

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

**FOREIGN CURRENCY  
SAVINGS ACCOUNT****1. What is this product about?**

- Foreign Currency Savings Account is a Savings Account facility in your choice of foreign currency
- This account is for those who wish to save in their choice of foreign currency
- 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?**

- Choice of 4 major currencies: AUD, EUR, GBP & USD
- Minimum opening deposit and monthly balance of 500 foreign currency units except 1,000 foreign currency units for AUD
- Opportunity to earn higher monthly profit

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

- Any deposit in BND will be subject to the prevailing Selling rate
- Any withdrawal in BND will be subject to the prevailing Buying Rate

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

- Customers of this account will be subject to the fees and charges for Savings Account as per prevailing Schedule of Tariffs
- Remittance charges apply for all payment made from the account

**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
- Exposure to foreign currency fluctuation
- 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](http://www.bibd.com.bn)

**9. Where can I get further information?**

You may visit our nearest branches or our website [www.bibd.com.bn](http://www.bibd.com.bn).

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**10. Other Savings Products available?**

- General Saver
- Tiered Saver
- Easy Saver
- Purpose Saver
- Haj Saver

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