


BSN Junior MyGold Account-i (BSN JMGA-i)

Date / Tarikh: 27 Oktober 2025

PRODUCT DISCLOSURE SHEET / PENYATA PENDEDAHAN PRODUK

Read this Product Disclosure Sheet before you decide to invest in the **BSN Junior MyGold Account-i (BSN JMGA-i)**. Be sure to also read the general terms and conditions. Seek clarification from Bank Simpanan Nasional (BSN) if you do not understand any part of this document or the general terms. / *Sila baca dan fahami Penyata Pendedahan Produk ini sebelum anda membuat keputusan untuk melabur dalam **BSN Junior MyGold Account-i (BSN JMGA-i)**. Sila pastikan anda juga membaca terma dan syarat am. Dapatkan penjelasan daripada Bank Simpanan Nasional (BSN) jika anda tidak memahami mana-mana bahagian pada dokumen ini atau terma dan syarat am.*

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

BSN Junior MyGold Account-i (BSN JMGA-i) is a Shariah compliant gold account that enables Customers aged below 18 years old to make affordable investments, conveniently and securely. The return of the BSN JMGA-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 via this product: / *BSN Junior MyGold Account-i (BSN JMGA-i) adalah akaun emas patuh syariah yang membolehkan pelanggan di bawah umur 18 tahun membuat pelaburan emas dengan jumlah yang berpatutan, mudah dan selamat. Pulangan daripada BSN JMGA-i adalah melalui kenaikan harga modal emas dari pembelian awal dan tertakluk kepada pergerakan turun naik harga pasaran emas semasa. Melalui produk ini, Pelanggan akan menikmati faedah-faedah berikut:*

- Affordable initial investment of as low as RM10 / *Pelaburan awal mampu milik serendah RM10*
- 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*
- Enjoy real time market gold prices and special rates for purchases exceeding a certain amount / *Nikmati harga emas terkini mengikut pasaran serta harga istimewa bagi pembelian yang melebihi jumlah tertentu*
- No charges will be imposed for transferring gold (in grams) between BSN JMGA-i and/or BSN MGA-i accounts / *Tiada caj dikenakan bagi pemindahan emas (dalam gram) antara akaun BSN JMGA-i dan/atau BSN MGA-i*
- Option to redeem the physical gold from BSN JMGA-i (minimum: 200g) / *Pilihan untuk menebus emas fizikal daripada BSN JMGA-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 gold cost price and profit margin to the Customer. / *Kontrak Pembelian dan Jualan tanpa pendedahan harga kos emas dan margin keuntungan kepada Pelanggan.*
- **Wakalah**
Under this product, the Customer appoints BSN as an Agent to manage and operate BSN JMGA-i in accordance with the Terms and Conditions of BSN JMGA-i / *Di bawah produk ini, Pelanggan melantik pihak BSN sebagai ejen Pelanggan untuk menguruskan dan mengendalikan BSN JMGA-i sebagaimana yang dinyatakan dalam Terma dan Syarat bagi BSN JMGA-i.*

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

Features / Ciri-ciri	Descriptions / Penerangan
Type of account and eligibility / <i>Jenis akaun dan kelayakan</i>	In-Trust account (i.e. trust account opened by the parents/legal guardian (as the trustee) of an individual aged below 18 years old (who will be the beneficiary of the assets in the said account) / <i>Akaun Amanah (iaitu akaun amanah yang dibuka oleh ibubapa/penjaga yang sah (sebagai pemegang amanah) kepada individu berumur bawah 18 tahun (yang akan menjadi benefisiari kepada aset di dalam akaun tersebut)</i>
Initial and subsequent purchases / <i>Pembelian permulaan dan pembelian seterusnya</i>	Initial RM10 and subsequent RM10 / <i>Permulaan RM10 dan seterusnya RM10</i>
Distribution platform / <i>Platform pendedahan</i>	• Over the counter – BSN Branches / <i>Kaunter – cawangan-cawangan BSN</i> • Wealth Advisor / <i>Penasihat Kewangan</i>
Gold purity / <i>Ketulenan emas</i>	Physical gold bar with 999.9 purity / <i>Bar emas fizikal dengan ketulenan 999.9</i>
Transactional Account Requirements / <i>Syarat-syarat Akaun Transaksi</i>	Customer is required to have a BSN Giro/i (Savings or Current Account) prior to opening the BSN JMGA-i. The said Giro/i must be maintained and linked to BSN JMGA-i to facilitate the following transactions: <i>Pelanggan dikehendaki memiliki BSN Giro/i (Akaun Simpanan atau Semasa) sebelum membuka BSN JMGA-i. BSN Giro/i tersebut perlu dikekalkan dan dihubungkan dengan BSN JMGA-i begi tujuan transaksi berikut:</i> • Bank to debit and/or credit the amount from BSN Giro/i to execute the buy and sell of gold / <i>Bank akan mendebit dan/atau mengkredit jumlah dari BSN Giro/i untuk melaksanakan jual dan beli emas;</i> • Bank to debit the total cost for redemption to physical gold/ <i>Bank akan mendebit kos keseluruhan untuk penebusan kepada emas fizikal;</i> • Bank to debit any fees and charges where applicable from BSN Giro/i / <i>Bank akan mendebit sebarang yuran dan caj yang berkenaan dari BSN Giro/i.</i>

Price type / Jenis harga	Live pricing / <i>Harga langsung</i> The purchase of the Gold shall be based on BSN's Sale Price (which will be determined by BSN pursuant to the live pricing of the Gold). / <i>Pembelian Emas adalah berdasarkan Harga Jual BSN (yang ditentukan oleh BSN berdasarkan harga langsung Emas).</i> BSN may, at its discretion, offer a competitive BSN's Sale Price for gold purchases of certain amount. Example: / <i>BSN boleh, atas budi bicaranya, menawarkan Harga Jual BSN yang istimewa bagi pembelian emas melebihi jumlah tertentu.</i> Contoh: <table><tr><td>Standard price/ <i>Harga standard</i></td><td colspan="6">Minimum RM10 – RM49,999.99</td></tr><tr><td>Preferential price Tier 1/ <i>Harga Keutamaan PERINGKAT 1</i></td><td colspan="6">RM50,000 – RM149,999.99</td></tr><tr><td>Preferential price Tier 2/ <i>Harga Keutamaan PERINGKAT 2</i></td><td colspan="6">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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Currency / <i>Matawang</i>	Malaysian Ringgit / <i>Ringgit Malaysia</i>																											
Redemption to physical gold / <i>Penebusan kepada emas fizikal</i>	Minimum 200gram / <i>Minimum of 200grams</i>																											
Gold denomination for redemption to physical gold / <i>Denominasi emas untuk penebusan emas fizikal</i>	Denomination / Denominasi	1gram	5grams	10grams	50grams	100grams	1000grams																					
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>																											
Minimum gold balance / <i>Baki emas minimum</i>	No minimum balance of gold is required to maintain the BSN JMGA-i. However, the Bank has the right to close the BSN JMGA-i as stated in the Terms and Conditions BSN JMGA-i / <i>Tiada baki minimum emas diperlukan untuk mengekalkan BSN JMGA-i. Walau bagaimanapun, Bank mempunyai hak untuk menutup BSN JMGA-i seperti yang termaktub di dalam Terma dan Syarat BSN JMGA-i</i>																											
Business Day / <i>Hari Perniagaan</i>	1. BSN branches – Gold transaction can be performed during the normal business hours. Customer may refer to www.bsn.com.my for further details. / <i>Cawangan-cawangan BSN – Transaksi emas boleh dilakukan semasa waktu perniagaan biasa. Pelanggan boleh melayari www.bsn.com.my untuk keterangan lanjut.</i> 2. *myBSN mobile apps – Gold transaction can be performed from 8.30 am – 11.59 pm everyday including weekends and public holiday / <i>Aplikasi mudah alih myBSN – Transaksi emas boleh dilakukan dari jam 8.30 pagi – 11.59 malam setiap hari termasuk hujung minggu dan cuti umum.</i> *Note / Nota: Customers can only view their BSN JMGA-i gold balances through the myBSN mobile apps. However, all gold purchase and sale transactions must be performed at BSN branches / <i>Pelanggan hanya boleh melihat baki BSN JMGA-i mereka melalui aplikasi mudah alih myBSN. Walau bagaimanapun, semua transaksi pembelian dan penjualan emas hendaklah dilakukan di cawangan BSN.</i>																											

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

- All transactions involving the BSN JMGA-i shall be performed by the trustee i.e. the parents/legal guardian of the minor account holder/ *Semua transaksi melibatkan BSN JMGA-i hendaklah dilakukan oleh pemegang amanah iaitu ibu bapa/penjaga yang sah kepada pemegang akaun minor.*
- Cash is to be deposited into BSN Giro/i prior to purchase of gold via BSN JMGA-i as purchase via CASH is not allowed / *Wang tunai perlu didepositkan ke dalam BSN Giro/i sebelum pembelian emas melalui BSN JMGA-i kerana pembelian emas secara TUNAI adalah tidak dibenarkan.*
- 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.*
- Redemption of the physical gold shall be made by the parents/legal guardian of the minor account holder. / *Penebusan emas fizikal hendaklah dibuat oleh ibu bapa/penjaga yang sah bagi pemegang akaun minor. The other terms and conditions in the Terms and Conditions for BSN JMGA-i shall apply / Lain-lain terma dan syarat dalam Terma dan Syarat bagi BSN JMGA-i hendaklah terpakai.*
- Upon the Minor Customer attaining the age of eighteen (18) years old, BSN JMGA-i will not be automatically converted into BSN MyGold Account-i (BSN MGA-i) (with the status of individual account which can be managed by the Customer without the Trustee). The Trustee and the Minor Customer shall visit the Bank's premises for the said purpose. / *Apabila Pelanggan Minor telah mencapai umur lapan belas (18) tahun, BSN JMGA-i tidak akan bertukar secara automatik menjadi BSN MyGold Account-i (BSN MGA-i) (berstatus akaun individu yang boleh dikendalikan oleh Pelanggan tanpa Pemegang Amanah). Pemegang Amanah dan Pelanggan Minor hendaklah hadir ke premis Bank bagi tujuan tersebut.*

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

No.	Features / Ciri-ciri	Fees and charges / Yuran dan caj														
1.	Management Fees (monthly)/ Yuran Pengurusan (bulanan)	For BSN's appointment as an Agent, BSN will impose a Management Fee of RM0.10/gram monthly based on the gold balance (gram) in BSN JMGA-i on the first day of 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 BSN sebagai ejen, BSN akan mengenakan Yuran Pengurusan sebanyak RM.10/gram setiap bulan berdasarkan baki emas (gram) dalam BSN JMGA-i pada hari pertama setiap bulan TERTAKLUK KEPADA bayaran pertama hanya perlu dibayar kepada BSN setelah lengkap satu (1) bulan tempoh penyimpanan daripada tarikh pembelian Emas. Illustration on Management Fee for the month of August 2024: / Ilustrasi Yuran Pengurusan untuk bulan Ogos 2024: <u>Scenario 1/ Senario 1:</u> 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* <i>*1.234g X RM0.10 = RM0.12</i> <u>Scenario 2 / Senario 2:</u> 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** <i>**0.234g X RM0.10 = RM0.02</i> <u>Note / Nota:</u> i. 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. ii. 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 mutlaknya.														
2.	Redemption to physical gold charges / Caj penebusan emas fizikal	Redemption to physical gold charges: / Caj penebusan emas fizikal: <table><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><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></table> Illustration on redemption to physical gold: / Ilustrasi penebusan emas fizikal: A customer wishes to redeem 200g of gold in his or her BSN JMGA-i to physical gold / Pelanggan ingin menebus 200g emas dari BSN JMGA-i : 4 pieces of 50g = (RM510 x 4) RM2,040 / 4 keping 50g = (RM510 x 4) RM2,040 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 <u>Note / Nota:</u> The gold redemption charges are imposed by the gold supplier. / Caj penebusan emas dikenakan oleh pembekal emas.	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.	Courier service charges and special delivery charges for gold redemption / <i>Caj perkhidmatan kurier dan caj penghantaran khas untuk penebusan emas</i>	Courier service charges: / Caj perkhidmatan kurier: Delivery cost – RM15 per parcel* / Kos penghantaran – RM15 setiap parcel* Illustration on courier service charges: / Ilustrasi untuk caj perkhidmatan kurier: A customer wishes to redeem 200g of gold in his or her BSN JMGA-i into physical gold and to be couriered to his or her address. / Pelanggan ingin menebus 200g emas dalam BSN JMGA-i kepada emas fizikal dan dihantar melalui kurier ke alamatnya. Based on the illustration, customer has to pay RM30 (RM15 x 2 trips) for total courier service charges. / Berdasarkan ilustrasi, pelanggan perlu membayar RM30 (RM15 x 2 perjalanan) untuk jumlah caj perkhidmatan kurier. Special delivery charges: / Caj penghantaran khas: RM1,000 for Peninsular Malaysia / RM1,000 untuk Semenanjung Malaysia RM2,200 for Sabah/ Sarawak / RM2,200 untuk Sabah/ Sarawak Illustration on special delivery charges: / Ilustrasi untuk caj penghantaran khas: A customer wishes to redeem 1000g of gold in his or her BSN JMGA-i to physical gold and to be couriered to his or her address in Peninsular Malaysia. / Pelanggan ingin menebus 1000g emas dalam BSN JMGA-i kepada emas fizikal dan dihantar melalui kurier ke alamatnya di Semenanjung Malaysia. Based on the illustration, customer has to pay RM1,000 for special delivery charges. / Berdasarkan ilustrasi, pelanggan perlu membayar RM1,000 untuk jumlah caj penghantaran khas. Note / Nota: - 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. / 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. - The courier charges are imposed by the gold supplier. / Caj kurier dikenakan oleh pembekal emas. *Packing & shipment per parcel <=100g & <=30 pcs. / Pembungkusan & penghantaran setiap parcel <=100g & <=30 pcs. - If the first delivery attempt is not successful, the Customer will be charged for re-delivery of unsuccessful parcel (2nd delivery attempt onwards) at the same rate as specified above. / Pelanggan akan dikenakan caj bagi penghantaran semula bungkusan (percubaan penghantaran kali kedua dan seterusnya) pada kadar yang sama yang dinyatakan di atas.
Kindly refer to our website at www.bsn.com.my for fees and charges details. / Sila rujuk laman sesawang kami di www.bsn.com.my untuk butiran yuran dan caj.		
6. What are the risks involved? Apakah risiko utama yang terlibat?		
<u>Market risk / Risiko pasaran</u> Various factors may affect the gold value of BSN JMGA-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. / Pelbagai faktor boleh memberi kesan kepada nilai emas BSN JMGA-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. <u>Pricing risk / Risiko harga</u> The price of BSN JMGA-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 JMGA-i. / Harga emas BSN JMGA-i bergantung kepada pasaran emas semasa. Nilai rujukan tersebut mungkin berubah dan menjejaskan harga, tahap atau nilai dan pulangan pelaburan anda dalam BSN JMGA-i. <u>Return or investment risk / Risiko pulangan atau pelaburan</u> 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. / 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.		

7. Where can I get assistance and further information? / Di manakah saya boleh mendapatkan bantuan atau maklumat lanjut?

- If you wish to give feedback on the products or services provided by BSN, please contact us at: / Jika anda ingin mengemukakan aduan mengenai produk atau perkhidmatan yang disediakan oleh BSN, sila hubungi kami melalui:

Pusat Perhubungan Pelanggan BSN.
Tel: 1300 88 1900 / 03-2613 1900
Fax / Faks: 03-2613 1888
Email / Emel: customercare@bsn.com.my

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

Blok D, Bank Negara Malaysia,
Jalan Dato' Onn,
50480 Kuala Lumpur.
Tel: 1300 88 5465 (1-300-88-LINK)
Fax / Faks: 03-2174 1515
Email / Emel: bnmtelelink@bnm.gov.my

DISCLAIMER: / PENAFIAN:

The returns on BSN JMGA-i are subject to the gold price fluctuations. You are advised to read and understand the terms in the Terms and Conditions of BSN MGA-i / BSN JMGA-i before making any gold investment /

Pulangan pada BSN JMGA-i adalah tertakluk kepada naik turun harga emas. Anda dinasihatkan untuk membaca dan memahami terma-terma dalam Terma dan Syarat BSN JMGA-i sebelum membuat sebarang pelaburan emas.

Should there be any inconsistency or conflict between English and Bahasa Malaysia version, the English version shall prevail. /
Sekiranya terdapat sebarang ketidaklarasan atau percanggahan antara versi Bahasa Inggeris dan Bahasa Malaysia, versi Bahasa Inggeris akan diguna pakai.