17 Mac 2022
17 March 2022
P.U. (A) 59

WARTA KERAJAAN PERSEKUTUAN

FEDERAL GOVERNMENT GAZETTE

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

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

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

AKTA PERKHIDMATAN KEWANGAN ISLAM 2013

PERINTAH PERKHIDMATAN KEWANGAN ISLAM (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 Islam 2013 [*Akta 759*], Menteri membuat perintah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Perintah ini bolehlah dinamakan **Perintah Perkhidmatan Kewangan Islam (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 Islam (Amaun Minimum Dana Modal atau Lebihan Aset Berbanding Liabiliti) (Orang Berlesen) 2013 [*P.U. (A) 209/2013*], yang disebut "Perintah ibu" dalam Perintah ini, dipinda dalam perenggan 3 dengan memasukkan sebelum takrif "pengendali takaful semula profesional asing berlesen" takrif yang berikut:

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

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

Pindaan Jadual 1

3. Perintah ibu dipinda dalam Jadual 1 dengan menggantikan butiran "Bank Islam berlesen" dan butir-butir yang berhubungan dengannya dengan butiran dan butir-butir yang berikut:

Kategori	*Dana modal minimum* (*RM*)
"Bank Islam berlesen—	
(a) yang bukan bank Islam digital berlesen; atau	300,000,000
(b) yang merupakan bank Islam digital berlesen	(i) 100,000,000 semasa tempoh fasa asas; dan (ii) 300,000,000 selepas tempoh fasa asas dan selepas itu".

Dibuat 15 Mac 2022
[MOF.SID(S)700-1/2/51(SK.1); PN(PU2)717/III]

TENGKU DATUK SERI UTAMA ZAFRUL BIN TENGKU ABDUL AZIZ
Menteri Kewangan

ISLAMIC FINANCIAL SERVICES ACT 2013

ISLAMIC 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 Islamic Financial Services Act 2013 [*Act 759*], the Minister makes the following order:

Citation and commencement

1. (1) This order may be cited as the **Islamic 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 Islamic Financial Services (Minimum Amount of Capital Funds or Surplus of Assets Over Liabilities) (Licensed Person) Order 2013 [*P.U. (A) 209/2013*], which is referred to as the "principal Order" in this Order, is amended in paragraph 3 by inserting before the definition of "licensed foreign professional retakaful operator" the following definitions:

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

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

Amendment of Schedule 1

3. The principal Order is amended in Schedule 1 by substituting for item "Licensed Islamic bank" and the particulars relating to it the following item and particulars:

Category	*Minimum capital funds (RM)*
"Licensed Islamic bank—	
(a) which is not a licensed Islamic digital bank; or	300,000,000
(b) which is a licensed Islamic 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".

Made 15 March 2022
[MOF.SID(S)700-1/2/51(SK.1); PN(PU2)717/III]

TENGKU DATUK SERI UTAMA ZAFRUL BIN TENGKU ABDUL AZIZ
Minister of Finance