SOALAN-SOALAN LAZIM / *FREQUENTLY ASKED QUESTIONS*

1. **Apakah BSN MyGold Account-i (BSN MGA-i) / BSN Junior MyGold Account-i (BSN JMGA-i)?**

   BSN MyGold Account-i (BSN MGA-i)/ BSN Junior MyGold Account-i (BSN JMGA-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 MGA-i/ BSN JMGA-i adalah melalui kenaikan harga modal emas pembelian awal dan tertakluk kepada turun naik harga pasaran emas semasa.

   Melalui BSN MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i sebagaimana yang dinyatakan dalam Terma dan Syarat bagi BSN MyGold Account-i (BSN MGA-i)/ BSN Junior MyGold Account-i (BSN JMGA-i).

   What is BSN MyGold Account-i (BSN MGA-i)/ BSN Junior MyGold Account-i (BSN JMGA-i)?
   BSN MyGold Account-i (BSN MGA-i)/ BSN Junor MyGold Account-i (BSN JMGA-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 MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i in accordance with the Terms & Conditions of BSN MyGold Account-i (BSN MGA-i)/ BSN Junior MyGold Account-i (BSN JMGA-i).

2. **Apakah faedah-faedah yang akan diperolehi jika Pelanggan melabur melalui BSN MGA-i/ BSN JMGA-i?**
   - Pelaburan mampu milik serendah RM10 (individu) dan RM500 (bukan individu).
   - Ketenangan minda apabila membeli emas tanpa perlu menyimpan emas fizikal
   - Nikmati harga emas terkini mengikut pasaran serta harga istimewa bagi pembelian yang melebihi jumlah tertentu.
   - Tiada caj dikenakan bagi pemindahan emas dalam bentuk gram antara akaun.
   - Pilihan untuk menebus emas fizikal daripada BSN MGA-i/ BSN JMGA-i (minimum 200g).

What are the benefits of opening BSN MGA-i/ BSN JMGA-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.*
- *Enjoy real time market gold prices and special rates for purchases exceeding a certain amount.*
- *No charges will be imposed for transferring gold in grams between accounts.*
- *Option to redeem the physical gold from BSN MGA-i/ BSN JMGA-i (minimum 200g).*

3. Di mana Pelanggan boleh mendapatkan produk BSN MGA-i/ BSN JMGA-i?

BSN MGA-i/ BSN JMGA-i ini ditawarkan di semua cawangan BSN serta melalui perunding kewangan yang dilantik secara sah oleh BSN.

Where can the Customer purchase the BSN MGA-i / BSN JMGA-i?

BSN MGA-i/ BSN JMGA-i is being offered at all BSN branches as well as through BSN's validly appointed wealth advisor.

4. Adakah transaksi pembelian dan penjualan emas boleh dibuat melalui aplikasi myBSN mobile?

Ya, hanya untuk BSN MGA-i, tertakluk kepada pelanggan telah membuka akaun BSN MGA-i dan membuat pembelian emas pertama di mana-mana cawangan BSN. Transaksi seterusnya boleh dilakukan melalui aplikasi mudah alih myBSN.

Can gold buying and selling transactions be made through the myBSN mobile app?

Yes, but only for BSN MGA-i. The customer must first open a BSN MGA-i and make the initial gold purchase at any BSN branch. Subsequent transactions can then be made via the myBSN mobile app.

*Note/Nota:

Terpakai untuk BSN MGA-i tertakluk kepada pelanggan telah membuka akaun BSN MGA-i dan membuat pembelian emas pertama di mana-mana cawangan BSN

Applicable for BSN MGA-i subject to the customer must first open a BSN MGA-i and make the initial gold purchase at any BSN branch.

5. Apakah kelayakan untuk membuka akaun BSN MGA-i/ BSN JMGA-i?

i) Individu

Warganegara atau bukan warganegara Malaysia berumur 18 tahun ke atas.

<u>BSN MGA-i:</u>

BSN MGA-i boleh dibuka oleh individu tersebut sebagai:

- Individu; dan/atau
- Akaun bersama.

BSN JMGA-i:

BSN JMGA-i boleh dibuka oleh individu sebagai Pemegang Amanah bagi Akaun Amanah yang dibuka untuk faedah Pelanggan Minor (iaitu benefisiari kepada aset di dalam BSN JMGA-i tersebut). Sebarang transaksi melibatkan BSN JMGA-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 MGA-i boleh dibuka oleh pelanggan bukan individu tersebut sebagai akaun korporat.

What is the eligibility to open a BSN MGA-i/ BSN JMGA-i?

i) Individual

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

BSN MGA-i:

The BSN MGA-i may be opened by the individuals as:

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

BSN JMGA-i:

BSN JMGA-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 JMGA-i). Any transaction involving the BSN JMGA-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 MGA-i may be opened by the non-individual customer as a corporate account

6. Apakah dokumen yang akan diterima oleh Pelanggan semasa pembukaan BSN MGA-i/ BSN JMGA-i?

Semasa peringkat pra-kontrak, Pelanggan akan menerima Penyata Pendedahan Produk dan Terma & Syarat bagi BSN MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i?

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

7. **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).

8. **Adakah Pelanggan mendapat emas fizikal semasa pembelian melalui BSN MGA-i/ BSN JMGA-i?**
Tidak, tetapi Pelanggan akan diberikan sesalinan 'BSN MyGold Account-i/ BSN Junior MyGold Account-i – Resit Pembelian Emas' sebagai pengesahan atau bukti pembelian emas melalui BSN MGA-i/ BSN JMGA-i (bagi pembelian di cawangan BSN atau melalui perunding kewangan yang dilantik secara sah oleh BSN).

Do the Customers get physical gold upon the purchase via BSN MGA-i/ BSN JMGA-i?
No, but the Customer will be provided with a copy of the 'BSN MyGold Account-i/ BSN Junior MyGold Account-i - Purchase of Gold Receipt' as a confirmation or proof of purchase of the gold via BSN MGA-i/ BSN JMGA-i (for the purchase made at any BSN branch or through BSN's validly appointed wealth advisor).

9. **Bolehkah Pelanggan menebus emas fizikal daripada BSN MGA-i/ BSN JMGA-i?**
Ya, Pelanggan boleh menebus emas fizikal daripada BSN MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i?
Yes, the Customer can redeem the physical gold from BSN MGA-i/ BSN JMGA-i at any time during business days at any BSN branches. Please be informed that there are charges imposed on the redemption to physical gold and the minimum redemption is 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.

10. Bagaimanakah Pelanggan boleh menjual emas yang telah dibeli melalui BSN MGA-i/ BSN JMGA-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 terhad kepada kuantiti emas sebenar di dalam BSN MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i?

The Customer may from time to time sell the gold available in BSN MGA-i/ BSN JMGA-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 MGA-i/ BSN JMGA-i. In the event there is insufficient gold in the account, the Bank reserves the right to reject the sale instruction.

11. Adakah Pelanggan dibenarkan memindahkan baki emas yang ada dalam gram daripada BSN MGA-i/ BSN JMGA-i?

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

Is the Customer allowed to transfer his/her available gold balance in the customer's BSN MGA-i/ BSN JMGA-i?

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

12. 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.

13. 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.

14. Adakah BSN MGA-i/ BSN JMGA-i dilindungi oleh Perbadanan Insurans Deposit Malaysia (PIDM)?
BSN MGA-i/ BSN JMGA-i ialah akaun yang tidak memberi dividen dan tidak dilindungi oleh PIDM.

Is BSN MGA-i/ BSN JMGA-i protected by the Perbadanan Insurans Deposit Malaysia (PIDM)?
BSN MGA-i/ BSN JMGA-i is a non-bearing dividend account and is not protected by the PIDM.

15. 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 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 / *Gold Account Balance as at 30/06/2024*	***1.234g***
Tarikh Pembelian Baru / *New Purchase Date*	***02/07/2024***
Jumlah Pembelian pada 02/07/2024 / *Total Purchase on 02/07/2024*	***1.456g***
Baki Akhir pada 31/07/2024 / *Gold Account Balance as at 31/07/2024*	***2.690g***

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

<u>Senario 2 / *Scenario 2*:</u>

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

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 mutlaknya/ Waiver of Management Fee, if any, may be granted by BSN as its sole discretion.