



My Real Savings Account

Savings with twice the benefits

AMBD/R/BAS/FIN/02/035/15

“Financing Solutions at its Best”

BIBD AT - TAMWIL BERHAD





My Real Savings Account

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What is My Real Savings Account?

My Real Savings Account is based on Al-Wadiah or safe custody concept. It is only open to customers with financing facility with BIBD At-Tamwil Berhad. The purpose of My Real Savings Account is to encourage valued customers to save in a systematic manner for their future emergency needs. By opening our My Real Savings Account, you may enjoy free standing instruction facility. My Real Savings Account is part of the Company's Real Savers Initiatives to encourage savings culture.

What is the dividend rate offered for My Real Savings Account?

The dividend rate offered for My Real Savings Account is divided into tiers, and calculated based on the average monthly balance. The higher your deposits, the higher the hibah you will enjoy. Our rates are updated from time to time. Please check our rates for the latest information.

What are the terms and conditions?

My Real Savings Account is open to all locals or permanent residents with financing facility; acceptance by depositor to mandate terms and conditions; not a bankrupt nor a blacklisted person; and origins of deposit must be from Halal sources, and any other terms and conditions as may be required by the Company from time to time.

Where can I open My Real Savings Account and how much is the minimum opening deposit?

You can open a My Real Savings Account at any BIBD At-Tamwil Berhad General Counters. The minimum opening balance is \$50.

Does My Real Savings Account provide access to ATM?

The primary objective of My Real Savings Account is to encourage customers to build sufficient savings to meet their emergency needs. The provision of an ATM card is inconsistent with the stated objective, therefore no ATM card is provided.

How do I make a standing instruction?

You can set up your standing instruction for your savings by completing the necessary standing instruction forms at any of our General Counters. Standing instruction facility is only available from Bank Islam Brunei Darussalam Berhad (BIBD) and is provided free of charge. Minimum standing instruction amount is \$10. You can increase your standing instruction through any of our General Counters.

During times of emergency, how can I withdraw from My Real Savings Account?

You may withdraw at any BIBD At-Tamwil Berhad General Counters during counter hours. However, you are strongly encouraged to top up your savings amount - for example, during your annual bonus. You can use our free standing instructions facility. Your financial discipline is important to ensure that your My Real Savings Account balance can continue to accumulate and grow.

Is my savings protected?

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