

# It's important to know What Unclaimed Money is before talking about it



- According to reports, the amount of money that Malaysians did not claim in 2019 was over RM8.75 billion, which is a significant sum of money!
- Unclaimed money can refer to money that has not been paid to you but is legally owed to you, as well as money that has been lying dormant for a long period. It is estimated that Malaysia has unclaimed money in three categories, according to the Accountant General's Department:
  - Money that has been owed for at least a year;
  - Money that has been sitting in a bank account for at least seven years;
  - Money in the credit of a trade account that has been inactive for at least two years



# First Category: Money that has been owed for at least A Year

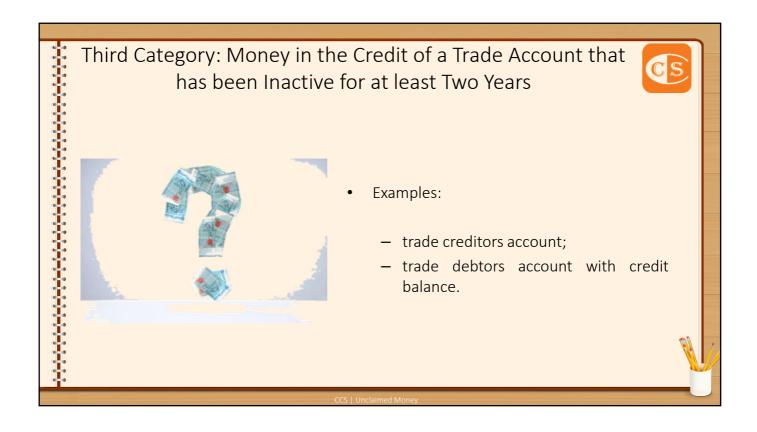


- Examples:
  - salaries, wages, bonuses, commissions and other payments due to employees;
  - dividend;
  - profits declared for distributions;
  - insurance claims which have been approved for payment;
  - bank draft, cashier's order, and other documents of similar nature whose validity period have lapsed;
  - fixed deposits (without automatic renewal instructions) which have matured;
  - tender deposits for which the intended purpose has been fulfilled;
  - sundry creditors or sundry debtors with the credit balance

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### 在谈论无人认领的钱之前, 了解什么是"无人认领的钱"是非常重要的



- 据报道,2019年,马来西亚人没有认领的钱超过87.5亿令吉,这是一笔不小的数目!但这并不意味着这些钱不存在。
- 无人认领的钱可以指法律上欠你但却没有支付给你的钱,以及长期冬眠 (闲置)的钱。根据马来西亚国家会计局(英语: Accountant General's Department of Malaysia )的统计,马来西亚无人认领的钱可分为三大类
  - 1) 已被拖欠至少一年的钱;
  - 2) 在银行账户中存放了至少7年的钱;
  - 3) 在贸易账户中,已经至少闲置两年的钱。

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#### 第一类-至少已经欠了一年的钱



#### • 例子:

- 薪金、工资、奖金、佣金和其他应付给雇员的款项
- 股息
- 宣布用于分配的利润
- 已被批准支付的保险索赔
- 有效期已过的银行汇票、本票 [cashier's order] 和其他类似性质的文件
- 已经到期的定期存款(没有自动续期指示)
- 预期目的已经实现的投标存款
- 有贷方余额 [credit balance] 的杂项债权人 [sundry creditors] 或杂项债务人 [sundry debtors]

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# 第二类-在银行账户中至少存了七年的钱



- 例子:
  - 储蓄账户
  - 活期账户
  - 定期存款 (有自动续期指示/with automatic renewal instructions)。



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# 第三类-闲置至少两年的贸易账户中的资金





- 例子:
  - 贸易债权人 [trade creditors] 账户。
  - 有贷方余额 [credit balance] 的贸易债务人 [trade debtors] 账户。

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