

PRODUCT DISCLOSURE SHEET



Before you decide to take up the product, please read the Product Disclosure Sheet together with the Rules, Terms and Conditions Governing Al Wadiah Savings Account. Kindly seek clarification from us if you do not understand any part of this document or Rules, Terms and Conditions Governing Al Wadiah Savings Account.

BIBD AT-TAMWIL BERHAD MY REAL SAVING ACCOUNT®

IMPORTANT NOTE:

The information provided in this product disclosure sheet is valid as of dd/mm/yyyy

1. What is this product about?

- My Real Saving Account® ("MRSa General") is a multi-tiered Savings Account open to customers who maintain individual or joint financing facilities or are the guarantors of corporate customers who maintain financing facilities with BIBD At-Tamwil Berhad ("BIBD ATW").
- It is intended to help customers systematically save for their future and emergency needs.

2. What is the Shariah concept of the Account?

- This Account is based on the concept of Al-Wadi'ah (Safe Custody) whereby the customer agrees that the deposited money is for the purpose of safekeeping
- The customer also gives their consent to BIBD ATW to utilize the whole or any part of the deposited money for any Syariah compliant activities.
- Based on the underlying concept, BIBD ATW guarantees to return back the deposited money to the customer upon demand.
- BIBD ATW shall be entitled to any profits generated through the Syariah compliant activities. However, BIBD ATW may, at its absolute discretion, distribute the profits to the customer as *Hibah* ("gift").

3. What are the Key features for this product?

- No deposit required for account opening.
- Minimum balance to be maintained in the account is BND 50.00 at all times.
- Monthly Standing Instruction with a minimum of BND 10.00 per month from BIBD Bank account ("Bank")
- Customer will be issued with a passbook for their withdrawal or deposit.
- Hibah* may be given at the absolute discretion of BIBD ATW. The indicative *Hibah* rate is published on our website <https://www.bibdat-tamwil.com/tariffnrates/>.
- No access to Automated Teller Machines (ATMs).

4. What are the documents needed to open this account?

- Original copy of the customer's valid Identity Card or passport.

5. What are the key terms and conditions that I should know?

- Open to customers who have financing or are the guarantors of corporate customers who maintain financing facilities with BIBD ATW.
- Open to Brunei Darussalam citizens and permanent residents of Brunei Darussalam.

6. What are the applicable fees and charges relating to the Account?

Fees and Charges type	Amount (BND)
Replacement of lost passbook	BND 20.00
Early closure fee (saving account closed within the	BND 5.00

first 3 months of opening)

Dormant savings account (per half Year)	BND 10.00
Reactivation of dormant account	BND 15.00

7. What are the risks to customer?

- The actual *Hibah* distributed will only be determined depending on the performance of the Syariah compliant activities and based on BIBD ATW's sole discretion.
- Account closed prior to *Hibah* distribution shall not be eligible for any *Hibah*.

8. What do I need to do if there are changes to my personal details?

If there are any changes to your contact details, such as your address or your phone number, please:

- Visit any of our BIBD ATW branches promptly to update your details accordingly by completing Personal Particular Update (PPU) form or;
- Inform us via our Call Centre at +673 245 3333.
- Email us at WOP@at-tamwil.com.

It is important that you promptly inform us of any changes in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get clarification and assistance?

You may send your queries via email to our Customer Handling Unit at feedback@at-tamwil.com or call our Call Centre at +673 245 3333 or visit any of our branches. Complaints may also be addressed to:

Complaints may also be addressed to:

Customer Handling Unit
Marketing and Public Relations Department
Level 3, Unit 1
Scouts Federation Headquarters Building
Beribi, Mata-Mata Gadong,
BE4119,
Negara Brunei Darussalam

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at:

Brunei Darussalam Central Bank (BDCB)
Level 7, Financial Consumer Issues
Brunei Darussalam Central Bank
Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan

Contact no.: +673 238 0007

Email : fci@bdcdb.gov.bn

10. Where can I get further information on this product?

Our Call Centre is available during our business hours, 6 days a week at +673 245 3333, from 8:30 am to 5:00 pm (Mondays to Thursdays), 8:30 am to 11:15 am and 2:30 pm to 5:00 pm (Fridays) and 8:30 am to 12:00 pm (Saturdays). Please also visit us at our website at www.bibdat-tamwil.com, or any of our branches:

Head Office

Unit 1
Bangunan Ibu Pejabat Persekutuan Pengakap
Beribi, Mata-Mata Gadong,
BE4119,
Negara Brunei Darussalam

Kuala Belait Branch

Unit 12,
Block B, Bangunan MJJR,
Jalan Jaya Negara,
Kampung Pandan,
Kuala Belait KA1189
Negara Brunei Darussalam

11. Are there any other similar products available?

Yes, My Regular Saving Account®.

I/We hereby confirm that I / we have explained the Product Disclosure Sheet (PDS) to the Customer in his / her preferred language.

Signature:

Name:

IC No.:

Date:

I / We hereby confirm that I / we have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my / our preferred language.

Signature:

Name:

IC No.:

Date:

LEMBARAN MAKLUMAT PRODUK



Sebelum awda memilih untuk mengambil produk ini, sila baca Lembaran Maklumat Produk bersama "Rules, Terms and Conditions Governing Al-Wadiah Savings Account". Sila rujuk kepada pihak kami bagi penjelasan jika awda kurang memahami dengan mana-mana bahagian dokumen ini atau "Rules, Terms and Conditions Governing Al-Wadiah Savings Account".

BIBD AT-TAMWIL BERHAD MY REAL SAVINGS ACCOUNT®

MAKLUMAT PENTING:
Maklumat yang diberikan didalam lembaran maklumat produk ini adalah sah bermula hh/bb/ttttt.

1. Apakah yang di tawarkan oleh produk ini?

- My Real Savings Account® ("MRSA General") adalah akaun simpanan bertingkat yang dibukakan kepada pelanggan individu / bersama yang membuat pembiayaan atau penjamin kepada pelanggan korporat yang mempunyai pembiayaan dengan BIBD At-Tamwil Berhad ("BIBD ATW")
- lanya bertujuan bagi membantu pelanggan-pelanggan menyimpan secara sistematik bagi masa hadapan dan keperluan kecemasan pelanggan.

2. Apakah konsep Syariah yang digunakan?

- Konsep Syariah yang diguna pakai adalah *Al-Wadiah* (simpanan dengan jaminan) yang mana pelanggan bersetuju bahawa wang yang disimpan adalah untuk tujuan simpanan.
- Pelanggan juga memberikan kebenaran kepada BIBD ATW untuk menggunakan wang keseluruhan atau mana-mana bahagian wang yang disimpan untuk apa jua tujuan aktiviti patuh Syara'.
- Berdasarkan konsep ini juga, wang yang disimpan akan diberi jaminan dan akan dikembalikan atas permintaan pelanggan.
- Sebarang keuntungan atau pulangan dari aktiviti patuh Syara' tersebut adalah menjadi hak BIBD ATW sepenuhnya. Walau bagaimanapun, BIBD ATW atas budi bicaranya boleh memberi hasil keuntungan atau pulangan tersebut kepada pelanggan dalam bentuk *Hibah* (hadiah).

3. Apakah ciri-ciri utama produk ini?

- Deposit bagi pembukaan akaun tidak diperlukan.
- Baki minima didalam akaun sebanyak BND 50.00 hendaklah dikekalkan pada setiap masa.
- Potongan minima bulanan secara *Standing Instruction* sebanyak BND 10.00 daripada akaun bank BIBD ("Bank").
- Pelanggan akan diberikan *Passbook* bagi tujuan pengeluaran dan penyimpanan.
- Hibah boleh diberikan kepada pelanggan mengikut budi bicara BIBD ATW. Kadar *Hibah* indikatif ada dipaparkan di laman web kami di <https://www.bibdat-tamwil.com/tariffnrates/>.
- Tidak ada akses kepada *Automated Teller Machine* (ATM)

4. Apakah dokumen yang diperlukan untuk membuka akaun ini?

- Kad pengenalan atau paspot pelanggan yang sah.

5. Apakah terma dan syarat utama yang saya perlu ketahui?

- Dibukakan kepada pelanggan yang mempunyai pembiayaan atau penjamin kepada pelanggan korporat bagi pembiayaan dengan BIBD ATW.
- Dibukakan bagi rakyat atau penduduk tetap Negara Brunei Darussalam.

6. Apakah yuran dan caj yang perlu saya bayar?

"Fees and Charges type"	"Amount" (BND)
"Replacement of lost passbook"	BND 20.00
"Early closure fee (saving account closed within the first 3 months of opening)"	BND 5.00
"Dormant savings account (per half Year)"	BND 10.00
"Reactivation of dormant account"	BND 15.00

7. Apakah risiko kepada pelanggan?

- Pengagihan *Hibah* sebenar hanya akan ditentukan tertakluk kepada prestasi aktiviti patuh Syara' dan berdasarkan budi bicara daripada pihak BIBD ATW.
- Penutupan akaun dibuat sebelum agihan *Hibah* adalah tidak layak bagi menerima sebarang *Hibah*.

8. Apakah yang harus saya buat jika terdapat sebarang perubahan keatas maklumat perhubungan saya?

Sekiranya terdapat sebarang perubahan pada maklumat perhubungan awda, seperti alamat atau nombor telefon, sila:

- Kunjungi mana-mana cawangan BIBD ATW dan lengkapkan Borang Pengemaskinian Maklumat Peribadi (PPU) atau;
- Maklumkan kami melalui Pusat Panggilan di +673 245 3333.
- Emel kami di WOP@at-tamwil.com.

Adalah penting untuk awda memaklumkan kami tentang sebarang perubahan dalam maklumat perhubungan awda bagi memastikan agar segala urusan surat-menyurat sampai kepada awda tepat pada masanya.

9. Dimanakah saya boleh mendapatkan penjelasan dan bantuan?

Jika awda memerlukan bantuan mengenai produk ini, awda boleh e-mel Unit Pengendalian Pelanggan kami di feedback@at-tamwil.com, hubungi Pusat Perhubungan kami di +673 245 3333 atau kunjungi cawangan kami.

Aduan juga boleh di alamatkan kepada:

**Unit Pengendalian Pelanggan
Jabatan Pemasaran dan Perhubungan Awam**

Tingkat 3, Unit 1
Bangunan Ibu Pejabat Persekutuan Pengakap
Beribi, Mata-Mata Gadong,
BE4119
Negara Brunei Darussalam

Jika awda tidak berpuas hati dengan keputusan resolusi kami terhadap pertanyaan atau aduan awda, awda boleh menghubungi Unit Isu Pengguna Kewangan di:

Brunei Darussalam Central Bank (BDCB)

Tingkat 7, Isu Pengguna Kewangan
Brunei Darussalam Central Bank
Bangunan Kementerian Kewangan dan Ekonomi
Commonwealth Drive
Bandar Seri Begawan

Tel no.: +673 238 0007

Emel : fci@bdcb.gov.bn

10. Dimanakah saya boleh mendapatkan maklumat lebih lanjut mengenai produk ini?

Pusat Perhubungan kami tersedia pada waktu bekerja, 6 hari seminggu di talian +673 245 3333 dari 8:30 pagi sehingga 5:00 petang (Isnin - Khamis), dari 8:30 pagi sehingga 11:15 pagi dan 2:30 petang sehingga 5:00 petang (Jumaat) dan 8:30 pagi sehingga 12:00 tengah hari (Sabtu). Sila kunjungi laman web kami di www.bibdat-tamwil.com atau cawangan kami di:

Ibu Pejabat

Unit 1
Bangunan Ibu Pejabat Persekutuan Pengakap
Beribi, Mata-Mata Gadong,
BE4119,
Negara Brunei Darussalam

Cawangan Kuala Belait

Unit 12,
Block B, Bangunan MJJR,
Jalan Jaya Negara,
Kampung Pandan,
Kuala Belait KA1189
Negara Brunei Darussalam

11. Adakan terdapat produk yang serupa?

- Ada, "My Regular Savings Account®"

Saya / Kami dengan ini mengesahkan telah menerangkan Lembaran Maklumat Produk (PDS) kepada pelanggan dalam bahasa pilihannya/mereka.

Tandatangan:

Nama:

No. ID:

Tarikh:

Saya / Kami dengan ini mengesahkan telah memahami penerangan dan kandungan Lembaran Maklumat Produk (PDS) yang diberikan dalam bahasa pilihan saya / kami.

Tandatangan:

Nama:

No. ID:

Tarikh: