

Please read this Product Disclosure Sheet before you decide to take the General Current Account. Be sure also to read the General Wakalah Terms and Conditions of Deposit Products.

**GENERAL CURRENT
ACCOUNT****1. What is this product about?**

- General Current Account is an account that gives you the safety and convenience of holding a cheque book
- This account has no withdrawal limits and earn minimal dividend.
- This deposit is guaranteed protection up to the maximum of BND 50,000.00 per depositor under the Deposit Protection Order 2010

2. What is the Shariah concept applicable?

- The Shariah concept applicable is *Wakalah*
- The Depositor ("*Muwakkil*") enters into a *Wakalah* Agreement with the Bank ("*Wakil*") and deposits a certain amount of money to the Bank to be utilized and invested in profitable Shariah-compliant transactions
- Depositor will be offered the expected profit rate from the investments and the Bank will earn a *Wakalah* fee for the service rendered. However, in this case the *Wakalah fee* is waived
- Any amount that the Bank earns in excess of the Depositor's expected profit (after deducting the *Wakalah* fee) will be retained by the Bank as incentive

3. What do I get from this product?

- Minimum opening deposit and monthly balance of BND 1,000.00
- Opportunity to earn monthly profit for account balance BND 3,000.00 and above

4. What are the other key terms and conditions of this product that I should know?

- None specific but the General Terms and Conditions apply

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

- Customers of this account will be subject to the fees and charges for General Current Account as per prevailing Schedule of Tariffs

6. What are the risks involved?

- The actual profit may only be determined at the end of the month depending on the return on investment
- You are advised to carefully consider all risk factors before opening the account

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

- It is important for you to inform us on any changes to your contact details to ensure all correspondences reach you in a timely manner

8. Where can I get assistance and redress?

You may contact us at:

Bank Islam Brunei Darussalam Berhad
Lot 159 Jalan Pemancha
Bandar Seri Begawan BS8711
Brunei Darussalam
Contact Centre: +6732238181
Website: www.bibd.com.bn

9. Where can I get further information?

You may visit our nearest branches or our website www.bibd.com.bn.

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10. Other Current Account Products available?

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The information provided in this disclosure sheet is valid as at 9 August 2017.