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COVERAGE FOR DIS

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Coverage For DIS

All types of depositors, whether businesses or individuals, are protected. The maximum limit of coverage is RM250,000 per depositor per member bank. This includes both the principal amount of a deposit and the interest / return. With the RM250,000 limit, 97% of depositors are protected in full. The Malaysian Deposit Insurance System provides separate coverage for conventional and Islamic deposits.

Deposits eligible for protection

- Savings accounts
- Current accounts
- Fixed deposits
- Foreign currency deposits
- Islamic deposit accounts
- Bank drafts, cheques, other payment instructions or instruments made against a deposit account

PIDM may approve any other financial instruments as being eligible for deposit insurance protection from time to time.

Products NOT eligible for protection

- Deposits not payable in Malaysia

- Interbank money market placements
- Negotiable instruments of deposit (NIDs) and other bearer deposits
- Repurchase agreements
- Unit trusts, stocks and shares
- Gold-related investment products or accounts

There is also separate deposit insurance protection of up to RM250,000 for a depositor with deposit accounts under each of the following categories:

- a. Conventional and Islamic deposit accounts
- b. Joint accounts - Joint accounts enjoy separate deposit insurance protection provided the records of the member bank disclose the names of the joint account holders
- c. **Trust accounts** - Beneficiaries will enjoy separate protection if the trustee discloses the interest of each beneficiary and the amounts owed to each beneficiary on the records of the member bank. Each beneficiary of the trust account is protected up to RM250,000, separately from other insured deposits held in their individual names.
- d. Accounts held by sole proprietorships, partnerships, professional practices and companies

Click [here](#) to find out how the calculation for DIS is applied to deposit accounts that are eligible for PIDM protection.

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