BSN MyGold Account-i (BSN MGA-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 MyGold Account-i (BSN MGA-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 MyGold Account-i (BSN MGA-i). Sila pastikan anda juga membaca terma dan syarat am. Dapatkan penjelasan daripada pihak 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 MyGold Account-i (BSN MGA-i) is a Shariah compliant gold account that enables customers to make affordable investments, conveniently and securely. The return of the BSN MGA-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 (BSN MGA-i) adalah akaun emas patuh syariah yang membolehkan pelanggan membuat pelaburan emas dengan jumlah yang berpatutan, mudah dan selamat. Pulangan daripada BSN MGA-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*
- Enjoy real time market gold prices and special rates for purchases exceeding a certain amount / *Nikmati harga emas terkini mengikut pasaran serta harga istimewa untuk pembelian yang melebihi jumlah tertentu*
- No charges will be imposed for transferring gold (in grams) between BSN MGA-i accounts or BSN Junior MyGold Account (JMGA-i) accounts / *Tiada caj dikenakan bagi pemindahan emas (dalam gram) antara akaun BSN MGA-i atau BSN JMGA-i*
- Option to redeem the physical gold from BSN MGA-i (minimum: 200g) / *Pilihan untuk menebus emas fizikal daripada* BSN MGA-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 MGA-i in accordance with the Terms and Conditions of BSN MGA-i). / *Di bawah produk ini, Pelanggan melantik pihak BSN sebagai ejen Pelanggan untuk menguruskan dan mengendalikan* BSN MGA-i *sebagaimana yang dinyatakan dalam Terma dan Syarat bagi BSN MGA-i.*

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

Features / *Ciri-ciri*	**Descriptions** / *Penerangan*
Type of account and eligibility / *Jenis akaun dan kelayakan*	i) Individual / Individu Malaysian and non-Malaysian citizen aged 18 years and above. / *Warganegara atau bukan warganegara Malaysia berumur 18 tahun ke atas.* The BSN MGA-i may be opened by the individuals as:/ *BSN MGA-i boleh dibuka oleh individu tersebut sebagai:* • Individual account / *Individu;* • Joint account / *Akaun bersama*; or/*atau* ii) Non-individual / Bukan individu Business entities/corporations registered in Malaysia i.e. Sole Proprietor, Partnership, Private Limited or Limited company, Association and Societies. / *Entiti perniagaan/perbadanan yang berdaftar di Malaysia iaitu Pemilikan Tunggal, Perkongsian, syarikat Sendirian Berhad atau Berhad, Persatuan dan Kelab.* The BSN MGA-i may be opened by the non-individual customer as a corporate account / *BSN MGA-i boleh dibuka oleh pelanggan bukan individu sebagai akaun korporat.*
Initial and subsequent purchases / *Pembelian permulaan dan pembelian seterusnya*	i) Individual / *Individu* • Initial RM10 and subsequent RM10 / *Permulaan RM10 dan seterusnya RM10* ii) Non-individual / *Bukan individu* • Initial RM500 and subsequent RM10 / *Permulaan RM500 dan seterusnya RM10*
Distribution platform / *Platform pengedaran*	• Over the counter – BSN Branches / *Kaunter – cawangan-cawangan BSN* • *myBSN Mobile Application (purchase and sale of gold only) / *Aplikasi mudah alih myBSN (pembelian dan penjualan emas sahaja)*

<table>
<tr><td></td><td>Wealth Advisor / Penasihat Kewangan
*Note/Nota: Subject to the customer must first open a BSN MGA-i and make the initial gold purchase at any BSN branch / Tertakluk kepada pelanggan telah membuka akaun BSN MGA-i dan membuat pembelian emas pertama di mana-mana cawangan BSN.</td></tr>
<tr><td>Gold purity / Ketulenan emas</td><td>Physical gold bar with 999.9 purity / Bar emas fizikal dengan ketulenan 999.9</td></tr>
<tr><td>Transactional Account Requirements / Syarat-syarat Akaun Transaksi</td><td>Customer is required to have a BSN Giro/-i (Savings or Current Account) prior opening the BSN MGA-i. The said Giro/i must be maintained and linked to BSN MGA-i to facilitate the following transactions /
Pelanggan dikehendaki memiliki BSN Giro/-i (Akaun Simpanan atau Semasa) sebelum membuka BSN MGA-i. BSN Giro/i tersebut perlu dikekalkan dan dihubungkan dengan BSN MGA-i bagi tujuan transaksi berikut:
Bank to debit and/or credit the amount from BSN Giro/i to execute the buy and sell of gold / Bank akan mendebit dan/atau mengkredit jumlah dari BSN Giro/-i untuk melaksanakan jual dan beli emas;
Bank to debit the total cost for redemption to physical gold/ Bank akan mendebit kos keseluruhan untuk penebusan kepada emas fizikal;
Bank to debit any fees and charges where applicable from BSN Giro/-i/ Bank akan mendebit sebarang yuran dan caj yang berkenaan dari BSN Giro/-i.</td></tr>
<tr><td>Price type /
Jenis harga</td><td>Live pricing / Harga langsung

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). / Pembelian Emas adalah berdasarkan Harga Jualan Bank (yang ditentukan oleh Bank berdasarkan harga langsung Emas)

The Bank may, at its discretion, offer a lower Bank's Sale Price for gold purchases of certain amount. / Bank boleh, atas budi bicaranya, menawarkan Harga Jualan Bank yang istimewa bagi pembelian emas melebihi jumlah tertentu.

Example / Contoh:
<table>
<tr><td>Standard price / Harga standard</td><td>Minimum RM10 – RM49,999.99</td></tr>
<tr><td>Preferential price Tier 1 / Harga Keutamaan Peringkat 1</td><td>RM50,000 – RM149,999.99</td></tr>
<tr><td>Preferential price Tier 2 / Harga Keutamaan Peringkat 2</td><td>RM150,000 & above/ RM150,000 & ke atas</td></tr>
</table></td></tr>
<tr><td>Currency / Matawang</td><td>Malaysian Ringgit / Ringgit Malaysia</td></tr>
<tr><td>Redemption to physical gold / Penebusan kepada emas fizikal</td><td>Minimum 200gram / Minimum of 200grams</td></tr>
<tr><td>Gold denomination for redemption to physical gold /
Denominasi emas untuk penebusan emas fizikal</td><td><table><tr><td>Denomination / Denominasi</td><td>1gram</td><td>5grams</td><td>10grams</td><td>50grams</td><td>100grams</td><td>1000grams</td></tr></table></td></tr>
<tr><td>Method of redemption to physical gold / Kaedah penebusan kepada emas fizikal</td><td>Courier service to be arranged by the gold supplier to the Customer's address / Perkhidmatan kurier ke alamat Pelanggan akan diuruskan oleh pembekal emas</td></tr>
<tr><td>Minimum gold balance /
Baki emas minimum</td><td>No minimum balance of gold is required to maintain BSN MGA-i. However, the Bank has the right to close the BSN MGA-i as stated in the Terms and Conditions BSN MGA-i / Tiada baki minimum emas diperlukan untuk mengekalkan BSN MGA-i. Walau bagaimanapun, Bank mempunyai hak untuk menutup BSN MGA-i seperti termaktub di dalam Terma and Syarat BSN MGA-i.</td></tr>
<tr><td>Business Day /
Hari Perniagaan</td><td>BSN branches – Gold transaction can be performed during the normal business hours. Customer may refer to www.bsn.com.my for further details. / Cawangan-cawangan BSN – Transaksi emas boleh dilakukan semasa waktu perniagaan biasa. Pelanggan boleh melayari www.bsn.com.my untuk keterangan lanjut.
myBSN mobile apps – Gold transaction can be performed from 8.30 am – 11.59 pm everyday including weekends and public holiday / Aplikasi mudah alih myBSN – Transaksi emas boleh dilakukan dari jam 8.30 pagi – 11.59 malam setiap hari termasuk hujung minggu dan cuti umum.</td></tr>
</table>

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 MGA-i as purchase via CASH is not allowed / *Wang tunai perlu didepositkan ke dalam BSN Giro/-i sebelum pembelian emas melalui BSN MGA-i kerana pembelian emas secara TUNAI adalah tidak dibenarkan.*
- Physical gold is not allowed to be deposited directly into BSN MGA-i / *Emas fizikal tidak dibenarkan untuk disimpan terus dalam BSN MGA-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/penandatangan yang diberi kuasa.*
- The other terms and conditions in the Terms and Conditions for BSN MGA-i shall apply / *Lain-lain terma dan syarat dalam Terma dan Syarat bagi BSN MGA-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)*	**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 MGA-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 pelantikan Bank sebagai ejen, Bank akan mengenakan Yuran Pengurusan sebanyak RM.10/gram setiap bulan berdasarkan baki emas (gram) dalam BSN MGA-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:*** Scenario 1/ *Senario 1*: 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*** **1.234g X RM0.10 = RM0.12* --- Scenario 2 / *Senario 2:* 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**** ***0.234g X RM0.10 = RM0.02* Note / *Nota:* 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.*

No. / No.	Features / *Ciri-ciri*	Fees and charges / Yuran dan caj
2.	Redemption to physical gold charges / Caj penebusan emas fizikal	**Redemption to physical gold charges:** ***Caj penebusan emas fizikal:***

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

Illustration on redemption to physical gold: / ***Ilustrasi penebusan emas fizikal:***

A customer wishes to redeem 200g of gold in his or her BSN MGA-i to physical gold / *Pelanggan ingin menebus 200g emas dari BSN MGA-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***

Note / Nota:
The gold redemption charges are imposed by the gold supplier. / Caj penebusan emas dikenakan oleh pembekal emas.

No. / No.	Features / *Ciri-ciri*	Fees and charges / Yuran dan caj
3.	Courier service charges and special delivery charges for gold redemption / *Caj perkhidmatan kurier dan caj penghantaran khas untuk penebusan emas*	**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 MGA-i into physical gold and to be couriered to his or her address. / *Pelanggan ingin menebus 200g emas dalam BSN MGA-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 MGA-i to physical gold and to be couriered to his or her address in Peninsular Malaysia. / *Pelanggan ingin menebus 1000g emas dalam BSN MGA-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:*

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. / *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.*
ii. *Packing & shipment per parcel <=100g & <=30 pcs. / *Pembungkusan & penghantaran setiap parcel <=100g & <=30 pcs.*
iii. If the first delivery attempt is unsuccessful, Customer will be charged for re-delivery of unsuccessful parcel (second delivery attempt onwards) at the same rate as specified above. / *Sekiranya, penghantaran kali pertama adalah tidak berjaya, 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 www.bsn.com.my for fees and charges details. / *Sila rujuk laman sesawang kami www.bsn.com.my untuk butiran yuran dan caj.*

6. What are the risks involved? *Apakah Risiko utama?*

- **Market risk / *Risiko pasaran***

  Various factors may affect the gold value of BSN MGA-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 MGA-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.*

- **Pricing risk / *Risiko harga***

  The price of BSN MGA-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 MGA-i. / *Harga emas* BSN MGA-i *bergantung kepada pasaran emas semasa. Nilai rujukan tersebut mungkin berubah dan menjejaskan harga, tahap atau nilai dan pulangan pelaburan anda dalam BSN MGA-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. / *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 MGA-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 before making any gold investment. /
Pulangan pada BSN MGA-i adalah tertakluk kepada naik turun harga emas. Anda dinasihatkan untuk membaca dan memahami terma-terma dalam Terma dan Syarat* i *BSN MGA-i sebelum membuat sebarang pelaburan emas.

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