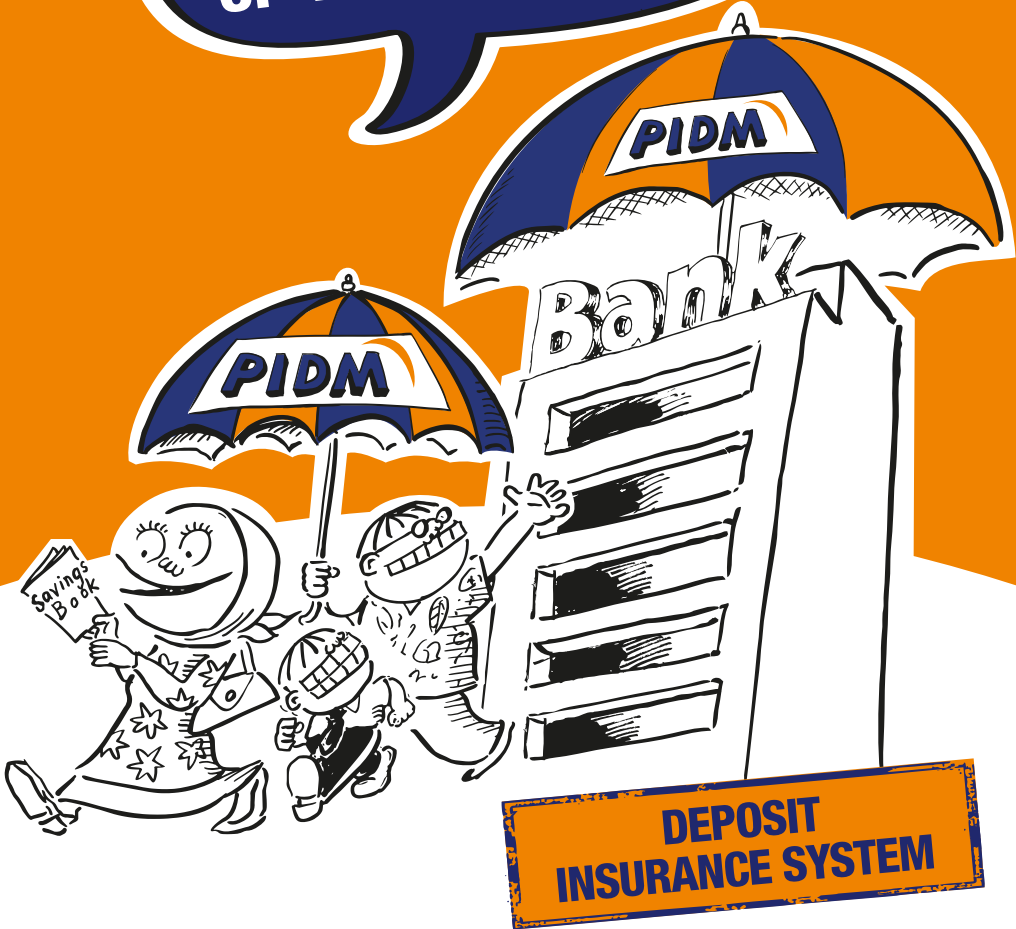


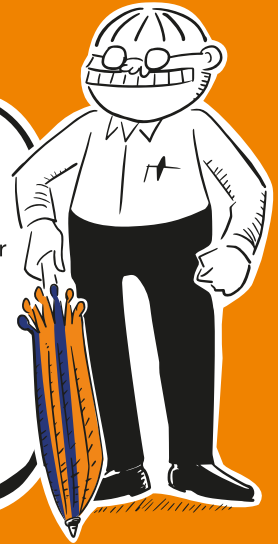


Perbadanan Insurans Deposit Malaysia  
Protecting Your Insurance And Deposits In Malaysia

**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)



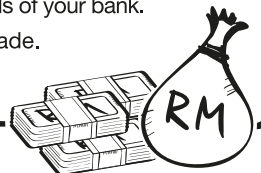
## HOW DOES PIDM PROTECT YOU?

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        |
| <b>Total deposits</b>   |                       |                 | <b>980,000</b> |                |
| <b>Total deposits protected by PIDM</b>   |                       |                 |                | <b>900,000</b> |



## 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?

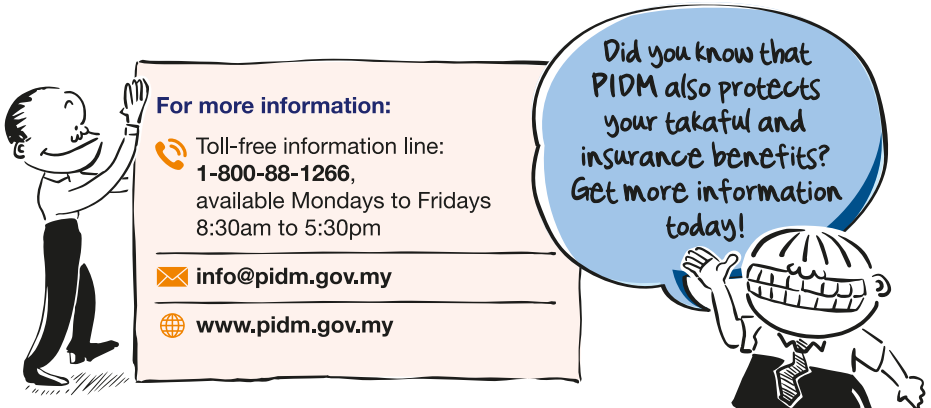
- ✓ Check whether your bank is a PIDM member - the list is available on PIDM's website
- ✓ Look out for the PIDM membership sign



- ✓ 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)



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