



Perbadanan Insurans Deposit Malaysia
Malaysia Deposit Insurance Corporation

GUIDELINES ON DISCLOSURE OF DEPOSIT INSURANCE INFORMATION

ISSUE DATE: 19 JANUARY 2011

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SECTION 1: INTRODUCTION

1.1 BACKGROUND

1.1.1 The purpose of the Guidelines on Disclosure of Deposit Insurance Information (“the Guidelines”) is to ensure that depositors receive accurate and timely information regarding deposit insurance so that they are equipped to make informed decisions with regard to the placement of their monies in a deposit-taking member. In particular, the Guidelines require deposit-taking members to:

- (a) provide customers with relevant deposit insurance information at the point of sale;
- (b) disclose to customers whether a deposit product offered by them is insured or not; and
- (c) represent themselves as members of the deposit insurance system in the manner provided for in the Guidelines.

1.1.2 There are accompanying illustrations which serve as examples for the implementation of the Guidelines. Please note that the examples provided in the Guidelines only represent some of the variations that can be used to depict the requirements in the Guidelines. Deposit-taking members are allowed to make their own representations, as deemed appropriate, provided that the representations comply with the requirements of the Guidelines.

1.2 ENQUIRIES

All enquiries related to the Guidelines may be directed to Ms. Sejal Mehta at 03-2173 7479 (sejal@pidm.gov.my).

SECTION 2: PROVISION OF INFORMATION ON DEPOSITS

2.1 All deposit-taking members shall provide to Perbadanan Insurans Deposit Malaysia (“PIDM”), from time to time:

- (a) such information relating to all deposits, or other liabilities or financial instruments that are offered by the deposit-taking members; and
- (b) such information relating to any new deposits, or other liabilities or financial instruments before they are offered for sale;

in accordance with the Guidelines on Submission of Deposit Product Information.¹

2.2 This will enable PIDM to certify all the deposit products of deposit-taking members, in order to determine whether they are insurable or not. PIDM will then notify, to each deposit-taking member, the insurability status of each deposit product.

¹ Guidelines on Submission of Deposit Product Information was issued by PIDM on 18 August 2010 and is available at PIDM’s website. Please visit www.pidm.gov.my to download a copy.

SECTION 3: INSTRUMENTS EVIDENCING DEPOSITS

3.1 DEFINITION OF INSTRUMENT

“Instrument” means any agreement or document, whether in hardcopy or electronic copy, but excludes any bank slips, cheques, bank drafts, cards or any other communication constituting an interim form of validation, or recording or confirming the occurrence of a financial transaction, payment or collection.

3.2 Table 1 below contains a list of included and excluded instruments.

TABLE 1: LIST OF INCLUDED AND EXCLUDED INSTRUMENTS

Included	Excluded
<ul style="list-style-type: none">1) Account opening forms2) Terms & Conditions sheets3) Passbooks4) Fixed Deposit certificates5) Statements of Accounts	<ul style="list-style-type: none">1) Bank in slips2) Cheques3) Bank drafts4) Telegraphic Transfer or Interbank Giro forms5) Debit Cards6) Short messaging service (SMS)

3.3 INSTRUMENTS EVIDENCING INSURED DEPOSITS

3.3.1 “Insured deposit” is a deposit product certified as “insured” by PIDM in accordance with section 2.2.

3.3.2 Where a deposit-taking member issues any instrument that evidences an insured deposit, the deposit-taking member shall include, on its face, one of the following statements or a statement having substantially the same meaning:

- (a) “Eligible for protection by PIDM”; or
- (b) “Eligible for protection by Perbadanan Insurans Deposit Malaysia”.

3.3.3 Where a deposit-taking member issues any instrument that evidences more than one insured deposit, the deposit-taking member shall include one of the statements referred to in section 3.3.2 close to that part of the instrument evidencing each insured deposit.

3.3.4 Each statement made under sections 3.3.2 and 3.3.3 shall be of such size and print as to be clearly legible.

3.3.5 Please refer to Illustrations 1 and 2 for examples on the application of sections 3.3.2 and 3.3.3 respectively.

3.4 INSTRUMENTS EVIDENCING UNINSURED DEPOSITS

3.4.1 “Uninsured deposit” is a deposit product categorised as “not insured” or “excluded” by PIDM under the List in accordance with section 2.2.

3.4.2 Where a deposit-taking member issues any instrument that evidences an uninsured deposit, the deposit-taking member shall include, on its face, one of the following statements or a statement having substantially the same meaning:

- (a) “Not insured by PIDM”; or
- (b) “Not insured by Perbadanan Insurans Deposit Malaysia”.

Please refer to Illustration 3.

3.4.3 Where a deposit-taking member issues any instrument that evidences more than one uninsured deposit, the deposit-taking member shall include one of the statements referred to in section 3.4.2 close to that part of the instrument evidencing each uninsured deposit. Please refer to Illustration 2.

3.4.4 Each statement made under sections 3.4.2 and 3.4.3 shall be of such size and print as to be clearly legible.

3.5 INSTRUMENTS EVIDENCING HYBRID DEPOSITS

3.5.1 “Hybrid deposit” means a deposit that has components of both an insured deposit and an uninsured deposit.

3.5.2 Where a deposit-taking member issues an instrument that evidences a hybrid deposit, such instrument shall bear on its face:

- (a) a statement to identify which component is an insured deposit and for such purpose, one of the statements referred to in section 3.3.2 may be used in respect of such insured deposit component; and
- (b) a statement to identify which component is an uninsured deposit and for such purpose, one of the statements referred to in section 3.4.2 may be used in respect of such uninsured deposit component.

This is to make a clear distinction between the insured deposit component and the uninsured deposit component of the hybrid deposit. Please refer to Illustration 4.

3.5.3 Where a deposit-taking member issues an instrument that evidences more than one hybrid deposit, such instrument shall, for each hybrid deposit, bear close to that part of the instrument evidencing the hybrid deposit:

- (a) a statement to identify which component is an insured deposit and for such purpose, one of the statements referred to in section 3.3.2 may be used in respect of such insured deposit component; and
- (b) a statement to identify which component is an uninsured deposit and for such purpose, one of the statements referred to in section 3.4.2 may be used in respect of such uninsured deposit component.

This is to make a clear distinction between the insured deposit component and the uninsured deposit component of each hybrid deposit. Please refer to Illustration 2.

3.5.4 Each statement made under sections 3.5.2 and 3.5.3 shall be of such size and print as to be clearly legible.

3.6 INSTRUMENTS EVIDENCING HYBRID PRODUCTS

3.6.1 “Hybrid product” means a product that has components of both:

- (a) an insured deposit or an uninsured deposit; and
- (b) a non-deposit product

3.6.2 “Non-deposit product” includes a unit trust scheme, insurance plan, takaful plan, conventional credit facility and Islamic credit facility.

3.6.3 Where a deposit-taking member issues an instrument that evidences a hybrid product, such instrument shall bear on its face:

- (a) where the hybrid product has as its component an insured deposit, a statement to identify that component and for such purpose, one of the statements referred to in section 3.3.2 may be used in respect of such insured deposit component; or
- (b) where the hybrid product has as its component an uninsured deposit, a statement to identify that component and for such purpose, one of the statements referred to in section 3.4.2 may be used in respect of such uninsured deposit component.

This is to make a clear distinction between the insured deposit or uninsured deposit component and the non-deposit product component of the hybrid product. Please refer to Illustration 5.

3.6.4 Where a deposit-taking member issues an instrument that evidences more than one hybrid product, such instrument shall, for each hybrid product, bear close to that part of the instrument evidencing the hybrid product:

- (a) where the hybrid product has as its component an insured deposit, a statement to identify that component and for such purpose, one of the statements referred to in section 3.3.2 may be used in respect of such insured deposit component; or

- (b) where the hybrid product has as its component an uninsured deposit, a statement to identify that component and for such purpose, one of the statements referred to in section 3.4.2 may be used in respect of such uninsured deposit component.

This is to make a clear distinction between the insured deposit or uninsured deposit component and the non-deposit product component of each hybrid product. Please refer to Illustration 2.

3.6.5 No statement is required to be displayed on the instrument for a non-deposit product.

3.6.6 Each statement made under sections 3.6.3 and 3.6.4 shall be of such size and print as to be clearly legible.

3.7 INSTRUMENTS EVIDENCING MULTIPLE DEPOSITS AND PRODUCTS

3.7.1 Where a deposit-taking member issues an instrument that evidences one or more insured deposits, uninsured deposits, hybrid deposits and hybrid products, such instrument shall distinguish each of the above and shall bear:

- (a) close to that part of the instrument evidencing each insured deposit, one of the statements referred to in section 3.3.2;
- (b) close to that part of the instrument evidencing each uninsured deposit, one of the statements referred to in section 3.4.2;
- (c) close to that part of the instrument evidencing each hybrid deposit, one of the statements referred to in section 3.3.2 and one of the statements referred to in section 3.4.2 to make a clear distinction between the insured deposit component and the uninsured deposit component; and
- (d) close to that part of the instrument evidencing each hybrid product:
 - (i) one of the statements referred to in section 3.3.2, where the hybrid product has as its component an insured deposit; or
 - (ii) one of the statements referred to in section 3.4.2, where the hybrid product has as its component an uninsured deposit.

This is to make a clear distinction between the insured deposit or uninsured deposit component and the non-deposit product component of the hybrid product. Please refer to Illustration 6.

3.7.2 Each statement made under section 3.7.1 shall be of such size and print as to be clearly legible.

3.8 EXISTING SUPPLIES OF INSTRUMENTS

For existing supplies of instruments, deposit-taking members may opt to stamp or affix a sticker bearing the statements as required under section 3.3, 3.4, 3.5, 3.6 or 3.7 on the instruments.

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SECTION 4: ADVERTISEMENTS

4.1 DEFINITION OF ADVERTISEMENT

“Advertisement” means the disseminating or conveying of information, invitation or solicitation, in print or on a website for the purpose of promoting or offering the sale of a deposit, including by means of:

- (a) publication in any newspaper, magazine, journal or other periodical;
- (b) display of banners, buntings, posters and notices; and
- (c) circulars, handbills, brochures, pamphlets, books or other documents,

but excludes any billboards, stationery, TV, radio and promotional items.

4.2 Table 2 below contains a list of included and excluded advertisements.

TABLE 2: LIST OF INCLUDED AND EXCLUDED ADVERTISEMENTS

Included	Excluded
1) newspaper 2) magazine 3) journal 4) newsletters 5) posters 6) bunting 7) banners 8) notices 9) circulars 10) handbills 11) pamphlets 12) brochures 13) books, etc	1) billboards 2) TV 3) radio 4) stationery 5) promotional items

4.3 MEMBERSHIP REPRESENTATIONS

4.3.1 In respect of its status as a member of PIDM, the deposit-taking member shall—

(a) make at least one of the following representations, or a representation having substantially the same meaning as any of the following representations, in its advertisements, in such size and print as to be clearly legible and close to the name of the deposit-taking member:

- (i) “Member of Perbadanan Insurans Deposit Malaysia” or “A Perbadanan Insurans Deposit Malaysia member”;
- (ii) “Member of PIDM” or “A PIDM member”;
- (iii) “(name of the member institution) is a member of Perbadanan Insurans Deposit Malaysia”; or
- (iv) “(name of the member institution) is a member of PIDM”;

or

(b) display a graphical form of the membership representations, as specified below, in such size and proportion befitting the layout of its advertisement while ensuring that the membership representation is clearly visible and prominent.:

MEMBER



AHLI



4.3.2 Please refer to Illustration 7 for example on the application of section 4.3.1.

4.4 ADVERTISEMENTS ON INSURED DEPOSITS

4.4.1 Where there is an advertisement dealing with any insured deposit, the deposit-taking member shall make one of the representations referred to in section 4.3.1, and one of the statements set out in section 3.3.2 close to that part of the advertisement dealing with the insured deposit.

4.4.2 Please refer to Illustration 8 for an example on the application of section 4.4.1.

4.5 ADVERTISEMENTS ON UNINSURED DEPOSITS

4.5.1 Where there is an advertisement dealing with any uninsured deposit, the deposit-taking member shall make one of the representations referred to in section 4.3.1, and one of the statements set out in section 3.4.2 close to that part of the advertisement dealing with the uninsured deposit.

4.5.2 Illustration 8 provides an example of how section 4.5.1 might apply.

4.6 ADVERTISEMENTS ON HYBRID DEPOSITS

4.6.1 Where there is an advertisement dealing with any hybrid deposit, the deposit-taking member shall make one of the representations referred to in section 4.3.1, and for the purpose of making a clear distinction between the insured deposit component and the uninsured deposit component of the hybrid deposit, the following shall appear close to that part of the advertisement dealing with the hybrid deposit:

- (a) a statement to identify which component is an insured deposit and for such purpose, one of the statements referred to in section 3.3.2 in respect of such insured deposit component; and
- (b) a statement to identify which component is an uninsured deposit and for such purpose, one of the statements referred to in section 3.4.2 in respect of such uninsured deposit component.

4.6.2 Please refer to Illustration 9 for an example on the application of section 4.6.1.

4.7 ADVERTISEMENTS ON HYBRID PRODUCTS

4.7.1 Where there is an advertisement dealing with any hybrid product, the deposit-taking member shall make one of the representations referred to in section 4.3.1, and for the purpose of making a clear distinction between the insured deposit or uninsured deposit component and the non-deposit product

component of the hybrid product, either of the following statements shall appear close to that part of the advertisement dealing with the hybrid product:

- (a) where the hybrid product has as its component an insured deposit, one of the statements referred to in section 3.3.2 in respect of such insured deposit component; or
- (b) where the hybrid product has as its component an uninsured deposit, one of the statements referred to in section 3.4.2 in respect of such uninsured deposit component.

4.7.2 Please refer to Illustration 9 for an example on the application of section 4.7.1.

4.8 APPLICABILITY

Section 4 applies whether the advertisement refers to only a deposit-taking member or a deposit-taking member and a person other than a deposit-taking member.

4.9 EXISTING SUPPLIES OF ADVERTISEMENTS

For existing supplies of advertisements, deposit-taking members may opt to stamp or affix a sticker bearing the statements required under section 4.4, 4.5, 4.6 or 4.7 on the advertisements.

SECTION 5: DISPLAY OF BROCHURES AND MEMBERSHIP SIGNS

5.1 DEFINITION OF OFFICE

“Office” means a principal place of business, a branch, an agency, a mobile place of business, a place of business set up and maintained for a limited period only and any other place of business in Malaysia.

5.2 DISPLAY OF BROCHURES

5.2.1 PIDM will supply to each deposit-taking member copies of a brochure that may contain information on PIDM and deposit insurance. PIDM may from time to time update the information contained in the brochure and supply copies of the updated brochure to each deposit-taking member.

5.2.2 A deposit-taking member shall, within such period as deemed necessary or expedient by PIDM, display prominently copies of the brochure at each of its offices and shall make such copies of the brochure available to depositors or other persons.

5.2.3 A deposit-taking member shall, on its home page or its screensaver on each automated teller machine, inform depositors or other persons that copies of the brochure are available at each of its offices and that a copy of the brochure may be obtained at any of its offices or in the website of PIDM, and where applicable, on the website of the deposit-taking member. Please refer to Illustration 10.

5.3 DISPLAY OF MEMBERSHIP SIGNS

5.3.1 A deposit-taking member shall display a membership sign provided by PIDM, in such form including such size and proportion as may be required by PIDM, prominently at each entrance to each of its offices in such a manner that the sign is clearly visible.

5.3.2 Deposit-taking members are encouraged to replace the existing PIDM membership signs with the newly refined version as specified below. However, deposit-taking members may continue utilising the existing membership signs, provided the membership signs are still in a presentable form.



5.3.3 When a deposit-taking member vacates an office, it shall remove all membership signs from the vacated office.

5.3.4 A deposit-taking member shall display the membership sign provided by PIDM at its website and the screensaver or home page at each automated teller machine. Please refer to Illustration 10.

SECTION 6: DEPOSIT INSURANCE INFORMATION ON WEBSITE

- 6.1 Where a deposit-taking member has its own website or shares a website with another deposit-taking member, the deposit-taking member shall display the membership sign referred to in section 5.3.1—
- (a) on the home page or wherever there are representations relating to insured deposits; or
 - (b) on a webpage within that website, where a hyperlink to this webpage must be provided at any of the locations as specified in (a). The hyperlink must clearly describe the webpage as the location where the membership sign is displayed.
- 6.2 Where a deposit-taking member shares a website with a person other than a deposit-taking member, the deposit-taking member shall display the membership sign referred to in section 5.3.1—
- (a) wherever there are representations relating to insured deposits; or
 - (b) on a webpage within that website, where a hyperlink to this webpage must be provided at the location in (a). The hyperlink must clearly describe the webpage as the location where the membership sign is displayed.
- 6.3 Changes may be made to the overall sizing of the membership sign for the purpose of the electronic display. However, proportions of the membership sign must be maintained and its size must be such that the sign is clearly legible.
- 6.4 Where a deposit-taking member has its own website or shares a website with another deposit-taking member, the deposit-taking member shall display the brochure referred to in section 5.2.1—
- (a) on a webpage within that website, where a hyperlink to this webpage must be provided at the home page or wherever there are representations relating to insured deposits. The hyperlink must clearly describe the webpage as the location where the brochure is displayed; or

- (b) the deposit-taking member can provide a hyperlink at the home page or wherever there are representations relating to insured deposits to PIDM's webpage containing such brochure. The hyperlink must clearly describe the webpage as the location where the brochure is displayed.

6.5 Where a deposit-taking member shares a website with a person other than a deposit-taking member, the deposit-taking member shall display the brochure referred to in section 5.2.1—

- (a) on a webpage within that website, where a hyperlink to this webpage must be provided wherever there are representations relating to insured deposits. The hyperlink must clearly describe the webpage as the location where the brochure is displayed; or
- (b) the deposit-taking member can provide a hyperlink at wherever there are representations relating to insured deposits to PIDM's webpage containing such brochure. The hyperlink must clearly describe the webpage as the location where the brochure is displayed.

6.6 Please refer to Illustrations 11, 12 and 13 for examples on the application of sections 6.1 and 6.4.

SECTION 7: UNIT TRUST SCHEMES

- 7.1 Before a sale of any units in a unit trust scheme, the deposit-taking member shall obtain an acknowledgement from the customer that the following has been disclosed to him:
- (a) unit trust schemes and units in such schemes are not insured by PIDM; and
 - (b) any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not insured by PIDM.
- 7.2 The disclosure statements as stated above may be incorporated into any instruments that are produced and reside with the deposit-taking member with regard to the unit trust scheme.
- 7.3 A deposit-taking member may prepare a separate stand-alone acknowledgement sheet.
- 7.4 An electronic copy of the above acknowledgement is acceptable if the sale is completed online.
- 7.5 The above is only required for initial purchase of a particular scheme. Similar acknowledgements are not required for subsequent purchases of additional units for the same scheme.
- 7.6 Each statement made under section 7.1 shall be of such size and print as to be clearly legible.
- 7.7 Please refer to Illustration 14 for an example on the application of section 7.3.

SECTION 8: ACKNOWLEDGEMENT BY DEPOSITORS

- 8.1 A deposit-taking member shall immediately before the opening of any account or the purchase of any insured or uninsured deposit by any person from the deposit-taking member:
- (a) draw the attention of such person to the statement made under section 3 with respect to whether the money that the deposit-taking member has received, is an insured deposit or an uninsured deposit;
 - (b) provide such person with a copy of any brochure supplied PIDM in accordance with section 5.2.1; and
 - (c) request for an acknowledgement in writing from such person that he has been notified of the statement under 8.1 (a) and has received the brochure under 8.1 (b).
- 8.2 Acknowledgements can be incorporated within any instruments that are produced and reside with the deposit-taking member with regard to the deposit product. Deposit-taking member may also prepare a separate stand-alone acknowledgement sheet.
- 8.3 For existing supplies of instruments of deposit products, deposit-taking members may opt to stamp or affix a sticker bearing the disclosures as required under sections 8.1 (a) and (b) on the instruments.
- 8.4 An electronic copy of the above acknowledgement is acceptable if any account or, insured or uninsured deposit is purchased from a deposit-taking member's online system. In this instance, to fulfil the requirement under sections 8.1 (b), the deposit-taking member shall direct the customer to the location where the electronic copy of the PIDM brochure is available, via a hyperlink.
- 8.5 Deposit-taking members may consider the following disclosure statements for the acknowledgement:

Option1:

- I/We have been informed that [Product X] is [eligible for protection /not insured] by PIDM.
- I/We have been provided with a copy of the PIDM Brochure.

Option2:

- I/We have been informed that [component A of Product X] is eligible for protection by PIDM and [component B of Product X] is not insured by PIDM.
- I/We have been provided with a copy of the PIDM Brochure.

8.6 Please refer to Illustration 15 for an example on the application of section 8.1.

8.7 Please refer to Illustration 16 for an example on the application of section 8.4.

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SECTION 9: REGISTER OF INSURED DEPOSITS

- 9.1 A deposit-taking member shall prepare a register of insured deposits. The register shall contain a list of each type of insured deposit offered by it.
- 9.2 The register shall be kept updated as and when any new liability or financial instrument that constitutes an insured deposit that is offered for sale, or when there are no longer any outstanding liabilities with regard to an insured deposit.
- 9.3 The register shall be:
- (a) prominently displayed in printed form at the deposit-taking member's offices where deposit-taking activities are carried out;
 - or
 - (b) in the deposit-taking member's website.
- 9.4 Where the register is in a deposit-taking member's website under section 9.3(b), the deposit-taking member shall prominently display at its offices where deposit-taking activities are carried out a notice informing the public that the register is available on its website.
- 9.5 A deposit-taking member shall provide, free of charge, a copy of the register to any person on request.
- 9.6 A deposit-taking member shall submit a copy of the register updated as at 31 May of each year to PIDM at the same time as the submission of the return on total insured deposits.
- 9.7 A deposit-taking member shall prepare the Register of Insured Deposits containing the deposit products categorised as "insured" by PIDM.
- 9.8 Please refer to Illustration 17 for an example on the application of section 9.1.

ILLUSTRATION 1: STATEMENT OF ACCOUNT (ELECTRONIC COPY)

ABC Bank You are now in a secure session

[Home](#) [Statements](#) [Bills & Credit Cards](#) [Advices & Notices](#) [Online Banking](#)

Statements

- All Statements
- Savings Account
- Current Account

Statement Details

Select Statements Header Language : English

View Accounts

Select Account and click on "Get Statement" to proceed

Select Account : **SAVINGS ACCOUNT**

Statement Date : 31/03/2010

SEJAL JITENDRA MEHTA

PAGE : 1
STATEMENT DATE : 31/03/2010
STATEMENT PERIOD : 01/01/2010 - 31/03/2010
ACCOUNT NUMBER :
SAVINGS ACCOUNT

Statement appears on the face of the instrument

Eligible for protection by PIDM

ENTRY DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	STATEMENT BALANCE
	BEGINNING BALANCE			
12/01/10	CASH WITHDRAWAL	1,500.00-		
15/01/10	CASH WITHDRAWAL	500.00-		
16/01/10	CASH WITHDRAWAL	1,500.00-		

ILLUSTRATION 2: STATEMENT OF ACCOUNTS (HARDCOPY)

ABC Bank	
Ana Lopez	
Statement Date: 12 June 2010	
Statement Details	
<u>Account Type</u>	<u>Balance (RM)</u>
<i>Eligible for protection by Perbadanan Insurans Deposit Malaysia</i>	
i-Savings	2,500
Foreign Combi <i>Eligible for protection by Perbadanan Insurans Deposit Malaysia</i>	12,500
ABC Current Plus	22,500
<i>Eligible for protection by Perbadanan Insurans Deposit Malaysia</i>	
<div data-bbox="308 1256 628 1413" style="border: 1px solid black; padding: 5px; width: fit-content;"><p>Statement appears close to that part of the instrument evidencing each insured deposit</p></div>	

ILLUSTRATION 4: STATEMENT OF ACCOUNT (HARDCOPY)

ABC Bank	
Ana Lopez	
Statement Date: 12 June 2010	
NID Savers Account	
<u>Date</u>	<u>Balance (RM)</u>
11 January 2010	RM 15,000
11 February 2010	RM 16,600
11 March 2010	RM 15,450
11 April 2010	RM 17,230
11 May 2010	RM 18,700
11 June 2010	RM 19,590
<i>Savers component of this account is "Eligible for protection by PIDM"</i>	
<i>NID component of this account is "Not insured by PIDM"</i>	

Statements appear on the face of the instrument to make a clear distinction between the insured deposit component and the uninsured deposit component of a hybrid deposit.

ILLUSTRATION 6: STATEMENT OF ACCOUNTS (HARDCOPY)

ABC Bank	
Ana Lopez	
Statement Date: 12 June 2010	
Statement Details	
<u>Account Type</u>	<u>Balance (RM)</u>
i-Savings <i>Eligible for protection by PIDM</i>	2,500
<i>Not insured by PIDM</i> Negotiable Instrument of Deposit	85,000
Savings Insurance Scheme <i>Savings component is Eligible for protection by PIDM</i>	3,000
NID Savers Account <i>Savers account: Eligible for protection by PIDM</i> <i>NID account: Not insured by PIDM</i>	12,000

Statement appears close to that part of the instrument evidencing an insured deposit

Statement appears close to that part of the instrument evidencing a hybrid deposit

ILLUSTRATION 7: PAMPHLET ON A DEPOSIT PRODUCT

ABC BANK

Member of PIDM

Junior Savings Account

Option 1: Membership representation in accordance with section 4.3.1 (a)


XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

MEMBER



Option 2: Membership representation in accordance with section 4.3.1 (b)

ILLUSTRATION 8: BROCHURE ON TWO TYPES OF INSURED DEPOSITS

ABC Basic Savings Account

Features & Benefits

- High interest rate
- Low initial deposit
- Free Passbook

Eligible for protection by PIDM

Statement appears close to that part of the advertisement dealing with the insured deposit

ABC Special Time Deposit Eligible for protection by PIDM

Features & Benefits

- High interest rate
- Minimum initial deposit of RM 5,000 for 1 month
- Minimum initial deposit of RM 2,000 for 2months and above

Statement appears close to that part of the advertisement dealing with the insured deposit

*Terms and Conditions Apply

For enquiries please visit your nearest ABC Bank branch

Member of PIDM

Membership representation appears close to the name of the deposit-taking member

ABC BANK

ILLUSTRATION 9: NEWSPAPER ADVERTISEMENT ON HYBRID DEPOSIT AND HYBRID PRODUCT

The Moon-Your Daily News

Page 12

ABC BANK

ABC Bank is a member of PIDM

Membership representation appears close to the name of the deposit-taking member

Combi Deposit Account

Combine your deposit account with a fixed rate **Negotiable Instrument of Deposit** and a **RM Fixed Deposit**.

You stand to gain high interest rates* with our new *Combi Deposit Account*

*Terms and Conditions apply. Please visit our branch for more details

RM Fixed Deposit Eligible for protection by PIDM

Negotiable Instrument of Deposit Not insured by PIDM

Statements appear close to that part of the advertisement dealing with the hybrid deposit

Junior Saving Protection Scheme

Teach your kids how to save and at the same time invest in their protection. This unique scheme combines a **Savings Account** with a **Personal Accident Insurance Scheme**. For every RM1000 placed in this scheme, RM300 will be automatically debited for the purchase of your child's personal accident insurance scheme.

*Minimum placement is RM1000 with no withdrawal allowed for 2 years.

*Terms and Conditions apply. Please visit our branch for more details

Savings Account: Eligible for protection by PIDM

Statement appears close to that part of the advertisement dealing with the hybrid product

ILLUSTRATION 10: SCREENSAVER/HOME PAGE OF AUTOMATED TELLER MACHINE

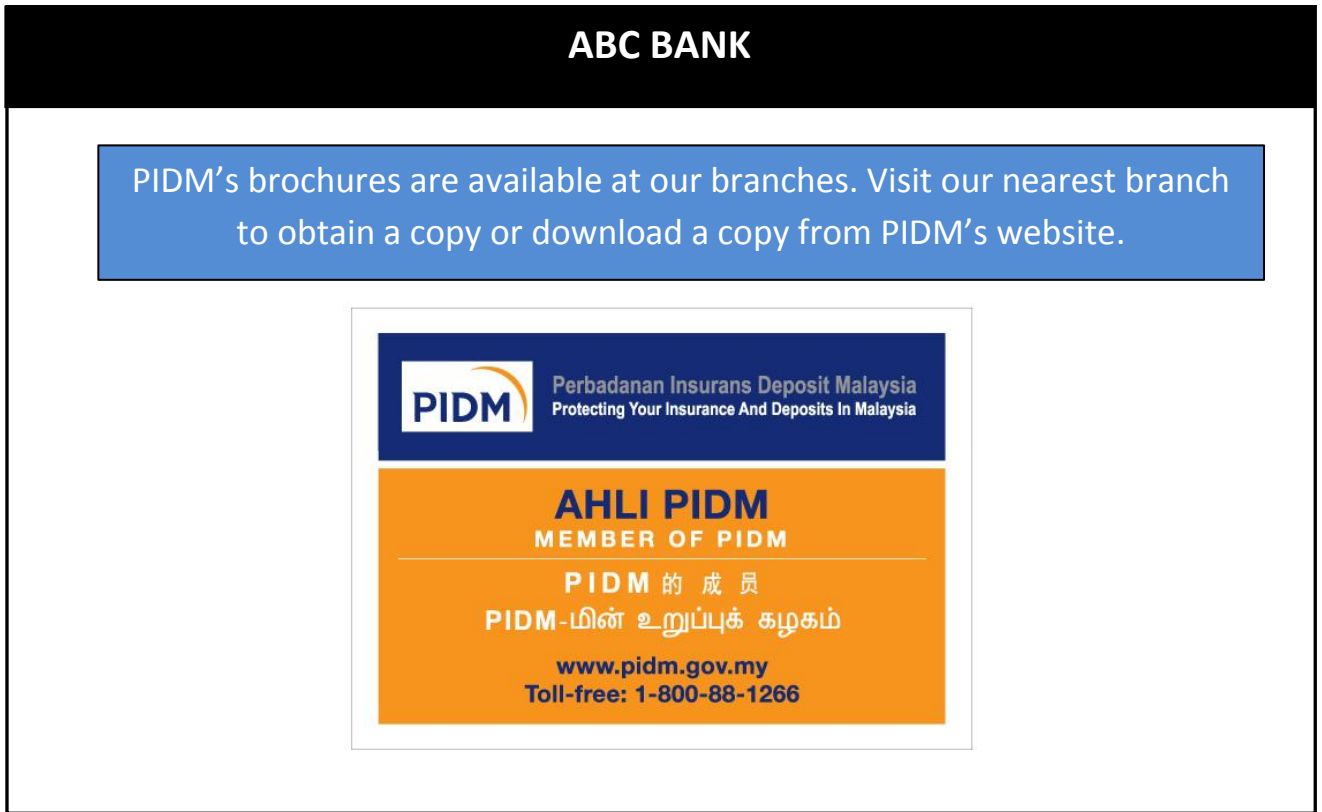


ILLUSTRATION 14: STAND-ALONE ACKNOWLEDGEMENT SHEET (HARDCOPY)

ABC BANK

I,(name of customer).....,(ID Number)....., hereby confirm that the below information was disclosed to me:

- a) unit trust schemes and units in such schemes are not insured by PIDM; and
- b) any money withdrawn from an insured deposit for the purpose of purchasing any units in a unit trust scheme is not insured by PIDM.

Signature:

Date:

ILLUSTRATION 15: DEPOSITOR ACKNOWLEDGEMENT (HARDCOPY)

ABC BANK

ABC Special Negotiable Instrument of Deposit

Account Opening Form

Not insured by PIDM

Personal Details

Name:

Address:

Identification Number:

Date of Birth:

Account Holder: Single Joint

1) I/we have been informed that this product is not insured by PIDM

2) I/we have received a copy of the PIDM brochure

.....
Account Holder Signature

.....
Date

.....
Account Holder Signature

.....
Date

ILLUSTRATION 16: DEPOSITOR ACKNOWLEDGEMENT (ELECTRONIC COPY)

ABC Bank You are now in a secured site [Log out](#)

[Home](#) [Accounts & Banking](#) [Investment](#) [Insurance](#) [Loans](#) [Mobile Banking](#) [Personal Details](#) [Buy Online](#)

[All Accounts](#)
[Bill Payment](#)
[Transfers](#)
[Fixed Deposits](#)

eFixed Deposit Placement - Step 3 of 5

Fill in your payment preferences.

NOTE

For new FD customer (FD Account Opening), your FD will be effective on the next working day whereby your 'From Account' branch will be debiting your account and create your FD Account.

For existing FD customer, your FD placement will be effective upon debiting of your account.

[Learn more about eFixed Deposit](#)

Minimum principal amount is RM 1000.

eFixed Deposit type: **Conventional Fixed Deposit**

eFixed Deposit account type: **Individual**

Term: **5 months**

From account:

Principal amount:

Interest payment frequency:

Interest payment mode:

Instruction on maturity:

I/we have been informed that this product is insured by PIDM

I/we have received a copy of the PIDM [brochure](#)

CONFIRM **GO BACK**

ILLUSTRATION 17: REGISTER OF INSURED DEPOSITS (HARDCOPY)

ABC Bank		REGISTER OF INSURED DEPOSITS (CONVENTIONAL)		
	Name of Deposit Type	Deposit Type	Currency	*Deposit Product Code
1.	Junior Savers Account	Savings Deposit	Ringgit	
2.	Golden Achievers Account	Savings Deposit	Ringgit	
3.	ABC Plus Current Account	Demand Deposit	Ringgit	
4.	ABC Foreign Currency Account	Demand Deposit	Foreign Currency	
5.	FD Combi Account	Fixed Deposit	Foreign Currency	

ABC Bank		REGISTER OF INSURED DEPOSITS (ISLAMIC)			
	Name of Deposit Type	Shariah Contract(s)	Deposit Type	Currency	*Deposit Product Code
1.	ABC GIA Plus Account-i	Mudharabah	General Investment	Ringgit	
2.	ABC Gold-i Savings Account	Mudharabah	Savings Deposit	Ringgit	
3.	ABC Golden-i Current Account	Mudharabah	Demand Deposit	Ringgit	
4.	Foreign Currency Account-i	Mudharabah	Demand Deposit	Foreign Currency	

** to include the Deposit Product Code when the same is made available by PIDM*