

Please read this Product Disclosure Sheet before you decide to take the Foreign Currency (FCY) Current Account. Be sure also to read the General Wakalah Terms and Conditions of Deposit Products.

**FOREIGN CURRENCY
CURRENT ACCOUNT****1. What is this product about?**

- FCY Current Account facility in your choice of foreign currency
- This account is for those who wish to save in their choice of foreign currency
- There will be no profit earned for this account
- This deposit is guaranteed protection up to the maximum of BND 50,000.00 per depositor under the Deposit Protection Order 2010

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 (after deducting the *Wakalah* fee) will be retained by the Bank as incentive

3. What do I get from this product?

- Choice of 6 major currencies: AUD, CNY, EUR, GBP, SAR & USD
- Minimum opening deposit of 2,000 foreign currency units except 5,000 foreign currency units for CNY & 3,000 foreign currency units for SAR

4. What are the other key terms and conditions of this product that I should know?

- Any deposit in BND will be subject to the prevailing Selling Rate
- Any withdrawal in BND will be subject to the prevailing Buying Rate

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

- Customers of this account will be subject to the fees and charges for FCY Current Account as per prevailing Schedule of Tariffs
- Remittance charges apply for all payment made from the account

6. What are the risks involved?

- Exposure to foreign currency fluctuation
- You are advised to carefully consider all risk factors before opening the account

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

- It is important for you to inform us on any changes to your contact details to ensure all correspondences reach you in a timely manner

8. Where can I get assistance and redress?

You may contact us at:

Bank Islam Brunei Darussalam Berhad
Lot 159 Jalan Pemancha
Bandar Seri Begawan BS8711
Brunei Darussalam
Contact Centre: +6732238181
Website: www.bibd.com.bn

9. Where can I get further information?

You may visit our nearest branches or our website www.bibd.com.bn.

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10. Other FCY Current Account Products available?

No

The information provided in this disclosure sheet is valid as at 9 August 2017.