

Documentations

- Application form and Letter of Application from the company
- Project proposal/business plan
- Certificate of Registration – Section 16 and 17 for Sole Proprietor and Partnership
- Certificate of Incorporation, Memorandum and Articles of Association, Particulars of Directors and Shareholders, Company's Resolution – for private limited companies
- Identity Card/Passport of proprietors/directors/guarantors/partners/shareholders
- Certificate of Outstanding Financing with other banks
- Management accounts/Audited accounts (balance sheet and profit & loss)
- Bank statement(s) with other bank(s) for the past 6 months
- Projected cash flow (for project)
- Letter of Award (if applicable)
- Any other relevant documents

Security/Collaterals

Depending on the nature type of the business and financing amount, the Bank may request the following as collateral or security for the financing facility:

- Investment deposit with BIBD either lump-sum or build up (Term Deposit)
- Assignment of project payments
- Charge over landed property/properties
- Personal Continuing Guarantee
- Performance Bond from Takaful provider
- Any forms of security(ies) required by BIBD

Bruneian at Heart

Call our Contact Centre 223 8181 or visit www.bibd.com.bn for more information.

BIBDBRUNEI 

Bank Islam Brunei Darussalam Berhad

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

Company Registration: RC00006420

Corporate Banking



Financial solutions for
your business needs



Providing Shariah-compliant solutions for your business needs.



Our Corporate Banking is a comprehensive suite of financial solutions to suit your business needs whether it is financing working capital, assets purchasing or import of goods.

At BIBD, we offer a complete range of Shariah-compliant banking products and services for your business needs.

General Products and Services

- ◆ **Term Financing**
Suitable for the acquisition of new assets, stocks, or even business premises renovation works. Short to long term financing depends on requirement
- ◆ **Naqd Financing**
Similar to an overdraft facility as a means to provide additional working capital or as a standby fund
- ◆ **Demand Financing**
Temporary financing facility to assist you to cover your initial costs/expenses or as a capital requirement for awarded project(s)
- ◆ **Demand Line Financing**
A revolving facility similar to Demand Financing disbursed on a drawdown basis

- ◆ **Letter of Credit**
A facility for the purchase of goods from local or overseas
- ◆ **Bankers Guarantee**
Issued as a security deposit for awarded project(s), labour quota and others

Eligibility

- ◆ Companies registered or incorporated in Brunei Darussalam either in the form of sole proprietorship, partnership or private limited companies
- ◆ Business offering Shariah-compliant products and services
- ◆ Technically and economically viable and profitable business with good prospect of achieving a good level of profit with debt servicing capabilities