



My Regular Savings Account

Save up for a great future

AMBD/R/BAS/FIN/02/036/15

“Financing Solutions at its Best”

BIBD AT - TAMWIL BERHAD





My Regular Savings Account

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What is My Regular Savings Account?

My Regular Savings Account is based on Al-Wadiah or safe custody concept. It is open to all customers. The purpose of My Regular Savings Account is to encourage the general public to save in a systematic manner for the purpose of their own emergency needs. By opening our My Regular Savings Account, you can enjoy free standing instruction facility. My Regular Savings Account is part of the Company's Real Savers Initiatives to encourage savings culture.

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

The dividend rate offered for My Regular Savings Account is divided into tiers, calculated based on the average monthly balance. The higher your deposits, the higher the dividend 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 Regular Savings Account is open to all citizens or permanent residents aged 12 and above; if you are under 12 years old, parent/guardian will be required; 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 required by the Company from time to time. The account from which your standing instruction is to be effected must be from Bank Islam Brunei Darussalam Berhad (BIBD) only.

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

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

Does My Regular Savings Account provide access to ATM?

The primary objective of My Regular 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 by completing the necessary standing instruction forms from 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 Regular 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).