



General Investment Fixed Deposit

Set your sights on financial success

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General Investment Fixed Deposit

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What is General Investment Fixed Deposit (GIFD)?

General Investment Fixed Deposit (GIFD) is a simple and straight forward investment product, based on Syariah Compliant Concept of BBA, that fully guarantees your invested capital. Dividend rate is determined upfront based on the agreed price and paid at maturity date. A GIFD certificate will be issued to every investor.

What are the investment period options available for GIFD?

GIFD allows you to choose the right investment tenor (between short-term, medium-term or long-term) based on your individual needs. Available investment tenor range from 1 month, 3 months, 6 months, 9 months, 12 months, 24 months, 36 months, 48 months, 60 months and 72 months.

What is the minimum amount I can invest in GIFD?

For investment tenor of three months or longer, the minimum GIFD amount is \$500 whilst for investment of one month, the minimum GIFD amount is \$3,000. There is no maximum limit. Investors are required to declare their source of funds.

What is the dividend rate offered for GIFD?

GIFD rates depend on investment tenor; a longer investment tenor will entitle a higher dividend. Your dividend rate is known at the opening of your investment. The dividend rates offered for GIFD are continuously updated from time to time. Please check our website for the prevailing rates.

Can I open GIFD under joint names?

GIFD can be opened under joint names but joint investors must specify the signing conditions to administer the investment account.

What are the terms and conditions for opening GIFD?

GIFD opening is open to both individuals and corporate bodies. For individuals, they must be citizens or residents of Negara Brunei Darussalam; must be a person of good standing; not bankrupt nor blacklisted; and origins of funds must be from Halal sources.

What documentations are required for opening GIFD?

Supporting documents required for GIFD is Identity Card. For corporate bodies, additional documents such as Section 16/17; Board of Directors' Resolution; Certificate of Incorporation and Form X will be required.

Is there any penalty if I withdraw my GIFD before the Maturity date?

GIFD will guarantee your original invested sum on demand but no dividend will be paid for pre-termination.

Is my GIFD protected?

All our customer's investments are protected by the Brunei Darussalam Deposits Protection Corporation (BDPC).