

CCS | Unclaimed Money



# Do You Have Money That Has Gone Unclaimed

## 你是否还有未认领的钱(款项)?



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# CCS Insights

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你是否还有未认领的钱(款项)?

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## 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



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### 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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## Second Category: Money that has been sitting in a bank account for at least Seven Years



- Examples:

- saving account;
- current account;
- fixed deposit (with automatic renewal instructions).



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## Third Category: Money in the Credit of a Trade Account that has been Inactive for at least Two Years



- Examples:

- trade creditors account;
- trade debtors account with 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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