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WARTA KERAJAAN PERSEKUTUAN

*FEDERAL GOVERNMENT
GAZETTE*

PERINTAH PERBADANAN INSURANS DEPOSIT
MALAYSIA (KADAR BAGI PREMIUM PERTAMA DAN
PREMIUM TAHUNAN BERKENAAN DENGAN ANGGOTA
PENERIMA DEPOSIT) 2023

*MALAYSIA DEPOSIT INSURANCE CORPORATION
(RATES FOR FIRST PREMIUM AND ANNUAL PREMIUM IN
RESPECT OF DEPOSIT-TAKING MEMBERS) ORDER 2023*

DISIARKAN OLEH/
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ATTORNEY GENERAL'S CHAMBERS

AKTA PERBADANAN INSURANS DEPOSIT MALAYSIA 2011

PERINTAH PERBADANAN INSURANS DEPOSIT MALAYSIA
(KADAR BAGI PREMIUM PERTAMA DAN PREMIUM TAHUNAN BERKENAAN DENGAN
ANGGOTA PENERIMA DEPOSIT) 2023

PADA menjalankan kuasa yang diberikan oleh seksyen 47 dan 48 dan subperenggan 49A(1)(b)(i) dan 49A(2)(b)(i) Akta Perbadanan Insurans Deposit Malaysia 2011 [*Akta 720*], Menteri, atas syor Perbadanan, membuat perintah yang berikut:

Nama dan permulaan kuat kuasa

1. (1) Perintah ini bolehlah dinamakan **Perintah Perbadanan Insurans Deposit Malaysia (Kadar bagi Premium Pertama dan Premium Tahunan berkenaan dengan Anggota Penerima Deposit) 2023**.

(2) Perintah ini mula berkuat kuasa pada 21 Julai 2023.

Tafsiran

2. Dalam Perintah ini, “anggota penerima deposit” termasuklah anggota penerima pindahan sebagaimana yang disebut dalam subseksyen 49A(1) dan (2) Akta.

Kadar premium pertama

3. (1) Tertakluk kepada perenggan 47(1)(a) dan 47(2)(a) Akta, kadar bagi premium pertama yang kena dibayar oleh suatu anggota penerima deposit hendaklah mengikut kadar seperti yang berikut:

(a) bagi tahun taksiran 2023 dan 2024, berdasarkan kadar premium mengikut kategori premium bagi anggota penerima deposit itu sebagaimana yang dinyatakan dalam perenggan 1 Jadual Pertama; dan

(b) bagi tahun taksiran 2025 dan selanjutnya, berdasarkan formula pengiraan sebagaimana yang dinyatakan dalam perenggan 2 Jadual Pertama.

(2) Bagi tahun taksiran 2023 dan 2024, jika suatu anggota penerima deposit dikelaskan dalam kategori premium yang berlainan berkenaan dengan deposit Islam diinsuranskan dan deposit konvensional diinsuranskan, kadar bagi premium pertama yang kena dibayar bagi deposit itu hendaklah kadar premium masing-masing bagi kategori premium deposit Islam diinsuranskan dan deposit konvensional diinsuranskan itu.

(3) Bagi maksud perenggan ini, kategori premium bagi suatu anggota penerima deposit hendaklah sebagaimana yang dikelaskan bagi suatu tahun taksiran mengikut Peraturan-Peraturan Perbadanan Insurans Deposit Malaysia (Sistem Premium Berbeza berkenaan dengan Anggota Penerima Deposit) 2023 [*P.U. (A) 218/2023*].

Kadar dan amaun minimum premium tahunan

4. (1) Kadar bagi premium tahunan yang kena dibayar oleh suatu anggota penerima deposit bagi suatu tahun taksiran hendaklah mengikut kadar seperti yang berikut:

(a) bagi tahun taksiran 2023 dan 2024, berdasarkan kadar premium mengikut kategori premium bagi anggota penerima deposit itu sebagaimana yang dinyatakan dalam perenggan 1 Jadual Pertama; dan

(b) bagi tahun taksiran 2025 dan selanjutnya, berdasarkan formula pengiraan sebagaimana yang dinyatakan dalam perenggan 2 Jadual Pertama.

(2) Bagi tahun taksiran 2023 dan 2024, jika suatu anggota penerima deposit dikelaskan dalam kategori premium yang berlainan berkenaan dengan deposit Islam diinsuranskan dan deposit konvensional diinsuranskan, kadar bagi premium tahunan

yang kena dibayar bagi deposit itu hendaklah kadar premium masing-masing bagi kategori premium deposit Islam diinsuranskan dan deposit konvensional diinsuranskan itu.

(3) Walau apa pun subperenggan (1), premium tahunan termasuk premium tahunan tambahan di bawah perenggan 49A(2)(a) Akta, jika berkenaan, yang kena dibayar oleh suatu anggota penerima deposit bagi suatu tahun taksiran hendaklah tidak kurang daripada amaun minimum premium tahunan seperti yang berikut:

- (a) bagi tahun taksiran 2023 dan 2024, amaun minimum mengikut kategori premium bagi anggota penerima deposit itu sebagaimana yang dinyatakan dalam perenggan 1 Jadual Kedua; dan
- (b) bagi tahun taksiran 2025 dan selanjutnya, amaun minimum sebagaimana yang dinyatakan dalam perenggan 2 Jadual Kedua.

(4) Bagi maksud perenggan ini, kategori premium bagi suatu anggota penerima deposit hendaklah sebagaimana yang dikelaskan bagi suatu tahun taksiran mengikut Peraturan-Peraturan Perbadanan Insurans Deposit Malaysia (Sistem Premium Berbeza berkenaan dengan Anggota Penerima Deposit) 2023.

Pembatalan

5. Perintah Perbadanan Insurans Deposit Malaysia (Premium Tahunan dan Premium Pertama berkenaan dengan Anggota Penerima Deposit) 2011 [*P.U. (A) 28/2011*] adalah dibatalkan.

JADUAL PERTAMA
[Subperenggan 3(1) dan 4(1)]

1. Bagi tahun taksiran 2023 dan 2024—

Bil.	(1) Kategori Premium	(2) Kadar Premium
1.	1	0.06%
2.	2	0.12%
3.	3	0.24%
4.	4	0.48%

2. Bagi tahun taksiran 2025 dan selanjutnya, kadar bagi premium yang kena dibayar hendaklah berdasarkan formula pengiraan seperti yang berikut:

$$\text{kadar premium} = \frac{\text{kadar premium asas} - [\text{jumlah markah wajaran kriteria berpusatkan resolusi} \times 50\% \times \text{kadar premium asas}]$$

iaitu:

- (a) kadar premium asas adalah kadar dalam ruang (2) yang bersetentangan dengan gred risiko sebagaimana yang dinyatakan dalam ruang (1) yang suatu anggota penerima deposit dikelaskan dalam tahun taksiran itu di bawah Jadual Kedua Peraturan-Peraturan Perbadanan Insurans Deposit Malaysia (Sistem Premium Berbeza berkenaan dengan Anggota Penerima Deposit) 2023 seperti yang berikut:

Bil.	(1) Gred Risiko	(2) Kadar Premium Asas
1.	1	0.06%
2.	2	0.12%
3.	3	0.24%
4.	4	0.48%

- (b) jumlah markah wajaran kriteria berpusatkan resolusi adalah markah anggota penerima deposit itu bagi kriteria berpusatkan resolusi bagi tahun taksiran itu di bawah Jadual Kedua Peraturan-Peraturan Perbadanan Insurans Deposit Malaysia (Sistem Premium Berbeza berkenaan dengan Anggota Penerima Deposit) 2023.

JADUAL KEDUA
[Subperenggan 4(3)]

1. Bagi tahun taksiran 2023 dan 2024—

(1) Kategori Premium	(2) Amaun Minimum Premium Tahunan
1	RM100,000
2	RM200,000
3	RM400,000
4	RM800,000

2. Bagi tahun taksiran 2025 dan selanjutnya, RM100,000.

Dibuat 19 Julai 2023
[PIDM/PN/3/2023; PN(PU2)689/JLD.8]

ANWAR BIN IBRAHIM
Menteri Kewangan

MALAYSIA DEPOSIT INSURANCE CORPORATION ACT 2011

MALAYSIA DEPOSIT INSURANCE CORPORATION (RATES FOR FIRST PREMIUM AND ANNUAL PREMIUM IN RESPECT OF DEPOSIT-TAKING MEMBERS) ORDER 2023

IN exercise of the powers conferred by sections 47 and 48 and subparagraphs 49A(1)(b)(i) and 49A(2)(b)(i) of the Malaysia Deposit Insurance Corporation Act 2011 [*Act 720*], the Minister, on the recommendation of the Corporation, makes the following order:

Citation and commencement

1. (1) This order may be cited as the **Malaysia Deposit Insurance Corporation (Rates for First Premium and Annual Premium in respect of Deposit-Taking Members) Order 2023**.

(2) This Order comes into operation on 21 July 2023.

Interpretation

2. In this Order, “deposit-taking member” includes transferee member as referred to in subsections 49A(1) and (2) of the Act.

Rate for first premium

3. (1) Subject to paragraphs 47(1)(a) and 47(2)(a) of the Act, the rates for the first premium payable by a deposit-taking member shall be in accordance with the rates as follows:

(a) for the assessment years 2023 and 2024, based on the premium rates in accordance with the premium category for the deposit-taking member as specified in paragraph 1 of the First Schedule; and

(b) for the assessment years 2025 and onwards, based on the calculation formula as specified in paragraph 2 of the First Schedule.

(2) For the assessment years 2023 and 2024, where a deposit-taking member is classified in different premium categories in respect of its Islamic insured deposits and its conventional insured deposits, the rates for the first premium payable on the deposits shall be the respective premium rates for the premium categories of the Islamic insured deposits and conventional insured deposits.

(3) For the purposes of this paragraph, the premium category for a deposit-taking member shall be as classified for an assessment year in accordance with the Malaysia Deposit Insurance Corporation (Differential Premium Systems in respect of Deposit-Taking Members) Regulations 2023 [*P.U. (A) 218/2023*].

Rate and minimum amount for annual premium

4. (1) The rates for the annual premium payable by a deposit-taking member for an assessment year shall be in accordance with the rates as follows:

(a) for the assessment years 2023 and 2024, based on the premium rates in accordance with the premium category for the deposit-taking member as specified in paragraph 1 of the First Schedule; and

(b) for the assessment years 2025 and onwards, based on the calculation formula as specified in paragraph 2 of the First Schedule.

(2) For the assessment years 2023 and 2024, where a deposit-taking member is classified in different premium categories in respect of its Islamic insured deposits and its conventional insured deposits, the rates for the annual premiums payable on the deposits shall be the respective premium rates for the premium categories of the Islamic insured deposits and conventional insured deposits.

(3) Notwithstanding subparagraph (1), the annual premium including the additional annual premium under paragraph 49A(2)(a) of the Act, where applicable,

payable by a deposit-taking member for an assessment year shall not be lower than the minimum amount of annual premium as follows:

- (a) for the assessment years 2023 and 2024, the minimum amount in accordance with the premium category for the deposit-taking member as specified in paragraph 1 of the Second Schedule; and
- (b) for the assessment years 2025 and onwards, the minimum amount as specified in paragraph 2 of the Second Schedule.

(4) For the purposes of this paragraph, the premium category for a deposit-taking member shall be as classified for an assessment year in accordance with the Malaysia Deposit Insurance Corporation (Differential Premium Systems in respect of Deposit-Taking Members) Regulations 2023.

Revocation

5. Malaysia Deposit Insurance Corporation (Annual Premium and First Premium in respect of Deposit-Taking Members) Order 2011 [*P.U. (A) 28/2011*] is revoked.

FIRST SCHEDULE
[Subparagraphs 3(1) and 4(1)]

1. For the assessment years 2023 and 2024—

No.	(1) Premium Category	(2) Premium Rate
1.	1	0.06%
2.	2	0.12%
3.	3	0.24%
4.	4	0.48%

2. For the assessment years 2025 and onwards, the rate for the premium payable shall be based on the calculation formula as follows:

$$\text{premium rate} = \frac{\text{base premium rate} - [\text{total weighted resolution centric criteria score} \times 50\% \times \text{base premium rate}]}{\text{base premium rate}}$$

where:

- (a) base premium rate is the rate in column (2) which corresponds to the risk grade as specified in column (1) in which a deposit-taking member is classified for the assessment year under Second Schedule of the Malaysia Deposit Insurance Corporation (Differential Premium Systems in respect of Deposit-Taking Members) Regulations 2023 as follows:

No.	(1) Risk Grade	(2) Base Premium Rate
1.	1	0.06%
2.	2	0.12%
3.	3	0.24%
4.	4	0.48%

- (b) total weighted resolution centric criteria score is the score of the deposit-taking member for the resolution centric criteria for the assessment year under Second Schedule of the Malaysia Deposit Insurance Corporation (Differential Premium Systems in respect of Deposit-Taking Members) Regulations 2023.

SECOND SCHEDULE

[Subparagraph 4(3)]

1. For the assessment years 2023 and 2024—

(1) Premium Category	(2) Minimum Annual Premium Amount
1	RM100,000
2	RM200,000
3	RM400,000
4	RM800,000

2. For the assessment years 2025 and onwards, RM100,000.

Made 19 July 2023

[PIDM/PN/3/2023; PN(PU2)689/JLD.8]

ANWAR BIN IBRAHIM
Minister of Finance