

Borrowing by Non-Resident

Borrower	Lender	Loan Currency	Loan Amount	Purpose/Usage
NR Individual	Immediate Family Member (IFM) ¹	Ringgit (RM)	Any amount	Any purpose
	A licensed insurer or a licensed takaful operator	RM	up to the attained cash surrender value of any life insurance policy or Family Takaful Certificate purchased	For purchase of any life insurance policy or Family Takaful Certificate
	Employer in Malaysia	RM	Any amount	For use in Malaysia
Resident	Any amount		To finance Real Sector Activity (RSA) ² in Malaysia	
NR excluding a NR Financial Institution (NRFI)	Resident with a stockbroking license under the Capital Markets and Services Act 2007	RM	Any amount in the form of margin financing	For products traded on Bursa Malaysia
	Resident and NR	RM	Any amount through the issuance of a debt security denominated in RM	For use in Malaysia
Multilateral Development Bank ³ or Qualified Development Financial Institution ⁴	Resident and NR	RM	Any amount through the issuance of a debt security denominated in RM	For use in Malaysia
NR	Licensed Onshore Bank (LOB)	RM	Any amount of trade financing	For settlement of trade in goods or services with a Resident
			Up to the amount of an overdraft facility	To avoid settlement failure for purchase of shares or Ringgit instrument traded on Bursa Malaysia
			Up to RM10 Million in aggregate via a repurchase agreement or sale buy back agreement	Any purpose
	LOB, Resident IFM ¹ or a NR in Malaysia	Any amount		
	Resident	Foreign Currency	Up to the investment limit of the resident lender as stated in Parts A and B of Foreign Exchange Policy Notice 3	

¹ a legal spouse, parent, legitimate child (including legally adopted) or legitimate sibling of an Individual

² an activity relating to:

a) construction or purchase of a residential or commercial property, excluding purchase of land which will not be utilised for construction or production of goods or services; or

b) production or consumption of goods or services, excluding—

(i) activity in financial services sector, whether Islamic or otherwise;

(ii) purchase of securities or Islamic securities; or

(iii) purchase of Financial Instrument or Islamic Financial Instrument.

includes refinancing of existing RM Borrowing that was used for RSA in Malaysia and on-lending to REs within the same Group of Entities or an IFM that will be ultimately used for RSA in Malaysia.

³ a NRFI, established in or outside Malaysia, whose membership consists of sovereign states, that fosters economic and social development in member countries by financing projects, supporting investments or generating capital.

⁴ a NRFI:

(a) that fosters economic and social development by financing projects, supporting investments or generating capital; and

(b) approved by Bank Negara Malaysia to be a Qualified Development Financial Institution.