

PRODUCT	AL-JAUHAR	AZ-ZAHAB
Collateral	Gold and Precious items	Gold items only
Safe Keeping Fees	BND0.70 every BND100.00 of the Gold Value	BND0.70 every BND100.00 of the Gold Value
Financing Limit	80% of Gold Value	70% of Gold Value
Administration Fees	BND20.00	BND15.00
Stamp Duty	BND14.00	BND4.00
Lost Agreement Letter	BND10.00	
Gold Cleaning Fees	BND2.00 per item	

Collateral Accepted

Type of Gold	Purity of Gold
24k	99.9%
22k	91.6%
21k	87.5%
20k	83.5%
18k	75.0%

### Other Services offered

- Zakat Calculation for Gold Safekeeping
- Gold Cleaning Service

### Ar-Rahnu Micro Financing Branches:

#### Serusop Branch

Unit 1-3, First Floor, Block A,  
Hassanin Complex, Simpang 42,  
Kampong Delima Satu,  
Bandar Seri Begawan, BB2313  
Tel : 2368850/55  
Fax : 2238215

#### Seria Branch

First Floor, No. 21  
Jalan Sultan Omar Ali  
Seria KB1190  
Tel: 3228457/58/59/60/61/62  
Fax: 3228455

Bruneian at Heart

## Ar-Rahnu



Your key to your Short-Term  
Financial needs

Call our Contact Centre 223 8181 or visit  
[www.bibd.com.bn](http://www.bibd.com.bn) for more information.

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#### Bank Islam Brunei Darussalam Berhad

Lot 159, Jalan Pemancha, Bandar Seri Begawan BS8711,  
Negara Brunei Darussalam

Company Registration: RC00006420



# Unlocking opportunities for you to achieve your aspirations



Ar-Rahnu Micro Financing is a scheme which provides a short-term secured financing facility using gold items as collateral. The value of the collateral is measured to determine the financing amount.

## Features & Benefits

- ◆ Financing of up to 80% of gold value
- ◆ Monthly payments of up to 6 months for Az-Zahab and up to 12 months for Al-Jauhar
- ◆ Security in safekeeping of gold
- ◆ Gold cleaning and Zakat services

Ar-Rahnu Micro Financing is a gold pawning service under the Shariah concepts of Ar-Rahnu, Al-Qardul Hassan and Wadiah Yad Dhamanah.

## Eligibility

- ◆ Brunei Citizen/ Permanent Resident
- ◆ Minimum age of 18
- ◆ Receives a fixed monthly income through salary or pension  
*(applicable for Al-Jauhar product only)*
- ◆ Employed with Brunei Government, Semi-Government or Private Companies approved by the Bank  
*(applicable for Al-Jauhar product only)*

## Required documents

- ◆ Identity Card
- ◆ Latest Salary Slip (applicable for Al-Jauhar product only)
- ◆ Marriage / Annulment / Divorce / Death Certificate (where applicable)
- ◆ Consent Letter from collateral owner (where applicable)