

<p>Please read this Product Disclosure Sheet before you decide to take TAIB Deposit Certificate. Please also be sure to read the Terms and conditions. Get certainty from us if you do not understand any part of this document and its terms.</p>	<p>TAIB DEPOSIT CERTIFICATE</p> <p>The information in this Product Disclosure Sheet is valid from 25th September 2019</p>
<p>1. What is this product about?</p>	
<p>The TAIB Deposit Certificate is a Term Deposit product operated under the Syariah principles of <i>Mudharabah Muthlaqah</i> (Trustee-Profit-Sharing).</p> <p>It is a fixed term investing account facilities and the profits are paid on maturity. The deposit amount may be reinvested (auto-rollover).</p>	
<p>2. What is the Shariah concept used?</p>	
<ul style="list-style-type: none"> • The Syariah concept applicable is <i>Mudharabah Muthlaqah</i> (Trustee-Profit-Sharing) • This refers to an agreement between the investment account holder (capital provider) and Perbadanan TAIB (entrepreneur) where the Term Deposit account holder agrees to participate in the financial activities undertaken by Perbadanan TAIB and share the profit (if any) generated from investment activities based on an agreed Profit Sharing Ratio. 	
<p>3. What is the profit sharing ratio?</p>	
<p>The Profit Sharing ratio is 70 (TAIB): 30 (Customer)</p>	
<p>4. Who can apply this product?</p>	
<ul style="list-style-type: none"> • Individual or Joint <ul style="list-style-type: none"> ➢ Yellow and purple Identity Card (IC) holder ➢ Age 18 and above • Corporate <ul style="list-style-type: none"> ➢ Sole proprietors, partnerships and companies, club and societies, Statutory corporations and government body 	
<p>5. What are the distinctive features of this product?</p>	
<ul style="list-style-type: none"> • Syariah compliant term deposit • You have an option to auto roll-over your principal only 	
<p>6. What is the initial deposit required?</p>	
<p>\$100.00</p>	

7. What is the term of this product?

- The term is 1 year

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

- You MUST have an Al-Wadiah or Akaun Syarikat (for corporate) savings accounts for principal allocation and dividend distribution
- Profit will only be determined at point of maturity / redemption
- No profit will be given if premature uplift on 180 days or less
- 50% of the prevailing rate will be given if premature uplift of more than 180 days and before maturity

9. What are the major risks involved?

There is no guarantee of profit at maturity

8. What are the charges I need to pay?

Fees and charges are subject to prevailing "TAIB Tariffs"

9. 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

10. Where can I get assistance and redress?

For any inquiry, you may contact us at any branch of Perbadanan TAIB or call center 2342626

11. Where can I get more information?

Please visit www.taib.com.bn or call our call center 2342626 or at nearby Perbadanan TAIB branches

12. Other Term Deposit Products available?

Ar-Rizq Deposit

The information set out in this Product Disclosure Sheet are references only and do not bind Perbadanan TAIB.