# **Home Improvement Financing**



Giving your home the makeover you have always wanted



Bruneian at Heart

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

BIBDBRUNEI MA

Bank Islam Brunei Darussalam Berhad

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

Company Registration: RC00006420





# Transform your home into your dream home.

At BIBD, we offer you the best Shariah-compliant financing solutions to elevate your home.

#### **Features & Benefits**

- Financing of up to 100% cost of renovation / extension
- Payment period of up to 10 years
- Applicable for both private homes and government housing schemes

### **Eligibility**

- Brunei Citizen / Permanent Resident
- Minimum age of 18
- Employed with Brunei Government, Semi-Government or Private Companies approved by BIBD, including self-employed individuals

Note: Entitlement and/or application shall be subject to BIBD's approval, credit assessment and other applicable terms and conditions.

## **Required Documents**

- Identity Card
- Latest Salary Slip
- Confirmation of Employment / Pension (where applicable)
- Latest 3 months' Bank Statement (if salary is assigned to a different bank)
- Letter of Consent and copy of Identity Card of house owner (if customer is not the house owner)
- Proof of residence
- Contract Agreement / Quotation between Customer and Contractor
- Appointed contractor's Certificate of Registration from Ministry of Development
- ABCi approval for structural renovations