

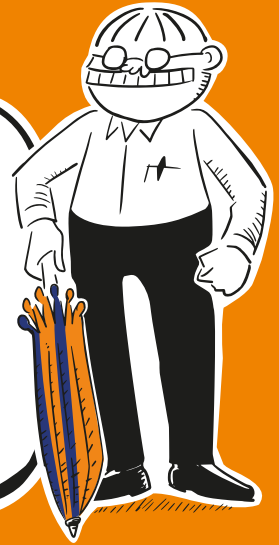


Perbadanan Insurans Deposit Malaysia
Melindungi Simpanan Dan Insurans Anda Di Malaysia

**PERLINDUNGAN UNTUK
SIMPANAN BANK ANDA
SEHINGGA RM250,000**



Sistem Insurans Deposit



APAKAH PIDM?

PIDM ialah agensi Kerajaan yang ditubuhkan pada tahun 2005 di bawah Akta Perbadanan Insurans Deposit Malaysia (Akta PIDM).

PIDM menyediakan dua sistem untuk melindungi anda sebagai:

- Pendeposit di bawah Sistem Insurans Deposit
- Pemilik sijil takaful dan polisi insurans di bawah Sistem Perlindungan Manfaat Takaful dan Insurans



BAGAIMANAKAH PIDM MELINDUNGI ANDA?

PIDM melindungi simpanan bank anda yang layak sehingga **RM250,000** sekiranya sesebuah bank ahli menjadi muflis.

Bagaimana Sistem Insurans Deposit berfungsi:



Perhatikan tanda keahlian ini untuk mengetahui sama ada bank anda merupakan ahli PIDM.

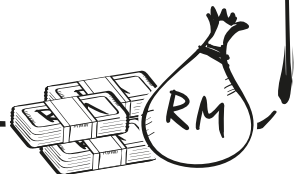


Anda menyimpan wang anda di bank.



PIDM akan membayar balik simpanan bank anda sehingga **RM250,000** dengan segera.

- Perlindungan adalah automatik – tiada permohonan dan pembayaran diperlukan.
- Sekiranya bank ahli menjadi muflis, anda tidak perlu membuat sebarang tuntutan.
- PIDM akan membayar balik simpanan bank anda yang dilindungi berdasarkan rekod bank anda.
- PIDM akan mengumumkan bagaimana, di mana dan bila pembayaran akan dibuat.









APAKAH YANG DILINDUNGI?

Simpanan bank anda yang layak, dalam mata wang Ringgit Malaysia (RM) atau mata wang asing, dilindungi sehingga RM250,000 **bagi setiap pendeposit di setiap bank ahli**. Had ini termasuk amaun prinsipal deposit dan faedah/pulangan deposit tersebut. Akaun atau produk deposit yang dilindungi oleh PIDM termasuk:

- Akaun simpanan
- Akaun semasa
- Deposit tetap

Individu yang mempunyai beberapa akaun atau produk deposit **dalam sesebuah bank ahli** boleh menikmati perlindungan berasingan. Sila rujuk contoh di bawah.

Pemegang Akaun di Bank XYZ	Jenis Akaun	Produk Deposit	Amaun (RM)	Dilindungi (RM)
Zamri 	Individu	Simpanan	100,000	250,000
		Semasa	100,000	
		Deposit Tetap	100,000	
Zamri dan isteri 	Bersama	Deposit Tetap	220,000	220,000
Zamri, Ahmad & Co (firma guaman) 	Amalan Profesional	Semasa	280,000	250,000
Zamri Auto Sdn Bhd 	Syarikat	Semasa	180,000	180,000
Jumlah deposit			980,000	
Jumlah deposit yang dilindungi oleh PIDM				900,000



APAKAH YANG TIDAK DILINDUNGI?

- Akaun pelaburan
- Unit amanah, saham dan syer
- Produk atau akaun pelaburan berkaitan emas
- Deposit yang tidak boleh dibayar di Malaysia

Sila rujuk kepada bank anda untuk senarai akaun atau produk deposit yang dilindungi dan tidak dilindungi oleh PIDM.





APAKAH YANG BOLEH SAYA LAKUKAN?

- ✓ Pastikan sama ada bank anda ialah ahli PIDM - senarai ini boleh didapati di laman web PIDM
- ✓ Perhatikan tanda keahlian PIDM




- ✓ Tanya bank anda sama ada akaun atau produk deposit anda dilindungi oleh PIDM

Apabila anda membuka akaun deposit baharu, bank anda hendaklah:

1. Memaklumkan kepada anda sama ada akaun ini dilindungi oleh PIDM atau tidak
2. Memberikan risalah PIDM kepada anda
3. Mendapatkan perakuan bahawa anda telah dimaklumkan mengenai perkara (1) di atas dan diberi risalah seperti dalam perkara (2) di atas



Untuk maklumat lanjut:

 Talian bebas tol:
1-800-88-1266,
beroperasi Isnin hingga Jumaat
8:30 pagi hingga 5:30 petang

 info@pidm.gov.my

 www.pidm.gov.my

Tahukah anda
bahawa PIDM juga
melindungi manfaat
takaful dan insurans anda?
Dapatkan maklumat
lanjut hari ini!



Perbadanan Insurans Deposit Malaysia
Melindungi Simpanan Dan Insurans Anda Di Malaysia

Bahagian Komunikasi & Hal Ehwal Awam

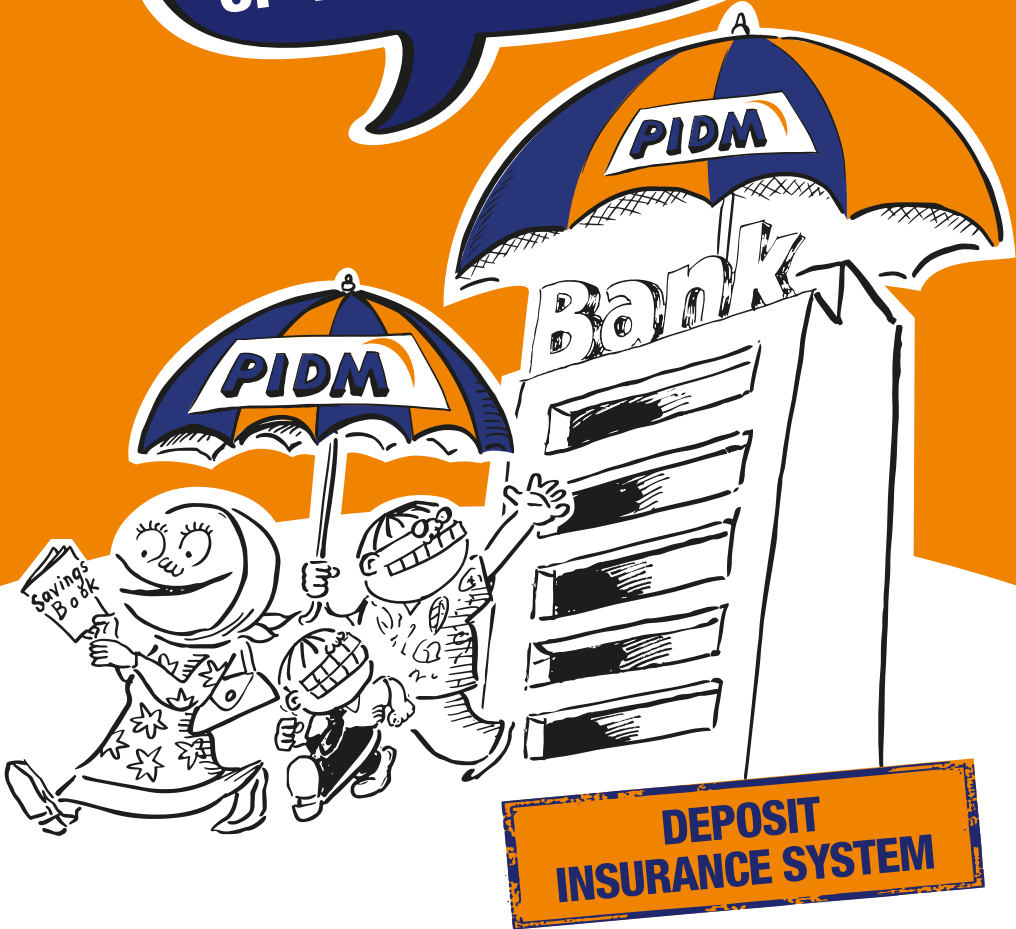
Aras 12, Menara Axiata, No. 9, Jalan Stesen Sentral 5,
Kuala Lumpur Sentral, 50470 Kuala Lumpur.

Tel: 603-2173 7436 / 2265 6565 Faks: 603-2173 7527 / 2260 7432

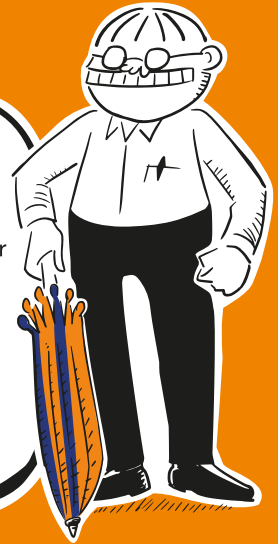


Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**PROTECTION FOR
YOUR BANK DEPOSITS
UP TO RM250,000**



Deposit Insurance System



WHAT IS PIDM?

PIDM is the Government authority established in 2005 under Akta Perbadanan Insurans Deposit Malaysia (Akta PIDM).

PIDM provides two systems to protect you as a:

- Depositor under the Deposit Insurance System (DIS)
- Takaful and insurance policy owner under the Takaful and Insurance Benefits Protection System (TIPS)



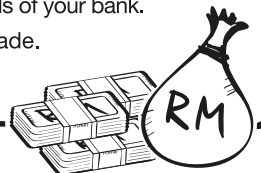
HOW DOES PIDM PROTECT YOU?

PIDM protects your eligible bank deposits up to **RM250,000** in the event a member bank becomes bankrupt.

Here's how the Deposit Insurance System (DIS) works:



- The protection is automatic – no application and payment is required.
- In the event that a member bank becomes bankrupt, you do not need to make a claim.
- PIDM will reimburse your protected deposits based on the records of your bank.
- PIDM will announce how, where and when payment will be made.









WHAT IS PROTECTED?

Your eligible bank deposits, denominated in Ringgit Malaysia (RM) or foreign currencies, are protected up to RM250,000 **per depositor per member bank**. This limit includes the principal amount of a deposit and the interest/return. Deposit products or accounts protected by PIDM include:

- Savings account
- Current account
- Fixed deposit

Individuals with several bank deposit products or accounts **with the same member bank** can enjoy separate protection. Please refer to the example below.

Account Holder in Bank XYZ	Account Type	Deposit Product	Amount (RM)	Protected (RM)
Adam 	Individual	Savings	100,000	250,000
		Current	100,000	
		Fixed Deposit	100,000	
Adam and wife 	Joint	Fixed Deposit	220,000	220,000
Adam, Leong & Co (legal firm) 	Professional Practice	Current	280,000	250,000
Adam Bro Sdn Bhd 	Company	Current	180,000	180,000
Total deposits			980,000	
Total deposits protected by PIDM				900,000



WHAT IS NOT PROTECTED?

- Investment accounts
- Unit trusts, stocks and shares
- Gold-related investment products or accounts
- Deposits not payable in Malaysia

Please refer to your bank for the list of protected and non-protected deposit products or accounts.





WHAT CAN I DO?

- ✓ Check whether your bank is a PIDM member - the list is available on PIDM's website
- ✓ Look out for the PIDM membership sign




- ✓ Ask your bank whether the deposit product or account is protected by PIDM

When you open a new deposit account, your bank needs to:

1. Inform you whether the account is protected or not protected by PIDM
2. Provide you with a PIDM brochure
3. Obtain an acknowledgement that you have been informed of the above (1) and provided with the above (2)



For more information:

 Toll-free information line:
1-800-88-1266,
available Mondays to Fridays
8:30am to 5:30pm

 info@pidm.gov.my

 www.pidm.gov.my

Did you know that
PIDM also protects
your takaful and
insurance benefits?
Get more information
today!



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Communications & Public Affairs Division

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