



GENERAL SAVER PRODUCT DISCLOSURE SHEET



PRODUCT DISCLOSURE SHEET

Please read this Product Disclosure Sheet, the General *Wakalah* Terms and Conditions of Deposit Products, Supplemental Terms and Conditions and Frequently Asked Questions before you decide to take up the product. Please seek clarification from us if you do not understand any part of this document or general terms.

GENERAL SAVER

The information provided in this product disclosure sheet is valid as at 14 November 2025.

1) What is this product about?

- General Saver is a basic transaction account for the purpose of salary transfer, deduction of financing installment and for bill payment.
- Account with minors* is a basic savings account intended to help minors develop saving habits (refer to FAQ).

* Account with minors refer to bank account for a minor below age of 18 years old.

2) What is the Shariah concept and structure for this product?

- 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 utilised and invested in profitable Shariah-compliant transactions.
- The 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 key features of this product?

- Minimum opening deposit of BND50.00 (No minimum opening deposit required for Intrust For accounts)
- To be eligible for profit, the minimum balance to be maintained in the account is BND50.00
- Online transfer for deposit and withdrawal transaction

4) What are the documents needed to apply for this product?

- Original identity card or passport
- Original birth certificate and/or adoption certificate (for account with minors)
- Proof of employment required for account opening and any changes to the employment (for existing customers): Latest salary slip, letter of employment or valid Staff ID (where applicable)
- Proof of address required with either valid driving license, recent 3 months bank statements or utility bills

5) What are the key terms and conditions that I should know?

Please refer to the General *Wakalah* Terms and Conditions of Deposit products and the Supplemental Terms and Conditions (where applicable)

6) What are the fees and charges I have to pay?

The applicable fees and charges are provided in BIBD’s prevailing Schedule of Tariffs, published on our website.

7) What are the major risks?

- The actual profit may only be determined at the end of the month depending on the return on investment.
- You are advised to carefully consider all risk factors before opening the account.

8) What do I need to do if there are any changes to my contact details?

You shall promptly notify BIBD of any changes to your contact details, such as your address or your phone number, by visiting any of our BIBD branches to update your personal particulars.

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

9) Where can I get assistance and remedy?

If you require any assistance with the product, you may email our Customer Resolution Unit at customer.resolution@bibd.com.bn, call our Contact Centre at +673 2238181 or visit any of our branches. Complaints may also be addressed to:

Customer Resolution Department
Level 10, BIBD Headquarters,
Lot 159, Jalan Pemancha,
Bandar Seri Behawan,
BS8711

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at:

Brunei Darussalam Central Bank
Level 7, Financial Consumer Issues,
Brunei Darussalam Central Bank,
Ministry of Finance and Economy Building,
Commonwealth Drive,
Bandar Seri Begawan

Contact no: +673 2380007
Email: fci@bdcb.gov.bn

10) Where can I get further information?

Our Contact Centre is available 24 hours a day, 7 days a week at +673 2238181. Please visit us at our website at www.bibd.com.bn, or by attending at any of the following BIBD branches:

- BIBD HQ Main Branch
- Manggis Branch
- Gadong Branch
- Tanjung Bunut Branch
- Mentiri Branch
- Temburong Branch
- Tutong Branch
- Seria Branch
- Panaga Branch
- Kuala Belait Branch
- Serusop Branch
- Muara Branch
- Kiulap Branch

11) What are the other similar products available?

- Easy Saver
- Haj Saver
- Purpose Saver
- Tiered Saver

*For avoidance of doubt, if there are any inconsistencies between the English and Malay versions of the Product Disclosure Sheet, the English version shall prevail.

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| Important Note: Please take note that your personal account(s) is/are strictly for your own use and that you are solely responsible for taking all necessary actions to ensure that your account(s) is/are not being used by any other persons/parties to conduct any illegal, unlawful or Shariah non-compliant activities/transactions. In the event the Bank identifies and discovers or reasonably suspect that your account(s) are being used to facilitate such activities/transactions, the Bank is at liberty to take any actions it deems necessary including to hold/freeze/close your account(s) without notice to you. | |
| Staff Name | I hereby confirm that I have explained the Product Disclosure Sheet (PDS) to the Customer in his/her preferred language. Signature: |
| Staff ID No. | |
| Date | |

| | | | |
|---|--|---|--|
| Main Account Applicant's Name | | Joint Account Applicant's Name | |
| IC No. | | IC No. | |
| Date | | Date | |
| I hereby confirm that I have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my preferred language. Signature: | | I hereby confirm that I have understood the explanation and content of the Product Disclosure Sheet (PDS) given in my preferred language. Signature: | |

Bruneian at Heart

