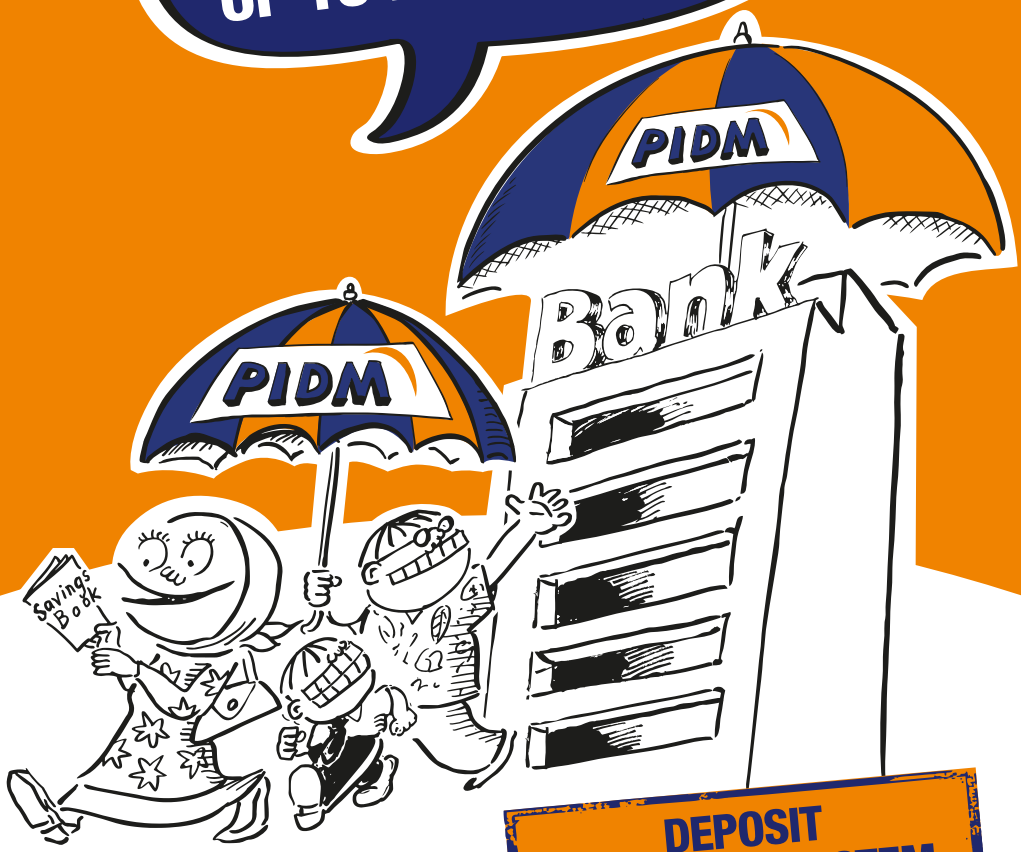
PIDM

Perbadanan Insurans Deposit Malaysia

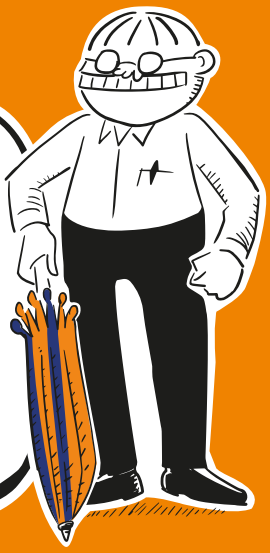
Protecting Your Insurance And Deposits In Malaysia

PROTECTION FOR YOUR BANK DEPOSITS UP TO RM250,000



DEPOSIT INSURANCE SYSTEM

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:

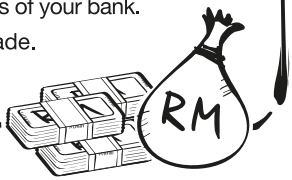


Look out for this membership sign to find out if your bank is a PIDM member.

You save your money in the bank.

PIDM will reimburse your bank deposits up to **RM250,000** promptly.

- 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.

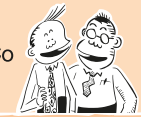


WHAT IS PROTECTED?

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?

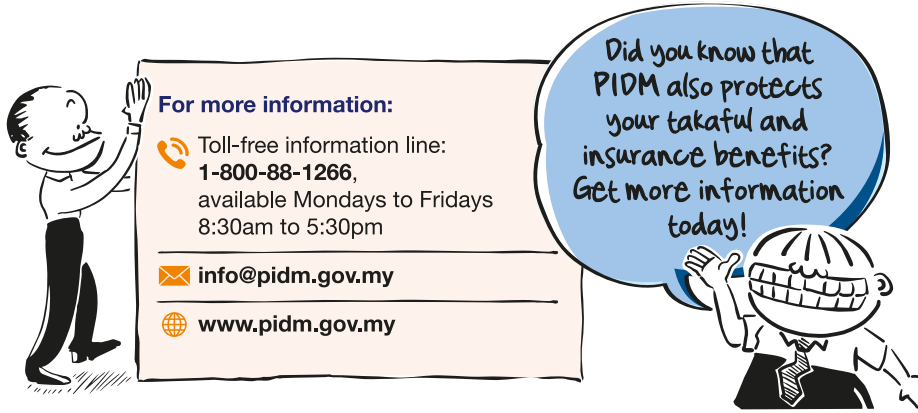
- ✓ Check whether your bank is a PIDM member - the list is available on PIDM's website
- ✓ Look out for the PIDM membership sign



- ✓ 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)



PIDM
Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

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