



**ASIA'S ONLY  
DIGITAL "PICK AND  
MIX" TOOL BOX**

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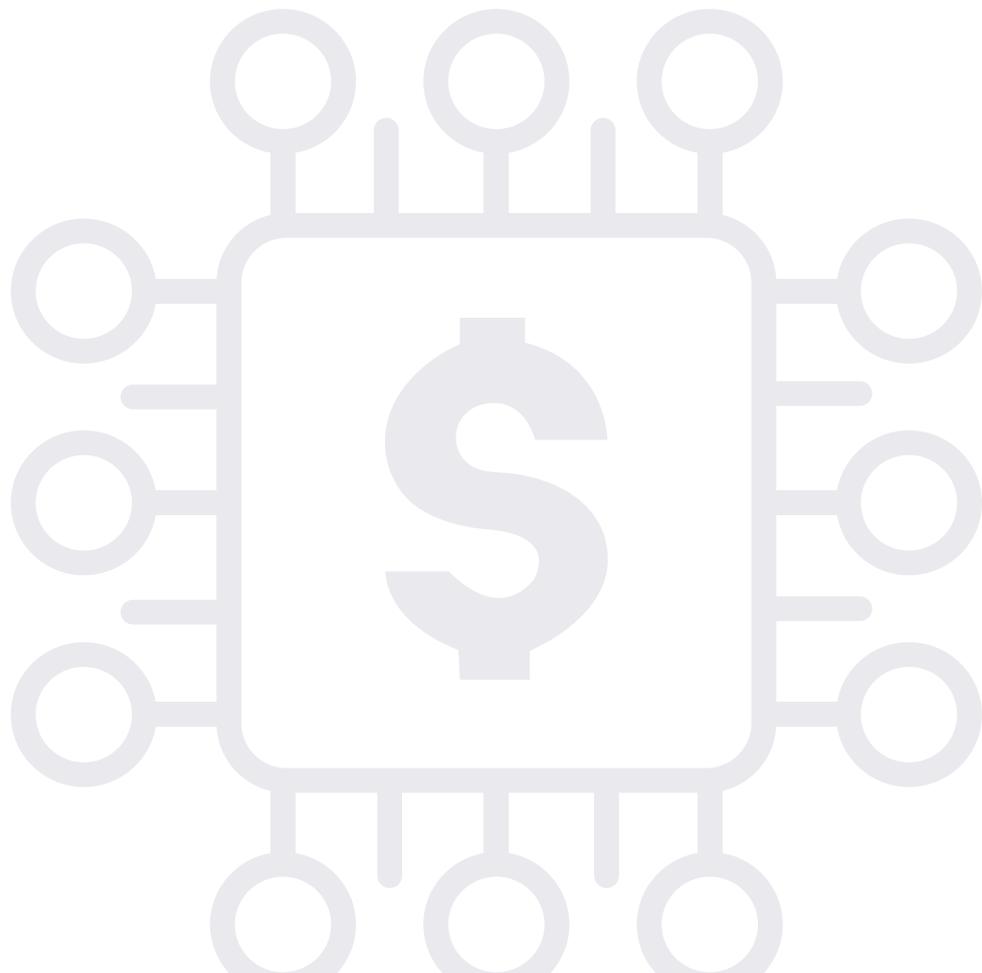
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# Labuan IBFC's Tool Box

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## Digital Financial Institutions



Digital Banks



Insurtech

## Digital Service Providers



Digital Tokens/  
Assets Issuance



Digital Securities  
Dealer



Digital Currency  
Trading Platform



Digital Custody



Digital Asset  
Management

## Digital Platforms



Payment  
Portal



Digital Securities  
Exchange

## Key Takeaways

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01

The ethos of Digital Labuan is that there are no “sandboxes”; instead existing “legacy” licenses are used to facilitate digital players via the concept of a “digital wrapper”

02

A “digital wrapper” or a digital business plan simply means the element of technology, will be embedded into the business plan of each proposed licensed entity, and the Regulator i.e. Labuan Financial Services Authority (Labuan FSA) will assess each applicant based on merit

03

It is worth noting that licenses may be combined in order to achieve the operational objective of a potential digital license holder. For example, the digital currency trading platform coupled with the digital tokens/assets issuance license provides for an entity to not only issue a token, but also create a cryptocurrency exchange to trade this token

04

A collaborative and facilitative approach by Labuan FSA ensures for the option of a pre-submission consultation and discussion directly with the Regulator. Once a submission to be licensed is submitted, each licensee’s commercial proposition is expected to be articulated and an understanding of the digital element in the operations should be clearly defined

05

This industry-friendly bespoke approach coupled with Labuan IBFC’s tax, legal and currency neutrality, and ideal location in the center of Asia as well as cost efficiencies create an ideal base for borderless digital entities



**“Digital Wrapper” for all product and service offerings**



**Able to operate in licensed market conditions**



**Robust & efficient regulatory environment**



**Cost-efficient, substance enabling jurisdiction**



**Fiscally neutral environment**



**Professional corporate service providers**



**Licensed by a Malaysian statutory regulator**



**Digital-friendly ecosystem of financial service providers**



**The unique needs of digital entrepreneurs are met via the “pick and mix” approach**

# Summary of Labuan IBFC Strategic Roadmap 2022-2026

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# Strategic Thrusts

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## Spurring Market Innovations & Vibrancy

- Transforming into a Digital Financial Hub
- Intensifying Labuan's insurance market growth
- Promoting international Islamic finance
- Revitalising niche and prospective segments



## Promoting Market Facilitation & Visibility

- Upscaling Labuan IBFC's ecosystem and infrastructure
- Enhancing Labuan IBFC's visibility and branding



## Strengthening Labuan IBFC's Complementary Roles to Malaysia

- Complementary capacity to Malaysia's economy



## Effecting Relevant & Proportionate Regulations

- Continued prudential regulatory and legal upscaling in accordance with international standards
- Developing risk-sensitive, fit-for-purpose regulations to cater for emerging concerns
- Securing good ratings for incoming international assessments on Labuan IBFC
- Fiscal planning to meet Organisation for Economic Co-operation and Development's (OECD) new requirements and BEPS 2.0



## Effecting Pre-Emptive Supervision & Enforcement

- Intensifying and modernising supervisory approach and cross-border engagements

FOR MORE INFORMATION, LOG ON TO [www.labuanibfc.com](http://www.labuanibfc.com)

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