



## **SOALAN-SOALAN LAZIM / FREQUENTLY ASKED QUESTIONS**

### **1. Apakah BSN MyGold Account-i / BSN Junior MyGold Account-i?**

BSN MyGold Account-i adalah akaun emas patuh syariah (disokong 100% oleh emas fizikal) yang membolehkan Pelanggan membuat pelaburan emas dengan jumlah yang berpatutan, mudah dan selamat. Pulangan daripada BSN MyGold Account-i adalah melalui kenaikan harga modal emas pembelian awal dan tertakluk kepada turun naik harga pasaran emas semasa.

Melalui BSN MyGold Account-i/ BSN Junior MyGold Account-i, Pelanggan boleh:

- a) membeli dan/atau menjual emas;
- b) membuat pemindahan emas kepada pihak ketiga melalui platform akaun; dan
- c) menebus emas fizikal.

Manakala, pihak BSN pula dilantik oleh Pelanggan sebagai ejen untuk menguruskan dan mengendalikan BSN MyGold Account-i sebagaimana yang dinyatakan dalam Terma dan Syarat bagi BSN MyGold Account-i / BSN Junior MyGold Account-i.

### ***What is BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*BSN MyGold Account-i/ BSN Junior MyGold Account-i is a Shariah compliant gold account (backed 100% by physical gold) that enables the Customers to make affordable investments, conveniently and securely. The return of the BSN MyGold Account-i/ BSN Junior MyGold Account-i is derived from capital appreciation of the initial gold purchase amount and is subject to volatility of the current gold market.*

*Through the BSN MyGold Account-i/ BSN Junior MyGold Account-i, the Customers are allowed to:*

- a) buy and/or sell the gold;*
- b) transfer the gold to third parties through the account platform; and*
- c) redeem the physical gold.*

*Whereas BSN will be appointed by the Customer as an agent to manage and operate BSN MyGold Account-i/ BSN Junior MyGold Account-i in accordance with the Terms and Conditions of BSN MyGold Account-i.*



**2. Apakah faedah-faedah yang akan diperolehi jika Pelanggan melabur melalui BSN MyGold Account-i?**

- Pelaburan mampu milik serendah RM10 (individu) dan RM500 (bukan individu)
- Ketenangan minda apabila membeli emas tanpa perlu menyimpan emas fizikal
- Perbezaan harga yang kompetitif di antara harga jualan dan harga belian Bank.
- Nikmati harga terkini mengikut pasaran dan harga yang istimewa sekiranya pembelian emas melebihi jumlah tertentu.
- Pilihan untuk menebus emas fizikal daripada BSN MyGold Account-i (minimum 200g).

***What are the benefits of opening BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

- *Affordable investment amount as low as RM10 (individual) and RM500 (non-individual)*
- *Peace of mind when you purchase the gold without having to keep the physical gold*
- *Competitive spread between the Bank's Selling price and Purchase price.*
- *Enjoy real time market price and special price for gold purchases of certain amount.*
- *Option to redeem the physical gold from BSN MyGold Account-i/ BSN Junior MyGold Account-i (minimum 200g).*

**3. Di mana Pelanggan boleh mendapatkan produk BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

BSN MyGold Account-i/ BSN Junior MyGold Account-i ini ditawarkan di semua cawangan BSN dan di \*perbankan internet myBSN serta melalui perunding kewangan yang dilantik secara sah oleh BSN.

(\*tertakluk kepada ketersediaan yang akan dimaklumkan oleh BSN dari semasa ke semasa)

***Where can the Customer purchase the BSN MyGold Account-i / BSN Junior MyGold Account-i product?***

*BSN MyGold Account-i/ BSN Junior MyGold Account-i is being offered at all BSN branches and on \*myBSN internet banking as well as through BSN's validly appointed Wealth Advisor.*

*(\*subject to availability which will be notified by BSN from time to time)*



**4. Apakah kelayakan untuk membuka akaun BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

i) Individu

Warganegara atau bukan warganegara Malaysia berumur 18 tahun ke atas.

BSN My Gold Account-i

BSN MyGold Account-i boleh dibuka oleh individu tersebut sebagai:

- Individu; or/atau
- Akaun bersama.

BSN Junior MyGold Account-i:

BSN Junior MyGold Account-i boleh dibuka oleh individu sebagai Pemegang Amanah bagi Akaun Amanah yang dibuka untuk faedah Pelanggan minor (iaitu benefisiari kepada aset di dalam BSN Junior MyGold Account-i tersebut). Sebarang transaksi melibatkan BSN Junior MyGold Account-i hendaklah dilakukan oleh Pemegang Amanah bagi pihak Pelanggan minor.

ii) Bukan individu

Entiti perniagaan/perbadanan yang berdaftar di Malaysia iaitu Pemilikan Tunggal, Perkongsian, syarikat Sendirian Berhad atau Berhad, Persatuan dan Kelab.

BSN My Gold Account-i boleh dibuka oleh pelanggan bukan individu tersebut sebagai akaun korporat.

***What is the eligibility to open a BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

i) *Individual*

*Malaysian and non-Malaysian citizen aged 18 years and above.*

*The BSN MyGold Account-i may be opened by the individuals as:*

*BSN MyGold Account-i:*

- *Individual account; and /or*
- *Joint account;*

*BSN Junior MyGold Account-i:*

*BSN Junior MyGold Account-i may be opened by the individuals as the Trustee for an In-Trust account that is opened for the benefit of the minor Customer (i.e. the beneficiary of the assets in the BSN Junior MyGold Account-i). Any transaction involving the BSN Junior MyGold Account-i shall be performed by the Trustee on behalf of the minor Customer.*



ii) *Non-individual*

*Business entities/corporations registered in Malaysia i.e. Sole Proprietor, Partnership, Private Limited or Limited company, association and societies). The BSN MyGold Account-i may be opened by the non-individual customer as a corporate account*

**5. Apakah dokumen yang akan diterima oleh Pelanggan semasa pembukaan BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

Semasa peringkat pra-kontrak, Pelanggan akan menerima Penyata Pendedahan Produk dan Terma & Syarat bagi BSN MyGold Account-i/ BSN Junior MyGold Account-i. Selepas pembukaan akaun dan pembelian emas, Pelanggan akan menerima sesalinan 'BSN MyGold Account-i / BSN Junior MyGold Account-i – Resit Pembelian Emas'.

***What are the documents that the Customer will receive during the opening of the BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*During the pre-contractual stage, the Customer will receive the Product Disclosure Sheet (PDS) and Terms & Conditions of BSN MyGold Account-i. Upon the opening of account and the purchase of gold, the Customer will receive a copy of the 'BSN MyGold Account-i - Purchase of Gold Receipt'.*

**6. Bolehkah Pelanggan membeli emas jika tidak mempunyai atau tidak membuka BSN Giro/i?**

Pelanggan hendaklah mempunyai atau dikehendaki membuka BSN Giro/i terlebih dahulu sebagai akaun transaksi untuk tujuan-tujuan berikut:

- a) Pembelian Emas dengan mendebitkan akaun;
- b) Jualan Emas dengan mengkreditkan ke Akaun;
- c) Pendebitan akaun untuk fi dan caj (jika ada).

***Can the Customer purchase the gold without having or opening the BSN Giro/ i?***

*The Customer is required to have or to open the BSN Giro/i beforehand as a transactional account for the following purposes:*

- a) Purchase of gold by debiting account;*
- b) Sale of gold by crediting to account;*
- c) Debiting of the relevant fees and charges (if any).*



**7. Adakah Pelanggan mendapat emas fizikal semasa pembelian melalui BSN MyGold Account-i/ BSN MyGold Account-i?**

Tidak, tetapi Pelanggan akan diberikan (bagi pembelian di cawangan BSN atau melalui perunding kewangan yang dilantik secara sah oleh BSN) atau Pelanggan boleh memuat turun (bagi pembelian atas talian melalui perbankan internet myBSN) sesalinan 'BSN MyGold Account-i/ BSN Junior MyGold Account-i – Resit Pembelian Emas' sebagai pengesahan atau bukti pembelian emas melalui BSN MyGold Account-i/ BSN Junior MyGold Account-i.

***Do the customers get the physical gold upon the purchase via BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*No, but the Customer will be provided with (for the purchase made at any BSN branch or through BSN's validly appointed wealth advisor) or the Customer may download (for the purchase made online via the myBSN internet banking) a copy of the 'BSN MyGold Account-i - Purchase of Gold Receipt' as a confirmation or proof of purchase of the gold via BSN MyGold Account-i/ BSN Junior MyGold Account-i.*

**8. Bolehkah Pelanggan menebus emas fizikal daripada BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

Ya, Pelanggan boleh menebus emas fizikal daripada BSN MyGold Account-i/ BSN Junior MyGold Account-i pada bila-bila masa semasa hari perniagaan di mana-mana Cawangan BSN. Dimaklumkan bahawa terdapat caj yang dikenakan ke atas penebusan emas fizikal dan penebusan minimum adalah 200 gram.

Bagi akaun amanah, penebusan emas fizikal hendaklah dibuat oleh ibu bapa/ penjaga bagi pemegang akaun minor. Manakala, bagi akaun bersama atau akaun korporat, penebusan boleh dibuat oleh pengguna/penandatangan yang diberi kuasa.

***Can the Customer redeem the physical gold from BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*Yes, the Customer can redeem the physical gold from BSN MyGold Account-i/ BSN Junior MyGold Account-i at any time during business days in any of BSN branches. Please be informed that there are charges imposed on the redemption to physical gold and the minimum redemption is for 200 grams.*

*For an in-trust account, redemption of the physical gold shall be made by the parents/guardian of the minor accountholder. Whereas, for a joint account, the redemption may be made by the authorized signatory/user.*



**9. Bagaimanakah pelanggan boleh menjual emas yang telah dibeli melalui BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

Pelanggan boleh dari semasa ke semasa menjual emas yang terdapat dalam BSN MyGold Account-i kepada Bank. Penjualan emas adalah berdasarkan Harga Belian yang ditetapkan Bank. Pelanggan hendaklah memastikan bahawa sebarang arahan penjualan terhadap kepada kuantiti emas sebenar di dalam BSN MyGold Account-i/ BSN Junior MyGold Account-i. Sekiranya baki emas tidak mencukupi dalam akaun, Bank berhak untuk menolak untuk melaksanakan arahan penjualan tersebut.

***How can the Customer sell the gold that has been purchased through BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*The Customer may from time to time sell the gold available in BSN MyGold Account-i/ BSN Junior MyGold Account-i to the Bank. The sale of gold shall be based on the Bank's Purchase Price. Customer must ensure that any sale instruction will be limited to the actual quantity of gold in BSN MyGold Account-i/ BSN Junior MyGold Account-i. In the event there is insufficient gold in the account, the Bank reserves the right to reject the sale instruction.*

**10. Adakah pelanggan dibenarkan memindahkan baki emas yang ada dalam gram daripada BSN MyGold Account-i/ BSN Junior MyGold Account-i?**

Pelanggan dibenarkan untuk memindahkan baki emas yang ada dalam gram daripada BSN MyGold Account-i Pelanggan kepada akaun BSN MyGold Account-i yang lain termasuk kepada akaun BSN MyGold Account-i pihak ketiga.

***Is the customer allowed to transfer his/her available gold balance in the customer's BSN MyGold Account-i/ BSN Junior MyGold Account-i?***

*Yes, the customer is allowed to transfer the available gold balance in grams from the customer's BSN MyGold Account-i/ BSN Junior MyGold Account-i to another BSN MyGold Account-i/ BSN Junior MyGold Account-i including that to a third party's BSN MyGold Account-i/ BSN Junior MyGold Account-i within the Bank.*

**11. Di mana Pelanggan boleh mendapatkan maklumat harga emas BSN?**

Harga indikatif Jualan dan Belian Emas Bank dipaparkan di semua Cawangan BSN dan/atau laman web Bank.

***Where can the Customer obtain the information on the Bank's Gold price?***

*Bank's indicative Selling and Purchase Prices are displayed at all BSN branches and/or the Bank's website.*



**12. Adakah pembelian awal/modal terjamin?**

Tidak, pembelian awal/modal tidak dijamin dan tertakluk kepada turun naik keadaan pasaran iaitu harga emas dan sebagainya.

***Is the initial purchase/capital guaranteed?***

*The initial purchase/capital is not guaranteed and is subject to the volatility of the market conditions i.e. gold price etc.*

**13. Adakah BSN MyGold Account-i/ BSN Junior MyGold Account-i dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM)?**

BSN MyGold Account-i/ BSN Junior MyGold Account-i ialah akaun yang tidak memberi dividen dan tidak dilindungi oleh PIDM.

***Is BSN MyGold Account-i/ BSN Junior MyGold Account-i protected by the Perbadanan Insurans Deposit Malaysia (PIDM)?***

*BSN MyGold Account-i/ BSN Junior MyGold Account-i is a non-bearing dividend account and is not protected by the PIDM.*

**14. Adakah terdapat sebarang bayaran yang akan dikenakan oleh Bank atas pelantikan Bank sebagai ejen untuk simpanan emas?**

Ya. Untuk pelantikan Bank sebagai ejen, Bank akan mengenakan Yuran Pengurusan berjumlah RM0.10/gram berdasarkan baki emas pada hari pertama setiap bulan TERTAKLUK KEPADA Bayaran pertama hanya akan menjadi perlu dibayar kepada BSN setelah lengkap satu (1) bulan tempoh penyimpanan daripada tarikh pembelian Emas . Bank akan mendebitkan bayaran yuran tersebut daripada akaun Pelanggan pada bulan berikutnya.

***Is there any fee that will be imposed by the Bank for the Bank appointment as an agent to safe keep the Gold?***

*Yes, the Bank will impose a Management Fee of RM0.10/ gram based on the Gold balance in the BSN MyGold Account-i on the first day of the every month SUBJECT ALWAYS that the first payment of such fee shall only become payable to BSN upon the completion of one (1) month of safekeeping period from the Gold purchase date. The Bank will debit the Customer's BSN Giro/i for the said fee on the following month.*

**CONTOH / EXAMPLE:**Senario 1 / Scenario 1:

Baki Akaun Emas sehingga 30/06/2024 / <i>Gold Account Balance as at 30/06/2024</i>	<b>1.234g</b>
Tarikh Pembelian Baru / <i>New Purchase Date</i>	<b>02/07/2024</b>
Jumlah Pembelian pada 02/07/2024 / <i>Total Purchase on 02/07/2024</i>	<b>1.456g</b>
Baki Akhir pada 31/07/2024 / <i>Gold Account Balance as at 31/07/2024</i>	<b>2.690g</b>

Yuran Pengurusan Bulan July 2024 / *Management Fee for July 2024* = 1.234g X RM0.10 **RM0.12**

Senario 2 / Scenario 2:

Baki Akaun Emas sehingga 30/06/2024 / <i>Gold Account Balance as at 30/06/2024</i>	<b>1.234g</b>
Tarikh Penjualan / <i>Sell Date</i>	<b>02/07/2024</b>
Jumlah Penjualan pada 02/07/2024 / <i>Total Sell on 02/07/2024</i>	<b>1.000g</b>
Baki Akhir pada 31/07/2024 / <i>Gold Account Balance as at 31/07/2024</i>	<b>0.234g</b>

Yuran Pengurusan Bulan Julai 2024 / *Management Fee for July 2024* = 0.234g X RM0.10 **RM0.02**

## Nota / Note:

- i. Yuran Pengurusan Julai 2024 akan ditolak dari Akaun Giro/i pelanggan pada bulan Ogos 2024 / *Management Fee for July 2024 will be deducted from Customer's Giro/i Account in August 2024.*
- ii. Yuran Pengurusan tidak dikenakan ke atas 1.456g yang dibuat pada 02/07/2024 kerana tidak cukup 1 bulan. *Management Fee will not be imposed to the 1.456g newly purchased on 02/07/2024 as it does not reach 1 month cycle.*
- iii. Pengecualian Yuran Pengurusan jika ada, boleh diberikan oleh BSN mengikut budi bicara mutlaknyanya/ *Waiver of Management Fee, if any, may be granted by BSN as its sole discretion.*

**Penafian:**

**Dokumen ini bukanlah sumber rujukan utama untuk maklumat lanjut, semua Pelanggan dinasihati untuk merujuk kepada Penyata Pendedahan Produk dan Terma & Syarat BSN MyGold Account-i/ BSN Junior MyGold Account-i yang boleh diakses di laman web BSN di [www.bsn.com.my](http://www.bsn.com.my).**

**Disclaimer:**

***This document is not the main source of reference and for further information, all the Customers are advised to refer to the Product Disclosure Sheet and the Terms & Conditions of BSN MyGold Account-i/ BSN Junior MyGold Account-i which are accessible on BSN's website at [www.bsn.com.my](http://www.bsn.com.my).***