

**“senior management”** refers to the chief executive officer and senior officers of the FSP;

**“social guarantor”** refers to a person who provides, not for the purpose of making profit, the following guarantees-

- (a) a guarantee for a loan, scholarship or grant for educational or research purposes;
- (b) a guarantee for a hire-purchase transaction of a vehicle for personal or non-business use; and
- (c) a guarantee for a housing loan transaction solely for personal dwelling;

**“staff”** refers to persons employed by a FSP, including temporary or contract staff, and officers on attachment from an entity within the group of the FSP.

## 6 Related policy documents and legal instruments

- 6.1 This Policy Document must be read together with any relevant legal instruments, policy documents and guidelines issued by Bank Negara Malaysia (BNM) including any amendments or reissuance thereafter, in particular-
- (a) Specifications on Ensuring Fair Treatment for Victims of Unauthorised e-Banking Transactions issued on 28 June 2024;
  - (b) Policy Document on Fair Treatment of Financial Consumers issued on 27 March 2024 (BNM/RH/PD 028-103);
  - (c) Policy Document on Medical and Health Insurance/Takaful Business issued on 29 February 2024 (BNM/RH/PD 029-66);
  - (d) Policy Document on Management of Participating Life Business issued on 10 July 2023 (BNM/RH/PD 032-1);
  - (e) Policy Document on Universal Life Business issued on 13 February 2023 (BNM/RH/PD 032-22);
  - (f) Policy Document on Investment-linked Business issued on 13 February 2023 (BNM/RH/PD 029-36);
  - (g) Policy Document on Reference Rate Framework issued on 11 August 2021 (BNM/RH/PD 028-23);
  - (h) Policy Document on Credit Card issued on 2 July 2019 (BNM/RH/PD 036-1);
  - (i) Policy Document on Credit Card-i issued on 2 July 2019 (BNM/RH/PD 034-1);
  - (j) Policy Document on Investment Account issued on 10 October 2017 (BNM/RH/PD 028-63);
  - (k) Policy Document on Debit Card issued on 2 December 2016 (BNM/RH/PD 036-2);
  - (l) Policy Document on Debit Card-i issued on 2 December 2016 (BNM/RH/PD 034-2);
  - (m) Policy Document on Charge Card issued on 2 December 2016 (BNM/RH/PD 036-3);
  - (n) Policy Document on Charge Card-i issued on 2 December 2016 (BNM/RH/PD 034-3);
  - (o) Guidelines on Imposition of Fees and Charges on Financial Products and Services issued on 10 May 2012 (BNM/RH/GL 016-2);