and grocery shops.

Disclosure requirements applicable to a DTM's agent

11.2 Where the opening of a deposit account or sale of a deposit is undertaken by an agent appointed by a DTM, the DTM shall ensure that its agents, amongst others –

- (a) comply with the requirements in paragraphs 9.1 to 9.6 and 10.2;
- (b) make adequate and accurate disclosure that the person is an agent of the DTM; and
- (c) make accurate disclosure on the insurability status of the deposit.

11.3 A DTM may make available copies of the DIS Brochure and the List to its agents to display at the agent's place of business and website.

Prohibition on a DTM's agent

11.4 Agents are not members of PIDM. Therefore, an agent is prohibited from –

- (a) representing itself, directly or indirectly, as a member of PIDM;
- (b) displaying or using any form of membership representation; and
- (c) displaying or using any statement or material relating to PIDM's protection. However, an agent may display or use insurability statements specified in paragraph 7.1, and instruments, documents and official sales materials supplied by the respective DTM.

11.5 In relation to paragraph 11.4, the prohibition applies to any place of business, websites, social networking sites, advertisements or any other documents of the agent.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- 11.6 When a DTM's agent ceases to be an appointed agent, the agent shall immediately remove from each of its place of business, website, social networking site and any other locations all references to its status as an agent of a member of PIDM and to the deposit insurance provided by PIDM, including display of DIS and TIPS Brochures (where relevant)²⁹ and a DTM's List.

Compliance by a DTM's agent

- 11.7 A DTM shall ensure that its appointed agent complies with the relevant requirements of these Guidelines.

Summary of the display requirements for deposit insurance information materials for a DTM's agent

- 11.8 A table summarising the requirements under section 11 is provided in Appendix 3.

[The rest of this page is intentionally left blank]

²⁹ An agent may display TIPS Brochure if the agent continues to be an appointed agent for an insurer member.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 12: TRAINING FOR AGENTS AND EMPLOYEES

- 12.1 A DTM shall train its agents and employees who deal directly with customers or prospective customers for the opening of any deposit accounts or the purchase of any deposits, or purchase of any non-DTM products or non-deposit products. This aims to prevent any misrepresentation and dissemination of misleading information in relation to the deposit insurance system.
- 12.2 A DTM shall provide training sessions to such agents and employees on the deposit insurance system including scope of coverage and protection limit, and the relevant requirements of these Guidelines, at least once –
- (a) within six (6) months from the date of appointment or employment, as the case may be, or such other period as may be specified by PIDM; and
 - (b) upon any subsequent revision to the requirements of these Guidelines, within such period as may be specified by PIDM.
- 12.3 A DTM shall conduct its training sessions in a manner that is deemed most suitable and effective for its agents and employees. For example, by classroom trainings and through the e-learning platform.
- 12.4 A DTM is encouraged to conduct refresher session for such agents and employees on a periodic basis to reinforce their understanding on deposit insurance system.

[The rest of this page is intentionally left blank]

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

SECTION 13: ANNUAL REVIEW OF COMPLIANCE

- 13.1 A DTM shall conduct an annual review of its compliance and the compliance by its appointed agents with the requirements of these Guidelines.
- 13.2 Subject to paragraph 13.3, the review shall be conducted by the internal audit function³⁰ of the DTM for each calendar year. The review shall cover a 12-month period of the preceeding calendar year (1 January to 31 December) instead of a snap shot position at the end of the 12-month period.
- 13.3 For a newly licensed DTM, the first review shall be conducted by the DTM in such a manner as may be specified by PIDM, before the commencement of its operations or within such other time as may be specified by PIDM. The second review shall be conducted by the DTM covering:
- (a) a period of 12-month or more (such period shall always end on a day which is 31 December) from the date of commencement of its operations or such other date as may be specified by PIDM; or
 - (b) such other shorter period as may be specified by PIDM.
- 13.4 A DTM shall ensure that the manner in which the review is conducted, including the scope, depth³¹ and frequency³², is commensurate with the level and impact of risk faced by the DTM. Accordingly, greater focus shall be given to areas where compliance risk is assessed to be high, while an appropriate methodology is employed for other areas of compliance.
- 13.5 A DTM shall submit to PIDM, a report signed by its internal auditor,³³ containing at minimum the following:
- (a) the results of the review undertaken during the review period;
 - (b) a summary of incidents of non-compliance and deficiencies identified;
 - (c) financial and non-financial impact of these incidences on the DTM; and

³⁰ Or an external auditor.

³¹ Testing, sampling and procedures.

³² At minimum, annually.

³³ Or an external auditor.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

- (d) a record of corrective actions taken to address all incidences identified in paragraph 13.5(b), and an assessment of the adequacy and effectiveness of such measures.
- 13.6 Further, the DTM shall submit to PIDM its detailed action plan(s) and timeline on how to address those identified incidences that have yet to be rectified by the submission date.
- 13.7 Depending on the findings and the effectiveness of the action plans, PIDM may specify the scope and depth of the subsequent annual reviews for each DTM.
- 13.8 The signed report and detailed action plans (if any) shall be scanned and the scanned copy shall be submitted to PIDM online through the PIDM's Portal, by 30 April every year. For a newly licensed DTM, the first review and second review reports shall be submitted within such period as may be specified by PIDM.

Perbadanan Insurans Deposit Malaysia
18 May 2022



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**APPENDIX 1:
SUMMARY OF KEY CHANGES FROM
SUPERSEDED GUIDELINES ISSUED PRIOR TO 18 MAY 2022**

Refer to paragraph 1.7

	Changes	Reference in these Guidelines
(a)	Streamline mode of submission of the annual review compliance report and action plans (if any) through the PIDM's Portal	Paragraphs 1.8 and 13.8
(b)	Enhance the definitions of "non-deposit product" and "social networking site"	Paragraph 3.1
(c)	Enhance the requirement for a DTM who does not have a physical head office, headquarter or branch where deposit-taking activity is conducted	Paragraph 6.2A and Appendix 3
(d)	Streamline the TIPS disclosure requirements for DTM who is a bancatakaful or bancassurance partner of the insurer member	Paragraphs 10.12 and 10.18
(e)	Enhance the notification period for change in insurability status of an insured deposit	Paragraph 10.21
(f)	Simplify the drafting of the timeline to conduct training for agents and employees (no change in the timeline)	Paragraph 12.2
(g)	Clarify the review period for the conduct of annual review of compliance, and the annual review of compliance for newly licensed DTM	Paragraphs 13.2 and 13.3
(h)	Remove Table 1 and Table 2	Appendix 1



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

APPENDIX 2:

MEMBERSHIP REPRESENTATION IN STATEMENT FORM IN VARIOUS LANGUAGES

Refer to paragraph 5.5

English
<ol style="list-style-type: none">1. “Member of Perbadanan Insurans Deposit Malaysia”;2. “Member of PIDM” or “A PIDM member”;3. “(name of the DTM) is a member of Perbadanan Insurans Deposit Malaysia”; or4. “(name of the DTM) is a member of PIDM”.
Bahasa Malaysia
<ol style="list-style-type: none">1. “Ahli Perbadanan Insurans Deposit Malaysia”;2. “Ahli PIDM”;3. “(nama DTM) adalah ahli Perbadanan Insurans Deposit Malaysia”; atau4. “(nama DTM) adalah ahli PIDM”.
Chinese
<ol style="list-style-type: none">1. “马来西亚存款保险机构的成员” ;2. “PIDM 的成员” ;3. “(成员银行名称) 是马来西亚存款保险机构的成员” ; 或4. “(成员银行名称) 是 PIDM 的成员” .
Tamil
<ol style="list-style-type: none">1. “மலேசிய வைப்புத்தொகை காப்புறுதிக் கழகத்தின் உறுப்பினர்” ;2. “PIDM-மின் உறுப்பினர்” ;3. “(வங்கியின் பெயர்) மலேசிய வைப்புத்தொகை காப்புறுதிக் கழகத்தின் உறுப்பினர்” ; அல்லது4. “(வங்கியின் பெயர்) PIDM-மின் உறுப்பினர்” .

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**APPENDIX 3:
SUMMARY OF DISPLAY REQUIREMENTS FOR DEPOSIT INSURANCE INFORMATION
MATERIALS**

Refer to paragraphs 6.33 and 11.8

Materials Display	Membership Representation	DIS Brochure	List
DTM			
Premises	M (graphical form – printed copy)	M (printed copy)	M (Notice – printed or electronic copy)
			O (List)
Self-service terminal	M (graphical form - electronic copy, or statement form - printed copy)	M (call for action statement - electronic or printed copy ³⁴)	-
Website³⁵	M (graphical form - electronic copy)	M (electronic copy)	M (electronic copy)
Social networking site	M (graphical or statement form - electronic copy)	-	-
Agent			
Place of business	P	O (printed copy)	O (printed copy)
Website	P	O (electronic copy)	O (electronic copy)
Social networking site	P	-	-

M = Mandatory

O = Optional

P = Prohibited

³⁴ Follow display of membership representation.

³⁵ Encouraged for its mobile application. However, if a DTM does not have a physical head office, headquarter or branch where deposit-taking activity is conducted, the DTM is required to display on its mobile application.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

APPENDIX 4:
INSURABILITY STATEMENTS IN VARIOUS LANGUAGES

Refer to paragraph 7.3

A. For insured deposit

English
1. "Protected by PIDM up to RM250,000 for each depositor"; or 2. "Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor".
Bahasa Malaysia
1. "Dilindungi oleh PIDM setakat RM250,000 bagi setiap pendeposit"; atau 2. "Dilindungi oleh Perbadanan Insurans Deposit Malaysia setakat RM250,000 bagi setiap pendeposit".
Chinese
1. "每名存款人获 PIDM 保障高达 RM250,000" ; 或 2. "每名存款人获马来西亚存款保险机构保障高达 RM250,000" .
Tamil
1. "ஓர் வைப்புத்தொகையாளருக்கு RM250,000 வரை PIDM பாதுகாப்பளிக்கிறது" ; அல்லது 2. "ஓர் வைப்புத்தொகையாளருக்கு RM250,000 வரை மலேசிய வைப்புத்தொகை காப்புறுதிக் கழகம் பாதுகாப்பளிக்கிறது".

B. For uninsured deposit

English
1. "Not protected by PIDM"; or 2. "Not protected by Perbadanan Insurans Deposit Malaysia".
Bahasa Malaysia
1. "Tidak dilindungi oleh PIDM"; atau 2. "Tidak dilindungi oleh Perbadanan Insurans Deposit Malaysia".
Chinese
1. "不获 PIDM 保障" ; 或 2. "不获马来西亚存款保险机构保障" .
Tamil
1. "PIDM-ஆல் பாதுகாக்கப்படாதவை" ; அல்லது 2. "மலேசிய வைப்புத்தொகை காப்புறுதிக் கழகத்தால் பாதுகாக்கப்படாதவை".



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 1:
LIST OF INSURED DEPOSITS (CONVENTIONAL)**

Refer to paragraph 5.12

ABC BANK				
LIST OF INSURED DEPOSITS				
	Deposit Product Name	Product Code	Deposit Type	Currency
1.	ABC Basic Savings Account	0201CR0200000001	Savings Deposit	Ringgit Malaysia
2.	ABC Smart Savings Account	0201CR0200000002	Savings Deposit	Ringgit Malaysia
3.	ABC Company Current Account	0201CR0100000003	Demand Deposit	Ringgit Malaysia
4.	ABC Foreign Currency Account	0201CF0100000004	Demand Deposit	Foreign Currency
5.	ABC Fixed Deposit	0201CF0300000005	Fixed Deposit	Foreign Currency
6.	Fixed Deposit 55	0201CM0300000006	Fixed Deposit	Ringgit Malaysia & Foreign Currency



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 2:
LIST OF INSURED DEPOSITS (ISLAMIC)

Refer to paragraph 5.12

ABC ISLAMIC BANK					
LIST OF INSURED DEPOSITS					
	Deposit Product Name	Product Code	Deposit Type	Currency	Shariah Contract
1.	55Plus Term Deposit-i	0301IR0600300001	Commodity Murabahah	Ringgit Malaysia	Murabahah
2.	ABC Term Deposit-i	0301IR0600400002	Commodity Murabahah	Ringgit Malaysia	Tawarruq
3.	ABC Qard Savings Account-i	0301IR0200200003	Savings Deposit	Ringgit Malaysia	Qard

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 3:
SCREEN OF AN AUTOMATED TELLER MACHINE**

Refer to paragraph 6.19



Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 4:
A COIN DEPOSIT MACHINE**

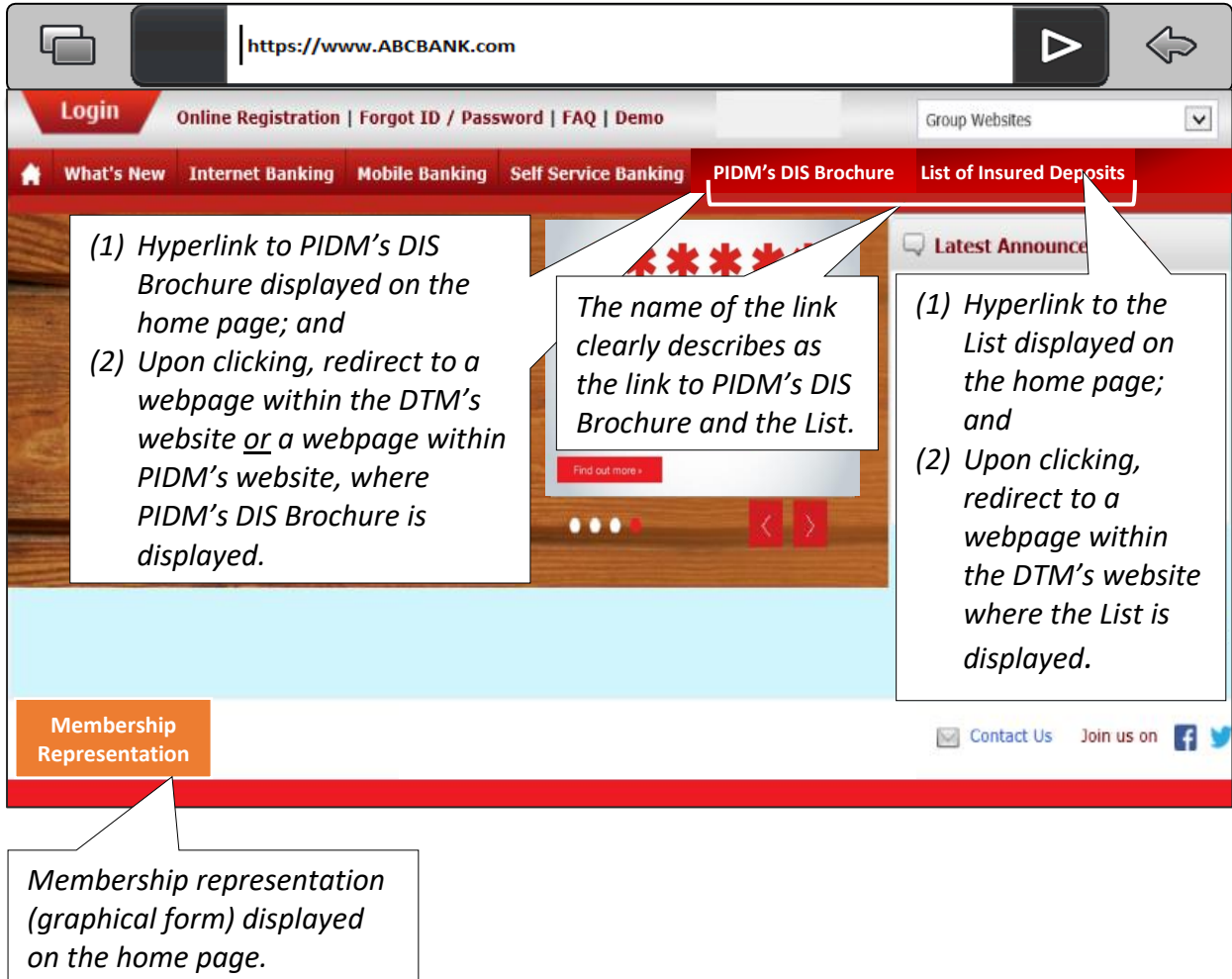
Refer to paragraph 6.19



Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 5:
HOME PAGE OF A DTM-OWNED WEBSITE**

Refer to paragraph 6.26

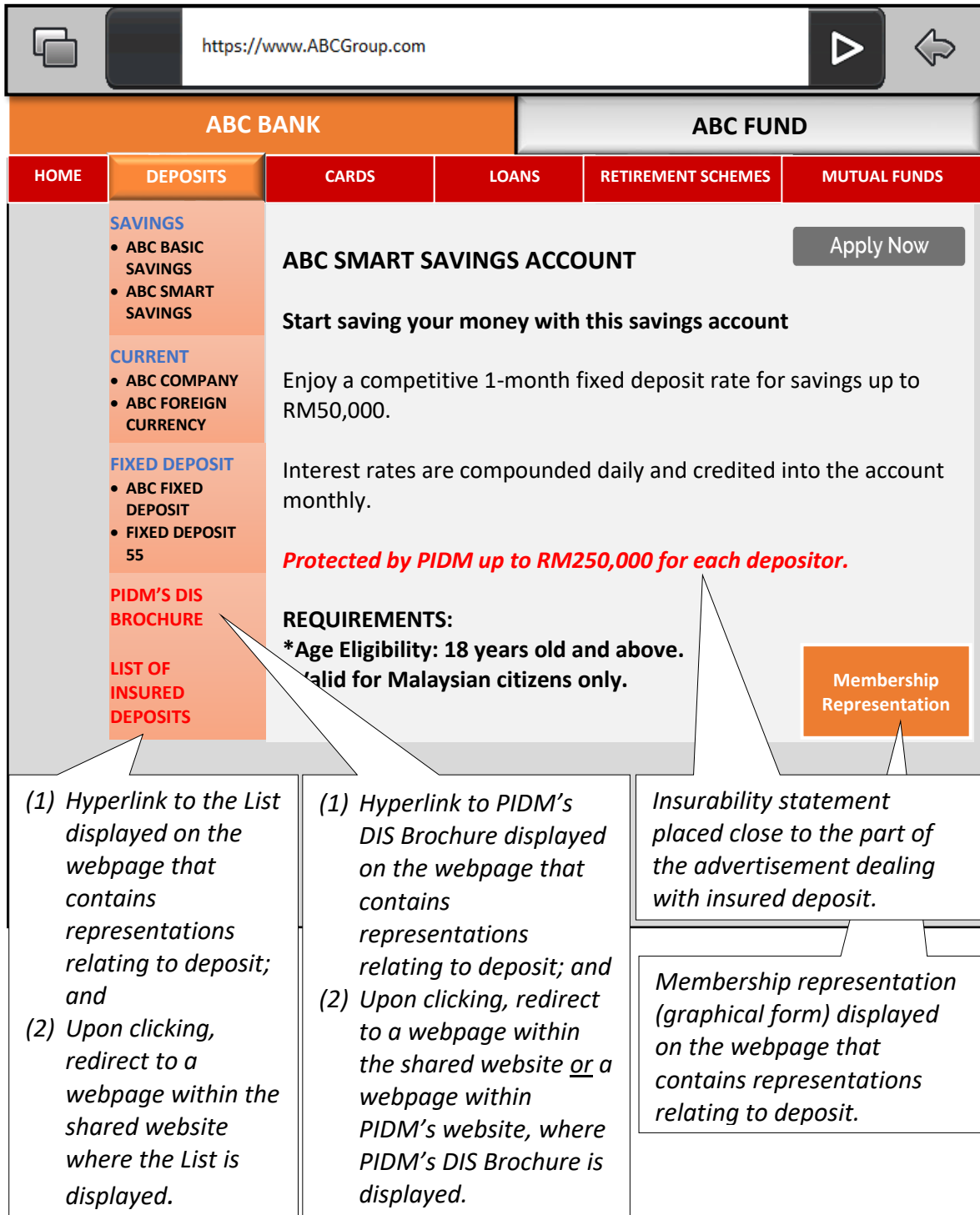


The screenshot shows a web browser displaying the home page of a DTM-owned website. The browser address bar shows 'https://www.ABCBANK.com'. The website has a red navigation bar with links: 'Login', 'Online Registration | Forgot ID / Password | FAQ | Demo', 'Group Websites', 'What's New', 'Internet Banking', 'Mobile Banking', 'Self Service Banking', 'PIDM's DIS Brochure', and 'List of Insured Deposits'. A 'Latest Announcements' section is visible below the navigation bar. A 'Membership Representation' button is located in the footer area. Three callout boxes provide specific requirements for the hyperlinks:

- Callout 1 (Left):** (1) Hyperlink to PIDM's DIS Brochure displayed on the home page; and (2) Upon clicking, redirect to a webpage within the DTM's website or a webpage within PIDM's website, where PIDM's DIS Brochure is displayed.
- Callout 2 (Middle):** The name of the link clearly describes as the link to PIDM's DIS Brochure and the List.
- Callout 3 (Right):** (1) Hyperlink to the List displayed on the home page; and (2) Upon clicking, redirect to a webpage within the DTM's website where the List is displayed.
- Callout 4 (Bottom):** Membership representation (graphical form) displayed on the home page.

**ILLUSTRATION 6:
A SHARED WEBSITE BETWEEN A DTM AND A NON-MEMBER INSTITUTION**

Refer to paragraphs 6.26 and 8.7



The screenshot shows a web browser window with the URL <https://www.ABCGroup.com>. The website header is split into 'ABC BANK' and 'ABC FUND'. The navigation menu includes: HOME, DEPOSITS, CARDS, LOANS, RETIREMENT SCHEMES, and MUTUAL FUNDS. The 'DEPOSITS' menu is expanded, showing sub-categories: SAVINGS (ABC BASIC SAVINGS, ABC SMART SAVINGS), CURRENT (ABC COMPANY, ABC FOREIGN CURRENCY), FIXED DEPOSIT (ABC FIXED DEPOSIT, FIXED DEPOSIT 55), PIDM'S DIS BROCHURE, and LIST OF INSURED DEPOSITS. The main content area features an advertisement for the 'ABC SMART SAVINGS ACCOUNT' with an 'Apply Now' button. The ad text includes: 'Start saving your money with this savings account', 'Enjoy a competitive 1-month fixed deposit rate for savings up to RM50,000.', 'Interest rates are compounded daily and credited into the account monthly.', and 'Protected by PIDM up to RM250,000 for each depositor.' Below this, 'REQUIREMENTS:' are listed: '*Age Eligibility: 18 years old and above.' and '*Valid for Malaysian citizens only.' A 'Membership Representation' box is also visible. Three callout boxes provide requirements: (1) Hyperlink to the List displayed on the webpage that contains representations relating to deposit; and (2) Upon clicking, redirect to a webpage within the shared website where the List is displayed. (1) Hyperlink to PIDM's DIS Brochure displayed on the webpage that contains representations relating to deposit; and (2) Upon clicking, redirect to a webpage within the shared website or a webpage within PIDM's website, where PIDM's DIS Brochure is displayed. Insurability statement placed close to the part of the advertisement dealing with insured deposit. Membership representation (graphical form) displayed on the webpage that contains representations relating to deposit.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 7:
A FACEBOOK ACCOUNT OF A DTM
Refer to paragraphs 6.30 and 8.7



ABC BANK

Membership representation (statement form) displayed in a DTM's Facebook page which is used to provide information on its deposits or promoting the sale of its deposits.

ABC Bank *ABC Bank (A PIDM member)*
3 hours ago

Membership representation (statement form) placed close to the name of the DTM in the advertisement.

Offering the best rate in town for ABC Smart Savings Account this new year. Call us now at 03-2173 1234 for more details.

ABC Smart Savings Account, see your money grow!
Protected by PIDM up to RM250,000 for each depositor.

Insurability statement placed close to the part of the advertisement dealing with insured deposit.

Information

About:
Welcome! You have reached ABC Bank's official page. **ABC Bank is a member of PIDM.**

More

Friends

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 8:
A NEWSPAPER ADVERTISEMENT CONTAINING AN INSURED DEPOSIT
Refer to paragraph 8.7

Newspaper
THE MALAYSIAN

ABC BANK
Member of PIDM


ABC SMART SAVINGS ACCOUNT
Protected by Perbadanan Insurans Deposit Malaysia up to RM250,000 for each depositor.

Start saving your money with this savings account

Enjoy a competitive 1-month fixed deposit rate for savings up to RM50,000.

Interest rates are compounded daily and credited into the account monthly.

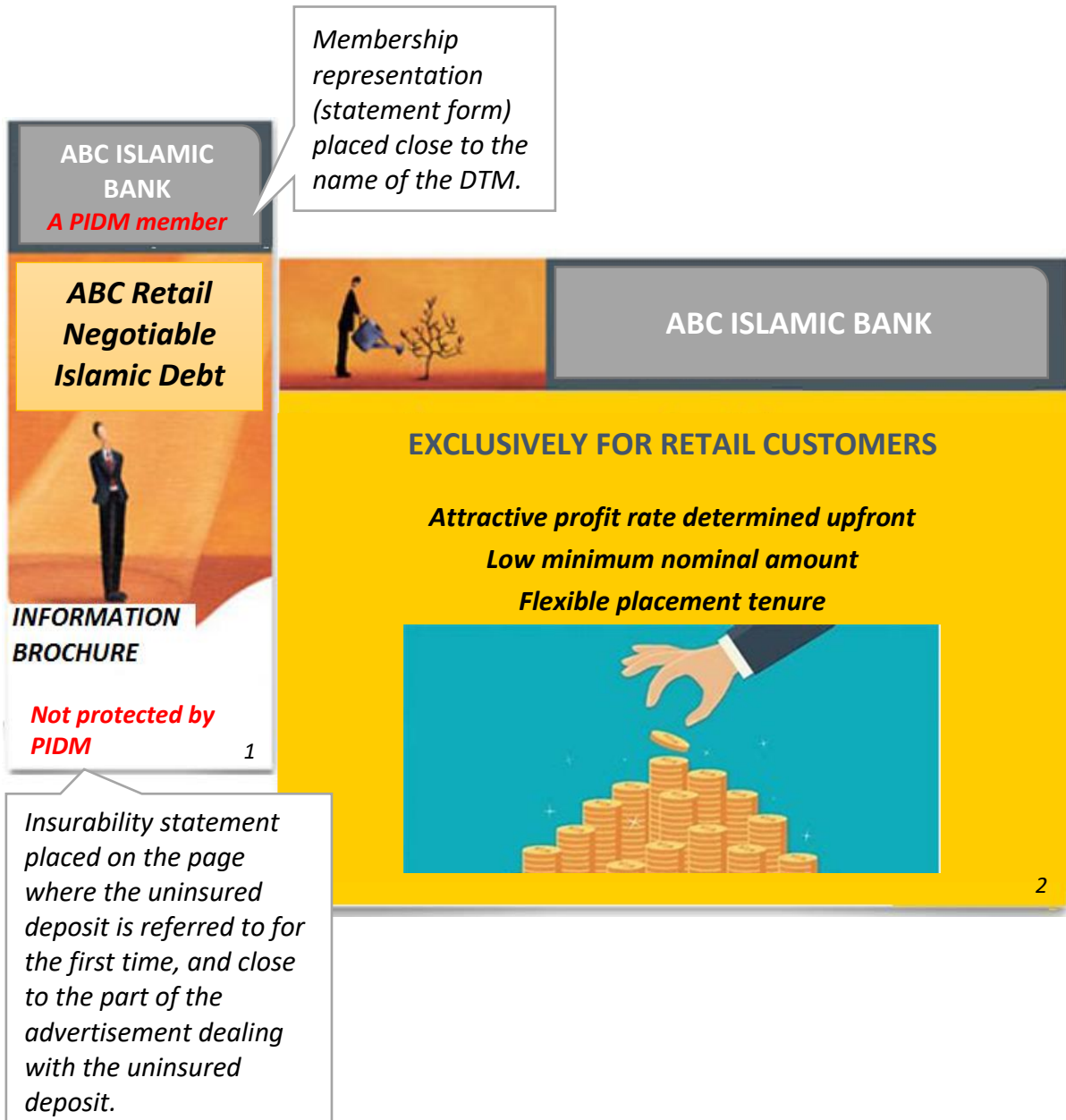
REQUIREMENTS:
*Age Eligibility: 18 years old and above.
*Valid for Malaysian citizens only.



Membership representation (statement form) placed close to the name of the DTM.

Insurability statement placed close to the part of the advertisement dealing with insured deposit.

ILLUSTRATION 9:
AN INFORMATION BROCHURE CONTAINING AN UNINSURED DEPOSIT
Refer to paragraph 8.7



ABC ISLAMIC BANK
A PIDM member

Membership representation (statement form) placed close to the name of the DTM.

ABC Retail Negotiable Islamic Debt

ABC ISLAMIC BANK

EXCLUSIVELY FOR RETAIL CUSTOMERS

Attractive profit rate determined upfront
Low minimum nominal amount
Flexible placement tenure

INFORMATION BROCHURE

Not protected by PIDM

Insurability statement placed on the page where the uninsured deposit is referred to for the first time, and close to the part of the advertisement dealing with the uninsured deposit.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 10:
A NEWSPAPER ADVERTISEMENT CONTAINING MULTIPLE DEPOSITS**
Refer to paragraph 8.7



THE MALAYSIAN
Newspaper

ABC ISLAMIC BANK

ABC STAR SCHEME

ABC QARD SAVINGS ACCOUNT-i*
Place your savings with us and you will get:

- Full access to internet banking
- No withdrawal limit at home branch

ABC RETAIL NEGOTIABLE ISLAMIC DEBT**
Based on Shariah contract of Bai' Bithaman Ajil

- Exclusively for retail customers
- Minimum placement of RM10,000
- Placement tenure from 1 to 60 months
- Attractive profit rate determined upfront

*** ABC Qard Savings Account-i is protected by PIDM up to RM250,000 for each depositor.**

****ABC Retail Negotiable Islamic Debt is not protected by PIDM.**

Membership Representation

Insurability statements placed at the bottom of the advertisement dealing with deposits, and clearly distinguish between each insured deposit and uninsured deposit.

Membership representation (graphical form) placed close to the name of the DTM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 11:
A MAGAZINE ADVERTISEMENT CONTAINING A DEPOSIT AND A NON-DEPOSIT PRODUCT
Refer to paragraph 8.7

The MAGAZINE

Membership representation (statement form) placed close to the name of the DTM.

ABC BANK

ABC BANK IS A MEMBER OF PIDM

ABC YIELD PLUS

A combination of ABC fixed deposit and unit trust scheme.

ABC Yield Plus gives you higher rate on your fixed deposit and provides long term potential growth of your investment at the same time!

Only the fixed deposit portion is protected by PIDM up to RM250,000 for each depositor.

No insurability statement is required for non-deposit product.

Insurability statement placed close to the part of the advertisement dealing with insured deposit, and clearly distinguish between an insured deposit and a non-deposit product.



Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 12:
A MAGAZINE ADVERTISEMENT CONTAINING A NON-SPECIFIC DEPOSIT
Refer to paragraph 8.10

The

MAGAZINE

SPECIAL EDITION 2019

Membership representation (statement form) placed close to the name of the DTM.

Member of PIDM

ABC BANK

Open any savings account* with our bank and bring home one of these items!

VISIT ANY OF OUR BRANCHES FOR MORE INFORMATION.

Savings With Great Rewards!





Pressure Cooker
with deposit amount of RM35,000

Double Boiler
with deposit amount of RM30,000

Blood Pressure Monitor
with deposit amount of RM25,000

Promotional period: 1 January 2019 to 31 March 2019
Terms and conditions apply

** ABC Basic Savings Account and ABC Smart Savings Account are protected by PIDM up to RM250,000 for each depositor.*

Insurability statement placed close to the part of the advertisement dealing with deposits.

Page 50



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 13:
A WRITTEN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN OPENING
AN INSURED DEPOSIT (PRINTED COPY)**

Refer to paragraph 9.8

ABC BANK

SUPPLEMENTARY DOCUMENT: ACCOUNT OPENING ACKNOWLEDGEMENT

PRODUCT: ABC FIXED DEPOSIT*

I, (name of customer) (ID Number), hereby confirm that the below information was disclosed to me:

(a) I have been informed that the ABC fixed deposit is protected by PIDM up to RM250,000 for each depositor; and

(b) I have received a copy of PIDM’s DIS Brochure.

Signature: Date:

***Protected by PIDM up to RM250,000 for each depositor.**

DTM is encouraged to place the insurability statement in the document that is produced at the point of sale.

Request for acknowledgement from a prospective customer that he has been notified of the insurability status of the deposit, and that he has received PIDM’s DIS Brochure.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 14:
AN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN OPENING AN INSURED DEPOSIT
(ELECTRONIC COPY – WEBSITE)

Refer to paragraph 9.9

Apply Online

Notes:
Please enter your Account details

Apply Online - Step 1 of 3

Applicant's Details
Name: **Ali bin Abu**

Account's Details
Account Type: **Personal Savings Account**
Product Type: **ABC Smart Savings** *Protected by PIDM up to RM250,000 for each depositor*

Email Address:

Fund your ABC Smart Savings first deposit from: *DTM is encouraged to place the insurability statement in the document that is produced at the point of sale.*

Amount:

I have read and understand the [Product Features](#)

I understand that this account is Protected by PIDM up to RM250,000 for each depositor.

I have received a copy of [PIDM's DIS Brochure](#)

Hyperlink to PIDM's DIS Brochure. Upon clicking, redirect to a webpage within the DTM's website or a webpage within PIDM's website, where PIDM's DIS Brochure is displayed.

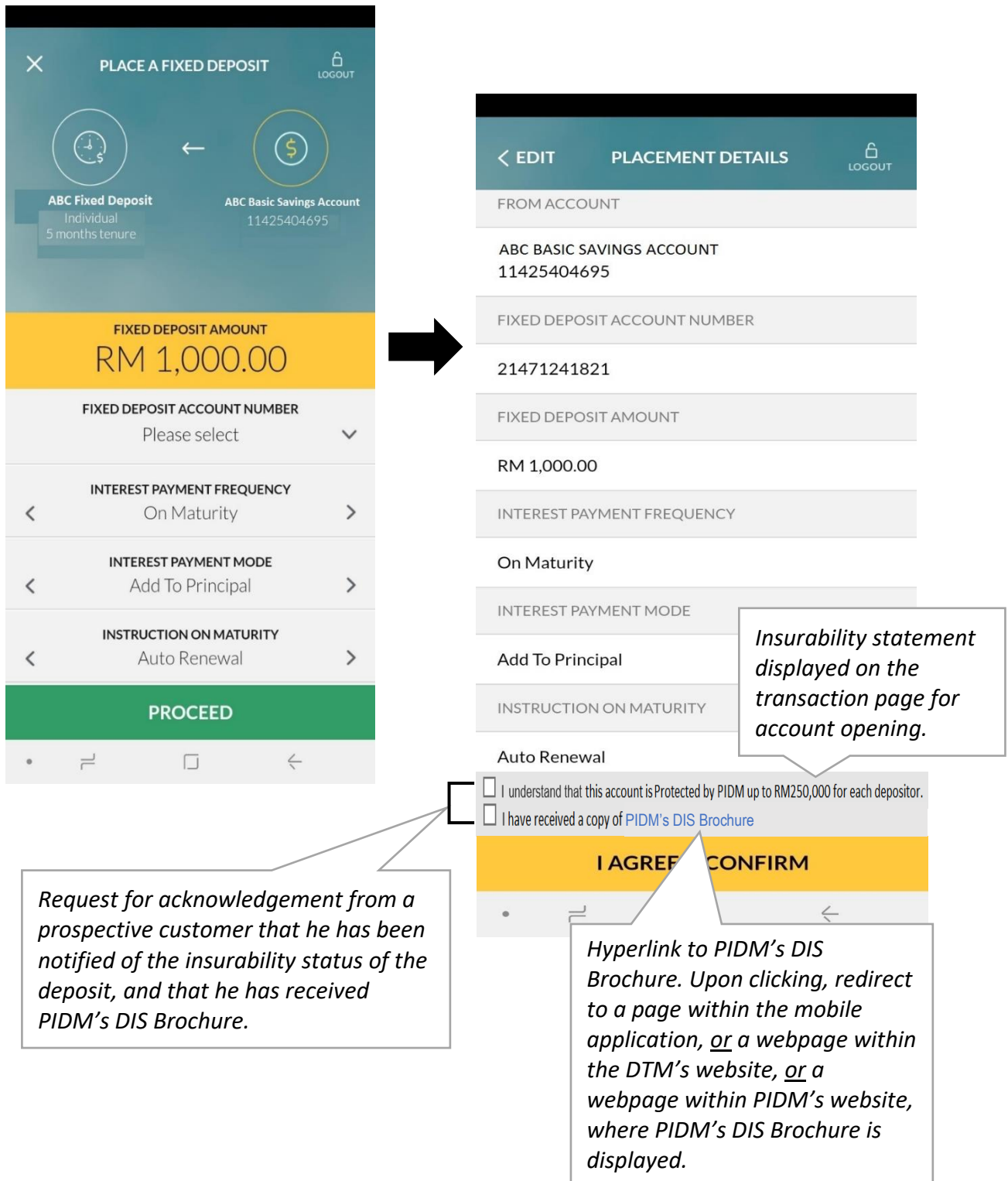
Insurability statement displayed on the transaction page for account opening.

Request for acknowledgement from a prospective customer that he has been notified of the insurability status of the deposit, and that he has received PIDM's DIS Brochure.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 15:
DISCLOSURE REQUIREMENTS FOR OPENING OF AN INSURED DEPOSIT
THROUGH MOBILE APPLICATION**

Refer to paragraph 9.9



Request for acknowledgement from a prospective customer that he has been notified of the insurability status of the deposit, and that he has received PIDM's DIS Brochure.

Insurability statement displayed on the transaction page for account opening.

Hyperlink to PIDM's DIS Brochure. Upon clicking, redirect to a page within the mobile application, or a webpage within the DTM's website, or a webpage within PIDM's website, where PIDM's DIS Brochure is displayed.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 16:
AN INSTRUMENT EVIDENCING AN INSURED DEPOSIT (PRINTED COPY)
Refer to paragraph 10.3



Insurability statement placed on the face of the instrument evidencing an insured deposit.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

ILLUSTRATION 17:
AN INSTRUMENT EVIDENCING AN INSURED DEPOSIT (ELECTRONIC COPY)
Refer to paragraph 10.3

ABC Bank You are now in a secured site

Tuesday, 8 January 2019 17:29:40

Home
Statements
Bills & Cards
Loans
Advices & Notices
Online Banking

Statements

- All Statements
- Savings Account
- Current Account
- Combined Statement
- Email Statement Delivery
- Email Delivery Status

Statement Details

Select Statements Header Language : English

View Accounts

Select Account and click on "Get Statement" to proceed

Select Account : 14254046959 - v Get Statement

Statement Date : 31/12/2018

ALI BIN ABU

PAGE : 1
 STATEMENT DATE : 31/12/2018
 STATEMENT PERIOD : 01/10/2018 - 31/12/2018
 ACCOUNT NUMBER : 14254046959
 PRODUCT TYPE: ABC BASIC SAVINGS

Protected by PIDM up to RM250,000 for each depositor

ENTRY DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	STATEMENT BALANCE
	BEGINNING BALANCE			3,757.76
02/10/18	TRANSFER FROM	280.65-		3,477.11
		400.00-		3,077.11
			53.35+	3,130.46
		55.00-		3,075.46

Insurability statement placed on the page of the instrument evidencing an insured deposit.




Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia


Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
---------------	---------------------	------------------	-------------

TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		
--------------	---	--	--

ILLUSTRATION 18:
AN INSTRUMENT EVIDENCING MULTIPLE DEPOSITS AND A NON-DEPOSIT PRODUCT
Refer to paragraph 10.3



S/N: EN05300400000285-78



ALI BIN ABU
123 TAMAN SENTOSA
52000 KUALA LUMPUR

CONSOLIDATED STATEMENT

ACCOUNT SUMMARY | AS AT 01 JANUARY 2019

DEPOSITS

Account

ABC SMART SAVINGS ACCOUNT
Protected by PIDM up to RM250,000 for each depositor.

ABC BASIC SAVINGS ACCOUNT
Protected by PIDM up to RM250,000 for each depositor.

ABC NEGOTIABLE INSTRUMENT OF DEPOSIT
Not protected by PIDM

	003-900847-3	0.00
	301-33252-1	9,998.00
	03-015079-11	510,000.00
TOTAL DEPOSITS		519,998.00

INVESTMENT

Account

ABC UNIT TRUST FUND

	001-070006-5-220	59,878.38
--	------------------	-----------

No insurability statement is required for a non-deposit product.

Insurability statement placed close to the part of the instrument containing the deposits, and clearly distinguish between each insured deposit and uninsured deposit.

No. 16060309E GST Reg No: NR-9301010-3 / P06B Be Reg No: 0206148A

Page 1 of 6



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 19:
A WRITTEN ACKNOWLEDGEMENT BY A DEPOSITOR WHEN PURCHASING
A NON-DTM PRODUCT FROM A DTM (PRINTED COPY)**

Refer to paragraph 10.15

ABC BANK

SUPPLEMENTARY DOCUMENT: ACKNOWLEDGEMENT

I, (name of customer) (ID Number)....., hereby confirm that the below information was disclosed to me:

- (a) unit trust scheme / savings account of Lembaga Tabung Haji / savings scheme of Skim Simpanan Pendidikan Nasional* is not protected by PIDM; and
- (b) any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme / opening of a savings account at Lembaga Tabung Haji / opening of a savings scheme of Skim Simpanan Pendidikan Nasional* is no longer protected by PIDM.

Signature:

Date:

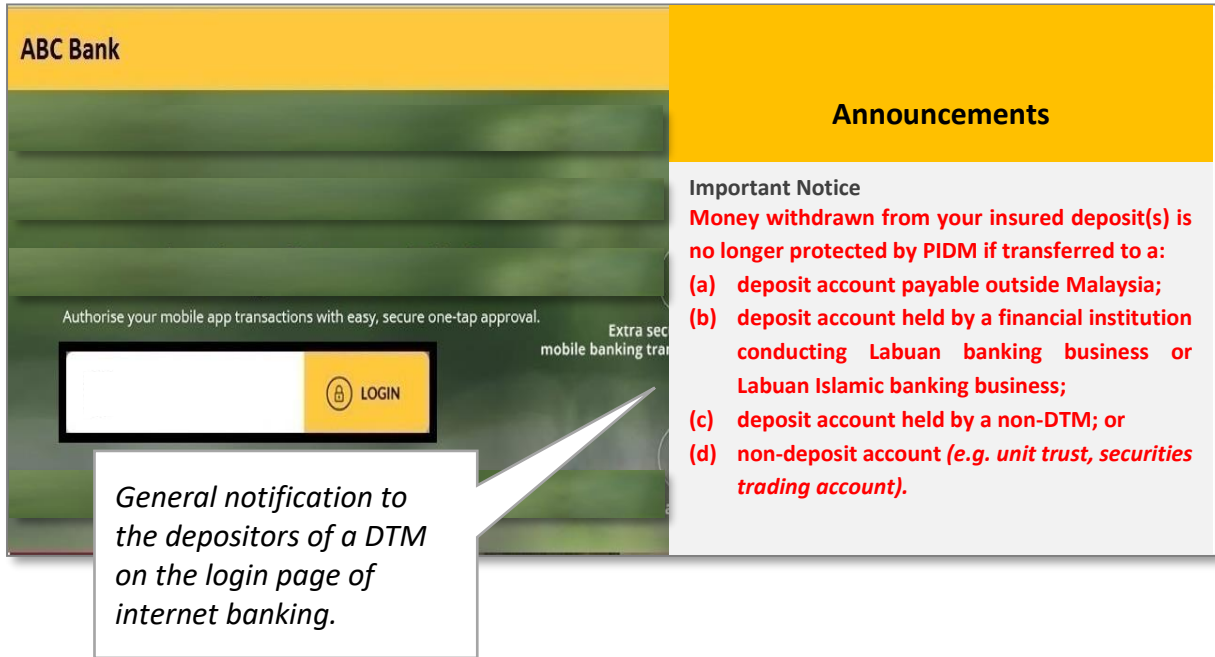
**to strike off, where appropriate*

Request for acknowledgement from a depositor that he has been notified of the insurability status of the product, and the money withdrawn from his insured deposit is no longer insured by PIDM.

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 20:
GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER
INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM
(LOGIN PAGE OF INTERNET BANKING)**

Refer to paragraph 10.20



ABC Bank

Announcements

Important Notice
Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a:
(a) deposit account payable outside Malaysia;
(b) deposit account held by a financial institution conducting Labuan banking business or Labuan Islamic banking business;
(c) deposit account held by a non-DTM; or
(d) non-deposit account (e.g. unit trust, securities trading account).

Authorise your mobile app transactions with easy, secure one-tap approval. Extra security for mobile banking transactions.

General notification to the depositors of a DTM on the login page of internet banking.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 21:
GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER
INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM
(TRANSACTION PAGE OF INTERNET BANKING)**

Refer to paragraph 10.20

The screenshot shows the 'TRANSFER' page of ABC Bank's internet banking interface. At the top, there are three tabs: 'PAY', 'TRANSFER' (which is selected), and 'RELOAD'. Below the tabs, there are two dropdown menus: 'Transfer From' set to 'Savings Account' with an available balance of RM 881.54, and 'Transfer To' set to 'Overseas'. Below these is a 'New Transfer' button. At the bottom, there is a 'My Favorites' section with an 'Add New Favorite' button. A red warning message is displayed below the interface: '*Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to overseas branches / banks'. A callout box points to this message.

OR
General notification to the depositors of a DTM on the transaction page of internet banking.

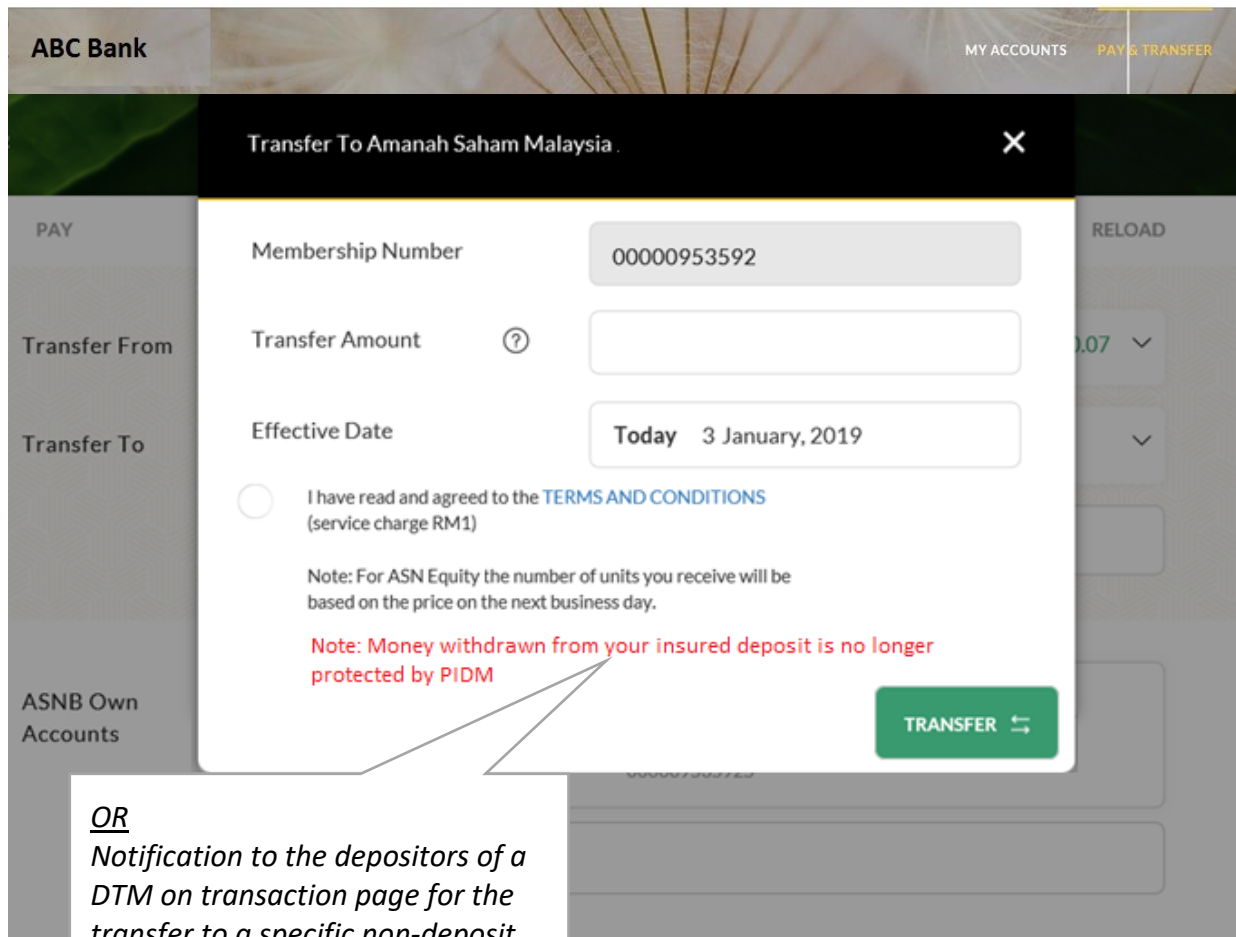


Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL8-A3/2022(DII)	Issued on	18 May 2022
TITLE	GUIDELINES ON PROVISION OF INFORMATION ON DEPOSIT INSURANCE		

**ILLUSTRATION 22:
GENERAL NOTIFICATION TO DEPOSITORS FOR SUBSEQUENT PURCHASE OF OR TRANSFER
INTO A NON-DTM PRODUCT OR A NON-DEPOSIT PRODUCT FROM A DTM
(SPECIFIC TRANSACTION PAGE OF INTERNET BANKING)**

Refer to paragraph 10.20



OR
Notification to the depositors of a DTM on transaction page for the transfer to a specific non-deposit product.