

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

Haj SAVER**1. What is this product about?**

- Haj Saver is a special Savings Account aimed at assisting you to fulfill your ambition of performing Haj or Umrah
- This account is for those who wish to save for their pilgrimage to the Holy Land
- 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 100.00
- Opportunity to earn higher monthly profit

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

- Muslim individual
- Withdrawal exceeding 2 times in a year shall not be entitled for any profit for the whole calendar year
- In other words, if you exceed the withdrawal limit of 2 times in a year, you will not be entitled to the whole calendar year’s profit
- You can earn the profit for the next consecutive calendar year if you maintain your withdrawal within the limit
- The maximum balance is capped at BND 100,000.00

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

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 Savings Products available?

- General Saver
- Tiered Saver
- Purpose Saver
- Easy Saver
- Foreign Currency Saver

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