



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# **Product Transparency and Disclosure**

Applicable to:

1. Licensed banks, including digital banks
2. Licensed Islamic banks, including Islamic digital banks
3. Licensed insurers
4. Licensed takaful operators
5. Prescribed development financial institutions
6. Approved insurance brokers and takaful brokers
7. Approved financial advisers and Islamic financial advisers
8. Approved issuers of designated payment instrument and designated Islamic payment instrument