



# Golden Savers Fixed Deposit

Security for your golden years

AMBD/R/BAS/FIN/02/038/15

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## What is Golden Savers Fixed Deposit (GSFD)?

Golden Savers Fixed Deposit (GSFD) is a simple and straight forward investment product, based on Syariah Compliant BBA concept, that fully guarantees your invested capital. The dividend rate is determined upfront based on agreed price and is paid at maturity date. A GSFD certificate will be issued upfront to every investor.

## What are the investment period options available for GSFD?

GSFD 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 12 months, 24 months, 36 months, 48 months, 60 months and 72 months.

## What is the minimum amount I can invest in GSFD?

The minimum investment amount for GSFD is \$20,000. There is no maximum limit. Investors are required to declare their source of funds.

## What is the dividend rate offered for GSFD?

GSFD rates depend on investment tenor; longer investment tenor will entitle a higher dividend. Your rate is known at the opening of your investment. Please check our website for the prevailing rates.

## Can I open GSFD under joint names?

GSFD can be opened under joint names, however, the primary investor must be aged 40 or above. Joint investors must specify the signing conditions to transact the fixed deposit investment accounts.

## What are the terms and conditions for opening GSFD?

GSFD is open to individuals aged 40 years old or above only. Investors 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 GSFD?

Documents required for GSFD are Identity Card and source of funds declaration.

## Is there any penalty if I withdraw my GSFD before its maturity date?

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

## Is my GSFD protected?

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