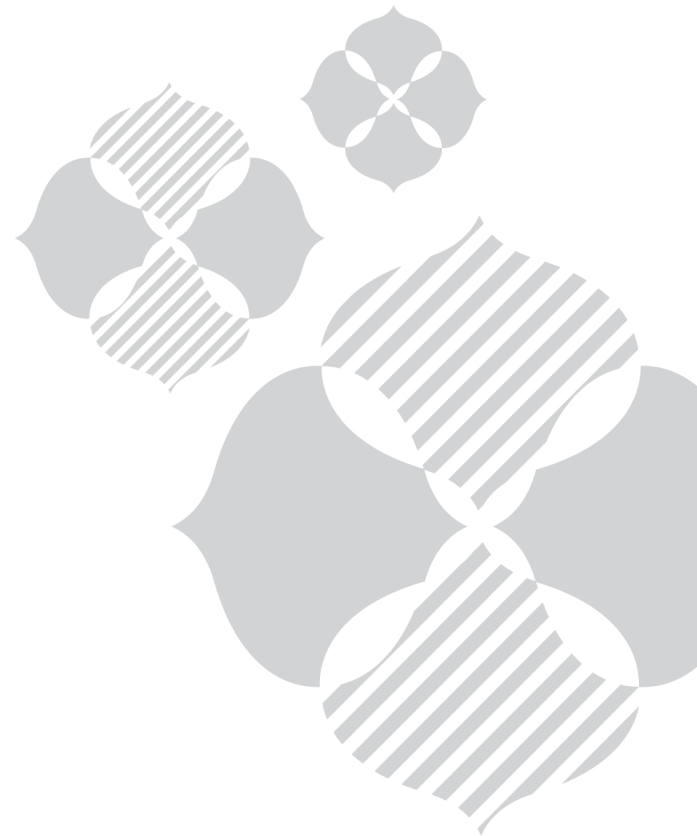


# BIBD ASPIRASI (CERTIFICATE OF DEPOSIT) Product Disclosure Sheet



<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>(Read this Product Disclosure Sheet before you decide to take up the product. Be sure to also read the General <i>Wakalah</i> Terms and Conditions of Deposit Products and BIBD Aspirasi Terms and Conditions. Seek clarification from us if you do not understand any part of this document or general terms).</p>	<p>Bank Islam Brunei Darussalam (BIBD) BIBD Aspirasi (Certificate of Deposit) Date:</p> <p>The information provided in this product disclosure sheet is valid as at 1 December 2023.</p>
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**1. What is this product about?**

- It is a Certificate of Deposit which can help you to build up your savings and potentially earn better returns.
- It is designed to encourage you to stay invested and continue to build your savings portfolio.

**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 will be retained by the Bank as *Ju’alah* (Commission).

**3. What are the features and benefits of this product?**

- **Better Returns** - Enjoy better returns than general savings account.
- **Flexible Savings Scheme** - A flexible savings scheme allowing you to participate and withdraw anytime (no withdrawal fee imposed).
- **Convenient** - Simply make an initial deposit of B\$50 and you can open the account through BIBD NEXGEN Wallet or Online or visit any of our branches.
- **Certificate** - Issued for every deposit. E-Certificate issued for subscription through BIBD NEXGEN Wallet & Online.

**4. What are the product features of this product?**

- Minimum initial deposit of B\$50.
- There is no maximum deposit holding imposed for each Certificate or each customer.
- Minimum top ups of B\$50.
- Subsequent top ups in a multiple of B\$50.

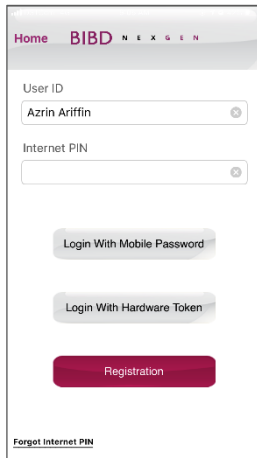
**5. What are the fees and charges I have to pay?**

- The subscription fee of B\$5 is applicable for new subscription only.
- For subsequent deposit, this fee is not applicable.
- However, if you close your BIBD Aspirasi (Certificate of Deposit) and wish to participate again, the subscription fee is applicable.

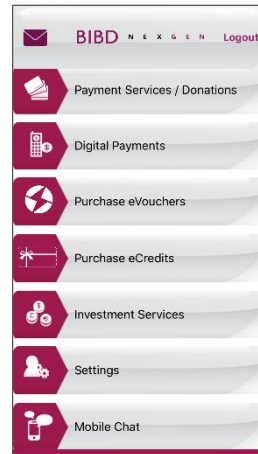
**6. How do I subscribe to BIBD Aspirasi?**

You can subscribe BIBD Aspirasi through our dedicated BIBD NEXGEN Wallet, Online or at any of our branches.

## BIBD Aspirasi subscription via BIBD NEXGEN Wallet



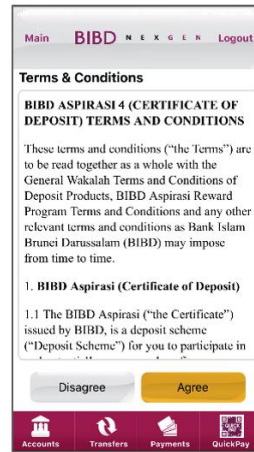
**Step 1**  
Log in with your User ID or Biometric.



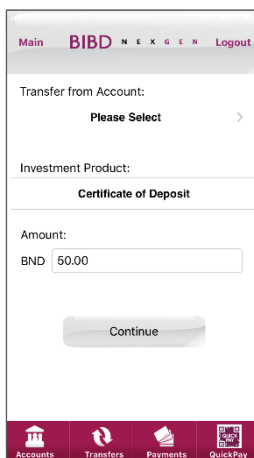
**Step 2**  
Select "Investment Services"



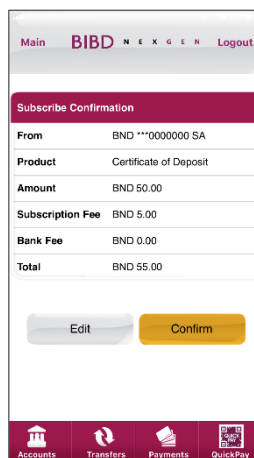
**Step 3**  
Select "Subscribe"



**Step 4**  
Read the Terms and Conditions and select "Agree" to proceed.



**Step 5**  
Select "Transfer from Account" and enter "Amount" to subscribe.



From	BND ***000000 SA
Product	Certificate of Deposit
Amount	BND 50.00
Subscription Fee	BND 5.00
Bank Fee	BND 0.00
<b>Total</b>	<b>BND 55.00</b>

**Step 6**  
Review your subscription and select "Confirm" to subscribe.

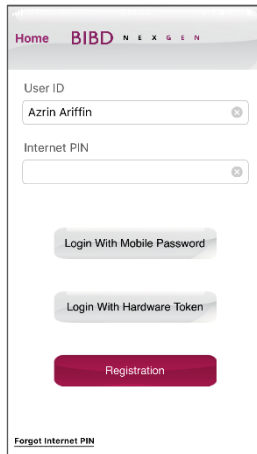


**Step 7**  
Your digital Certificate of Deposit will be issued and you are now subscribed to Aspirasi.

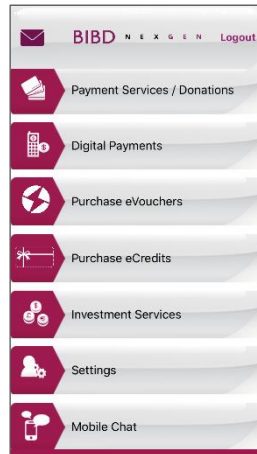
## 7. How do I top-up BIBD Aspirasi?

You can top-up existing subscription through our dedicated BIBD NEXGEN Wallet, Online or at any of our branches.

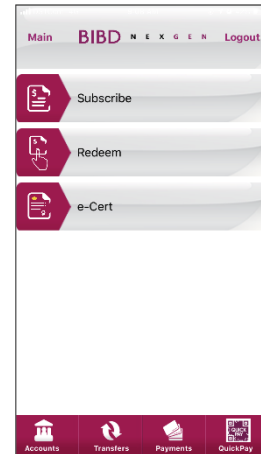
### BIBD Aspirasi Top-Up via NEXGEN Wallet



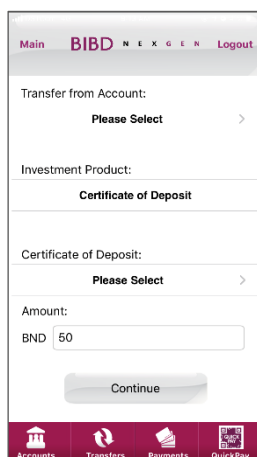
**Step 1**  
Log in with your User ID or Biometric.



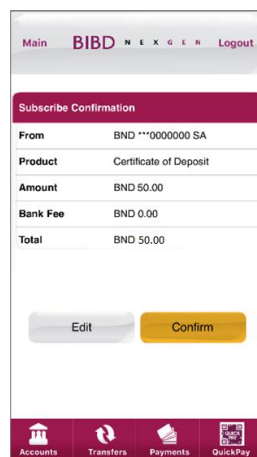
**Step 2**  
Select "Investment Services"



**Step 3**  
Select "Subscribe"



**Step 4**  
Select "Transfer from Account", existing "Certificate of Deposit" and enter "Amount" to top-up.



**Step 5**  
Review your subscription and select "Confirm" to proceed with BIBD Aspirasi top-up.



**Step 6**  
Your BIBD Aspirasi top-up is now successful and your digital Certificate of Deposit will be issued.

## 8. When I open BIBD Aspirasi, will I get a certificate?

You will get a certificate when you open BIBD Aspirasi and for every subsequent deposit you make, in which:

- ◆ E-Certificate is issued for subscription through BIBD NEXGEN Wallet & Online.
- ◆ Physical Certificate is issued for subscription through BIBD Counters.

## 9. How is the profit paid?

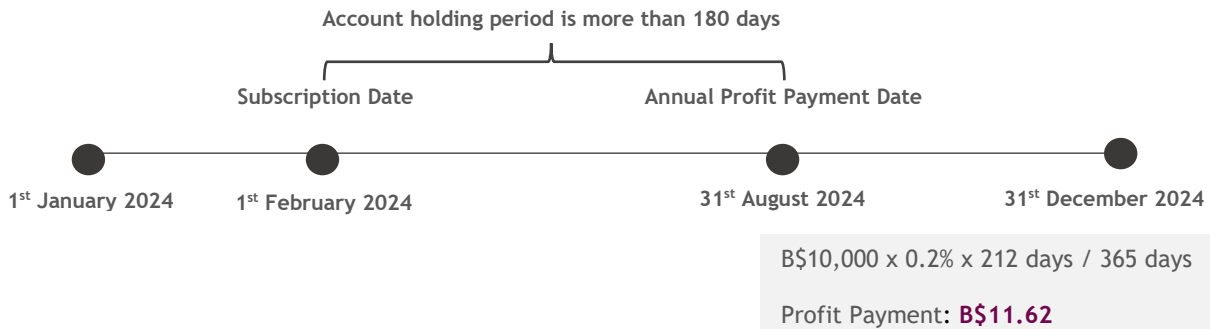
- ◆ Profit distribution is paid annually and will be credited to your CASA on the Annual Profit Payment Date upon you meeting the following conditions:
  - Participating in the BIBD Aspirasi until the Annual Profit Payment Date; and
  - Minimum account holding period of 180 days before the Annual Profit Payment Date.

- Should you wish to close BIBD Aspirasi (Certificate of Deposit) before the Annual Profit Payment Date, you will not be entitled to the profit payment.
- Examples of profit distribution:

### Scenario 1

Subscription Date : 1<sup>st</sup> February 2024  
 Amount : B\$10,000  
 Profit Rate : 0.20% p.a

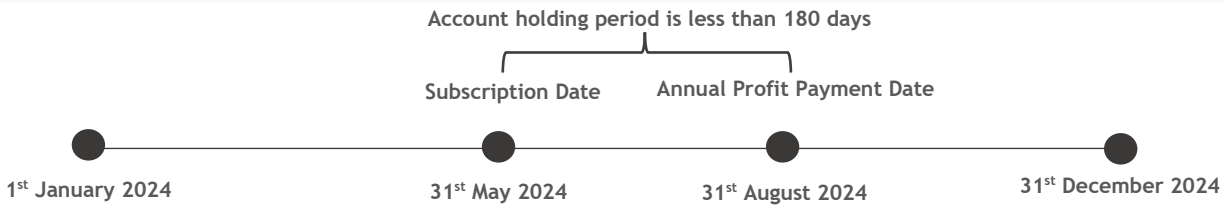
Customer is eligible for pro-rated profit distribution (if any) if



### Scenario 2

Subscription Date : 31<sup>st</sup> May 2024  
 Amount : B\$10,000  
 Profit Rate : 0.20% p.a

Customer is not eligible for pro-rated profit distribution (if any) if

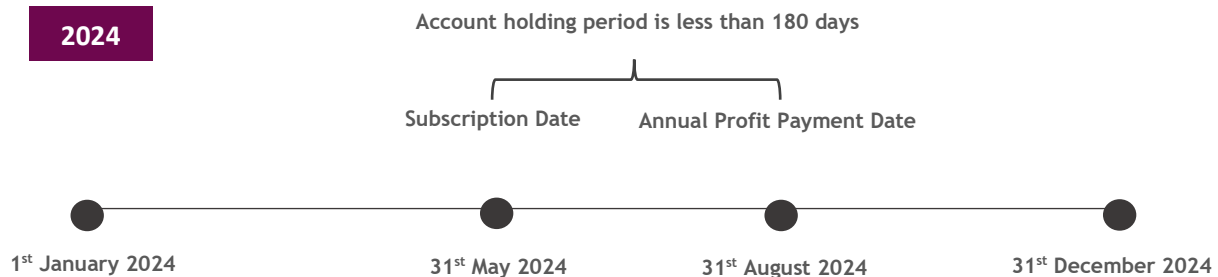


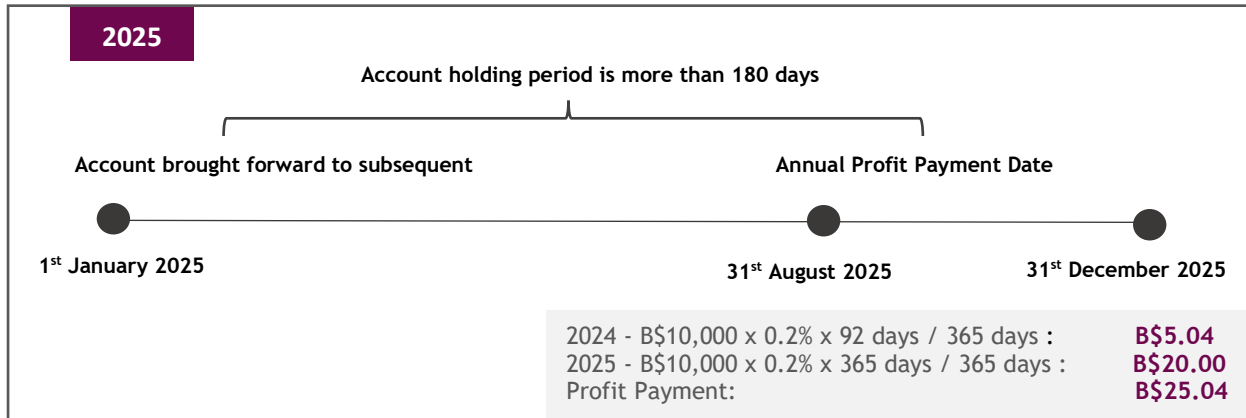
### Scenario 3

Subscription Date : 31<sup>st</sup> May 2024  
 Amount : B\$10,000  
 Profit Rate 2022 : 0.20% p.a  
 Profit Rate 2023 : 0.20% p.a

Customer is eligible for year 2024 & 2025 profit distribution. The account will be brought forward to subsequent year and the profit will be credited on 31<sup>st</sup> August 2025

#### 2024





**10. What are the major risks, if any?**

- Every actual profit may only be determined after one cycle year depending on the return on investment.
- You are advised to carefully consider all risk factors before opening the account.

**11. What do I need to do if there are changes to my contact details?**

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

**12. Where can I get assistance?**

- If you have any queries or require any assistance, you may contact us at:  
 Bank Islam Brunei Darussalam Berhad  
 Lot 159 Jalan Pemancha  
 Bandar Seri Begawan BS8711  
 Brunei Darussalam  
 Contact Centre : +673 223 8181  
 Website : [www.bibd.com.bn](http://www.bibd.com.bn)
- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank (BDCB) via email at [fci@bdcdb.gov.bn](mailto:fci@bdcdb.gov.bn) or walk in to the following address:

Level 7, Financial Consumer Issues  
 Brunei Darussalam Central Bank,  
 Ministry of Finance and Economy Building  
 Commonwealth Drive  
 Bandar Seri Begawan  
 Tel: +673 238 0007

**13. Where can I get further information?**

Our Contact Centre is available 24 hours a day, 7 days a week at +673 223 8181. Please also visit us at our website [www.bibd.com.bn](http://www.bibd.com.bn), or our BIBD Branches:

- |                       |                  |                        |
|-----------------------|------------------|------------------------|
| ● Gadong Branch       | ● Mentiri Branch | ● Seria Branch         |
| ● Kiulap Branch       | ● Muara Branch   | ● Serusop Branch       |
| ● Kuala Belait Branch | ● Panaga Branch  | ● Tanjong Bunut Branch |
| ● Main Branch         | ● Rimba Branch   | ● Temburong Branch     |
| ● Manggis Branch      | ● Seri Branch    | ● Tutong Branch        |

**14. Other similar product available?**

- None

<p>I hereby confirm that I have explained the Product Disclosure Sheet (PDS) to the customer in their preferred language English/Malay (delete as applicable)</p> <p>Name: _____</p> <p>Staff ID: _____</p> <p>Date: _____</p> <p>Signature: _____</p>	<p>I/We hereby confirm that we have received and understood the explanation given in my preferred language English/Malay (delete as applicable)</p> <p>Name: _____</p> <p>Staff ID: _____</p> <p>Date: _____</p> <p>Signature: _____</p>
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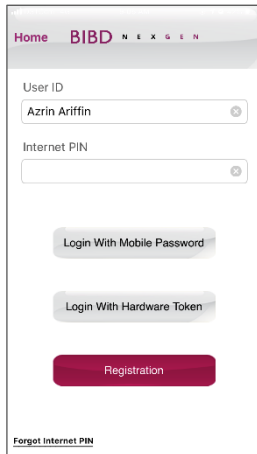
<p><b>LEMBARAN MAKLUMAT PRODUK</b></p> <p>(Sila baca Lembaran Maklumat Produk ini sebelum awda membuat keputusan untuk membuka produk ini. Pastikan juga awda membaca Terma-Terma dan Syarat-Syarat Am Produk Simpanan Wakalah dan Terma-Terma dan Syarat-Syarat BIBD Aspirasi. Dapatkan penjelasan daripada kami jika awda tidak memahami sebarang terma atau mana-mana bahagian dokumen ini).</p>	<p>Bank Islam Brunei Darussalam (BIBD) BIBD Aspirasi (Sijil Simpanan) Tarikh:</p> <p>Maklumat yang diberikan dalam lembaran maklumat produk ini adalah sah pada 1 Disember 2023</p>
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1. **Apakah yang ditawarkan oleh produk ini?**
  - Ia adalah sijil simpanan yang boleh membantu membina simpanan awda dan berpotensi memperoleh pulangan yang lebih baik.
  - Ia direka untuk menggalakkan awda untuk terus melabur dan membina portfolio simpanan awda.
  
2. **Apakah konsep Syariah yang digunakan?**
  - Konsep Syariah yang digunakan ialah *Wakalah*.
  - Penyimpan (“*Muwakkil*”) membuat Perjanjian *Wakalah* dengan Bank (“*Wakil*”) dan memasukkan sejumlah wang ke dalam Bank untuk digunakan dan dilaburkan ke dalam transaksi patuh Syariah yang menguntungkan.
  - Penyimpan akan ditawarkan kadar keuntungan jangkaan daripada pelaburan dan Bank akan menerima yuran *Wakalah* bagi perkhidmatan yang diberikan. Walau bagaimanapun, dalam keadaan ini yuran *Wakalah* adalah diketepikan.
  - Apa-apa jumlah yang diperolehi oleh Bank yang melebihi dari keuntungan jangkaan Penyimpan akan disimpan oleh Bank sebagai *Ju’alah* (Komisen).
  
3. **Apakah ciri-ciri dan manfaat-manfaat produk ini?**
  - **Pulangan yang lebih baik** - Nikmati pulangan yang lebih baik dari akaun simpanan umum.
  - **Skim Simpanan yang Fleksibel** - Skim pelaburan fleksibel yang membolehkan pelanggan untuk menyertai dan membuat pengeluaran pada bila-bila masa (Tiada yuran pengeluaran dikenakan).
  - **Mudah** - Dengan membuat simpanan permulaan sebanyak B\$50, awda sudah boleh membuka akaun ini melalui BIBD NEXGEN Wallet atau Online atau kunjungi mana-mana cawangan kami.
  - **Sijil** - Sijil diisu bagi setiap deposit. Sijil digital diisu untuk langganan melalui BIBD NEXGEN Wallet & Online.
  
4. **Apakah ciri-ciri produk ini?**
  - Simpanan permulaan minimum B\$50.
  - Tiada jumlah simpanan maksimum bagi setiap Sijil mahupun setiap pelanggan.
  - Top-up minimum B\$50.
  - Top-up seterusnya dalam gandaan B\$50.
  
5. **Apakah yuran dan caj yang perlu saya bayar?**
  - Yuran langganan B\$5 dikenakan untuk langganan baru sahaja.
  - Untuk simpanan seterusnya, yuran ini tidak dikenakan.
  - Walau bagaimanapun, jika awda menutup BIBD Aspirasi (Sijil Simpanan) awda dan ingin menyertai semula, yuran langganan akan dikenakan.
  
6. **Bagaimanakah saya boleh membuka BIBD Aspirasi?**

Awda boleh melanggan BIBD Aspirasi melalui BIBD NEXGEN Wallet, Online atau mana-mana cawangan kami.



## Melanggan BIBD Aspirasi melalui BIBD NEXGEN Wallet



Home **BIBD NEXGEN**

User ID  
Azrin Ariffin

Internet PIN

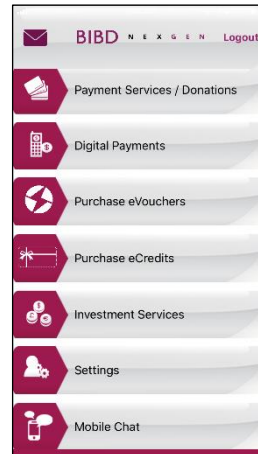
Login With Mobile Password

Login With Hardware Token

Registration

Forgot Internet PIN

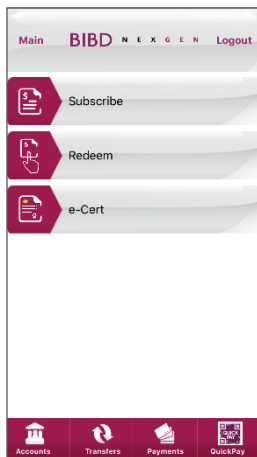
**Langkah 1**  
Log masuk dengan ID Pengguna atau Biometrik awda.



**BIBD NEXGEN** Logout

- Payment Services / Donations
- Digital Payments
- Purchase eVouchers
- Purchase eCredits
- Investment Services
- Settings
- Mobile Chat

**Langkah 2**  
Pilih "Investment Services"

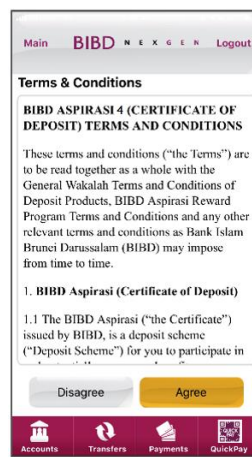


Main **BIBD NEXGEN** Logout

- Subscribe
- Redeem
- e-Cert

Accounts Transfers Payments QuickPay

**Langkah 3**  
Pilih "Subscribe"



Main **BIBD NEXGEN** Logout

**Terms & Conditions**

**BIBD ASPIRASI 4 (CERTIFICATE OF DEPOSIT) TERMS AND CONDITIONS**

These terms and conditions ("the Terms") are to be read together as a whole with the General Wakalah Terms and Conditions of Deposit Products, BIBD Aspirasi Reward Program Terms and Conditions and any other relevant terms and conditions as Bank Islam Brunei Darussalam (BIBD) may impose from time to time.

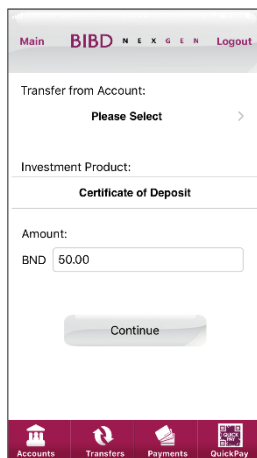
1. **BIBD Aspirasi (Certificate of Deposit)**

1.1 The BIBD Aspirasi ("the Certificate") issued by BIBD, is a deposit scheme ("Deposit Scheme") for you to participate in

Disagree Agree

Accounts Transfers Payments QuickPay

**Langkah 4**  
Baca Terma dan Syarat dan seterusnya pilih "Agree"



Main **BIBD NEXGEN** Logout

Transfer from Account:  
Please Select

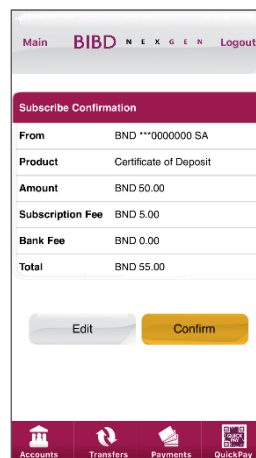
Investment Product:  
Certificate of Deposit

Amount:  
BND 50.00

Continue

Accounts Transfers Payments QuickPay

**Langkah 5**  
Pilih "Transfer from Account" dan masukkan jumlah yang akan dilanggan di "Amount"



Main **BIBD NEXGEN** Logout

**Subscribe Confirmation**

From	BND ****000000 SA
Product	Certificate of Deposit
Amount	BND 50.00
Subscription Fee	BND 5.00
Bank Fee	BND 0.00
<b>Total</b>	<b>BND 55.00</b>

Edit Confirm

Accounts Transfers Payments QuickPay

**Langkah 6**  
Semak langganan awda dan pilih "Confirm" untuk mengesahkan langganan.



Main **BIBD NEXGEN** Logout

Your transaction has been completed!

**BIBD Aspirasi** Brunei at Heart

Certificate No. 000000000000

**CERTIFICATE OF DEPOSIT**

This is to certify that the Depositor AZIN ARIFIN Deposited the sum of BND 50.00 on this day 13/10/2020

Indicative Rate: 0.20%

Ack. No. 000000000000

From BND \*\*\*\*000000 SA

Amount BND 50.00

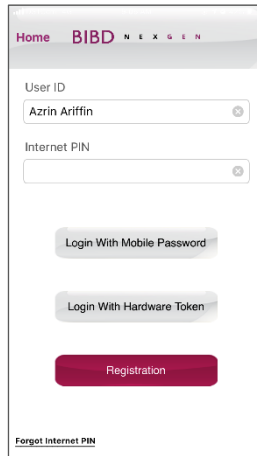
Subscription Fee BND 5.00

Accounts Transfers Payments QuickPay

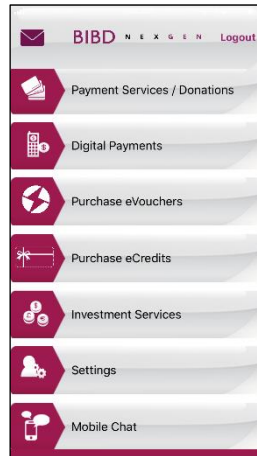
**Langkah 7**  
Sijil Deposit digital awda akan dikeluarkan dan awda kini telah melanggan kepada Aspirasi

7. Bagaimanakah saya boleh menambah nilai BIBD Aspirasi?  
Awda boleh menambah nilai langganan BIBD Aspirasi yang sedia ada melalui BIBD NEXGEN Wallet, Online atau mana-mana cawangan kami.

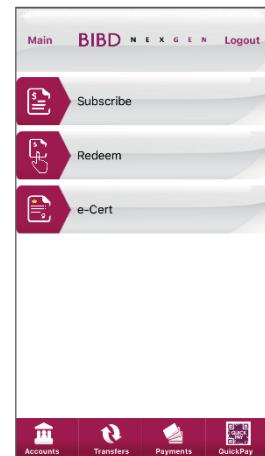
### Menambah nilai langganan BIBD Aspirasi melalui BIBD NEXGEN Wallet



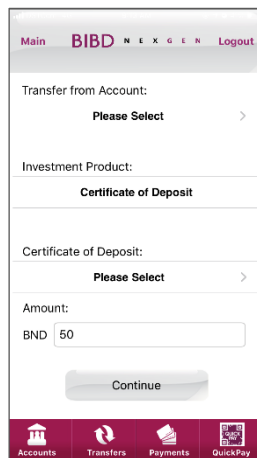
**Langkah 1**  
Log masuk dengan ID Pengguna atau Biometrik awda.



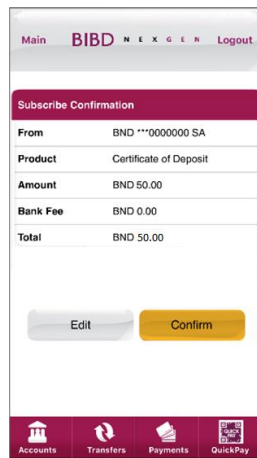
**Langkah 2**  
Pilih "Investment Services"



**Langkah 3**  
Pilih "Subscribe"



**Langkah 4**  
Pilih "Transfer from Account", "Certificate of Deposit" yang sedia ada dan masukkan jumlah untuk tambah nilai di "Amount"



**Langkah 5**  
Semak langganan awda dan pilih "Confirm" untuk menambah nilai BIBD Aspirasi awda



**Langkah 6**  
Tambah nilai BIBD Aspirasi awda kini Berjaya dan Sijil Deposit digital awda akan dikeluarkan

8. Apabila saya membuka BIBD Aspirasi, adakah saya akan mendapat sijil?  
Awda akan mendapat sijil apabila awda membuka BIBD Aspirasi dan untuk setiap deposit berikutnya, di mana:
- ◆ Sijil digital diisu untuk langganan melalui BIBD NEXGEN Wallet & Online.
  - ◆ Sijil fizikal diisu untuk langganan melalui kaunter BIBD.

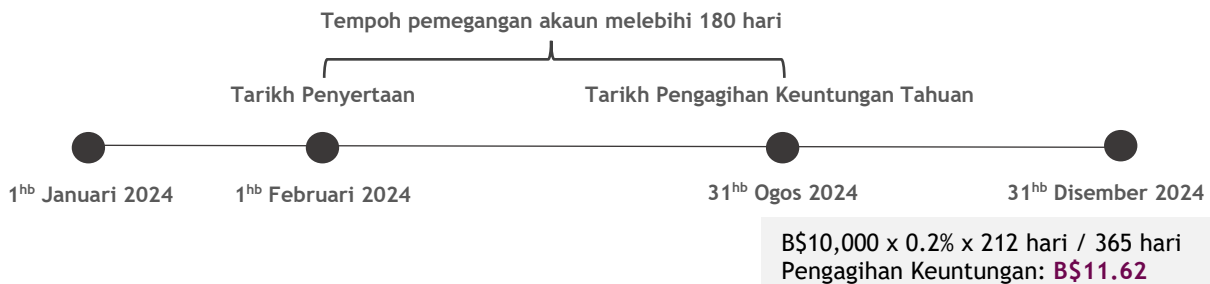
9. Bagaimanakah keuntungan dibayar?  
Pembahagian keuntungan dibayar setiap tahun dan akan dikreditkan ke Akaun Semasa atau Akaun Simpanan (CASA) pada Tarikh Pengagihan Keuntungan Tahunan apabila awda memenuhi syarat-syarat berikut:

- Mengambil bahagian dalam BIBD Aspirasi sehingga Tarikh Pengagihan Keuntungan Tahunan; dan
- Tempoh pemegangan akaun minimum adalah seratus lapan puluh (180) hari sebelum Tarikh Pengagihan Keuntungan Tahunan.
- ◆ Sekiranya awda berhasrat untuk menutup BIBD Aspirasi (Sijil Deposit) sebelum Tarikh Keuntungan Tahunan, awda tidak akan berhak untuk menerima pembayaran keuntungan.
- ◆ Contoh pengagihan keuntungan:

### Senario 1

Tarikh Penyertaan : 1<sup>st</sup> Februari 2024  
 Jumlah : B\$10,000  
 Kadar Keuntungan : 0.20% setahun

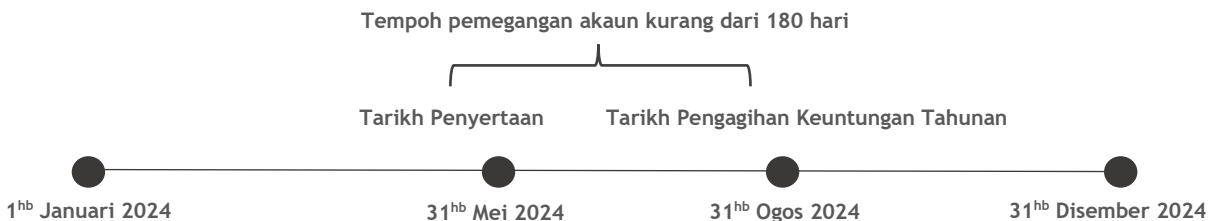
*Pelanggan layak untuk pengagihan keuntungan pro-rata (jika ada) jika*



### Senario 2

Tarikh Penyertaan : 31<sup>st</sup> Mei 2024  
 Jumlah : B\$10,000  
 Kadar Keuntungan : 0.20% setahun

*Pelanggan tidak layak untuk pengagihan keuntungan pro-rata (jika ada) jika*

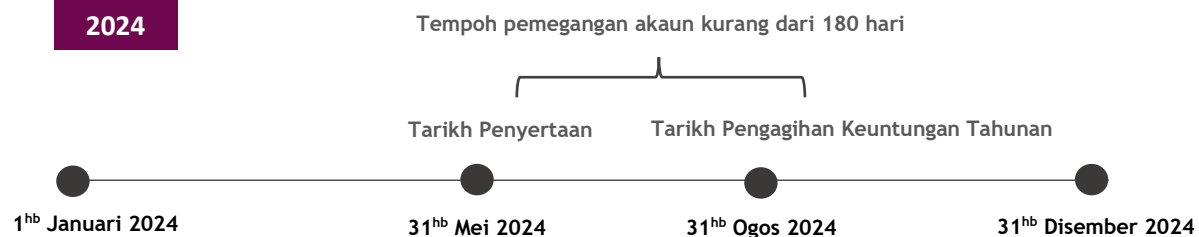


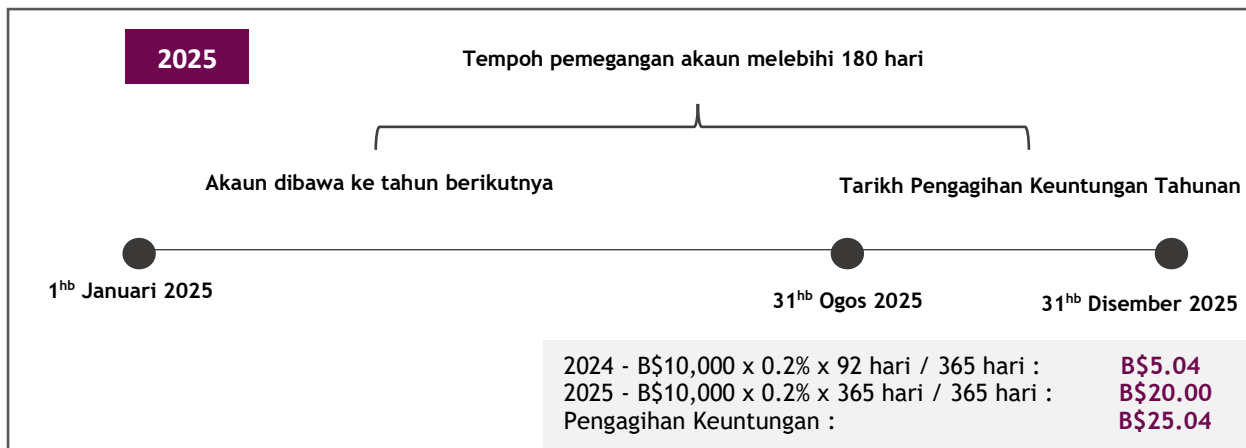
### Senario 3

Tarikh Penyertaan : 31<sup>st</sup> Mei 2024  
 Jumlah : B\$10,000  
 Kadar Keuntungan Tahun 2022 : 0.20% setahun  
 Kadar Keuntungan Tahun 2023 : 0.20% setahun

*Pelanggan layak untuk pengagihan keuntungan tahun 2024 dan 2025. Akaun akan dibawa ke tahun berikutnya dan keuntungan akan dikreditkan pada 31<sup>st</sup> Ogos 2025*

**2024**





**10. Apakah risiko-risiko utama, jika ada?**

- ◆ Setiap keuntungan sebenar hanya mungkin dapat ditentukan setelah satu tahun kitaran bergantung kepada pulangan pelaburan.
- ◆ Awda dinasihati untuk mempertimbangkan dengan berhati-hati semua faktor risiko sebelum membuka akaun berkenaan.

**11. Apakah yang perlu saya lakukan jika terdapat perubahan pada maklumat perhubungan saya?**

- ◆ Adalah penting untuk awda memaklumkan pihak Bank sebarang perubahan maklumat perhubungan awda bagi memastikan semua persuratan akan diterima tepat pada masanya.

**12. Di manakah saya boleh mendapatkan bantuan?**

- ◆ Sekiranya awda mempunyai sebarang pertanyaan atau memerlukan bantuan, awda hendaklah menghubungi kami secepat mungkin. Awda boleh menghubungi kami di:

Bank Islam Brunei Darussalam Berhad  
 Lot 159 Jalan Pemancha  
 Bandar Seri Begawan BS8711  
 Negara Brunei Darussalam

Pusat Perhubungan : +673 223 8181  
 Laman Web : [www.bibd.com.bn](http://www.bibd.com.bn)

- ◆ Jika pertanyaan atau aduan awda tidak diselesaikan dengan kualiti yang memuaskan, awda boleh menghubungi Isu Pengguna Kewangan, Brunei Darussalam Central Bank (BDCB) melalui e-mel di [fci@bdcg.gov.bn](mailto:fci@bdcg.gov.bn) atau mengunjungi BDCB di alamat berikut:

Level 7, Financial Consumer Issues  
 Brunei Darussalam Central Bank  
 Ministry of Finance and Economy Building  
 Commonwealth Drive  
 Bandar Seri Begawan  
 Tel: +673 238 0007

**13. Di manakah saya boleh mendapatkan maklumat lanjut?**

Pusat Perhubungan kami tersedia 24 jam sehari, 7 hari seminggu di talian +673 223 8181. Sila juga kunjungi laman web kami di [www.bibd.com.bn](http://www.bibd.com.bn), atau mengunjungi cawangan kami yang berdekatan:

- |                          |                   |                          |
|--------------------------|-------------------|--------------------------|
| ◆ Cawangan Gadong        | ◆ Cawangan Muara  | ◆ Cawangan Serusop       |
| ◆ Cawangan Kiulap Branch | ◆ Cawangan Panaga | ◆ Cawangan Tanjong Bunut |
| ◆ Cawangan Kuala Belait  | ◆ Cawangan Rimba  | ◆ Cawangan Temburong     |

- Cawangan Manggis
- Cawangan Mentiri

- Cawangan Seri
- Cawangan Seria

- Cawangan Tutong
- Cawangan Utama

**14. Adakah terdapat Produk Akaun Simpanan yang lain?**

- Tiada

Saya dengan ini mengesahkan bahawa saya telah menjelaskan Lembaran Maklumat Produk (PDS) kepada pelanggan dalam bahasa pilihan mereka Bahasa Inggeris/Bahasa Melayu (padam yang tidak berkenaan)

Nama: \_\_\_\_\_

ID Kakitangan: \_\_\_\_\_

Tarikh: \_\_\_\_\_

Tandatangan: \_\_\_\_\_

Saya/Kami dengan ini mengesahkan bahawa saya/kami telah menerima dan memahami penjelasan yang diberikan dalam bahasa pilihan saya Bahasa Inggeris/Bahasa Melayu (padam yang tidak berkenaan)

Nama: \_\_\_\_\_

No Kad Pengenalan: \_\_\_\_\_

Tarikh: \_\_\_\_\_

Tandatangan \_\_\_\_\_

## Bruneian at Heart

