

1. A resident entity with domestic ringgit borrowing is allowed to undertake investment abroad and investment in foreign currency asset onshore in aggregate via its Investment Foreign Currency Account as set out in Appendix 5.

2. A resident individual, sole proprietor or general partnership with domestic ringgit borrowing is allowed to undertake investment abroad and investment in foreign currency asset onshore in aggregate as set out in Appendix 5.

### 1. Resident Entity

	Trade FCA	Investment FCA
<b>Source of funds</b>	<ul style="list-style-type: none"> <li>• Up to 25% of receipt of export of goods upon receipt of the proceeds</li> <li>• Conversion of ringgit up to six months foreign Currency obligations</li> <li>• Other foreign currency funds</li> </ul>	<ul style="list-style-type: none"> <li>• Any amount using foreign currency funds –               <ul style="list-style-type: none"> <li>➤ From abroad, other than proceeds from export of goods</li> <li>➤ From a non-resident, other than foreign currency borrowing</li> <li>➤ Foreign currency borrowing from a licensed onshore bank for direct investment abroad (DIA)</li> </ul> </li> <li>• Up the amount of –               <ul style="list-style-type: none"> <li>➤ Approved foreign currency borrowing from non-resident</li> <li>➤ Foreign currency sourced from Initial Public Offering on the Main Market of Bursa Malaysia</li> </ul> </li> <li>• Up to RM50 million equivalent in aggregate per calendar year on a corporate group basis from –               <ul style="list-style-type: none"> <li>➤ Conversion of ringgit</li> <li>➤ Foreign currency borrowing from a licensed onshore bank for purposes other than DIA</li> <li>➤ Swapping of financial assets</li> <li>➤ Transfer from Trade FCA</li> </ul> </li> </ul>
<b>Uses of funds</b>	<ul style="list-style-type: none"> <li>• Foreign currency obligations               <ul style="list-style-type: none"> <li>➤ Import payment</li> <li>➤ Foreign currency loan Repayment</li> </ul> </li> <li>• Transfer into Investment FCA subject to investment limit</li> <li>• Other current international transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Any purpose</li> </ul>

This is applicable to resident entities with domestic ringgit borrowing only.

## 2. Resident individual, sole proprietor or general partnership

	Trade FCA	Investment FCA
<b>Source of funds</b>	<ul style="list-style-type: none"> <li>• Up to 25% of receipt of export of goods upon receipt of the proceeds</li> <li>• Conversion of ringgit up to six months foreign Currency obligations</li> <li>• Other foreign currency funds</li> </ul>	<ul style="list-style-type: none"> <li>• Any amount using foreign currency funds –               <ul style="list-style-type: none"> <li>➤ From abroad, other than proceeds from export of goods</li> <li>➤ From a non-resident, other than foreign currency borrowing</li> </ul> </li> <li>• Up the RM10 million equivalent of foreign currency borrowing from a licensed onshore bank or a non-resident</li> <li>• Up to RM1 million equivalent in aggregate per calendar year on a corporate group basis from –               <ul style="list-style-type: none"> <li>➤ Conversion of ringgit</li> <li>➤ Swapping of financial assets</li> <li>➤ Transfer from Trade FCA</li> </ul> </li> </ul>
<b>Uses of funds</b>	<ul style="list-style-type: none"> <li>• Foreign currency obligations               <ul style="list-style-type: none"> <li>➤ Import payment</li> <li>➤ Foreign currency loan Repayment</li> </ul> </li> <li>• Transfer into Investment FCA subject to investment limit</li> <li>• Other current international transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Any purpose</li> </ul>

This is applicable to resident individual, sole proprietor or general partnership with domestic ringgit borrowing only.