



PRODUCT

DISCLOSURE SHEET

BIBD AT-TAMWIL BERHAD
AITAB NEW MOTORCYCLE FINANCING

Please read this Product Disclosure before you decide to take up the Product. Be sure to also read the consent and declaration and the product terms and conditions. Kindly seek clarification from us if you do not understand any part of this document or general terms.

1. What is this product about?

AITAB New Motorcycle Financing enables you to purchase a brand-new motorcycle directly through any of our authorised motorcycle dealers with an affordable monthly rental. This product is based on the Shariah-compliant concept of Al-Ijarah Thumma Al-Bai (Islamic Hire and Purchase).

2. What do I get from this product?

Financing Tenure	Minimum tenure is 12 months and up to maximum tenure of 84 months
Profit rate (APR)	7.00% p.a
Total Amount Finance	<ul style="list-style-type: none">Up to a maximum Total Debt Service Ratio (TDSR) of 60% for those with net income of BND 1,750.00 and aboveFor those with net income below BND 1,750.00 shall be subject to BIBD At-Tamwil Berhad's policy.
Inspection of Motorcycle	Not required

BIBD At-Tamwil Berhad will send documents to the customer as follows: -

- A copy of signed Al Ijarah Thumma Al-Bai' Contract Agreement (AITAB);
- A copy of Summary of Financial Obligations under proposed Al Ijarah Thumma Al-Bai' Contract Agreement (AITAB) relating to the collaterals which include cash price of the goods, terms charges, rate per annum, total amount customer will have to pay, monthly instalment amount and instalment period;
- A Repayment Schedule that provides information such as Account Number, Registration Number, Approved Principal Amount, Tenure, Profit Rate (APR), Commencement Date, Principal Opening Balance, Profit Charged, Principal Payment, Principal Closing Balance and Due date.

3. What is the Syariah concept applicable?

This financing is based on the concept of *Al-Ijarah Thumma Al-Bai* (hire following with purchase), whereby BIBD At-Tamwil Berhad will purchase a new motorcycle ("the motorcycle") selected by customer for the purpose of hiring the said motorcycle to the customer with an agreed tenure and monthly rental. At the end of the tenure and before the payment of the last monthly rental, the customer (on a separate contract) is given the option to purchase the motorcycle from BIBD At-Tamwil Berhad at a purchase price of the last monthly rental or the remaining outstanding amount. Upon receipt of the payment, the customer becomes the legal owner of the motorcycle.

4. What are my obligations?

BIBD At-Tamwil Berhad will send a Repayment Schedule to the customer that contains information/details such as Approved Principal Amount, Tenure, Profit Rate (APR), Commencement Date, Principal Opening Balance, Profit Charged, Principal Payment, Principal Closing Balance and Due date

As hirer, you are obliged to pay the installments on time, inform BIBD At-Tamwil Berhad of any changes to your address and others.

5. What are the fees and charges that I have to pay?

The applicable fees and charges are provided in BIBD At-Tamwil's prevailing Schedule of Tariffs, published on our website at <https://www.bibdat-tamwil.com/tariffnrates/>

6. What if I fail to fulfill my obligations?

If you fail to make your monthly payments, the missed payments will be reflected in your Credit Bureau Report, which may affect the outcome of your future financing applications as it is included in the financing assessment.

You will still be liable to pay any outstanding balances to BIBD At-Tamwil Berhad, which will include all fees related to the financing such as takaful, legal costs, etc if there are any legal proceedings. As such, BIBD At-Tamwil Berhad also has the right to consolidate your accounts with BIBD At-Tamwil Berhad and set-off or transfer any outstanding sums as payment towards the financing. BIBD At-Tamwil Berhad also reserves the right to repossess your motorcycle in the event you fail to fulfill your obligations.

7. Do I need takaful coverage?

Yes, you can subscribe to a Consumer Financing Protection (CFP) at any of our Sales Counters. The CFP will protect your financing in the event of death by settling your outstanding obligations with BIBD At-Tamwil Berhad. The CFP contribution is only payable once and it will cover the entire financing period. The Consumer Financing Protection (CFP) is provided by our authorized Takaful Company.

You may choose whether to purchase directly from our authorized Takaful Company or at our operation counter or to include the CFP amount in your AITAB New Motorcycle Financing.

8. What documents do I need to submit to apply for this product?

The documents required for an AITAB New Motorcycle Financing application are as follows:

- Original sighted copy of identity card;
- Original sighted copy of valid driving license;
- Original sighted copy of latest salary slip;
- Latest bank statement; or bank Statements with other Financial Institutions (where applicable)
- Confirmation of Salary/ Pension/ Service Contract (where applicable)
- Business Registration Certificate (where applicable) * and
- Any other supporting documents necessary for our verification.

*Subject to BIBD At-Tamwil Berhad's assessment of the company's/customer's employment profile.

9. How and when does repossession of the goods take place?

- i. A Repossession Notice will be issued if customer fails to pay before or on 7th day of each calendar month and the validity of the Repossession Notice is fourteen (14) days;
- ii. Upon expiry of the Repossession Notice or customer fails to provide a response, a Repossession Order will be issued with validity of fourteen (14) days;
- iii. If the motorcycle is successfully repossessed, BIBD At-Tamwil Berhad will send a 6th Schedule notice of Hire Purchase Order 2006 to customer with validity of fourteen (14) days and for customer to pay the overdue payment plus other repossession fees and redeem the motorcycle (the fees and charges are provided in <https://www.bibdat-tamwil.com/tariffnrates/>). If no action is taken by customer within the stipulated time period, the motorcycle will be advertised in newspaper and at BIBD At-Tamwil Berhad's official social media for tender purpose.
- iv. If customer pays before the tender closing date, then the motorcycle will be released to the customer. Otherwise, the motorcycle will be disposed to highest bidder.

10. What happens if I fail to meet the requirement after repossession?

Our terms and conditions will include details regarding the consequences of events of default in payment. You are required to read and understand the terms and conditions provided to you.

11. What if I fully settle the financing before its maturity?

Ibra (rebate) may be given, subject to an amount to be determined by BIBD At-Tamwil at its sole discretion, for any financing amount settled earlier than maturity date including but not limited to the following situations:

- i. early settlement or early redemption including those arising from prepayments;
- ii. due to financing structuring exercise;
- iii. in the case of default;
- iv. in the event of termination or cancellation of financing before maturity date

12. What do I need to do if there are changes to my contact details?

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

- Visit any of our BIBD At-Tamwil Berhad branches to update your details accordingly by completing Personal Particular Update (PPU) form or
- Inform us via our call centre at +673 245 3333

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

13. Where can I get assistance and remedy?

<p>If you require any assistance with the product, you may email our Customer Resolution Unit at feedback@at-tamwil.com, call our Call Centre at +673 245 3333 or visit any of our branches. Complaints may also be addressed to:</p> <p>Customer Handling Unit Marketing and Public Relations Department Level 3, Unit 1 Bangunan Ibu Pejabat Persekutuan Pengakap Beribi, Mata-Mata Gadong, BE4119, Negara Brunei Darussalam</p>	<p>If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at:</p> <p>Autoriti Monetari Brunei Darussalam Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan</p> <p>Contact no.: +673 2380007 Email : fci@ambd.gov.bn</p>
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14. Where can I get further information?

Our Call Centre is available during our business hours, 6 days a week at +673 245 3333, from 8:30am to 5:00 pm. Please also visit us at our website at www.bibdat-tamwil.com, or any of our Branches:

Headoffice

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

Kuala Belait Branch

Unit 12,
Block B, Bangunan MJJR,
Jln Jaya Negara, Kpg Pandan,
Kuala Belait KA1189
Negara Brunei Darussalam

15. Other similar facilities/products available.

Yes, AITAB Used Motorcycle Financing.

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU FAIL TO PAY YOUR INSTALMENTS IN THE MANNER STIPULATED IN THE CONTRACT BETWEEN YOURSELF AND BIBD AT-TAMWIL BERHAD.

The final terms and conditions are as stipulated in the AITAB New Motorcycle Financing Agreement upon BIBD At-Tamwil Berhad's assessment and financing approval.



LEMBARAN MAKLUMAT PRODUK

BIBD AT-TAMWIL BERHAD
PEMBIAYAAN AITAB BAGI MOTORSIKAL BARU

Sila baca Lembaran Maklumat Produk ini sebelum memohon produk ini dan izinkan pihak kami menerangkan kepada awda sekiranya awda memerlukan apa-apa penjelasan. Sila juga baca Pengakuan dan Kebenaran dan Terma dan Syarat Am yang berkaitan.

1. Apakah produk ini?

Pembiayaan AITAB bagi Motorsikal Baru membolehkan awda membeli motorsikal baru dengan sewa bulanan yang berpatutan. Pembiayaan ini berdasarkan konsep Al-Ijarah Thumma Al-Bai' (sewa diikuti dengan pembelian).

2. Apa yang saya dapat dari produk ini?

Tempoh Pembiayaan	Minima selama 12 bulan dan maksima selama 84 bulan
Kadar Keuntungan (APR)	7.00% p.a
Jumlah Pembiayaan	<ul style="list-style-type: none">Sehingga Nisbah Jumlah Hutang Jumlah maksimum (TDSR) sebanyak 60% bagi mereka yang mempunyai pendapatan bersih BND 1,750.00 dan ke atasBagi pelanggan yang mempunyai pendapatan bersih di bawah BND 1,750.00 tertakluk kepada dasar BIBD At-Tamwil Berhad.
Pemeriksaan Motorsikal	Tidak Perlu

BIBD At-Tamwil Berhad akan menghantar dokumen kepada pelanggan seperti berikut: -

- Salinan Kontrak Perjanjian Al Ijarah Thumma Al-Bai'(AITAB) yang telah ditandatangani;
- Satu salinan Ringkasan Obligasi Kewangan di bawah Kontrak Perjanjian Al Ijarah Thumma Al-Bai'(AITAB) yang dicadangkan yang berkaitan dengan cagaran dengan butiran maklumat seperti harga tunai barang, terma caj, kadar setahun, jumlah pelanggan perlu membayar, jumlah ansuran bulanan dan tempoh ansuran;
- Jadual Bayaran Balik yang menyatakan maklumat seperti Nombor Akaun, Nombor Pendaftaran, Jumlah Prinsipal Diluluskan, Tempoh Hak, Kadar Keuntungan (APR), Tarikh Permulaan, Baki Utama Utama, Keuntungan yang Dikenakan, Bayaran Utama, Baki Penutupan Utama dan tarikh akhir pembayaran bulanan.

3. Apakah konsep Syariah yang digunakan?

Pembiayaan ini berdasarkan konsep Al-Ijarah Thumma Al-Bai' (sewa diikuti dengan pembelian), di mana BIBD At-Tamwil Berhad akan membeli motorsikal baru yang dipilih oleh pelanggan ("motorsikal") untuk tujuan menyewa motorsikal tersebut kepada pelanggan dengan tempoh dan sewa bulanan yang dipersetujui. Pada akhir tempoh dan sebelum pembayaran sewa bulanan terakhir, pelanggan (dalam kontrak berasingan) diberi pilihan untuk membeli motorsikal dari BIBD At-Tamwil Berhad pada harga belian sewa bulanan terakhir atau baki jumlah tertunggak. Setelah pembayaran dibuat, pelanggan akan menjadi pemilik sah motorsikal tersebut.

4. Apakah kewajipan saya?

BIBD At-Tamwil Berhad akan menghantar Jadual Bayaran Balik kepada pelanggan yang mengandungi maklumat / butiran kandungan seperti Jumlah Prinsipal Diluluskan, Tempoh, Kadar Keuntungan (APR), Tarikh Permulaan, Baki Pembukaan Prinsipal, Jumlah Keuntungan, Bayaran Prinsipal, Baki Penutupan Prinsipal dan tarikh akhir pembayaran bulanan.

Sebagai penyewa, awda mempunyai kewajipan untuk membayar ansuran tepat pada waktunya, memaklumkan kepada syarikat kewangan sebarang perubahan dalam alamat awda dan lain-lain.

5. Apakah yuran dan caj yang perlu saya bayar?

Yuran dan caj yang dikenakan disediakan dalam Jadual Tarif BIBD At-Tamwil yang diterbitkan di laman web kami di <https://www.bibdat-tamwil.com/tariffnrates/>

6. Bagaimana jika saya gagal memenuhi kewajipan saya?

Jika awda gagal untuk membuat bayaran bulanan awda, bayaran yang tertunggak itu akan dicerminkan dalam Laporan Biro Kredit awda, yang mana boleh menjejaskan permohonan pembiayaan awda masa hadapan kerana laporan tersebut termasuk dalam penilaian pembiayaan.

Awda masih bertanggungjawab untuk membayar mana-mana baki tertunggak kepada pihak BIBD At-Tamwil Berhad termasuk segala bayaran yang berkaitan dengan kemudahan, seperti takaful, kos guaman dan sebagainya, jika terdapat sebarang prosiding undang-undang. Oleh itu pihak BIBD At-Tamwil Berhad juga mempunyai hak untuk menyatukan akaun BIBD At-Tamwil Berhad awda dan memindahkan sebarang jumlah baki akaun awda sebagai pembayaran terhadap kemudahan tersebut. BIBD At-Tamwil Berhad juga berhak untuk mengambil semula motorsikal awda sekiranya awda gagal memenuhi kewajipan awda.

7. Adakah saya memerlukan perlindungan Takaful?

Ya, awda boleh melanggan Perlindungan Takaful disalah sebuah kaunter jualan kami. Consumer Financing Protection (CFP) akan memberi perlindungan bagi pembiayaan awda sekira berlakunya kematian dengan melunaskan baki tertunggak di BIBD At-Tamwil Berhad. Sumbangan CFP hanya akan dibayar sekali dan ia akan meliputi keseluruhan tempoh pembiayaan. CFP disediakan oleh Syarikat Takaful yang dilantik.

Awda boleh memilih sama ada untuk membeli perlindungan CFP dari Syarikat Takaful yang di lantik atau Kaunter Operasi kami atau di masukkan jumlah CFP di dalam pembiayaan AITAB bagi Motorsikal Baru Awda.

8. Dokumen apa yang perlu saya serahkan untuk memohon produk ini?

Dokumen-dokumen yang diperlukan bagi Pembiayaan AITAB bagi Motorsikal Baru adalah seperti berikut:

- Kad pengenalan asal dan sah;
- Lesen memandu yang asal;
- Slip gaji terkini yang asal;
- Penyata bank terkini atau Penyata bank dengan institusi kewangan lain (jika berkenaan);
- Pengesahan Kontrak Gaji / Pencen / Perkhidmatan (jika berkenaan)
- Sijil Pendaftaran Perniagaan* (jika berkenaan)
- Sebarang dokumen sokongan lain yang diperlukan untuk pengesahan kami.

*Tertakluk kepada penilaian BIBD At-Tamwil Berhad mengenai profil perkerjaan Pelanggan

9. Bagaimana dan bila penarikan motorsikal akan di lakukan?

- i. Notis Penarikan akan dikeluarkan oleh BIBD At-Tamwil Berhad jika penyewa gagal membayar sebelum atau pada 7 bulan dan kesahihan Notis Penarikan adalah empat belas (14) hari;
- ii. Selepas Notis Penarikan tamat tempoh atau penyewa gagal memberi maklum balas maka Perintah Penarikan akan dikeluarkan oleh BIBD At-Tamwil Berhad dengan tempoh sah selama empat belas (14) hari;
- iii. Jika motorsikal berjaya ditarik balik, BIBD At-Tamwil Berhad akan mengeluarkan notis *6th Schedule* dari *Hire Purchase Order 2006* kepada penyewa dan ianya sah selama empat belas (14) hari dan penyewa untuk membuat pembayaran tertunggak dan lain-lain caj penarikan (Yuran dan caj yang dikenakan disediakan di <https://www.bibdat-tamwil.com/tariffnrates/>) dan mengambil semula motorsikal dan jika gagal berbuat demikian dalam tempoh masa yang disediakan, motorsikal akan diiklankan di akhbar dan sosial media rasmi BIBD At-Tamwil Berhad bagi tujuan tender.
- iv. Sekiranya pelanggan dapat membayar sebelum tarikh tender ditutup, motorsikal akan dikembalikan kepada penyewa dan jika tidak, motorsikal akan diberikan kepada pembeda tertinggi.

10. Apa yang akan berlaku sekiranya saya gagal memenuhi syarat selepas pemulangan?

Terma dan syarat kami akan merangkumi butir-butir mengenai akibat gagal memenuhi syarat selepas penarikan motorsikal. Awda dikehendaki membaca dan memahami terma dan syarat yang diberikan kepada awda.

11. Bagaimana jika saya melunaskan sepenuhnya pembiayaan lebih awal daripada jadual?

lbra (rebate) akan diberi tertakluk kepada jumlah yang akan ditentukan oleh pihak BIBD mengikut budi bicara mutlakny, ke atas mana-mana jumlah pembiayaan yang dilunaskan awal dari tarikh matang disebabkan tetapi tidak terhad kepada berikut:

- i) Pelunasan awal atau penebusan awal termasuk bayaran pendahuluan;
- ii) Disebabkan penstrukturan pembiayaan;
- iii) Disebabkan keingkaran;
- iv) Sekiranya berlaku penamatan atau pembatalan pembiayaan sebelum tarikh matang.

12. Apa yang perlu saya lakukan jika terdapat sebarang perubahan pada butiran hubungan saya?

Sekiranya terdapat sebarang perubahan pada butiran hubungan awda, seperti alamat atau nombor telefon, sila:

- Kunjungi salah sebuah cawangan BIBD At-Tamwil Berhad dan lengkapkan Borang Kemaskini Keterangan Peribadi (PPU). atau
- Hubungi kami melalui pusat talian di +673 245 3333.

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

13. Dimanakah saya boleh mendapatkan bantuan dan remedi?

<p>Jika awda memerlukan bantuan mengenai produk ini, awda boleh emel Jabatan Resolusi Pelanggan kami di feedback@at-tamwil.com, hubungi Pusat Perhubungan kami di +673245 3333 atau kunjungi cawangan kami. Aduan juga boleh dialamatkan kepada:</p> <p>Unit Resolusi Pelanggan Jabatan Pemasaran dan Perhubungan Awam Tingkat 3, Unit 1, Bangunan Ibu Pejabat Persekutuan Pengakap Beribi, Mata-Mata Gadong, BE4119, Negara Brunei Darussalam</p>	<p>Jika awda tidak berpuashati dengan keputusan resolusi kami terhadap pertanyaan atau aduan awda, awda boleh menghubungi Financial Consumer Issues di</p> <p>Autoriti Monetari Brunei Darussalam Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan</p> <p>Tel no.: +67323800007 Emel : fci@ambd.gov.bn</p>
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14. Bagaimanakah untuk mendapatkan maklumat lebih lanjut?

Pusat Perhubungan kami tersedia waktu bekerja (8:30pagi sehingga 5:00 petang), 6 hari seminggu di talian +673 245 3333. 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

Kuala Belait

Unit 12,
Block B, Bangunan MJJR,
Jln Jaya Negara, Kpg Pandan,
Kuala Belait KA1189
Negara Brunei Darussalam

15. Adakah terdapat kemudahan / produk yang sama?

Ada, Pembiayaan AITAB bagi Motorsikal Terpakai.

NOTA PENTING:

TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP AWDA SEKIRANYA AWDA GAGAL UNTUK MEMBAYAR ANSURAN MENGIKUT CARA YANG TELAH DITETAPKAN DALAM KONTRAK ANTARA AWDA DAN BIBD AT-TAMWIL BERHAD.

Terma dan syarat muktamad adalah seperti yang termaktub dalam Perjanjian Pembiayaan AITAB bagi Motorsikal Baru selepas kelulusan penilaian dan pembiayaan syarikat kewangan.