

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

**FOREIGN CURRENCY (FCY)  
TERM DEPOSIT ACCOUNT****1. What is this product about?**

- FCY Term Deposit Account is a fixed term investing account facilities in your choice of foreign currencies
- The profits are paid on maturity and may be reinvested with the deposit amount
- 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 is 5,000 foreign currency units

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

- There will be no profit for termination less than 1 month
- Profit, at the Bank’s discretion, may be paid proportionately to the completed months at the prevailing rate at the time of termination

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

- Customers of this account will be subject to the fees and charges for FCY Term Deposit 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](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 FCY Term Deposit Account Products available?**

No

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