

## Required documents

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

Product	AL-JAUHAR	AZ-ZAHAB
Collateral	Gold items only	
Safe Keeping Fees	B\$0.70 every B\$100 of the Gold Value	
Financing Limit	80% of Gold Value	60% of Gold Value
Administration Fees	B\$20	B\$15
Stamp Duty	B\$14	B\$4
Re-issuance of Confirmation Letter	B\$10	
Gold Cleaning Fees	B\$2 per item	

Don't let your gold sit idle. Unlock its potential with BIBD Ar-Rahnu today! Visit our nearest branch to pledge your gold and get fast cash for your financial needs.

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

Bruneian at Heart

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

## Ar-Rahnu



Transform your gold into quick cash

Quick Financing with Ar-Rahnu  
for Business and Personal Needs





"Transform the potential of your gold with BIBD Ar-Rahnu, an Islamic Pawn or Ar-Rahnu that offers versatile financial solutions beyond pawning gold jewellery"

You can pledge any gold item you own, such as gold coins and gold bars, and get quick cash without any hassle. BIBD Ar-Rahnu offers versatile financial solutions that allow you to access cash for your small and medium business capital, emergency needs, or any other financial requirement.

With flexible repayment options and competitive rates, you can repay your financing without putting a strain on your finances. Adhering to strict Islamic principles and guidelines, your gold and personal information are kept secure and confidential.

**BIBD Ar-Rahnu provides the following key features:**

**Financing up to 80% of gold value**

High financing limits of up to 80% of the value of the gold that you pledge a collateral are provided. This means that you can access a larger amount of cash to meet your financial needs.



**Flexible repayment terms**

Repayment terms of up to 12 months are available. You can choose a repayment plan that suits your financial situation ensuring that you can repay the financing without any hassle.



**Security in safekeeping the gold**

Complete security in safekeeping the gold that you pledge as collateral is provided. The gold is stored in a safe and secure location, ensuring that it is protected from theft or damage.



**Gold cleaning and Zakat services**

Gold cleaning and Zakat services are also provided to customers who pledge their gold as collateral. This ensures that the gold is well-maintained and meets the Shariah requirements for Zakat.



**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)

