

BIBD GETS ISO 9001:2015 CERTIFICATION ACROSS ALL BRANCHES

ENSURES CONSISTENCY OF INTERNATIONAL SERVICE DELIVERY STANDARDS

FOR IMMEDIATE RELEASE

February 11, 2019 - In line with its vision to becoming a benchmark institution, BIBD today received certification of ISO 9001:2015 for Provision of retail customers onboarding and personal financing service, making it the only bank in Brunei Darussalam to be awarded this certification consistently at all its branches.

The official ceremony to announce the certification took place at the BIBD headquarters in the heart of the Brunei Darussalam capital, Bandar Seri Begawan. Present at the event was Managing Director for BSI Malaysia Mr Poon Cheong Yuen and BIBD Managing Director and CEO Mubashar Khokhar, along with senior management and personnel from BIBD.

Haji Minorhadi bin Haji Mirhassan, BIBD Deputy Chief Operating Officer shared his delight with the recent international standards recognition, “Alhamdulillah, in our vision to become a regional benchmark institution that proudly carries the Bruneian flag, we have obtained ISO certification which has allowed for a number of turnaround time improvements across the board ensuring a faster, more responsive customer experience while mitigating any potential risks to build and maintain a service delivery that does not lack in quality, creates a cohesiveness in our communication and an adherence to regulation and compliance to provide an unparalleled customer experience. This instilled discipline demonstrates the true Bruneian culture of professionalism while maintaining its Bruneian at Heart ethos that truly reflects a commitment that is unmatched.”

“In line with Wawasan Brunei 2035, the ISO certification further propels Bruneian institutions as part of a global benchmark that reflects its well-educated and highly-skilled people. At the same time, this also echoes national strategies to enhance good

governance with high quality and efficient services that seek to benefit the Bruneian financial ecosystem. Moving forward, in shaa Allah, we will be looking to expand our ISO accreditation to more of our services so that we embody our values of Integrity, Customer Focus, Unity and Excellence.”

Mr Poon Cheong Yuen, Managing Director BSI Malaysia commented that “Globally there are over 1.2 million organizations certified to ISO 9001 and while it continues to be as relevant as ever, it enhances an organization’s ability to consistently provide services that meet customer satisfactions. We at BSI Group truly honoured to be part of BIBD’s journey towards excellence and today marks a significant milestone for achieving the ISO 9001:2015 certification with BSI. This strategic direction is aligned with the BSI credo “Making Excellence a Habit”. We work closely with our partners to ensure they achieved excellence in their forte and propel their quality management system according to the subscribed standard, which will then, help the organization to adhere to the relevant values beyond the standard requirements.

“On behalf of BSI Group, I would like to congratulate the Management and Staff of BIBD for attaining the prestigious international recognition, ISO 9001:2015 Certification and let’s ‘Make Excellence a Habit’. BIBD’s commitment to continuously improve on the quality by complying with all applicable legal and contractual requirements while adopting the best management system in its organization. This certification fulfils the international standards requirement and assures BIBD’s customers they care about delivering the best quality, cost-effective and consistent service with utmost focus on Customer Satisfaction.”

Mr Lim Tuan Chee, Lead Auditor for BSI commended that, “BIBD has an excellent Quality Management System in place and awareness at all the level of process. During the certification journey, all BIBD staff were cooperative and positive towards the whole assessment process. Quality Management System records filing, traceability was good and easy to retrieve. It demonstrates the top management commitment, company’s systematic and process-driven approach to quality performance, execution, service consistency, and will meet the needs of stakeholders and employees.”

BIBD's ISO 9001:2015 standardisation is among its many international accomplishments and accreditation that also include its A- (Stable) S&P global rating - the highest for a Bruneian bank along with a plethora of awards that include six consecutive years as best retail bank, along with best bank, strongest bank and also safest bank.

About ISO 9001:2015

The ISO 9001:2015 certification is the international standard that specifies requirements for a quality management system. Organizations use the standard to demonstrate the ability to consistently provide products and services that meet customer and regulatory requirements.

About BSI

BSI (British Standards Institution) is the business standards company that equips businesses with the necessary solutions to turn standards of best practice into habits of excellence. Formed in 1901, BSI was the world's first National Standards Body and a founding member of the International Organization for Standardization (ISO). Over a century later it continues to facilitate business improvement across the globe by helping its clients drive performance, manage risk and grow sustainably through the adoption of international management systems standards, many of which BSI originated. Renowned for its marks of excellence including the consumer recognized BSI Kitemark™, BSI's influence spans multiple sectors including aerospace, construction, energy, engineering, finance, healthcare, IT and retail. With over 80,000 clients in 182 countries, BSI is an organization whose standards inspire excellence across the globe. To learn more, please visit www.bsigroup.com/en-MY

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About BIBD

BIBD is the largest financial institution in Brunei Darussalam, leading the market in terms of assets, financings, and deposits, with a vision to become globally recognised as the benchmark Islamic Finance Institution.

BIBD is headquartered in Bandar Seri Begawan with Brunei's largest network of branches and ATMs located strategically in all four districts of Brunei Darussalam.

In 2018, BIBD was ranked second strongest bank in South East Asia and top ten Asia by The Asian Banker. BIBD is one of the safest banks in the world and holds an impressive credit rating of A- by Standard & Poor's, the highest for a Bruneian bank and among the highest in the region. BIBD has been named the "Best Retail Bank in Brunei" by The Asian Banker for six consecutive years from 2013 to 2018.

For more information on any of BIBD's other products or services, please log on to the BIBD website at www.bibd.com.bn, visit your nearest BIBD branch or get in touch with the BIBD Contact Centre at 2238181.