



BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

***“Perbankan Islam”* Logo**

BNM/RH/GL 028-5	Islamic Banking and Takaful Department Development Finance and Enterprise Department	<i>"Perbankan Islam" Logo</i>
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PART A OVERVIEW

1. Introduction

- 1.1 On 21 September 2001, Bank Negara Malaysia (the Bank) introduced the circular on "*Perbankan Islam*" logo (the logo) which requires all licensed Islamic banks under the Islamic Financial Services Act 2013 (IFSA) and, licensed banks and licensed investment banks under the Financial Services Act 2013 (FSA) participating in *Skim Perbankan Islam* (SPI banks) to display the logo at the branches as well as in all documents related to Islamic financial products and services, with the objective to provide awareness on the availability of Islamic financial products and services. Subsequently, the same requirement is reiterated by the Bank in paragraph 8.15 of the Guidelines on *Skim Perbankan Islam* issued on 2 November 2012.
- 1.2 Following the developments in the Islamic banking industry, in particular, the issuance of new Islamic banking licences to foreign entities and the transformation of the SPI operations in SPI banks into licensed Islamic banks, the requirements for the licensed Islamic banks to display the logo became less significant in view that-
- (a) licensed Islamic banks are already providing a full suite of Islamic financial products and services; and
 - (b) the names of the licensed Islamic banks will appear at their branches and in all their documents.
- 1.3 Notwithstanding paragraph 1.2, the logo would still be relevant and applicable to licensed Islamic banks that adopt the leveraging model, in particular to the shared branches, the SPI banks and the prescribed development financial institutions (DFIs).

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2. Objectives

2.1 This policy document aims to specify the applicability, display requirement and specification of the logo for Islamic banking institutions (IBIs) as defined in paragraph 6.2. The requirement to display the logo is to provide visibility and promote awareness to the customers on the availability of the Islamic financial products and services at the branches.

3. Applicability

3.1 This policy document is applicable to all IBIs.

4. Legal provisions

4.1 The requirements in this policy document are-

- (a) specified pursuant to section 135(1) of the IFSA; and
- (b) specified pursuant to section 126 of the Development Financial Institutions Act 2002 (DFIA).

5. Effective date

5.1 For licensed Islamic banks and SPI banks, this policy document comes into effect immediately.

5.2 For DFIs, this policy document comes into effect on 1 September 2014.

6. Interpretation

6.1 The terms and expressions used in this policy document shall have the same meanings assigned to them in the IFSA and DFIA, as the case may be, unless otherwise defined in this policy document.

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6.2 For the purposes of this policy document-

"S" denotes a standard, requirement or specification that must be complied with. Failure to comply may result in one or more enforcement actions;

"G" denotes guidance which may consist of such information, advice or recommendation intended to promote common understanding and sound industry practices which are encouraged to be adopted;

"IBIs" means-

- (a) licensed Islamic banks;
- (b) licensed banks and licensed investment banks approved under section 15(1)(a) of the FSA to carry on Islamic banking business; and
- (c) prescribed institutions approved under section 129(1) of the DFIA to carry on Islamic banking business;

"DFIs" refers to prescribed institutions under the DFIA approved under section 129(1) of the DFIA to carry on Islamic banking business;

"shared branches" means-

- (a) branches of licensed banks where licensed Islamic banks within the same financial group are allowed to leverage on the branches to offer Islamic financial products and services;
- (b) branches of licensed banks and licensed investment banks that offer both conventional and Islamic financial products and services; and
- (c) branches of prescribed institutions under the DFIA that offer both conventional and Islamic financial products and services.

"SPI" refers to Islamic banking scheme provided by licensed banks and licensed investment banks approved to carry on Islamic banking business.

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7. Policy documents superseded

7.1 The circular on Logo Perbankan Islam issued on 20 September 2001 and paragraph 8.15 of the Guidelines on *Skim Perbankan Islam* issued on 2 November 2012 on the requirement to display the logo are superseded.

PART B POLICY REQUIREMENTS

8. Logo Display Requirement

- S** 8.1 Where an IBI carries on business at a shared branch, such IBI must display the logo as set out in the Appendix at the shared branch in a prominent position.
- G** 8.2 An IBI may at its own discretion display the logo as set out in the Appendix at the branch that only provides Islamic financial products and services.
- G** 8.3 An IBI may at its own discretion use the logo in all documents or promotional items¹ related to Islamic financial products and services.

9. Logo Specifications

- S** 9.1 The logo shall be used according to the outlined specifications as follows:
- S**
- (a) Logo colour
 - (i) **Blue** – the background, the shape of the outer logo, and the wordings under the logo *i.e.* "PERBANKAN ISLAM"; and
 - (ii) **White** – the shape of the inner logo and the Jawi words "*Pa*" and "*Alif*" which can also be read as the alphabets "*P*" and "*I*".

¹ Documents such as savings book, brochures, related application forms, or other promotional items such as bunting, posters or badges.

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(b) Logo size and wordings

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(i) **Size** – for the logo that is displayed within the branches, the minimum size shall be 7" x 6.5";

G

– for the logo printed on the documents or promotional items, the size can be modified to follow the size of the documents or promotional items; and

S

(ii) **Wordings** – the words "PERBANKAN ISLAM" shall be in capital letters using font "Calligrapher" with the size of 60 point. For states which require the IBIs to use Jawi words on all their display board, the font shall be in "Kufi" version.

10. Consent for Logo Usage

S 10.1 The Bank has ownership rights over the logo and IBIs are only permitted to use the logo in accordance with this policy document. IBIs shall obtain the Bank's approval prior to any use of the logo which is not in accordance with this policy document.

APPENDIX

Logo

