

## Malaysia's Payment Purpose Codes

Source from Appendix 1(c) List of Purpose Codes and Definition for Cash BOP Reporting dated 31 January 2022.

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
<b>GOODS</b>				
<b>Merchandise Trade</b>				
1.	00000	Goods	Food and live animals	<ul style="list-style-type: none"> <li>a) Live animals, meat, meat preparations, birds' eggs, and dairy products;</li> <li>b) Fish, crustaceans and molluscs;</li> <li>c) Vegetables and fruits; and</li> <li>d) Edible products and feed stuff e.g. cereals, cereal products, sugar, sugar preparations, honey, coffee, tea, cocoa, spices, feeding stuff for animals (excluding unmilled cereals) and other edible products</li> </ul>
2.	01000	Goods	Beverages and tobacco	Beverages and tobacco
3.	02000	Goods	Crude materials, inedible, except fuels	<ul style="list-style-type: none"> <li>a) Crude rubber (natural, synthetic and reclaimed) and rubber products;</li> <li>b) Cork-wood and wood products e.g. wood, saw logs, veneer logs, sawn timber, and wooden railway sleepers;</li> <li>c) Textiles;</li> <li>d) Metalliferous ores and metal scrap; and</li> <li>e) Other crude materials e.g. hides, skins, raw fur skins, oil seeds, oleaginous fruits, pulp, waste paper, crude fertilizers, crude minerals, crude animal, and vegetable material including unmilled cereals.</li> </ul>
4.	03000	Goods	Mineral fuels, lubricants and related materials	<ul style="list-style-type: none"> <li>a) Refined petroleum and other related petroleum products;</li> <li>b) Crude petroleum;</li> <li>c) Natural gas and related manufactures;</li> <li>d) Electric current, coal, coke and briquettes; and</li> <li>e) Other minerals, fuel and lubricants.</li> </ul>
5.	04000	Goods	Animal and vegetable oils, fat and waxes	<ul style="list-style-type: none"> <li>a) Animal or vegetable oils and fats e.g. soya bean oil, groundnut oil, corn oil (crude, refined or fractionated) and coconut oil;</li> <li>b) Crude and refined palm oil;</li> <li>c) Palm kernel oil; and</li> </ul>

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				d) Other animal and vegetable oils, fats and waxes.
6.	05000	Goods	Chemicals and related products, not classified elsewhere	<ul style="list-style-type: none"> <li>a) Industrial chemicals (including organic and inorganic);</li> <li>b) Dyeing, tanning and colouring materials;</li> <li>c) Medicinal and pharmaceutical products;</li> <li>d) Essential oils, resinoids and perfume materials; toilet, polishing and cleansing preparations;</li> <li>e) Plastics in primary and non-primary forms; and</li> <li>f) Other chemicals (including manufactured fertilizers).</li> </ul>
7.	06000	Goods	Manufactured goods	<ul style="list-style-type: none"> <li>a) Rubber manufactures;</li> <li>b) Textile yarn, fabrics, made-up articles, and related products;</li> <li>c) Iron and steel;</li> <li>d) Non-ferrous metals and tin;</li> <li>e) Other metal manufactured goods;</li> <li>f) Leather, leather manufactures, dresses furskins, cork and wood manufactures (excluding furniture)</li> <li>g) Paper, paperboard, article of paper pulp, paper or paperboard;</li> <li>h) Other non-metallic mineral manufactures; and</li> <li>i) Other manufactured goods.</li> </ul>
8.	07000	Goods	Machinery, non-customised packaged software and transport equipment	<ul style="list-style-type: none"> <li>a) Power generating machinery and equipment;</li> <li>b) Non-customised packaged software;</li> <li>c) Specialised machinery and general industrial machinery and equipment i.e. commercial on-the-shelf software and application e.g. Microsoft Office Suites;</li> <li>d) Office machines, EDP Equipment, metalworking machinery and machine parts;</li> <li>e) Computers and related parts and components;</li> <li>f) Other office machines and equipment;</li> <li>g) Telecommunications, sound recording and reproducing apparatus and equipment;</li> <li>h) Video and audio recordings on physical media i.e. disks and other devices;</li> </ul>

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				<ul style="list-style-type: none"> <li>i) Electrical machinery, apparatus, appliances and parts thereof;</li> <li>j) Integrated circuits;</li> <li>k) Memory Chips (including flash memories);</li> <li>l) Other semiconductors, cathode thermionic valves and tubes, photocells, etc.</li> <li>m) Transport equipment and related spare parts e.g. aircraft, ships, yachts, road vehicles, and railway coaches, satellite and satellite launchers, and other related machinery and transport equipment thereof.</li> </ul>
9.	07100	Goods	Power lines, pipelines and undersea communication cables	<ul style="list-style-type: none"> <li>a) Power lines</li> <li>b) Pipelines</li> <li>c) Undersea communication cables.</li> </ul>
10.	08000	Goods	Miscellaneous manufactured articles	<ul style="list-style-type: none"> <li>a) Furniture and parts thereof;</li> <li>b) Articles of apparel and clothing accessories, bags and footwear;</li> <li>c) Professional, scientific, photographic and optical instruments and apparatus, watches and clocks;</li> <li>d) Military and defence equipment;</li> <li>e) Other manufactured articles, including prefabricated building materials, sanitary ware, plumbing, heating and lighting fixtures and fittings; and</li> <li>f) Books and other manufactured articles and musical instruments thereof.</li> </ul>
11.	09000	Goods	Commodities and miscellaneous transactions not classified elsewhere	<ul style="list-style-type: none"> <li>a) Miscellaneous transactions n.c.e consisting of postal packages;</li> <li>b) Special transactions and commodities e.g. water supply, personal and household effects;</li> <li>c) Trade samples, returned goods, ship and aircraft spares, unissued banknotes, securities and coins except gold coins; and</li> <li>d) Bunkers and stores e.g. fuels, provisions, stores and supplies procured in airports/ports by aircraft, ships and other vessels.</li> </ul>
12.	09100	<b>Not applicable to BizChannel transaction</b>	Refunds relating to goods transactions	Refund of Goods occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. Refunds occurring in the same year as the original transaction

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				(year of original transaction = year of refund), to use the same Goods purpose code as per the original transaction.
<b>Merchanting Trade</b>				
13.	16711	Goods	Merchanting trade in Malaysia	Purchases/sales of goods within Malaysia, without crossing the national frontier.
14.	16712	Goods	Merchanting trade abroad	Settlement of goods acquired from abroad, and relinquished again to another Non-resident abroad, without crossing the national frontier.
<b>Non-monetary Gold</b>				
15.	09700	Goods	Non-monetary gold	<p>a) Gold in the form of bullion e.g. coins, ingots or bars with purity of at least 995 parts per thousands; and</p> <p>b) Gold powder and gold in other unwrought or semi manufactured forms.</p> <p>Note: Jewellery, watches, and other merchandise that contains gold or augmented with gold are excluded from this classification and should be part of their respective goods category.</p>
<b>SERVICES</b>				
<b>Manufacturing Services</b>				
16.	10010	Manufacturing Services	Manufacturing services on physical inputs that owned by others (goods for processing)	<p>Payments to/receipts from Non-resident for fees charged on goods received/dispatched for the purpose of processing, which covers processing, assembly, labelling, packing and so forth, to which this company does not own the goods processed. Inclusive of oil refining, liquefaction of natural gas, assembly of clothing and assembly of electronics.</p> <p>Excludes prefabricated construction and labelling, and packing incidental to transport.</p>
<b>Maintenance and Repair Services</b>				
17.	12500	Other Services	Maintenance and repair of aircraft, ships and other transport equipment	<p>Payments or receipts of maintenance and repair work by residents on goods that are owned by non-residents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere. Repairs and maintenance on ships, aircraft, and other transport equipment are included in this item.</p> <p>Exclude cleaning of transport equipment, construction maintenance and repairs, and maintenance and repairs of computers.</p>

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<b>Transportation Services</b> <b>Freight on Goods</b> <b>Payments to/receipts from Non-resident for the transportation of goods</b> , including the loading on board and the unloading of goods from carriers if contracts between owners of goods and carriers require that the latter provide that service.				
18.	11110	Transportation Services	Freight by air	Loading on board and the unloading of goods from aircrafts if contracts between owners of goods and carriers require that the latter provide that services.
19.	11120	Transportation Services	Freight by sea	Loading on board and the unloading of goods from seagoing vessels if contracts between owners of goods and carriers require that the latter provide that services. Excludes transport by underwater pipelines (to be included under other modes of transportation).
20.	11130	Transportation Services	Freight by other modes of transportation	Loading on board and the unloading of goods from trains, trucks or other mode of transportation not identified elsewhere if contracts between owners of goods and carriers require that the latter provide that services.  Include inland waterway transport i.e. rivers, canals and lakes; pipeline transport for transportation of petroleum, water, and gas; and electricity transmission from point of supply to transformers platform prior to distribution to consumers.  Exclude distribution of petroleum, water, gas and electricity to consumers.
<b>Passenger Fare</b> Payments to/receipt from Non-resident for the fares and other expenditure relating to international carriage of passengers and also other incidental expenses (e.g. excess baggage, other personal accompanying effects, food, drink, etc.) that passengers incur while on board the carriers. Inclusive of taxes levied on passenger services i.e. sales or value-added taxes; fares of package tours, charges for excess baggage, vehicles, or other personal accompanying effects, and food, drink; and other items purchased on board of carriers.				
21.	11210	Transportation Services	Passenger fare by air	Fares and other expenditure relating to international carriage of passengers by air.
22.	11220	Transportation Services	Passenger fare by sea	Fares and other expenditure relating to international carriage of passengers by sea.
23.	11230	Transportation Services	Passenger fare by other modes of transportation	Fares and other expenditure relating to international carriage of passengers by road, railways or other mode of transport not identified elsewhere.
<b>Airport and Port Services</b>				
24.	12110	Transportation Services	Airport services	Payments to or receipts from Non-resident for services relating to cargo handling, storage and warehousing charges, pilotage, navigational aid and towage, air traffic control, cleaning of transport equipment in airports

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				and airport landing facilities which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
25.	12120	Transportation Services	Port services	Payments to or receipts from Non-resident for services relating to stevedoring and cargo handling, storage and warehousing charges, harbour dues and fees, anchorage and berthing facilities, tug boat services, pilotage, navigational aid and towage, cleaning of transport equipment at ports which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
26.	12130	Transportation Services	Other terminal facilities	Payments to or receipts from Non-resident for services relating to the process of recovering a ship, its cargo or other property after a shipwreck or other casualty. Inclusive of towing, re-floating, patching or repairing of sunken or grounded vessels or ships.
<b>Charter (Voyage and Slot)</b>				
27.	12210	Transportation Services	Charter of aircraft (with crew)	Payments to or receipts from Non-resident for rentals of commercial aircrafts (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
28.	12220	Transportation Services	Charter of ships and vessels (with crew)	Payments to or receipts from Non-resident for rentals of commercial vessels or ships (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
29.	12230	Transportation Services	Charter of other modes of transport (with crew)	Payments to or receipts from Non-resident for the rentals of commercial coaches and other mode of transport not identified elsewhere (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.
<b>Postal and Courier Services</b>				
30.	12140	Transportation Services	Postal and courier services	<p>Payments to or receipts from Non-resident for services of pickup, transport and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels and packages.</p> <p>Also include post office counter services such as sales of stamps, poste restante services, telegram services and mailbox rental services.</p> <p>Exclude goo rendered by postal administration entities, mail preparation services (other business services) and services related to postal communication systems (telecommunication services).</p>

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<b>Salvage Operations</b>				
31.	12400	Transportation Services	Fees for salvage operations	Payments to/receipts from Non-resident for services provided at terminal facilities for coaches, trucks or other mode of transport not classified elsewhere which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.
<b>Travel Services (exclude passenger fares)</b>				
<b>Personal Travel</b>				
32.	13110	Travel Services	Goods and services purchased by travellers	Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.
33.	13300	Travel Services	Travel for pilgrimage and religious observances	Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.
34.	13400	Travel Services	Travel for medical treatment	Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for health treatments, operations or surgeries fees and other health-related purposes.
35.	13500	Travel Services	Education-related	Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by students during their stay for education-related purposes i.e. short courses, degree, etc.
<b>Business and Official Travel</b>				
36.	13210	Travel Services	Goods and services purchased through business and official travel	Payments to or receipts from travellers going abroad for all types of business activities; government and international organisations' employees on official travel; and carrier crew stopping off or laying over
37.	13220	Travel Services	Goods and services purchased by short term workers	Payments to or receipts from Non-resident for purchases and sales or provisions of services to seasonal, border and other short-term workers (working permit or contract for a

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				period of lesser than 12 months) in the economy of employment.
<b>Construction</b>				
38.	16210	Other Services	Construction and installation services in Malaysia	<p>Payments to or receipts from Non-residents for construction including sub-contracted work (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems in Malaysia.</p> <p>Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.</p>
39.	16220	Other Services	Construction and installation services abroad	<p>Payments to or receipts from Non-residents for construction including sub-contracted work (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems abroad.</p> <p>Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.</p>
<b>Insurance/Takaful and Pension Services</b> Covers charges for premiums and settlement of claims for services relating to freight insurance/takaful, direct insurance/takaful (life and non-life), and reinsurance/retakaful.				
40.	16311	Insurance/Takaful and Pension Services	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc.	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to high risk insurance/takaful.
41.	16312	Insurance/Takaful and Pension Services	Premiums paid/received on other general insurance/takaful	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to other general insurance/takaful.
42.	16313	Insurance/Takaful and Pension Services	Premium paid/received on life insurance/takaful	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to life insurance/takaful.
43.	16314	Insurance/Takaful and Pension Services	Premiums paid/received on reinsurance/retakaful	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on reinsurance/retakaful arrangement.



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44.	16315	Insurance/Takaful and Pension Services	Premium paid/received on insurance/takaful on goods	Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on exported/imported goods.
45.	16321	Insurance/Takaful and Pension Services	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc.	Payments to or receipts from Non-residents on the actual settlement on high-risk insurance/takaful.
46.	16322	Insurance/Takaful and Pension Services	Claims settlements on other general insurance/takaful	Payments to or receipts from Non-residents on the actual settlement on other general insurance/takaful.
47.	16323	Insurance/Takaful and Pension Services	Claims settlements on life insurance/takaful	Payments to or receipts from Non-residents on the actual claims/benefits paid to beneficiaries on life insurance/takaful.
48.	16324	Insurance/Takaful and Pension Services	Claims paid/received on reinsurance/retakaful	Payments to or receipts from Non-residents on the actual claims paid on reinsurance/retakaful.
49.	16325	Insurance/Takaful and Pension Services	Claims paid/received on insurance/takaful on goods	Payments to or receipts from Non-residents on the actual claims paid on the insured imported/exported goods.
50.	16332	Insurance/Takaful and Pension Services	Auxiliary insurance services	Payments to or receipts from Non-residents on the provision of services that are closely related to insurance/takaful and pension fund operations. Inclusive of agents' commissions, insurance brokering and agency services, insurance and pension consultancy services, evaluation and loss adjustment services, actuarial services, salvage administration services, and regulatory and monitoring services on indemnities and recovery services. These services are charged through explicit charges.
<b>Financial Services</b>				
51.	16410	Financial Services	Explicitly-charged financial services	Covers all charges relating to financial intermediation services and auxiliary services (except those of insurance enterprises and pension funds) such as commissions and fees for letters of credit, lines of credit, credit rating services, financial leasing services, foreign exchange transactions, consumer and business credit services, brokerage services, underwriting services, arrangements for various hedging instruments, financial market operational and regulatory services, security custody services, etc. Include early and late repayment fees, penalties and account charges.
52.	16420	Financial Services	Explicit margins on buying and selling of financial instruments	Covers all charges imposed by dealers or market-makers in financial instruments, if able to be determined explicitly. Alternatively, is equal to the margin between buying and selling prices of foreign exchange, shares, bonds, notes, financial derivatives and other financial instruments.

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53.	16430	Financial Services	Explicitly-charged asset management services	Covers all charges of holding financial assets on behalf of owners which include administrative expenses such as payments to fund managers, custodians, banks, accountants or lawyers or their own staffs.
54.	16440	Financial Services	Financial intermediation service charges indirectly measured (FISIM)	Margins between interest payable and the reference rate on loans and deposits (derived transaction).
<b>Charges Associated with Intellectual Property Rights</b>				
55.	16610	Other Services	Charges associated with intellectual property rights	Charges for the use of proprietary rights, such as patents, trademarks, copyrights, industrial processes and designs, trade secrets, and franchises, where rights arise from research and development, as well as from marketing.
56.	16620	Other Services	License fees to reproduce and distribute intellectual property	Charges for licences to reproduce and/or distribute intellectual property embodied in produced originals or prototypes, such as copyrights on books and manuscripts, computer software, cinematographic works and sound recordings, and related rights, such as for the recording of live performances and for television, cable or satellite broadcast.
<b>Telecommunications, Computer, and Information Services</b>				
57.	16100	Other Services	Telecommunication services	Covers charges for telecommunication services (transmission of sound, images and other information by telephone, telex, telegram, cable, broadcasting, satellite, e-mail, Internet, facsimile services, teleconferencing, etc).
58.	16510	Other Services	Computer services	Covers charges for hardware and software related services and data processing services which includes sales of customised software and related licenses to use but excluding for reproduction and redistribution; development, production, supply and documentation of customised software, including operating systems, made to order for specific users; non-customised (mass-produced) software downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment; license to use non-customised (mass-produced) software provided on a storage device such as a disk or CD-ROM with a periodic license fee; and sales and purchases of originals and ownership rights for software systems and applications. Also include hardware and software consultancy and implementation services, hardware and software installation, maintenance and repairs of computers and peripheral equipment, data recovery services, programming of systems, systems maintenance and other support services such as training as part of consultancy, data-processing and hosting services, computer facilities management and

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				other related computer services. Exclude purchase and selling of computer hardware.
59.	16520	Other Services	Information services	Covers charges for news agency services and other information services which includes provision of news, photographs, and feature articles to the media; database services such as database conception, data storage and dissemination of data and database, online and magnetic, optical, or printed media and web search portals. Also include direct non-bulk subscriptions to newspapers and periodicals, other online content provision services, library and archive services.
<b>Other Business Services</b>				
<b>Operating Leasing</b>				
60.	12310	Other Services	Rentals/operating leasing of aircraft (without crew)	Payments to/receipt from Non-resident for operational leases or rental of aircraft (without crews).
61.	12320	Other Services	Rentals/operating leasing of ships and vessels (without crew)	Payments to/receipt from Non-resident for operational leases or rental of ships and vessels (without crews).
62.	12330	Other Services	Rentals/operating leasing of other transport equipment (without crew)	Payments to/receipt from Non-resident for operational leases or rental of other transportation equipment such as railways cars, containers, rigs and etc. (without crews).
63.	16780	Other Services	Rentals/operating leasing of dwellings, other buildings and machinery	Rentals/operating leasing of dwellings, other buildings and machinery Payments to/receipt from Non-resident for operational leases or rental of real estate, i.e. buildings and land; rent and operational lease of structures, machinery and equipment (exclude transport equipment). Exclude rental or operational leases of real estates by international organisations, embassies, or other government-related institutions.
<b>Sharing of Administrative Expenses</b>				
64.	16720	Other Services	Sharing of administrative expenses	Payments to/receipt from Non-resident head offices and branches arising from the sharing of administrative and operating expenses.
<b>Research and Development</b>				
65.	16730	Other Services	Research and development	Covers charges for services associated with basic research, applied research, and experimental development of new products and processes. Activities in the physical sciences, social sciences and humanities are covered. This includes the development of operating systems that represent technological advances and commercial research related to electronics, pharmaceuticals and biotechnology. It also includes other product development that may give rise to patents. Outright sales of the

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				results of research and development (such as patents, copyrights, and sale of information about industrial processes) are also included. However, amounts payable for use of proprietary rights arising from research and development are included under charges for use of intellectual property.
<b>Technical, Trade-Related Services and Other Business Services</b>				
66.	16740	Other Services	Architectural, engineering, and other technical services	Covers charges for services related to architectural design and other development project; planning and project design and supervision of dams, bridges, airports, housing projects, turnkey projects, product testing and certification, drilling services etc. Including repair and maintenance on manufacturing machinery and electrical item.
67.	16750	Other Services	Agricultural, mining, and on-site processing	Covers charges for services associated with agricultural, mining and oil and gas extraction. Agricultural services include provision of agricultural machinery with crew, harvesting, treatment of crops, pest control, animal boarding, animal care and breeding services. Mining, and oil and gas extraction related services covers drilling, derrick building, repair and dismantling services and oil and gas well casing cementing, mineral prospecting and exploration, as well as mining engineering and geologic surveying.
68.	16791	<b>Not applicable to BizChannel transaction</b>	Trade-related services	Covers charges and commissions on goods and service transactions payable to merchants, commodity brokers, dealers, auctioneers and commission agents. These services include, for example, the auctioneer's fee or agent's commission on sales of ships, aircraft and other goods.
69.	16792	Other Services	Waste treatment services	Covers charges for services associated with waste treatment and de-pollution which includes treatment of radioactive and other waste, stripping of contaminated soil, cleaning up of pollution including oil spills, restoration of mining sites, and decontamination and sanitation services. Include other services relating to the cleaning or restoring of the environment.
70.	16793	Other Services	Other business services	Covers distribution services related to water, steam, gas and other petroleum products and air-conditioning supply, where these are identified separately from transmission services; placements of personnel, security and investigative services, translation and interpretation; photographic services, publishing, building cleaning and real estate services.

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<b>Professional and Management Consulting Services</b>				
71.	16760	Other Services	Advertising, market research and public opinion polling services	Covers charges for advertising, market research for design, creation, and marketing of advertisements by advertising agencies; media placement, including the purchase and sale of advertising space; exhibition services provided by trade fairs; promotion of products abroad; market research; and public opinion polling abroad on various issues. Also includes commissions, brokerage fees levied by non-financial intermediaries.
72.	16771	Other Services	Legal services	Covers charges for services relating to legal advice, judicial and statutory procedures which includes legal advisory, legal representation, drafting services for legal documentation and instruments, certification consultancy, and escrow and settlement services.
73.	16772	Other Services	Accounting services	Covers charges for services relating to accounting, auditing, bookkeeping and tax consulting which includes the recording of commercial transactions for businesses and others, examination services for accounting records and financial statements, business tax planning and consulting, and preparation of tax documents.
74.	16773	Other Services	Management consulting services	Covers charges for services associated with provision of advice, guidance or operational assistance to business and public relations services which includes advisory, guidance and operational assistance services proceeded to businesses for business policy and strategy, overall planning, structuring and control of an organisation. Includes management auditing, market management, human resources, production management and project management consulting, and services related to improving the image of the clients and their relations with public and other institutions.
<b>Personal, Cultural and Recreational Services</b>				
75.	16810	Personal, Cultural & Recreational Services	Audio-visual and artistic related services	Covers charges relating to audio-visual activities (movies, music, radio and television) and services relating to the performing arts. Includes production of motion pictures, radio and television programmes and musical recordings, performing arts and other live entertainment event presentation and promotion services, mass produced audio-visual products purchased or sold outright for perpetual use electronically, purchases and sales of ownership rights for entertainment such as radio and television broadcast originals, sound recordings, motion pictures, videotapes, television and radio programme over which legal or de facto ownership can be established by copyright, services provided by performing artists, authors, composers,

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				sculptors and models, services provided by independent set, costume and lighting designers. Excludes audio-visuals stored in CD-ROM, disk, or other mediums.
76.	16820	Personal, Cultural & Recreational Services	Health services	Covers charges relating to general and specialised human health services supplied by hospitals, doctors, nurses and paramedical and similar personnel, as well as laboratory and similar services rendered remotely or on-site but the consumer does not leave the economic residence whilst consuming the services. Include diagnostic-imaging services and pharmaceutical, radiology and rehabilitation services.
77.	16830	Personal, Cultural & Recreational Services	Education services	Covers charges relating to all levels of education whether delivered through correspondence courses, via television, satellite or the internet, or by teachers, among others, who supply services directly in host economies.
78.	16840	Personal, Cultural & Recreational Services	Heritage and recreational services	Covers charges relating to services associated with museums and other cultural, sporting, gambling and recreational activities, except those involving persons outside their economy of residence (travel).
79.	16850	Personal, Cultural & Recreational Services	Other personal services	Covers charges relating to services relating to social services, membership dues of business associations, domestic services, etc.
<b>Government Services, n.i.e.</b> Covers payments to/receipts from Non-residents on account of Government-related transactions not included elsewhere.				
80.	15100	Government Services	Malaysian government offices abroad and foreign offices in Malaysia	Transactions with Government offices abroad or foreign offices in Malaysia. (e.g. diplomatic, embassies and students, department, military units and other agencies). Including visa.
81.	15200	<b>Not applicable to BizChannel transaction</b>	International organisations	Covers transactions between Malaysian Government offices and international organisations
82.	15300	<b>Not applicable to BizChannel transaction</b>	Trade missions	Covers transactions associated with trade missions.
83.	15400	<b>Not applicable to BizChannel transaction</b>	Commission & other charges relating to loan obligations of the Malaysian Government	Commission and other charges relating to loan obligations of the Malaysian Government.
84.	15500	<b>Not applicable to BizChannel transaction</b>	The Bank minting of coins and printing of notes	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
<b>Other Services Transactions N.C.E.</b>				
85.	16900	<b>Not applicable to BizChannel transaction</b>	Other services transactions not identified elsewhere	To be used upon consultation with the Bank.
86.	16910	<b>Not applicable to BizChannel transaction</b>	Refunds relating to services transactions	To be used for any refund of Services transaction occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. For refunds occurring in the same year as the original transaction (year of original transaction = year of refund), to use the same Services purpose code as per the original transaction.
<b>PRIMARY INCOME</b>				
<b>Compensation of employees</b>				
87.	14310	Primary Income	Wages and salaries in cash	Covers amounts payable in cash (or any other financial instruments used as means of payments) to employees in return for labour input rendered, before deducting withholding taxes and employees' contributions to social insurance schemes. Included are basic wages and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as "thirteenth month" pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; and housing allowances. Excludes the reimbursement by employers of expenditures made by employees in order to enable them to take up new or relocated jobs (e.g., reimbursement for travel and related expenses) or expenditures on items needed to carry out their work (e.g., tools or special clothing).
88.	14320	Primary Income	Wages and salaries in kind/benefits attributable to employees	Covers amounts payable in the form of goods, services, interest forgone, and shares to employees in return for labour input rendered. Include meals; accommodation; sports, recreation, or holiday facilities for employees and their families; transportation to and from work; goods and services from the employer's own processes of production; bonus shares distributed to employees; and so forth. The goods or services may be provided free or at a reduced cost. Also includes the Employee Stock Options (ESOs).
89.	14330	Primary Income	Employer's social contributions	Contributions paid by employers on behalf of employees to social security schemes or to private insurance or pension funds in order to secure benefits for employees.



No.	Purpose Code	Category @BizChannel	Purpose Description	Details
<b>Investment Income</b>				
90.	14110	Primary Income	Direct investment income	Refers to profits and dividends received from/paid to Non-resident as a result of a direct investor's investment in branches, subsidiaries and associates operating outside in the host economy.
91.	14120	Primary Income	Portfolio investment income	Refers to dividends received from/paid to Non-residents arising from holdings of equity shares and other forms of participation in the equity of enterprises.
92.	14140	Primary Income	Investment income attributable to Non-resident policyholders in insurance, pension schemes and standardised guarantees	Refers to: <ul style="list-style-type: none"> <li>a) Investment income earned on the assets invested to meet insurance companies' provision liabilities is attributable to insurance policyholders (premium supplements); and</li> <li>b) Investment income attributable to beneficiaries of pension schemes and is repaid to the pension fund (premium supplements for life).</li> </ul>
<b>Interest Income</b>				
93.	14210	Primary Income	Interest paid to/ received from <b>related</b> Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	
94.	14220	Primary Income	Interest paid to/ received from <b>non-related</b> Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	
95.	14230	Primary Income	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs).	
96.	14240	Primary Income	Interest paid to/received from Non-residents on investment in bonds and notes.	
97.	14250	Primary Income	Interest paid to/received from Non-residents on money market instruments/financial derivatives.	
98.	14260	Credit Facilities	Interest paid to/received from Non-residents on Cash Pooling arrangement.	
<b>Other Primary Income</b>				
99.	14410	Primary Income	Taxes on products and productions	Covers cross-border payments/receipts of taxes on products; which includes value-added taxes, import duties, export taxes, and excise; on productions; which includes payroll



No.	Purpose Code	Category @BizChannel	Purpose Description	Details
				taxes, recurrent taxes on buildings and land, and business licenses.
100.	14420	Primary Income	Subsidies on products and productions	Covers cross-border payments/receipts of subsidies on products and productions.
101.	14430	Primary Income	Rental on natural resources	Covers income receivable for putting national resources at the disposal of Non-residents. Include amounts payable for the use of land extracting mineral deposits and other subsoil assets, and for fishing, forestry, and grazing rights (also known as royalties). Also include government charges on usage on land designated for embassies or military bases.
<b>SPECIAL TRANSACTIONS</b>				
102.	17010	Special Transactions	Inter-company settlement for offsetting payables against receivables.	Applicable for company that submits monthly Inter-company Account Report to the Bank
103.	17020	Special Transactions	Transfer by a company to/from its own current account overseas.	Applicable for company that submits monthly Overseas Account Report to the Bank
104.	17040	<b>Not applicable to BizChannel transaction</b>	Transfer of funds between overseas accounts of same resident company.	Applicable for monthly Overseas Account report
105.	17060	<b>Not applicable to BizChannel transaction</b>	Transfer of funds between overseas accounts maintained by different resident companies.	Applicable for monthly Overseas Account report
106.	17070	Special Transactions	Transfer by a resident (exclude bank) to/from current account overseas of another resident company.	
107.	17080	Special Transactions	Settlement between Remittance Services Providers (RSPs) with resident financial institutions.	Applicable for company that submits monthly Settlement RSP Report to the Bank)
<b>SECONDARY INCOME</b>				
<b>Government Sector (Covers Malaysian Government's Receipt from/Payment to Non-resident)</b>				
108.	21110	<b>Not applicable to BizChannel transaction</b>	Grants, aid, donations, and unclaimed monies	Gifts of food, clothing, other consumer goods, medical supplies, etc. associated with relief efforts in the wake of famine, earthquakes, other natural disasters, war, or other actions (administrative costs directly associated with aid are included).
109.	21120	<b>Not applicable to BizChannel transaction</b>	Pension and gratuity	Contributions for pension funds and gratuity between resident/Non-resident government as one party and resident/Non-resident employees as the other party.
110.	21131	<b>Not applicable to BizChannel transaction</b>	Taxes on income, wealth, and other taxable assets	Covers transfers on payments or receipts of taxes levied on income earned by Non-residents from the provision of labour or financial assets including capital gains arising from assets to the Malaysian Government. Includes taxes on interest and dividends and

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
				taxes on financial transactions such as taxes on issue, purchase and sales of securities.
111.	21132	<b>Not applicable to BizChannel transaction</b>	Fines and penalties	Covers transfers on payments or receipts of fines and penalties imposed by/to Non-residents by courts of law to Malaysia Government.
112.	21133	<b>Not applicable to BizChannel transaction</b>	Social contributions and benefits	Covers transfers on payments or receipts of actual contributions made by households to social security schemes and employment related schemes to Malaysia Government and actual claims by policyholders of social security schemes and employment related schemes from Malaysia Government excluding pensions and gratuity.
113.	21140	<b>Not applicable to BizChannel transaction</b>	Compensation and pledging	Compensation arising from court awards and default contract; pledging of security deposits and performance/tender bonds.
<b>Private Sector (Financial Corporations, Nonfinancial Corporations, Households and NPISHS)</b>				
114.	21210	Secondary Income	Grants and gifts	Transfers in the form of gifts and dowries to individuals and contributions, donations or grants to non-profit organisations.
115.	21220	<b>Not applicable to BizChannel transaction</b>	Workers' remittances	Covers transfers by migrants who are employed in new economies. (A migrant is a person who comes to an economy and stays, or is expected to stay, for a year or more).
116.	21230	Secondary Income	Legacies, compensations, and prizes	Transfers on account of legacies, inheritances and court awards including alimony, fines and compensation for damages; compensation and other settlements for default in commercial contracts (not covered by insurance), prizes and winnings; pledging of security deposits and performance/tender bonds.
117.	21241	Secondary Income	Taxes on income, wealth and other taxable assets	Covers transfers on payments or receipts of taxes levied on income earned by Non-residents from the provision of labour or financial assets including capital gains arising from assets. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities.
118.	21242	<b>Not applicable to BizChannel transaction</b>	Fines and penalties	Covers transfers on payments or receipts of fines and penalties imposed by/to Non-residents by courts of law. Exclude fines and penalties imposed or paid by the Malaysian government (refer current transfer for Government Sector).
119.	21245	Secondary Income	Net premiums on non-life insurance and standardised guarantees.	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
120.	21246	Secondary Income	Non-life insurance claims and calls under standardised guarantees.	
<b>CAPITAL ACCOUNT</b>				
<b>Gross Acquisition/ Disposal of Non-Produced, Non-Financial Assets</b>				
121.	23000	Capital Transfers	Acquisition/ disposal of non-produced, non-financial assets	Comprises acquisition or disposal of non-produced, tangible assets (land and subsoil assets) acquisition or disposal of non-produced, intangible assets, such as patents, copyrights, trademarks, franchises, goodwill, etc. and leases or other transferable contracts.
<b>Government sector (Covers Malaysian Government's receipt from/payment to non-resident)</b>				
122.	22130	<b>Not applicable to BizChannel transaction</b>	Other capital transfers	Includes investment grants, in cash or in kind, made by governments to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by government to Non-residents for damages to capital assets or serious injuries.
<b>Private Sector (Financial Corporations, Nonfinancial Corporations, Households and NPISHS)</b>				
123.	22220	<b>Not applicable to BizChannel transaction</b>	Migrant transfer	Contra entries to the flows of goods and changes in financial items that arise from the migration (change of residence for at least a year) of individuals from one economy to another.
124.	22230	<b>Not applicable to BizChannel transaction</b>	Other capital transfers	Includes investment grants, in cash or in kind, made by non-government entities to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by nongovernment entities to Non-residents for damages to capital assets or serious injuries.
<b>FINANCIAL ACCOUNT</b>				
<b>DIRECT INVESTMENT</b>				
<b>Equity Capital</b> Investment through the setting up and expansion of business entities in Malaysia/abroad, including joint ventures and takeovers. In general, such investment would involve owning 10% or more of the ordinary share capital or voting power, and/or with effective voice in management of the investee company. Also include participating redeemable/non-redeemable preference shares.				
125.	35130	Direct Investment	Mergers and acquisitions	Arise when two or more companies agree to combine into a single operation. Acquisitions involve the purchase of one company or group of companies or owning more than 50% share which will change the controlling power of the company.
126.	35140	Direct Investment	Equity investment other than mergers and acquisitions	Equity investment (with no change in the controlling power of the company) of a parent company i.e. direct investor in its subsidiaries or affiliates i.e. direct investment enterprise,

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
				through the purchase of existing shareholders' interests or subscription in the expanded paid up capital of the entity, or through share swaps.  Also includes equity investment for the establishment of a new entity.
127.	35200	Direct Investment	Liquidation of investment	Refer to the payment/receipt of funds arising from the sale of businesses owned by foreign/domestic owners of such businesses in Malaysia/abroad.
128.	35300	Direct Investment	Head office accounts in branches	Capital provided to /received by branches from head office with no repayment obligation.
<b>Credit Facilities (Related, Relationship is tagged as '1')</b>  <b>Term loan</b> Refer to credit facility granted for a fixed period and with repayments based on agreed schedule. To be classified under long term or short term.				
<b>Long-term Term Loans, whereby the original tenure exceeds one year</b>				
129.	31111	Credit Facilities	Extension/receipt (drawdown) of long-term term loan to/from Non-resident	
130.	31112	Credit Facilities	Repayment of principal to/by Non-resident on long-term term loan	
131.	31113	Credit Facilities	Prepayment of principal to/by Non-resident on long-term term loan	
<b>Short-term Term Loan, whereby the original tenure is one year or less</b>				
132.	31121	Credit Facilities	Extension/receipt (drawdown) of short-term term loan to/from Non-resident	
133.	31122	Credit Facilities	Repayment of principal to/by Non-resident on short-term term loan	
134.	31123	Credit Facilities	Prepayment of principal to/by Non-resident on short-term term loan	
<b>Non-participating redeemable/non-redeemable preference shares</b> Refers to preference shares, which entitle the holder to a fixed rate of dividend but do not provide for participation in the distribution of the residual value upon dissolution of an incorporated enterprise. To be classified as a long-term facility.				
135.	31311	Credit Facilities	Issuance	Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/non-redeemable preference shares.

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
136.	31312	Credit Facilities	Redemption	Payments to/receipt from Non-resident upon redemption date of the non-participating redeemable/non-redeemable preference shares.
<b>Financial lease</b> Refers to an agreement under which a lessee contracts to pay a sum of money (to be classified as repayment/prepayment) to the lessor for the use of the asset for most or all of its expected economic life. The lessee is deemed to be owner of the asset being financed, and assumed the rights, risk, rewards and responsibilities of ownership. To be regarded as long term facility.				
137.	31411	Credit Facilities	Financial lease extension to/receipt from Non-residents	
138.	31412	Credit Facilities	Repayment of financial lease to/receipt from Non-residents	
139.	31413	Credit Facilities	Prepayment of financial lease to/receipt from Non-residents	
<b>Revolving credit/overdraft facilities</b> Revolving credit is a commitment by a bank to lend a specified amount to a customer under predefined terms and it is automatically renewed for the same amount over a given period. An overdraft is an advance/facility granted by a bank under the current account, whereby the customer is authorized to draw on the account up to an approved limit. These facilities are to be classified as short-term facilities.				
140.	31511	Credit Facilities	Credit facilities extension to/receipt from Non-resident	
141.	31512	Credit Facilities	Repayment of credit facilities to/by Non-resident	
142.	31513	Credit Facilities	Prepayment of credit facilities to/by Non-resident	
<b>Cash Pooling</b> Refers to financial arrangement undertaken by a group of related companies with formal agreement to centralise their cash surplus at the group level.				
<b>Long-term cash pooling, whereby the original tenure exceeds one year</b>				
143.	31611	Credit Facilities	Extension/receipt of cash pooling from Non-resident	
144.	31612	Credit Facilities	Repayment of cash pooling to/by Non-resident	
145.	31613	Credit Facilities	Prepayment of cash pooling to/by Non-resident	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
<b>Short-term cash pooling, whereby the original tenure is one year or less</b>				
146.	31621	Credit Facilities	Extension/receipt of cash pooling from Non-resident	
147.	31622	Credit Facilities	Repayment of cash pooling to/by Non-resident	
148.	31623	Credit Facilities	Prepayment of cash pooling to/by Non-resident	
<b>Other loan facilities</b> Refer to all other credit facilities which are not classified above, example, inter-company loans and advances with no fixed repayment period, repurchase agreement, domestic/foreign trade bills purchased, factoring, trust receipts and other trade facilities. To be classified under long term or short term.				
<b>Other long-term loan facilities, whereby the original tenure exceeds one year.</b>				
149.	31911	Credit Facilities	Extension to /receipt from Non-resident	
150.	31912	Credit Facilities	Repayment of other loans facilities to/by Non-resident	
151.	31913	Credit Facilities	Prepayment of other loans facilities to/by Non-resident	
<b>Other short-term loan facilities, whereby the original tenure is one year or less</b>				
152.	31921	Credit Facilities	Extension to /receipt from Non-resident	
153.	31922	Credit Facilities	Repayment of other loans facilities to/by Non-resident	
154.	31923	Credit Facilities	Prepayment of other loans facilities to/by Non-resident	
<b>Real Estates</b> Purchase/sale of real estate in Malaysia, including the buying and selling of lands for commercial/residential purposes.				
155.	39111	Real Estates	Purchase/sale of real estate in Malaysia (commercial)	
156.	39112	Real Estates	Purchase/sale of real estate in Malaysia (residential)	
157.	39121	Real Estates	Purchase/sale of real estate abroad (commercial)	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
158.	39122	Real Estates	Purchase/sale of real estate abroad (residential)	
<b>PORTFOLIO INVESTMENT</b>				
<b>Equity Securities</b> <b>Corporate Stocks and Shares</b> Purchase/sale of listed and unlisted equity shares, unit trusts units, Transferable Subscription Right (TSR) and any rights issue or option in respect of such rights. Also include participating preference shares.				
159.	36110	Equity Securities	Issued by residents in domestic capital market.	
160.	36120	Equity Securities	Issued by residents in international markets.	
161.	36130	Equity Securities	Issued by Non-residents in international markets	
162.	36140	Equity Securities	Issued by Non-residents in domestic capital market.	
<b>Debt Securities</b> <b>Bonds and Notes</b> Purchase/sale of private debt securities, bonds, debentures, notes and any similar debt instruments with original tenure of more than one year.				
163.	36210	<b>Not applicable to BizChannel transaction</b>	Issued by residents in domestic capital market.	
164.	36220	<b>Not applicable to BizChannel transaction</b>	Issued by residents in international markets.	
165.	36230	<b>Not applicable to BizChannel transaction</b>	Issued by Non-residents in international markets	
166.	36240	<b>Not applicable to BizChannel transaction</b>	Issued by Non-residents in domestic capital market.	
<b>Money Market Instruments</b> Purchase/sale of money market or negotiable instruments with original tenure of more than one month and up to one year. Includes treasury bills, commercial and finance papers, banker's acceptances and negotiable instruments of deposits.				
167.	36310	<b>Not applicable to BizChannel transaction</b>	Issued by residents in domestic capital market.	
168.	36320	<b>Not applicable to BizChannel transaction</b>	Issued by residents in international markets.	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
169.	36330	<b>Not applicable to BizChannel transaction</b>	Issued by Non-residents in international markets	
170.	36340	<b>Not applicable to BizChannel transaction</b>	Issued by Non-residents in domestic capital market.	
<b>Government Securities</b> Debt securities issued by governments and government-related agencies with original tenure of more than one year.				
171.	36410	<b>Not applicable to BizChannel transaction</b>	Purchase/sale of Malaysian Government securities.	
172.	36420	<b>Not applicable to BizChannel transaction</b>	Purchase/sale of Foreign Government securities.	
<b>FINANCIAL DERIVATIVES</b> Covers financial instruments linked to either specific financial instruments or indicators or to particular commodities that may be purchased or sold at a future date.				
173.	37100	<b>Not applicable to BizChannel transaction</b>	Swaps	Refers to a contractual agreement involving two parties agreeing to exchange, over time and according to predetermined rules, streams of payment on the same amount of indebtedness.
174.	37200	<b>Not applicable to BizChannel transaction</b>	Forwards	Refers to agreement whereby the counterparties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price (the strike price).
175.	37300	<b>Not applicable to BizChannel transaction</b>	Futures	Refers to a contractual agreement between a buyer and seller to take/deliver a standard quantity and quality of an underlying instrument or commodity at an agreed price on a specified date.
176.	37400	<b>Not applicable to BizChannel transaction</b>	Options	Refers to a contract, which gives the holder the right, without obligation, to purchase or sell certain quantity of an underlying asset at a stipulated price on or before a specified date.
177.	37900	<b>Not applicable to BizChannel transaction</b>	Other derivatives	Includes warrants and other derivatives.
178.	33000	<b>Not applicable to BizChannel transaction</b>	Employee stock options	
<b>OTHER INVESTMENT</b>				
<b>Deposits</b>				
179.	39210	Deposits	Placement/withdrawal of deposits of residents with/from financial institutions abroad.	



No.	Purpose Code	Category @BizChannel	Purpose Description	Details
180.	39220	Deposits	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan.	
181.	34000	<b>Not applicable to BizChannel transaction</b>	Subscriptions/ Contributions to/ Reimbursement from International Organisations Subscriptions/ Contributions to/ reimbursement from International Institutions such as IBRD, ADB, IDB, BIS, etc, other than IMF.	
<b>Credit Facilities (Non-related, Relationship is tagged as '2')</b> <b>Term loan</b> Refer to credit facility granted for a fixed period and with repayments based on agreed schedule. To be classified under long term or short term.				
<b>Long-term Term Loans, whereby the original tenure exceeds one year</b>				
182.	31111	Credit Facilities	Extension/receipt (drawdown) of long-term term loan to/from Non-resident	
183.	31112	Credit Facilities	Repayment of principal to/by Non-resident on long-term term loan	
184.	31113	Credit Facilities	Prepayment of principal to/by Non-resident on long-term term loan	
<b>Short-term Term Loan, whereby the original tenure is one year or less</b>				
185.	31121	Credit Facilities	Extension/receipt (drawdown) of short-term term loan to/from Non-resident	
186.	31122	Credit Facilities	Repayment of principal to/by Non-resident on short-term term loan	
187.	31123	Credit Facilities	Prepayment of principal to/by Non-resident on short-term term loan	
<b>Non-participating redeemable/non-redeemable preference shares</b> Refers to preference shares, which entitle the holder to a fixed rate of dividend but do not provide for participation in the distribution of the residual value upon dissolution of an incorporated enterprise. To be classified as a long-term facility.				
188.	31311	Credit Facilities	Issuance	Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/non-redeemable preference shares.
189.	31312	Credit Facilities	Redemption	Payments to/receipt from Non-resident upon redemption date of the non-participating redeemable/non-redeemable preference shares.

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
<b>Financial lease</b> Refers to an agreement under which a lessee contracts to pay a sum of money (to be classified as Repayment / prepayment) to the lessor for the use of the asset for most or all of its expected economic life. The lessee is deemed to be owner of the asset being financed, and assumed the rights, risk, rewards, and responsibilities of ownership. To be regarded as long-term facility.				
190.	31411	Credit Facilities	Financial lease extension to/receipt from Non-residents	
191.	31412	Credit Facilities	Repayment of financial lease to/receipt from Non-residents	
192.	31413	Credit Facilities	Prepayment of financial lease to/receipt from Non-residents	
<b>Revolving credit/overdraft facilities</b> Revolving credit is a commitment by a bank to lend a specified amount to a customer under predefined terms and it is automatically renewed for the same amount over a given period. An overdraft is an advance/facility granted by a bank under the current account, whereby the customer is authorized to draw on the account up to an approved limit. These facilities are to be classified as short-term facilities.				
193.	31511	Credit Facilities	Credit facilities extension to/receipt from Non-resident	
194.	31512	Credit Facilities	Repayment of credit facilities to/by Non-resident	
195.	31513	Credit Facilities	Prepayment of credit facilities to/by Non-resident	
<b>Other loan facilities</b> Refer to all other credit facilities which are not classified above, example, inter-company loans and advances with no fixed repayment period, repurchase agreement, domestic/foreign trade bills purchased, factoring, trust receipts and other trade facilities. To be classified under long term or short term.				
<b>Other long-term loan facilities, whereby the original tenure exceeds one year.</b>				
196.	31911	Credit Facilities	Extension to /receipt from Non-resident	
197.	31912	Credit Facilities	Repayment of other loans facilities to/by Non-resident	
198.	31913	Credit Facilities	Prepayment of other loans facilities to/by Non-resident	
<b>Other short-term loan facilities, whereby the original tenure is one year or less</b>				
199.	31921	Credit Facilities	Extension to /receipt from Non-resident	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
200.	31922	Credit Facilities	Repayment of other loans facilities to/by Non-resident	
201.	31923	Credit Facilities	Prepayment of other loans facilities to/by Non-resident	
<b>Payment between local Financial Institute in Malaysia to Resident ONLY</b> <b>The following purpose codes are applicable to BizChannel Transactions ONLY.</b>				
202.	09001	For local FI (Bank) payment to Resident ONLY – Goods	GOODS (physical/produced items)	
203.	10000	For local FI (Bank) payment to Resident ONLY - Services	Services (Goods for processing / Manufacturing/Maintenance)	
204.	11000	For local FI (Bank) payment to Resident ONLY - Services	Transport (Freight on goods/passenger fare)	
205.	13000	For local FI (Bank) payment to Resident ONLY - Services	Travel (excluding passenger fares)	
206.	14100	For local FI (Bank) payment to Resident ONLY - Primary Income	Dividend	
207.	14200	For local FI (Bank) payment to Resident ONLY - Primary Income	Interest	
208.	16000	For local FI (Bank) payment to Resident ONLY – Services	Other Business Services	
209.	21370	For local FI (Bank) payment to Resident ONLY - Secondary Income	Other Current Transfer	
210.	31000	For local FI (Bank) payment to Resident ONLY - Financial Account	Loans	
211.	35000	For local FI (Bank) payment to Resident	Equity Capital	

No.	Purpose Code	Category @BizChannel	Purpose Description	Details
		ONLY - Financial Account		
212.	36100	For local FI (Bank) payment to Resident ONLY - Financial Account	Corporate Stocks and Shares	
213.	36200	For local FI (Bank) payment to Resident ONLY - Financial Account	Bonds and Notes	
214.	36300	For local FI (Bank) payment to Resident ONLY - Financial Account	Money Market Instruments	
215.	36400	For local FI (Bank) payment to Resident ONLY - Financial Account	Government Securities	
216.	39100	For local FI (Bank) payment to Resident ONLY - Financial Account	Real Estate	
217.	39200	For local FI (Bank) payment to Resident ONLY - Financial Account	Deposits (Placement/Withdrawal)	