



BSN MyGold Account-i

Date / Tarikh:

(to be filled by Sales / Branch Personnel) /

(Untuk diisi oleh Kakitangan Jualan / Cawangan)

PRODUCT DISCLOSURE SHEET / PENYATA PENDEDAHAN PRODUK

Read this Product Disclosure Sheet before you decide to invest in the **BSN MyGold Account-i**. Be sure to also read the terms in the Terms & Conditions of BSN MyGold Account-i. Seek clarification from BSN if you do not understand any part of this document or the Terms & Conditions of BSN MyGold Account-i. / *Sila baca dan fahami Penyata Pendedahan Produk ini sebelum anda membuat keputusan untuk melabur dalam BSN MyGold Account-i. Sila pastikan anda juga membaca terma-terma di dalam Terma & Syarat bagi BSN MyGold Account-i. Dapatkan penjelasan daripada pihak BSN jika anda tidak memahami mana-mana bahagian pada dokumen ini atau Terma & Syarat bagi BSN MyGold Account-i.*

1. What is this product about? / Apakah produk ini?

BSN MyGold Account-i is a Shariah compliant gold account that enables customers to make affordable investments, conveniently and securely. The return of the BSN MyGold Account-i is derived from capital appreciation of the initial gold purchase amount and is subject to volatility of the current gold market. Customers will enjoy the following benefits: / *BSN MyGold Account-i adalah akaun emas patuh syariah 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. Pelanggan akan menikmati faedah-faedah berikut:*

- Affordable initial investment of as low as RM10 (for individuals) and RM500 (for non-individuals) / *Pelaburan awal mampu milik serendah RM10 (untuk individu) dan RM500 (untuk bukan individu)*
- Peace of mind when you purchase gold without having to keep the physical gold / *Ketenangan minda apabila anda membeli emas tanpa perlu menyimpan emas fizikal*
- Competitive spread between BSN's selling price and purchase price / *Harga yang kompetitif antara harga jualan dan harga belian BSN*
- Real time market price to buy and sell gold / *Harga terkini mengikut pasaran untuk membeli dan menjual emas*
- Special price for gold purchases of certain amount / *Harga istimewa untuk pembelian emas dalam jumlah tertentu*
- Option to redeem the physical gold from BSN MyGold Account-i (minimum: 200g) / *Pilihan untuk menebus emas fizikal daripada BSN MyGold Account-i (minimum: 200g)*

2. What are the Shariah concepts applied for this product? / Apakah konsep Syariah yang digunakan untuk produk ini?

The Shariah concepts applied are: / *Konsep syariah yang digunakan ialah:*

- **Bai' Musawamah**
Purchase and Sale contract without the disclosure of the asset cost price and profit margin to the Customer. / *Kontrak Pembelian dan Jualan tanpa pendedahan harga kos aset dan margin keuntungan kepada Pelanggan.*
- **Wakalah**
Under this product, the Customer appoints BSN as an Agent to manage and operate BSN MyGold Account-i in accordance with the Terms and Conditions of BSN MyGold Account-i. / *Di bawah produk ini, Pelanggan melantik pihak BSN sebagai ejen Pelanggan untuk menguruskan dan mengendalikan BSN MyGold Account-i sebagaimana yang dinyatakan dalam Terma dan Syarat bagi BSN MyGold Account-i.*

3. What are the features of this product? Apakah ciri-ciri produk ini?

Features / Ciri-ciri	Descriptions / Penerangan
Type of account / Jenis akaun	<p>i) Individual / Individu</p> <p>Malaysian and non-Malaysian citizen aged 18 years and above. / <i>Warganegara atau bukan warganegara Malaysia berumur 18 tahun ke atas.</i></p> <p>The BSN MyGold Account-i may be opened by the individuals as: / <i>BSN My Gold Account-i boleh dibuka oleh individu tersebut sebagai:</i></p> <ul style="list-style-type: none"> • Individual account / <i>Individu;</i> • Joint account / <i>Akaun bersama; or/atau</i> <p>ii) Non-individual / Bukan individu</p> <p>Business entities/corporations registered in Malaysia i.e. Sole Proprietor, Partnership, , Private Limited or Limited company, association and societies. / <i>Entiti perniagaan/perbadanan yang berdaftar di Malaysia iaitu Pemilikan Tunggal, Perkongsian, syarikat Sendirian Berhad atau Berhad, Persatuan dan Kelab.</i></p> <p>The BSN MyGold Account-i may be opened by the non-individual customer as a corporate account / <i>BSN My Gold Account-i boleh dibuka oleh pelanggan bukan individu tersebut sebagai akaun korporat.</i></p>
Distribution platform / Platform pengedaran	<ul style="list-style-type: none"> • Over the counter – BSN Branches / <i>Kaunter – cawangan-cawangan BSN</i> • Internet Banking myBSN (subject to availability which will be notified by BSN from time to time) / <i>Perbankan internet myBSN (tertakluk kepada ketersediaan yang akan dimaklumkan oleh BSN dari semasa ke semasa)</i> • Wealth Advisor / <i>Penasihat Kewangan</i>
Gold purity / Ketulenan emas	999.9
Types of transaction / Jenis-jenis transaksi	<ul style="list-style-type: none"> • Buy and sell of gold / <i>Jual dan beli emas</i> • Transfer of gold / <i>Pemindahan emas</i> • Redeem to physical gold / <i>Tebus kepada emas fizikal</i>

Price type / <i>Jenis harga</i>	<p>Live pricing / <i>Harga langsung</i></p> <p>The purchase of the Gold shall be based on the Bank's Sale Price (which will be determined by the Bank pursuant to the live pricing of the Gold). / <i>Pembelian Emas adalah berdasarkan Harga Jualan Bank (yang ditentukan oleh Bank berdasarkan harga langsung Emas)</i></p> <p>The Bank may, at its discretion, offer a lower Bank's Sale Price for gold purchases of certain amount. Example: / <i>Bank boleh, atas budi bicaranya, menawarkan Harga Jualan Bank yang istimewa bagi pembelian emas melebihi jumlah tertentu.</i></p> <p>Contoh:</p> <table border="1"> <tr> <td>Standard price/ <i>Harga standard</i></td> <td>Minimum RM10 – RM49,999.99</td> </tr> <tr> <td>Preferential price Tier 1/ <i>Harga Keutamaan PERINGKAT 1</i></td> <td>RM50,000 – RM149,999.99</td> </tr> <tr> <td>Preferential price Tier 2/ <i>Harga Keutamaan PERINGKAT 2</i></td> <td>RM150,000 & above/ <i>RM150,000 & ke atas</i></td> </tr> </table>	Standard price/ <i>Harga standard</i>	Minimum RM10 – RM49,999.99	Preferential price Tier 1/ <i>Harga Keutamaan PERINGKAT 1</i>	RM50,000 – RM149,999.99	Preferential price Tier 2/ <i>Harga Keutamaan PERINGKAT 2</i>	RM150,000 & above/ <i>RM150,000 & ke atas</i>								
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Initial and subsequent purchases / <i>Pembelian permulaan dan pembelian seterusnya</i>	<p>i) Individual / <i>Individu</i></p> <ul style="list-style-type: none"> Initial RM10 and subsequent RM10 / <i>Permulaan RM10 dan seterusnya RM10</i> <p>ii) Non-individual / <i>Bukan individu</i></p> <ul style="list-style-type: none"> Initial RM500 and subsequent RM10 / <i>Permulaan RM500 dan seterusnya RM10</i> 														
Currency / <i>Matawang</i>	Malaysian Ringgit / <i>Ringgit Malaysia</i>														
Redemption to physical gold / <i>Penebusan kepada emas fizikal</i>	Minimum 200grams / <i>Minimum of 200grams</i>														
Gold denomination for redemption to physical gold / <i>Denominasi emas untuk penebusan emas fizikal</i>	<table border="1"> <thead> <tr> <th>Denomination / <i>Denominasi</i></th> <th>1gram</th> <th>5grams</th> <th>10grams</th> <th>50grams</th> <th>100grams</th> <th>1000grams</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Denomination / <i>Denominasi</i>	1gram	5grams	10grams	50grams	100grams	1000grams							
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Method of redemption to physical gold / <i>Kaedah penebusan kepada emas fizikal</i>	Courier service to be arranged by the gold supplier to the customer's address / <i>Perkhidmatan kurier ke alamat pelanggan akan diuruskan oleh pembekal emas</i>														
Account requirement / <i>Syarat-syarat akaun</i>	<p>Customer is required to maintain BSN Giro/i for the purpose of / <i>Pelanggan dikehendaki mengekalkan akaun BSN Giro/i bertujuan untuk:</i></p> <ul style="list-style-type: none"> Purchase of gold by debiting account / <i>Pembelian emas dengan mendebitkan akaun</i> Sale of gold by crediting to account / <i>Jualan emas dengan mengkreditkan ke akaun</i> Debit relevant fees and charges (if any) / <i>Mendebitkan fi dan caj yang berkaitan (jika ada)</i> 														
Minimum gold balance / <i>Baki emas minimum</i>	No minimum balance of gold is required to maintain the account / <i>Tiada baki minimum emas diperlukan untuk mengekalkan akaun</i>														

4. What are the terms and conditions of this product? / *Apakah terma dan syarat produk ini?*

- Cash is to be deposited into BSN Giro/i prior to purchase of gold via BSN MyGold Account-i as purchase via CASH is not allowed / *Wang tunai perlu didepositkan ke dalam BSN Giro/i sebelum pembelian emas melalui BSN MyGold Account-i kerana pembelian emas secara TUNAI adalah tidak dibenarkan.*
- Physical gold are not allowed to be deposited directly into BSN MyGold Account-i / *Emas fizikal tidak dibenarkan untuk disimpan terus dalam BSN MyGold Account-i*
- All redemption to physical gold requests will be arranged and couriered by gold vendor to customer's address / *Semua permintaan penebusan emas fizikal akan diuruskan oleh pembekal emas ke alamat Pelanggan.*
- 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./ *Bagi akaun amanah, penebusan emas fizikal hendaklah dibuat oleh penjaga/ibu bapa bagi pemegang akaun minor. Manakala, bagi akaun bersama, penebusan boleh dibuat oleh pengguna/penandatanganan yang diberi kuasa.*
- The other terms and conditions in the Terms and Conditions for BSN MyGold Account-i shall apply / Lain-lain terma dan syarat dalam Terma dan Syarat bagi BSN MyGold Account-i hendaklah terpakai.*

5. What are the fees and charges do I have to pay? / *Apakah yuran dan caj yang perlu saya bayar?*

No. / No.	Features / Ciri-ciri	Fees and charges / Yuran dan caj																														
1.	Management Fees (monthly) / Yuran Pengurusan (bulanan)	<p>For the Bank's appointment as an Agent, the Bank will impose a Management Fee of RM0.10/gram monthly based on the gold balance (gram) in 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. / Untuk perlantikan Bank sebagai ejen, Bank akan mengenakan Yuran Pengurusan sebanyak RM.10/gram setiap bulan berdasarkan baki emas (gram) dalam BSN MyGold Account-i 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.</p> <p>Illustration on Management Fee for the month of August 2024: / Ilustrasi Yuran Pengurusan untuk bulan Ogos 2024:</p> <p><u>Scenario 1/ Senario 1:</u></p> <table> <tr> <td>Gold Account Balance as at 30/06/2024 / Baki Akaun Emas sehingga 30/06/2024</td> <td>=</td> <td>1.234g</td> </tr> <tr> <td>New Purchase Date (Top up) / Tarikh Pembelian Baru (Penambahan)</td> <td>=</td> <td>02/07/2024</td> </tr> <tr> <td>Total Purchase on 02/07/2024 / Jumlah Pembelian pada 02/07/2024</td> <td>=</td> <td>1.456g</td> </tr> <tr> <td>Gold Account Balance as at 31/08/2024 / Baki Akhir pada 31/08/2024</td> <td>=</td> <td>2.690g</td> </tr> <tr> <td>Management Fee for August 2024 / Yuran Pengurusan Bulan Ogos 2024</td> <td>=</td> <td>RM0.12*</td> </tr> </table> <p>* 1.234g X RM0.10 = RM0.12</p> <hr/> <p><u>Scenario 2 / Senario 2:</u></p> <table> <tr> <td>Gold Account Balance as at 30/06/2024 / Baki Akaun Emas sehingga 30/06/2024</td> <td>=</td> <td>1.234g</td> </tr> <tr> <td>Sell Date / Tarikh Penjualan</td> <td>=</td> <td>02/05/2024</td> </tr> <tr> <td>Total Sell on 02/07/2024 / Jumlah Penjualan pada 02/07/2024</td> <td>=</td> <td>1.000g</td> </tr> <tr> <td>Gold Account Balance as at 31/08/2024 / Baki Akhir pada 31/08/2024</td> <td>=</td> <td>0.234g</td> </tr> <tr> <td>Management Fee for August 2024 / Yuran Pengurusan Bulan Ogos 2024</td> <td>=</td> <td>RM0.02**</td> </tr> </table> <p>** 0.234g X RM0.10 = RM0.02</p> <p><u>Note / Nota:</u></p> <ol style="list-style-type: none"> Management Fee will be deducted from Customer's Giro/i Account on the following month i.e Management Fee for July 2024 will be deducted in August 2024 / Yuran Pengurusan akan ditolak dari Akaun Giro/i pelanggan pada bulan berikutnya sebagai contoh, Yuran Pengurusan untuk bulan Julai 2024 akan ditolak pada bulan Ogos 2024. Waiver of the management fee, if any, may be granted by BSN at its sole discretion. / Pengecualian Yuran Pengurusan jika ada, boleh diberikan oleh BSN mengikut budi bicara mutlaknyanya. 	Gold Account Balance as at 30/06/2024 / Baki Akaun Emas sehingga 30/06/2024	=	1.234g	New Purchase Date (Top up) / Tarikh Pembelian Baru (Penambahan)	=	02/07/2024	Total Purchase on 02/07/2024 / Jumlah Pembelian pada 02/07/2024	=	1.456g	Gold Account Balance as at 31/08/2024 / Baki Akhir pada 31/08/2024	=	2.690g	Management Fee for August 2024 / Yuran Pengurusan Bulan Ogos 2024	=	RM0.12*	Gold Account Balance as at 30/06/2024 / Baki Akaun Emas sehingga 30/06/2024	=	1.234g	Sell Date / Tarikh Penjualan	=	02/05/2024	Total Sell on 02/07/2024 / Jumlah Penjualan pada 02/07/2024	=	1.000g	Gold Account Balance as at 31/08/2024 / Baki Akhir pada 31/08/2024	=	0.234g	Management Fee for August 2024 / Yuran Pengurusan Bulan Ogos 2024	=	RM0.02**
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2.	Redemption to physical gold charges / Caj penebusan emas fizikal	<p>Redemption to physical gold charges: Caj penebusan emas fizikal:</p> <table border="1"> <thead> <tr> <th>Denomination / Denominasi</th> <th>1 gram</th> <th>5 grams</th> <th>10 grams</th> <th>50 grams</th> <th>100 grams</th> <th>1,000 grams</th> </tr> </thead> <tbody> <tr> <td>Redemption cost / Kos penebusan</td> <td>RM43.00</td> <td>RM80.00</td> <td>RM125.00</td> <td>RM510.00</td> <td>RM860.00</td> <td>RM1,500.00</td> </tr> </tbody> </table> <p>Illustration on redemption to physical gold: / Ilustrasi penebusan emas fizikal:</p> <p>A customer wishes to redeem 200g of gold in his or her BSN MyGold Account-i to physical gold / Pelanggan ingin menebus 200g emas dari BSN MyGold Account-i:</p> <p>4 pieces of 50g = (RM510 x 4) RM2,040 / 4 keping 50g = (RM510 x 4) RM2,040</p> <p>Based on the above illustration, customer has to pay the redemption to physical gold charges of RM2,040 / Berdasarkan ilustrasi di atas, pelanggan perlu membayar caj penebusan emas fizikal sebanyak RM2,040</p> <p><u>Note / Nota:</u> The gold redemption charges are imposed by the gold supplier. / Caj penebusan emas dikenakan oleh pembekal emas.</p>	Denomination / Denominasi	1 gram	5 grams	10 grams	50 grams	100 grams	1,000 grams	Redemption cost / Kos penebusan	RM43.00	RM80.00	RM125.00	RM510.00	RM860.00	RM1,500.00
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3.	<p>Courier service charges and special delivery charges for gold redemption / <i>Caj perkhidmatan kurier dan caj penghantaran khas untuk penebusan emas</i></p>	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Courier service charges: / Caj perkhidmatan kurier: Delivery cost – RM15 per parcel* / <i>Kos penghantaran – RM15 setiap parcel*</i></p> </div> <p>Illustration on courier service charges: / Ilustrasi untuk caj perkhidmatan kurier: A customer wishes to redeem 200g of gold in his or her BSN MyGold Account-i into physical gold and to be couriered to his or her address. / <i>Pelanggan ingin menebus 200g emas dalam BSN MyGold Account-i kepada emas fizikal dan dihantar melalui kurier ke alamatnya.</i></p> <p>Based on the illustration, customer has to pay RM30 (RM15 x 2 trips) for total courier service charges. / <i>Berdasarkan ilustrasi, pelanggan perlu membayar RM30 (RM15 x 2 perjalanan) untuk jumlah caj perkhidmatan kurier.</i></p> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <p>Special delivery charges: / Caj penghantaran khas: RM1,000 for Peninsular Malaysia / <i>RM1,000 untuk Semenanjung Malaysia</i> RM2,200 for Sabah/ Sarawak / <i>RM2,200 untuk Sabah/ Sarawak</i></p> </div> <p>Illustration on special delivery charges: / Ilustrasi untuk caj penghantaran khas: A customer wishes to redeem 1000g of gold in his or her BSN MyGold Account-i to physical gold and to be couriered to his or her address in Peninsular Malaysia. / <i>Pelanggan ingin menebus 1000g emas dalam BSN MyGold Account-i kepada emas fizikal dan dihantar melalui kurier ke alamatnya di Semenanjung Malaysia.</i></p> <p>Based on the illustration, customer has to pay RM1,000 for special delivery charges. / <i>Berdasarkan ilustrasi, pelanggan perlu membayar RM1,000 untuk jumlah caj penghantaran khas.</i></p> <p>Note / Nota:</p> <ul style="list-style-type: none"> i) The courier or the special delivery services will be fulfilled by the gold supplier. Thus, BSN will disclose any relevant information such as name of beneficiaries, mailing address and contact number to gold supplier for the fulfilment of courier service or special delivery service. / <i>Pembekal emas akan mengatur untuk perkhidmatan kurier atau penghantaran khas. Oleh itu, BSN akan mendedahkan maklumat yang berkaitan seperti nama penerima, alamat surat menyurat dan nombor telefon kepada pembekal emas.</i> ii) The courier charges is imposed by the gold supplier. / <i>Caj kurier dikenakan oleh pembekal emas.</i> iii) *Packing & shipment per parcel <=100g & <=30 pcs. / <i>Pembungkusan & penghantaran setiap parcel <=100g & <=30 pcs.</i> iv) Customer will be charged for re-delivery of unsuccessful parcel (2nd delivery attempt onwards) at the same rate as specified above. / <i>Pelanggan akan dikenakan caj bagi penghantaran semula bungkusan (percubaan penghantaran kali kedua dan seterusnya) pada kadar yang sama yang dinyatakan di atas</i>
<ul style="list-style-type: none"> • Kindly refer to our website www.bsn.com.my for fees and charges details. / <i>Sila rujuk laman sesawang kami www.bsn.com.my untuk butiran yuran dan caj.</i> 		
<p>6. What are the risks involved? Apakah Risiko utama?</p>		
<ul style="list-style-type: none"> • Market risk / Risiko pasaran Various factors may affect the gold value of BSN MyGold Account-i, including market conditions, investors' sentiment and confidence, profit rates, currency exchange rates, rates of inflation, business and economic, politics, financial, social, environmental and other local and global events. / <i>Pelbagai faktor boleh memberi kesan kepada nilai emas BSN MyGold Account-i, termasuk keadaan pasaran, sentimen dan keyakinan pelabur, kadar keuntungan, kadar pertukaran mata wang, kadar inflasi, perniagaan dan ekonomi, politik, kewangan, sosial, alam sekitar dan lain-lain keadaan tempatan dan global.</i> • Pricing risk / Risiko harga The price of BSN MyGold Account-i is depending on the gold market movement. Such reference values may be volatile and may result in price, level or value moving adversely to your interests or negatively affecting the return of your investment in BSN Gold Account-i. / <i>Harga emas BSN MyGold Account-i bergantung kepada pasaran emas semasa. Nilai rujukan tersebut mungkin berubah dan menjejaskan harga, tahap atau nilai dan pulangan pelaburan anda dalam BSN MyGold Account-i.</i> • Return or investment risk / Risiko pulangan atau pelaburan You are exposed to changes in reference values between the time of gold purchase and the time of sale. Past performance is not an indicative of future returns. The return of gold would be from the appreciation of your initial purchase and subject to volatility of the world and local gold market conditions. However, the return is not guaranteed while the risk of potential loss is high and substantial if and when the gold price is retreated. / <i>Anda terdedah kepada perubahan nilai rujukan di antara waktu anda membeli emas dan waktu penjualan. Prestasi masa lalu bukan penentu pulangan masa hadapan. Pulangan emas adalah dari kenaikan harga atas pembelian awal dan bergantung kepada keadaan pasaran emas dunia dan tempatan. Bagaimanapun, pulangan tidak dijamin sementara risiko potensi kerugian adalah tinggi dan besar jika dan ketika harga emas jatuh.</i> 		
<p>7. Where can I get assistance and further information? / Di manakah saya boleh mendapatkan bantuan atau maklumat lanjut?</p>		
<ul style="list-style-type: none"> • If you wish to give feedback on the products or services provided by BSN, please contact us at: / <i>Jika anda ingin mengemukakan aduan mengenai produk atau perkhidmatan yang disediakan oleh BSN, sila hubungi kami melalui:</i> <p>Pusat Perhubungan Pelanggan BSN. Tel : 1300 88 1900 / 03-2613 1900 Fax / Faks : 03-2613 1888 Email / Emel : customercare@bsn.com.my</p>		

- If your query or complaint is not satisfactorily resolved by BSN, you may contact Bank Negara Malaysia LINK or TELELINK at: / *Jika pertanyaan atau aduan anda tidak diselesaikan dengan sepenuhnya oleh BSN, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK melalui:*

Blok D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel : 1300 88 5465
Fax / Faks : 03-2174 1515
Email / Emel : bnmtelelink@bnm.gov.my

DISCLAIMER: / PENAFIAN:

The returns on BSN MyGold Account-i are subject to the gold price fluctuations. You are advised to read and understand the terms in the Terms and Conditions of BSN MyGold Account-i before making any gold investment. / *Pulangan pada BSN MyGold Account-i adalah tertakluk kepada naik turun harga emas. Anda dinasihatkan untuk membaca dan memahami terma-terma dalam Terma dan Syarat BSN MyGold Account-i sebelum membuat sebarang pelaburan emas.*