

An Introduction of Unclaimed Moneys Act 1965

*Do you know that Malaysia has a constitution that stipulates how to deal with unclaimed payments?
您是否知道马来西亚有宪法规定如何处理未索偿款项吗？*

Unclaimed Moneys consist of ?

未索偿款项包含了？

Money In Count

- Money paid to the court under any written rules or rules of court but no any claim application

Money In Companies or Firm

- Money legally payable to the owner but remained unpaid more than 1 year (e.g.: salaries, dividend, sundry creditor / debtor with credit balance insurance claim& etc.) 逾期一年以上的应付款项
- Dormant bank account (which an account has not been operated more than 7 years) 无交易的银行账户(来往或储蓄)等等
- Money to the credit of a trade account has remained dormant more than 2 year (eg: trade credit account / trade debtor account with credit balance) 贸易债权人



How it be classified in the Federal Consolidated fund? 政府如何收管未索偿款项?

**1. Unclaimed Monies
in Companies**

**2. Consolidated
Trust Account**

**3. Consolidated
Revenue Account**

1. The unclaimed monies will be credited in Federal Consolidated fund under the Consolidated Trust Account. If amount have not been claimed within 15 year, It would be transferred to Consolidated Revenue Account. 未索偿款项将被存入统一信托账户。若超过15年未有任何人领取， 将被转入统一收入账户。

2. An account to be called the Consolidated Trust Account in which account shall be kept of all moneys received subject to a trust and to be applied in accordance with the terms of the trust. (paragraph 7(c) of the Financial Procedure Act 1957 [Act 61])政府的统一信托基金， 只能根据信托条例而进行使用。

3. Consolidated Revenue Account are accounts all financial transactions covering the sources and applications of financial resources as appropriated by the Parliament for a respective financial year. 政府的统一收入来源， 可用于日常开销。



However,

No matter where the fund has classified, the claimants can claim it back anytime. There is no time limitation for apply the refund.

索偿者在任何时候都能索取未索偿款项，并没有任何期限上的限制



Do you know how many unclaimed moneys has not been refunded in Malaysia? 你知道马来西亚有多少未索偿款项吗？

STATISTIC OF UNCLAIMED MONEYS SUBMISSION AND REFUND FROM 2015 UNTIL 2019



Source from: Accountant-general's department

In 2019, the government collected a total of 860 million unclaimed payments, but only 220 million ringgit was received!

在2019年，政府共收取了8.6亿的未索偿款项 却只有2.2亿令吉被领取了！



Requirement under Unclaimed Moneys Act 1965 - Submission of unclaimed moneys

未索偿款项法令1965规定

A Company or firm is responsible for:

Register of unclaimed money

Maintain and keep a record of all unclaimed money in detail (format refer to website of Unclaimed Moneys Registrar) up to 31 December every year 需完整的记录每一年的未索偿数额，类型与未索偿款项者的资料

Lodgement of unclaimed money

Lodge a copy of the register of the unclaimed money together with the unclaimed money report to the Registrar not later than 31 March of the following year 需提交未索偿报告与缴纳未索偿数额

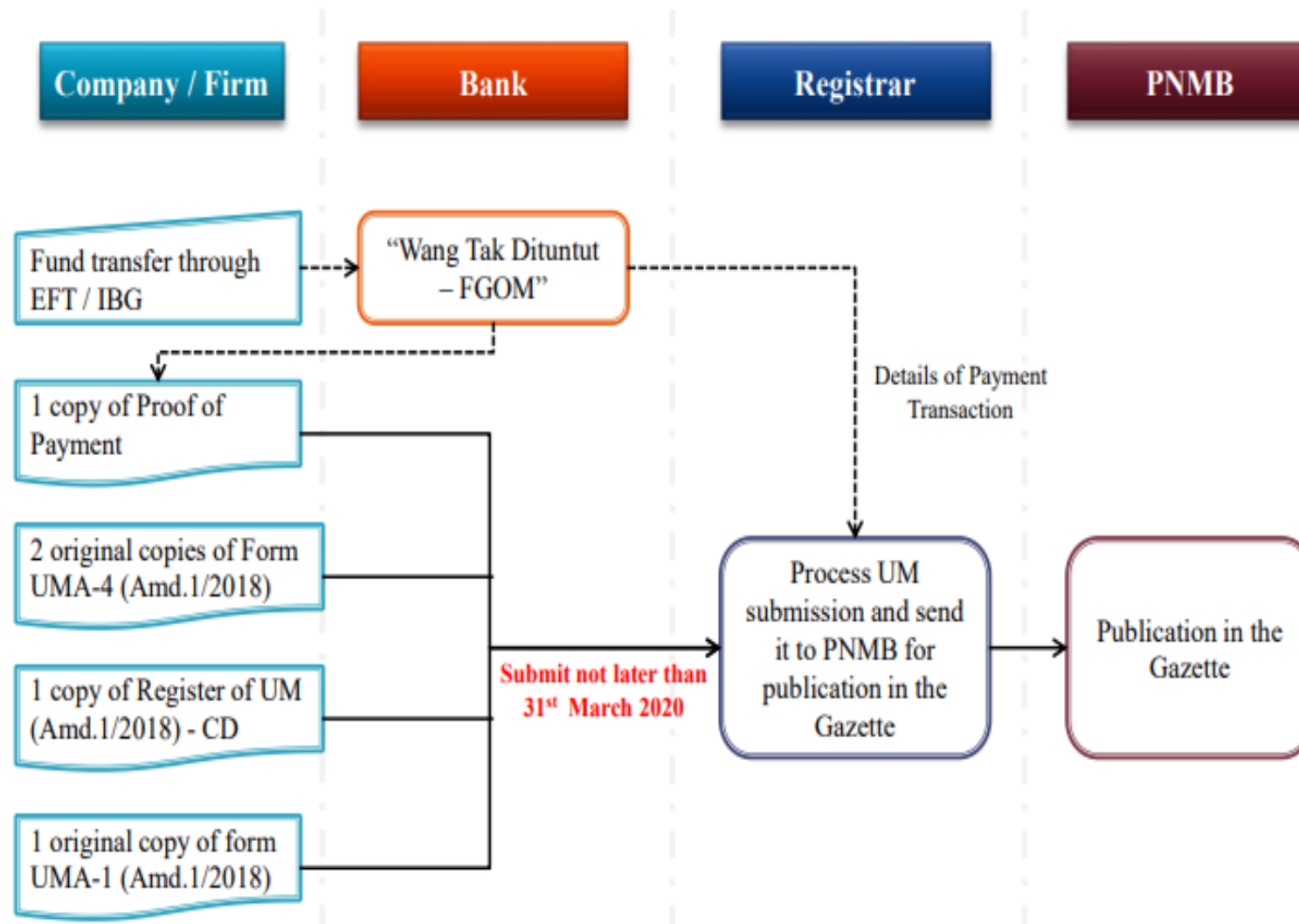
Publish Register

The copy of the register which has been submitted to the Registrar will be used for publication in the Gazette. 刊载于公报





PROCESS OF UM SUBMISSION FOR YEAR 2020
REGISTER OF UM FOR THE YEAR ENDED 31 DECEMBER 2019



- Form UMA-4, Register of UM, Form UMA-1 : Submission form . Those form can obtain from Accountant-general's department website 申请提交未索偿款项表格。可从Accountant-general's department 网站获取。
- FGOM: Federal Government of Malaysia 州政府
- PNMB: Malaysia's National Printer 主要承担政府委托的印刷任务
- UM: Unclaimed Moneys



Fails to comply the requirement under Unclaimed Moneys Act 1965

违反《未索偿款项法令1965》的规定

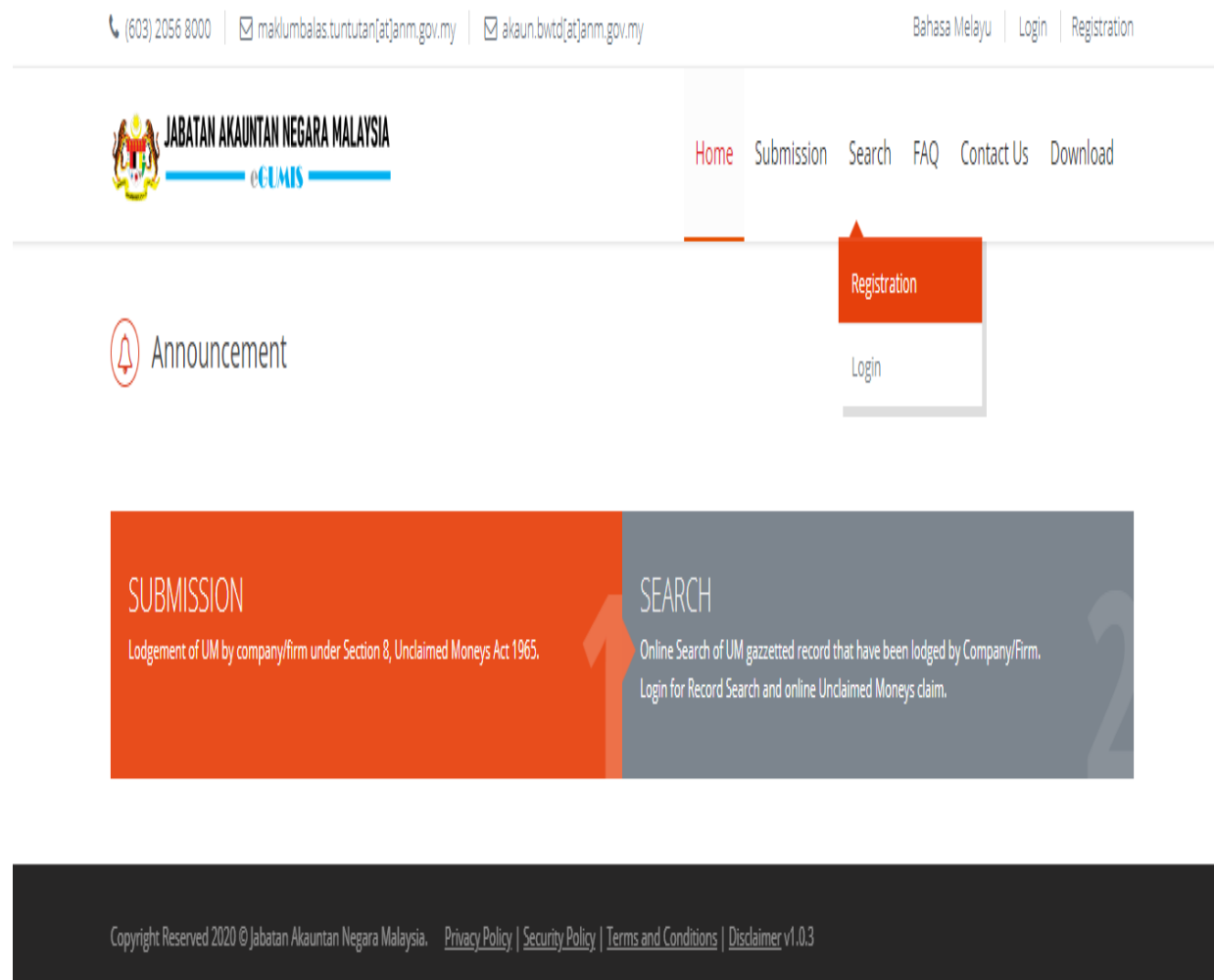
The company or firm and every officer of the company or firm who is in default shall be liable, on conviction, to a fine not exceeding twenty thousand ringgit and shall, in the case of a continuing offence, be liable to a further fine not exceeding one thousand ringgit for each day during which the offence continues. [under Section 10 para 4 and 10A para2 of Unclaimed Moneys Act 1965]

违例者将被处以不超过2万令吉的罚款。若持续不遵守，违例者将额外处于每天不超过一千令吉的罚款



Using eGUMIS to Check For Unclaimed Monies Online

如何知道我们是否有任何的未索偿款项？



The screenshot shows the eGUMIS website interface. At the top, there is a header with contact information: (603) 2056 8000, maklumbalas.tuntutan[at]janm.gov.my, and akaun.bwtd[at]janm.gov.my. There are also links for Bahasa Melayu, Login, and Registration. Below the header is the logo for Jabatan Akauntan Negara Malaysia (eGUMIS) and a navigation menu with links for Home, Submission, Search, FAQ, Contact Us, and Download. A dropdown menu is open under the Search link, showing options for Registration and Login. Below the navigation menu is an Announcement section. The main content area features two large buttons: SUBMISSION (Lodgement of UM by company/firm under Section 8, Unclaimed Monies Act 1965.) and SEARCH (Online Search of UM gazetted record that have been lodged by Company/Firm. Login for Record Search and online Unclaimed Monies claim.). At the bottom, there is a footer with copyright information: Copyright Reserved 2020 © Jabatan Akauntan Negara Malaysia. Privacy Policy | Security Policy | Terms and Conditions | Disclaimer v1.0.3

The government has launched the online platform to let the Malaysian to check their unclaimed money and apply the refund throughout eGMUNIS system. 我们可上网查询自己有任何的未索偿数额和线上申请交还。



Reference list 资料参考处:

- https://ewtd.anm.gov.my/index_english.php

