

MALAYSIAN INTERBANK FOOTBALL LEAGUE

MIBFL, LEAGUE RULES AND REGULATIONS

"Unity Through Football Across Malaysia's Financial Community"

Season 2026/27

MIBFL is first and foremost a fun, friendly league. While there are prizes for the champions and the season's top scorer, the real aim is for colleagues across the banking and finance sector to enjoy their football, get to know one another better, and stay fit doing it. Teams should select from fully employed staff only; current or recently active semi-professional and professional players are not eligible to play (see Eligibility, below).

Section A, About MIBFL

Purpose & vision

MIBFL exists to bring colleagues from across Malaysia's banking and financial sector together through football, building relationships between institutions that, day to day, mostly compete rather than collaborate. It is a competition first, but a community-building exercise just as much.

Objectives

- Foster cross-institutional relationships across the banking and finance sector
- Promote health, fitness and wellbeing among participating staff
- Provide a fair, well-organised, and enjoyable competitive football league
- Build a sustainable, growing league season on season

Organising body

MIBFL is organised and administered by the league office on behalf of its participating banks (see Section C, Governance, below, for the full structure).

Contact information

League email	office@mibfl.my
Official contact	League Secretariat, MIBFL League Office
Social media	To be confirmed; added here once channels are live

Section B, Registration

Registration is free of charge; there is no entrance fee or security deposit. Each participating bank submits one team registration covering the following:

- Team/bank name, home strip colour and away strip colour (minimum two numbered kit sets, so a clash can always be avoided without delaying kick-off)
- Corporate Sponsor, a senior leader who is the official representative of the institution and approves its participation
- Team Representative / League Coordinator, the primary operational contact for registrations, communications, fixtures and player submissions
- One alternate contact, name, role, email and mobile number
- Registered correspondence address
- Full squad list (see Player Registration, below)

Squads are confirmed once the league office has reviewed and accepted the submission. Teams are required to register by 15 September 2026.

Institution eligibility

Participation is open to licensed commercial banks, investment banks, Islamic banks, development financial institutions, digital banks, and foreign bank branches operating in

Malaysia. Subsidiaries and affiliated companies of a participating institution (e.g. a bank's Islamic or investment banking arm) may register as a separate team only with the league office's prior approval, and only where the subsidiary operates as a distinct employing entity.

One team per institution

Each institution (or approved subsidiary, per above) may register one team only for the season. A player may be registered to one team only; mid-season moves between banks require both banks' consent and league approval. Players may not move between an institution's own multiple teams, as multiple teams from a single institution are not permitted without league approval.

Team registration control

To avoid confusion or duplicate entries, each institution should nominate a single authorised Team Representative responsible for submitting and managing that team's registration. The league office treats the first accepted submission from an institution as authoritative; subsequent conflicting submissions from the same institution will be referred back to the Corporate Sponsor for confirmation of who holds this authority.

Player eligibility

- Squad size: 11–25 registered players per team
- All players must be full-time employees of the registering bank; the league is an interbank staff competition, not an open club competition
- Employees of a bank's Shared Service Centre or equivalent internal support function are eligible to play for that bank's team; employees of a fully standalone subsidiary company are not (a standalone subsidiary may register its own separate team; see Institution Eligibility, above)
- Players who are currently, or have within the preceding 2 years been, contracted as semi-professional or professional footballers (including Malaysia Super League, M3, A1/A2 Community League, or equivalent foreign competitions) are not eligible to register or play
- Players must be medically fit to participate and have no ongoing disciplinary action with their employer that would preclude representing the institution
- The registration window closes before matchday 1; squad additions after that point are only accepted with prior league approval and are not permitted once the season is underway save for genuine exceptional circumstances
- Any team found fielding an ineligible or unregistered player forfeits the match 0–3 and is deducted 3 league points

Age requirements

- A maximum of 5 registered players per team may be aged under 25
- At least 3 players aged over 40 must be on the pitch for a team at all times during play

These requirements were agreed by participating teams ahead of the season. The enforcement mechanism for the over-40 on-pitch requirement will be confirmed by the league office.

Player registration details

Registration captures each player individually, not just the team as a whole. For every squad member, the Team Representative submits:

- Full name
- Email address and mobile number
- Signed acknowledgement of the league's disclaimers (see Individual Player Declarations, below)

This creates an official player database the league office can use to verify eligibility and reach players directly when needed.

Individual player declarations

The Team Representative's submission does not, on its own, bind individual players to the league's rules. Every registered player must sign a declaration form covering:

- These Rules & Regulations
- The Code of Conduct
- The Medical Disclaimer
- Photography & Media Consent
- Personal data consent
- The league's Terms & Conditions

Coordinating these signatures is the responsibility of the Team Representative at each bank; the league office does not contact players individually. A player who has not signed their declaration is not eligible to take the field, regardless of whether their team's overall squad has been accepted.

Section C, Governance & League Structure

MIBFL is owned and administered by the league office on behalf of its participating institutions. The league office approves entries, publishes fixtures, and makes official rulings on results, discipline and eligibility, subject to the League Committee and Disputes process described below.

League Committee

An official League Committee, drawn from participating institutions and the league office, is responsible for competition governance, rules interpretation, appeals, and disciplinary matters of a serious nature (i.e. beyond the standard card-based sanctions in Section F). Committee composition and contact details are published separately to registered teams.

League Office

Secretariat	League Office, day-to-day administration and correspondence
Operations contact	Fixtures, results, registrations, and general queries
Finance contact	Match-day cost invoicing and payment queries

Bank representatives

Each participating institution appoints two named representatives, with distinct roles:

- Corporate Sponsor, a senior leader who is the institution's official representative to MIBFL, approves the team's participation, and is the point of escalation for serious matters
- Team Representative / League Coordinator, the operational contact who manages day-to-day registration, communications, fixtures and player submissions

Requiring both roles keeps representation consistent across institutions, rather than some banks being represented only by junior staff while others send senior leadership.

Section D, Matches

Format

Format	11-a-side, full-size pitch
Match length	Three thirds of 25 minutes each, 75 minutes total, with a 2-5 minute break between thirds
Substitutions	Unlimited, rolling; made at any stoppage in play
Laws of the game	Standard IFAB Laws of the Game apply, including offside
Kick-off	Tuesday or Wednesday evenings per the published fixture list, 8:00 PM sharp

Points	Win = 3, Draw = 1, Loss = 0
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Venues

We are working with a number of venues to ensure there are adequate pitches to support 2 to 3 fixtures a week. A full round of matches (6 fixtures between 12 teams) will therefore be completed every 3 weeks. Matches kick off at 8:00 PM on either a Tuesday or a Wednesday; the specific venue for each fixture is confirmed closer to the date.

Result submission

The home team's key contact is responsible for submitting the match result; the final score and goalscorers; via the results form on the league website, by the end of the day the match is played.

- Open the "Submit Result" page, linked at the top of every page on the website
- Select the matchday, home team and away team, then enter the final score
- Select each goalscorer from the squad list and enter how many goals they scored; up to 6 scorers per team
- Review the summary shown on screen and confirm; the league table, results and Top Scorers leaderboard update automatically within moments
- Spotted a mistake after submitting? Simply fill in the same fixture again with the corrected details; it automatically replaces the earlier entry

Match-day costs

- Estimated cost: MYR 600 per team, per match, covering pitch hire and match official fees (referee and linesman)
- Costs are invoiced by the league office after each round and are payable within 7 days
- Any increase in venue or officiating fees will be notified in advance and applied to the following round

Kick-off & walkovers

- A team must field a minimum of 7 players to start a match
- A team not ready within 10 minutes of kick-off forfeits the match; walkover awarded 3-0 to the opposing team
- A defaulting team remains liable for its full match-day cost and, for a second or subsequent default in a season, an additional 3-point deduction
- Postponement requests are not entertained except where the referee deems the pitch or weather conditions unsafe to play

Abandoned matches

- Abandoned with two-thirds or more of play remaining: match is void and rescheduled
- Abandoned with one-third or less of play remaining: the score at abandonment stands as the final result

Section E, Player Transfers, Replacements & Departures

Transfers between teams

A player may be registered to one team only for the season. Mid-season moves between institutions require the written consent of both Team Representatives and approval from the league office, and are only considered where the player has genuinely changed employer.

Registration cut-off

The squad registration window closes before matchday 1. After that point, squad additions are only accepted with prior league office approval, and are not permitted once the season is underway except in the specific circumstances below.

Replacement players

A replacement player may be added to a squad during the season only where a registered player becomes unavailable through resignation, transfer out of the institution, or termination of employment, subject to league office approval and the squad size limit of 25.

If a player leaves the institution mid-season

- A player who has already left may not continue playing for that team, regardless of how the season is progressing
- A team may register one replacement player for that vacancy, subject to league office approval and normal eligibility rules
- A player who transfers to another participating institution may apply to be registered for their new employer's team, subject to the Transfers rule above

Section F, Conduct, Medical & Media

Discipline

Straight red card	Automatic 2-match suspension
Second yellow in a match	Automatic 1-match suspension
3 cumulative yellow cards	1-match suspension; a further 1-match ban applies for every additional 2 yellows
Violent conduct / serious foul play	Reviewed by the league disciplinary panel; may result in extended suspension or expulsion

Team captains and managers are responsible for their team's conduct and discipline. The referee's decisions on the field are final; no appeals against on-field decisions will be considered.

Code of conduct

- Play in the spirit of a friendly, social competition; this is a league between colleagues across the industry, not a title decider
- Respect referees, officials, opponents and teammates at all times, on and off the pitch
- No abusive language, violence, or discriminatory conduct of any kind
- No use of prohibited or illegal substances
- Arrive in good time, in full kit, and ready to play at the scheduled kick-off
- Persistent unsporting conduct by a team (e.g. four or more players red-carded across the season) may result in a league points deduction, at the league office's discretion

Medical disclaimer

By registering, every player acknowledges that they participate at their own risk, that they are medically fit to play 11-a-side football, and that MIBFL and its organisers are not liable for injuries sustained while playing, except where liability cannot lawfully be excluded. The league does not provide player insurance.

Photography & media consent

The league office may take photographs and video at matches and events for use on the league website, social media, live streaming, and related promotional materials. Every player's individual declaration includes consent to this; teams should notify the league office in advance of any player who does not wish to be photographed.

Section G, Weather & Force Majeure

Matches proceed as scheduled unless the referee, at the venue, determines conditions are unsafe to play.

- Heavy rain: play normally continues; the referee may pause or abandon a match only if the pitch becomes genuinely unsafe

- **Lightning:** matches are paused immediately on any lightning sighting and only resume once the referee is satisfied it is safe to do so
- **Haze:** the league office monitors the Air Pollutant Index (API) for scheduled venues; matches are postponed where API reaches unhealthy levels, per prevailing government guidance
- **Public health restrictions:** should government directives restrict group sporting activity, the league office will postpone or restructure affected fixtures and notify all teams as early as possible

Where a match is postponed for any of the above reasons, the league office will reschedule it. Teams are still liable for the match-day cost of a rescheduled fixture when it is eventually played.

Section H, Disputes & Appeals

Any dispute regarding a result, registration, or eligibility should be raised with the league office in writing within 48 hours of the relevant match or decision.

- Protests must be submitted in writing (email) by the Team Representative, stating the fixture, the specific issue, and any supporting information
- The league office will acknowledge receipt and aim to respond within 5 working days
- Matters the league office cannot resolve directly, or that involve serious disciplinary questions, are referred to the League Committee
- The League Committee's decision on any dispute or appeal is final

On-field decisions made by the match referee are not subject to this process and are final at the time of the match.

Section I, Financial Governance

There is no registration fee for MIBFL. The only recurring cost to participating teams is the shared match-day cost described in Section D.

Payment transparency

- Match-day costs are invoiced by, and payable to, the official MIBFL league office account only
- Payments should never be made to any individual's personal bank account, under any circumstances
- Official account details are provided on each invoice; teams are encouraged to verify account details independently if in doubt

Financial documentation

Teams receive an invoice from the league office after each round. An official receipt is issued on payment; a tax invoice can be requested where required for an institution's internal accounting.

Withdrawal & cancellation

As there is no registration fee, no refund is applicable on withdrawal. A team withdrawing mid-season remains liable for any outstanding match-day costs already invoiced. Where the league office cancels a fixture or the season for reasons outside a team's control, no further costs are invoiced for matches not played.

Section J, Branding

Each participating institution should submit its own approved corporate logo, with brand usage approval from their own marketing/compliance function where required. Logos should be supplied directly by the institution rather than sourced from the internet, to avoid copyright and brand-compliance issues.

Section K, General

Standings & tiebreakers

Where two or more teams are level on points, positions are determined in this order: goal difference, goals scored, head-to-head result. If still level, the league office may schedule a play-off or penalty shoot-out.

Awards

- League Champions: trophy + medals for the winning squad
- Golden Boot: awarded to the season's top scorer; ties decided by penalty shoot-out

Insurance & liability

Participation is at each player's own risk. Players are strongly advised to hold personal insurance covering injury sustained while playing. The league and its organisers accept no liability for injury, loss, or damage arising from participation.

Terms & conditions

Full Terms & Conditions covering registration, competition rules, liability, intellectual property and data privacy are published separately and form part of each player's individual declaration. These Rules & Regulations take precedence on football-specific matters.

Amendments

These rules may be amended by the league organisers from time to time, with reasonable notice given to all participating teams before any change takes effect.

Section L, Frequently Asked Questions

Q: Which institutions can take part?

A: Licensed commercial, investment, Islamic and digital banks, development financial institutions, and foreign bank branches operating in Malaysia.

Q: Can one bank enter more than one team?

A: No, one team per institution. An approved subsidiary with its own distinct employing entity may apply to enter separately, subject to league office approval.

Q: Is there a cost to register?

A: No, registration is free. Each team is responsible for its own match-day cost of roughly MYR 600 per match; this is a per-team cost, not a total split or shared between the two competing teams.

Q: What's the minimum and maximum squad size?

A: 11 to 25 registered players per team.

Q: Are there any age requirements for players?

A: Yes. A maximum of 5 registered players per team may be aged under 25, and at least 3 players aged over 40 must be on the pitch for each team at all times during play.

Q: Can staff from a Shared Service Centre or a subsidiary play?

A: Staff from a bank's Shared Service Centre or equivalent internal support function are eligible. Staff from a fully standalone subsidiary company are not, unless that subsidiary registers its own separate team.

Q: How do we find out our fixtures?

A: The full season schedule is published on the Fixtures page of the league website, with dates, kick-off times and venues for every matchday.

Q: Can we replace a player mid-season?

A: Only if a registered player leaves the institution (resignation, transfer, or termination). Squads cannot otherwise be strengthened mid-season.

Q: Does MIBFL provide player insurance?

A: No. Players are strongly advised to arrange their own personal insurance.

Q: What happens if it rains or there's lightning on match day?

A: Matches proceed as normal in rain unless the pitch becomes unsafe. Play is paused immediately for lightning.

Team Declaration

By registering, the Corporate Sponsor and Team Representative confirm the team has read, understood and agrees to abide by these Rules and Regulations, reinforced by each individual player's own acknowledgement per Section B.

Name: _____

Bank / Team name: _____

Date: _____