

PRODUCT DISCLOSURE SHEET



Before you decide to take up the product, please read the Product Disclosure Sheet together with the Rules and Regulations of the General Investment Fixed Deposit. Kindly seek clarification from us if you do not understand any part of this document or Rules and Regulations of the General Investment Fixed Deposit.

BIBD AT-TAMWIL BERHAD **GENERAL INVESTMENT** **FIXED DEPOSIT**

IMPORTANT NOTE:

The information provided in this product disclosure sheet is valid as at 13/03/2024

1. What is this product about?

- General Investment Fixed Deposit ("GIFD") is investment product that fully guarantees the amount you place as an investment with us ("invested capital").
- The profit rate is determined upfront and is paid at maturity date.

2. What is the Shariah concept applicable?

- The Shariah concept applicable is *Bai' Bithaman 'Ajil* ("BBA") which is a "deferred payment sale".
- Under this concept, BIBD ATW (BIBD ATW) will sell an asset to the customer on cash payment basis at a price equal to the customer's invested capital. Customer become the owner of the asset, BIBD ATW will then offer to buy the asset from the customer at disclosed cost plus profit margin (*Murabahah*) on a deferred payment basis. In the context of this product, the deferred payment shall be at maturity date of the investment period.

3. What are the key features of this product?

- Minimum deposit of \$500.00 for a period of 3 months and above for opening GIFD over the counter.
- Minimum deposit of \$3,000.00 for a period of 1 month for opening GIFD over the counter.
- Minimum deposit of \$50.00 for opening GIFD via Olive application.
- A certificate will be issued every time customer places an investment.

4. Who is eligible to apply for this product?

- GIFD is open to individuals aged 18 years old or above.
- For minors i.e. those aged below 18 years old, they must open their account jointly with either of their parents or their legal guardian.
- Bruneian citizens, permanent residents and corporate entities.

Subject to BIBD ATW assessment of the customer's profile.

5. What are the available options for investment period?

- The investment period will range from 1 month, 3 months, 6 months, 9 months, 12 months, 24 months, 36 months, 48 months, 60 months and 72 months.

6. What is the profit rate offered for GIFD?

- GIFD rates depend on the investment tenor; longer investment periods will entitle you to a higher profit. Your profit rate is determined at the opening of your investment account. Please check for our website for the prevailing rates at <https://www.bibdat-tamwil.com/investment/general/rates/>.

7. Can I open a GIFD jointly with another person?

- GIFD can be opened under joint account, but joint account holders must specify the signing conditions to administer and operate the account.

8. What documents are required to apply for this product?

For Individuals, the original and valid copies of the documents must be presented at the time of application:

- For 18 years old and above, your Identity Card or your Passport;
- For minors below the age of 12 years old, the minor's birth certificate or passport together with the original and valid copy of the parent's/guardian's Identity Card or Passport.
- For minors above the age of 12 years old, the minor's Identity Card or passport together with the parent's/guardian's Identity Card or Passport.
- Any other supporting documents required by BIBD ATW for verification purposes.

For corporate entities, the original and valid copies of the documents must be presented at the time of application:

- The Business Registration Certificate i.e Section 16 & 17, Form X, Board of Directors' Resolution and Certificate of Incorporation.
- The Directors' identity card(s) or Passport(s).
- Any other supporting documents required by BIBD ATW for verification purposes.

9. What are the risks to customer?

- In the event of early termination, customer will receive deposited amount invested. However, customer may not received their profit.

10. Is my GIFD protected?

- The Brunei Darussalam Deposits Protection Corporation (BDPC) safeguards all deposits of our customers, including profits, up to a maximum amount of \$50,000.00 per customer.

11. What are the relevant fees and charges for this product?

- The following fees and charges may be applicable:-

Charges Type	Amount (BND)
Replacement of lost certificate (Investment Products)	BND 10.00

12. 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 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 clarification and assistance?

<p>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:</p> <p>Complaints may also be addressed to:</p> <p>Customer Handling Unit Marketing and Public Relations Department Level 3, Unit 1 Scouts Federation Headquarters Building 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>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</p> <p>Contact no.: +673 238 0007 E-mail : fci@bdcb.gov.bn</p>
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14. 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
Scouts Federation Headquarters Building
Beribi, Mata-Mata Gadong,
BE4119,
Negara Brunei Darussalam

Kuala Belait Branch

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

15. Are there any other similar products available?

Yes, Golden Savers Fixed Deposit.

<p>I/We hereby confirm that I / we have explained the Product Disclosure Sheet (PDS) to the Customer in his / her preferred language.</p> <p><i>Signature:</i></p> <p><i>Name:</i></p> <p><i>IC No.:</i></p> <p><i>Date:</i></p>	<p>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.</p> <p><i>Signature:</i></p> <p><i>Name:</i></p> <p><i>IC No.:</i></p> <p><i>Date:</i></p>
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