



Home : [How We Protect YOU](#) [Deposit Insurance System](#)  
: [What is the Deposit Insurance System \(DIS\)?](#)

[Who We Are](#) ▾

[How We Protect YOU](#) ▾

[EN](#) ▾



# WHAT IS THE DEPOSIT INSURANCE SYSTEM (DIS)?

[Info Centre](#) ▾

[For Public](#) ▾

[For Member Institutions](#) ▾

[More](#) ▾

[How PIDM Protects You](#)

[Deposit Insurance System](#) ▾

[What is the Deposit Insurance System \(DIS\)?](#)

[Coverage For DIS](#)

[Calculation for DIS](#)

[Trust Account](#)

[Member Banks](#)

[Information Materials](#)

[Deposit Insurance System \(FAQs\)](#)

[About PIDM \(FAQs\)](#)

[Takaful and Insurance Benefits Protection System](#) ▾

## What Is the Deposit Insurance System (DIS)?

The Deposit Insurance System (DIS) is a system established by the Government to protect depositors against the loss of their insured deposits placed with member institutions in the event of a member institution failure. Commercial and Islamic banks that are member institutions of PIDM are also referred to as 'member banks'.

As an integral component of an effective financial safety net, a deposit insurance system enhances consumer protection by providing explicit protection to depositors. Depositors will know when, how much and how their deposits are insured in the event that a member bank is bankrupt or is no longer viable.

In Malaysia, the Deposit Insurance System was brought into effect in September 2005 and is administered by PIDM.

### Benefits to depositors

## Resolution ▼

- PIDM protects your bank deposits and will promptly reimburse you on your insured deposits should a member bank fail
- The protection is provided by PIDM automatically - **no application is required**

## Benefits to the financial system

- PIDM promotes public confidence in Malaysia's financial system by protecting depositors against the loss of their deposits
- PIDM reinforces and complements the existing regulatory and supervisory framework by providing incentives for sound risk management in the financial system
- PIDM minimises costs to the financial system by finding least cost solutions to resolve failing member institutions
- PIDM contributes to the stability of the financial system by dealing with member institution failures expeditiously and reimbursing depositors as soon as possible



**CONTACT DETAILS**

Level 12, Axiata Tower,  
No. 9, Jalan Stesen  
Sentral 5,  
Kuala Lumpur Sentral  
50470 Kuala Lumpur

Tel: +603-2173 7436 /  
2265 6565  
Fax: +603-2173 7527 /  
2260 7432  
Toll Free: 1-800-88-  
1266

For mailing purposes:  
P.O.Box. 13071  
50798 Kuala Lumpur

Email:  
[info@pidm.gov.my](mailto:info@pidm.gov.my)

**NAVIGATION**

[About PIDM](#)  
[Protection](#)  
[Systems](#)  
[Publications](#)  
[Public](#)  
[Awareness](#)  
[MI Resources](#)

**MORE INFO**

[Member](#)  
[Banks](#)  
[Insurer](#)  
[Members](#)  
[Careers](#)  
[Media](#)  
[Release](#)  
[Contact Us](#)  
[Industry](#)  
[Portal](#)

**OTHERS**

[Privacy Notice](#)  
[Disclaimer](#)  
[Scam Alert](#)

© Perbadanan Insurans Deposit Malaysia 2022. All rights reserved.