



<b>FACT SHEET ON THE TEMPORARY GOVERNMENT DEPOSIT GUARANTEE</b>	
<p><b>Deposits guaranteed</b></p> <p>All deposits including:</p> <ul style="list-style-type: none"> <li>• Fixed deposits, current accounts, savings accounts, joint and trust accounts</li> <li>• All Islamic deposits (structured or otherwise)</li> <li>• Principal guaranteed conventional structured deposits</li> <li>• Foreign currency deposits</li> <li>• Negotiable instruments of deposit held by non-banks.</li> </ul>	<p><b>Deposits not guaranteed</b></p> <ul style="list-style-type: none"> <li>• Conventional structured products that are not principal guaranteed</li> <li>• Deposits payable outside Malaysia</li> <li>• Inter-bank money market placements</li> <li>• Negotiable instruments of deposit held by banks</li> <li>• Repurchase agreements.</li> </ul>
<p><b>Financial institutions guaranteed</b></p> <ul style="list-style-type: none"> <li>• All 23 commercial banks and 17 Islamic banks including domestic and locally incorporated foreign banks</li> <li>• All 15 investment banks</li> <li>• 4 international Islamic banks, namely Unicorn International Islamic Bank Malaysia Berhad, PT. Bank Syariah Muamalat Indonesia, Tbk, Al Rajhi Banking &amp; Investment Corporation and Deutsche Bank AG</li> <li>• 5 deposit-taking development financial institutions, namely Bank Pembangunan Malaysia Berhad, Bank Perusahaan Kecil &amp; Sederhana Malaysia Berhad (SME Bank), Bank Simpanan Nasional, Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat) and Bank Pertanian Malaysia Berhad (Agrobank).</li> </ul>	<p><b>Are branches and subsidiaries of domestic banks outside Malaysia guaranteed?</b></p> <ul style="list-style-type: none"> <li>• No, but they may be guaranteed by a host country's temporary guarantee or their deposit insurance or protection scheme.</li> </ul>
	<p><b>Deposit guarantee limit</b></p> <ul style="list-style-type: none"> <li>• The full amount of guaranteed deposits and instruments held with guaranteed financial institutions.</li> </ul>
	<p><b>Is the guarantee temporary or permanent?</b></p> <ul style="list-style-type: none"> <li>• The guarantee is a temporary measure. It is effective until 31 December 2010.</li> </ul>
<p><b>Enquiries</b></p> <p>Please call PIDM at <b>1-800-88-1266</b> or visit <b>www.pidm.gov.my</b></p>	