



17 Mac 2022  
17 March 2022  
P.U. (A) 58

# WARTA KERAJAAN PERSEKUTUAN

## *FEDERAL GOVERNMENT GAZETTE*

PERINTAH PERKHIDMATAN KEWANGAN  
(AMAUN MINIMUM DANA MODAL ATAU LEBIHAN ASET  
BERBANDING LIABILITI) (ORANG BERLESEN)  
(PINDAAN) 2022

*FINANCIAL SERVICES (MINIMUM AMOUNT OF CAPITAL  
FUNDS OR SURPLUS OF ASSETS OVER LIABILITIES)  
(LICENSED PERSON) (AMENDMENT) ORDER 2022*

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

## AKTA PERKHIDMATAN KEWANGAN 2013

### PERINTAH PERKHIDMATAN KEWANGAN (AMAUN MINIMUM DANA MODAL ATAU LEBIHAN ASET BERBANDING LIABILITI) (ORANG BERLESEN) (PINDAAN) 2022

PADA menjalankan kuasa yang diberikan oleh subseksyen 12(1) Akta Perkhidmatan Kewangan 2013 [*Akta 758*], Menteri membuat perintah yang berikut:

#### **Nama dan permulaan kuat kuasa**

1. (1) Perintah ini bolehlah dinamakan **Perintah Perkhidmatan Kewangan (Amaun Minimum Dana Modal atau Lebihan Aset berbanding Liabiliti) (Orang Berlesen) (Pindaan) 2022**.

(2) Perintah ini mula berkuat kuasa pada 21 Mac 2022.

#### **Pindaan perenggan 3**

2. Perintah Perkhidmatan Kewangan (Amaun Minimum Dana Modal atau Lebihan Aset berbanding Liabiliti) (Orang Berlesen) 2013 [*P.U. (A) 199/2013*], yang disebut “Perintah ibu” dalam Perintah ini, dipinda dalam perenggan 3 dengan memasukkan selepas takrif “bank asing yang diperbadankan di Malaysia” takrif yang berikut:

‘ “bank digital berlesen” ertinya seorang yang dilesenkan di bawah seksyen 10 Akta untuk menjalankan peniagaan perbankan, sepenuhnya atau sebahagian besarnya, melalui cara digital atau elektronik;

“fasa asas” berhubung dengan suatu bank digital berlesen, ertinya suatu tempoh minimum tiga tahun hingga maksimum lima tahun mulai tarikh bank digital berlesen memulakan perniagaan perbankan, sebagaimana yang ditentukan oleh Bank;’.

**Penggantian Jadual**

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

“JADUAL  
[Perenggan 4]

<i>Bil.</i>	<i>Kategori</i>	<i>Dana modal minimum (RM)</i>
1.	Bank berlesen, kecuali bank digital berlesen, yang merupakan bank asing yang diperbadankan di Malaysia	300,000,000
2.	Bank berlesen, kecuali bank digital berlesen, yang bukan merupakan bank asing yang diperbadankan di Malaysia—  <i>(a)</i> secara bersendirian; atau  <i>(b)</i> sebagai agregat dengan dana modal perbadanan berkaitan dengannya yang merupakan bank pelaburan berlesen	2,000,000,000
3.	Bank berlesen yang merupakan bank digital berlesen	(i) 100,000,000 semasa tempoh fasa asas; dan  (ii) 300,000,000 selepas tempoh fasa asas dan selepas itu
4.	Bank pelaburan berlesen yang bukan merupakan perbadanan berkaitan dengan mana-mana bank berlesen	500,000,000

<i>Bil.</i>	<i>Kategori</i>	<i>Dana modal minimum (RM)</i>
5.	Penanggung insurans berlesen	100,000,000
6.	Penanggung insurans semula profesional am berlesen	100,000,000
7.	Penanggung insurans semula profesional hayat berlesen	50,000,000

”.

Dibuat 15 Mac 2022  
[MOF.SID(S)700-1/2/51(SK.1); PN(PU2)718/JLD.6]

TENGGU DATUK SERI UTAMA ZAFRUL BIN TENGGU ABDUL AZIZ  
*Menteri Kewangan*

FINANCIAL SERVICES ACT 2013

FINANCIAL SERVICES (MINIMUM AMOUNT OF CAPITAL FUNDS OR SURPLUS OF ASSETS OVER LIABILITIES) (LICENSED PERSON) (AMENDMENT) ORDER 2022

IN exercise of the powers conferred by subsection 12(1) of the Financial Services Act 2013 [*Act 758*], the Minister makes the following order:

**Citation and commencement**

1. (1) This order may be cited as the **Financial Services (Minimum Amount of Capital Funds or Surplus of Assets over Liabilities) (Licensed Person) (Amendment) Order 2022**.

(2) This Order comes into operation on 21 March 2022.

**Amendment of paragraph 3**

2. The Financial Services (Minimum Amount of Capital Funds or Surplus of Assets over Liabilities) (Licensed Person) Order 2013 [*P.U. (A) 199/2013*], which is referred to as “principal Order” in this Order, is amended in paragraph 3 by inserting after the definition of “locally incorporated foreign bank” the following definitions:

‘ “licensed digital bank” means a person licensed under section 10 of the Act to carry on banking business, wholly or mainly, through digital or electronic means;

“foundational phase” in relation to a licensed digital bank, means the period of a minimum of three years up to a maximum of five years from the date the licensed digital bank commences its banking business, as may be determined by the Bank;’.

**Substitution of Schedule**

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

“SCHEDULE  
[Paragraph 4]

<i>No.</i>	<i>Category</i>	<i>Minimum capital funds (RM)</i>
1.	Licensed bank, except for a licensed digital bank, which is a locally incorporated foreign bank	300,000,000
2.	Licensed bank, except for a licensed digital bank, which is not a locally incorporated foreign bank—  <p style="margin-left: 40px;"><i>(a)</i> by itself; or</p> <p style="margin-left: 40px;"><i>(b)</i> in aggregation with the capital funds of its related corporation that is a licensed investment bank</p>	2,000,000,000
3.	Licensed bank which is a licensed digital bank	(i) 100,000,000 during the period of foundational phase; and  (ii) 300,000,000 after the period of foundational phase and henceforth
4.	Licensed investment bank which is not a related corporation of any licensed bank	500,000,000

<i>No.</i>	<i>Category</i>	<i>Minimum capital funds (RM)</i>
5.	Licensed insurer	100,000,000
6.	Licensed general professional reinsurer	100,000,000
7.	Licensed life professional reinsurer	50,000,000

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Made 15 March 2022

[MOF.SID(S)700-1/2/51(SK.1); PN(PU2)718/JLD.6]

TENGGU DATUK SERI UTAMA ZAFRUL BIN TENGGU ABDUL AZIZ  
*Minister of Finance*