



3. Did you know? These are the most applied loans/financing in Brunei Darussalam:

1

Vehicle Financing

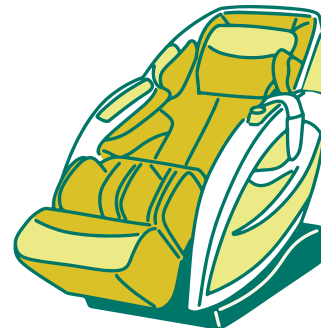
Loan/financing to buy a car.



2

Hire Purchase

This is commonly used for buying goods like electronics or furniture.



3

Credit Cards

Widely used for everyday purchases.



Do your homework before committing to a loan/financing.

Know your budget, compare different lenders, and understand the total cost to make the best decision for your future.

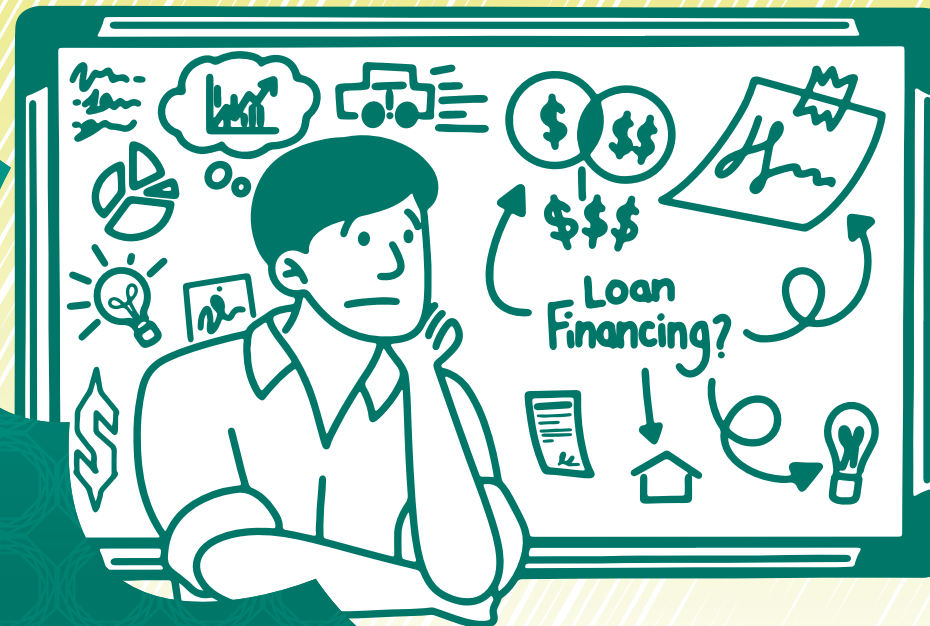
Still Unsure?

Speak to a trusted financial advisor to help you figure out the best option that truly fits your needs.

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Looking for the right loan/financing?

A guide to finding the loan/financing that fits your life and goals.



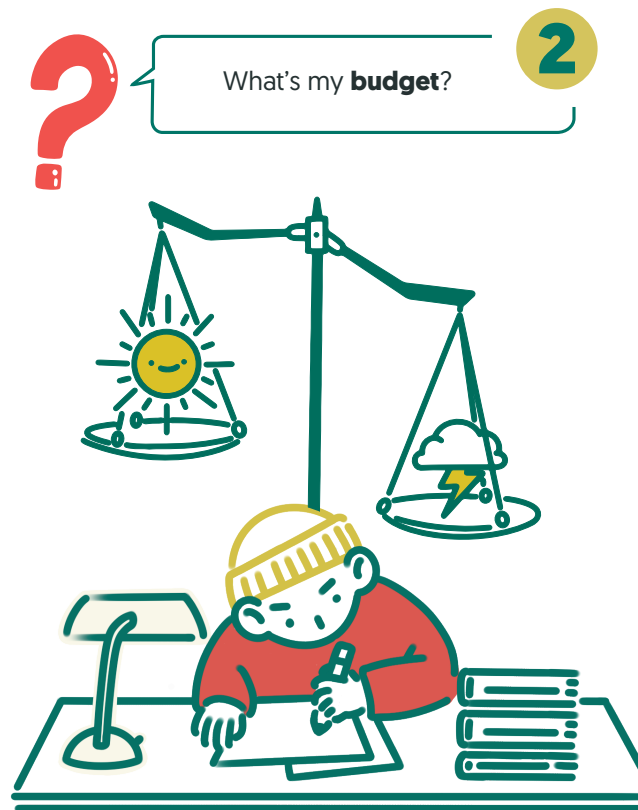
Choosing the right loan/financing can make a big difference in your financial future. Whether you're buying a home, paying for education, or starting a business, finding the right loan/financing requires smart decision-making.

Here are some factors to consider.

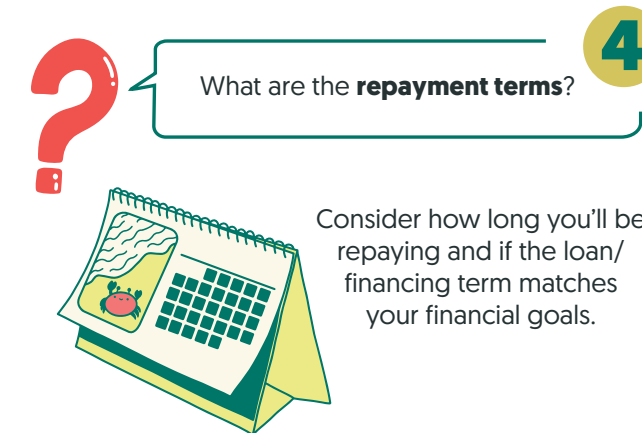
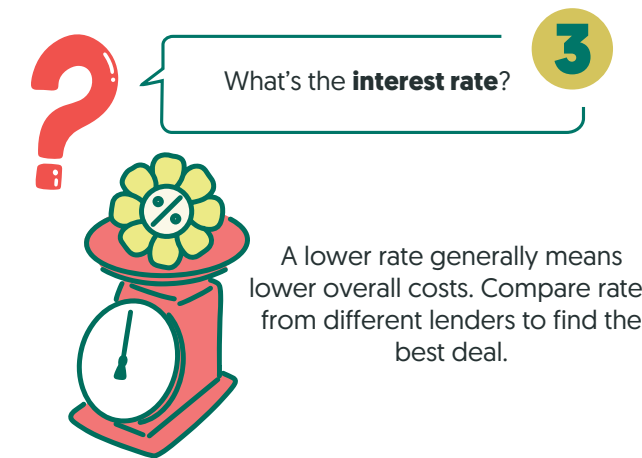
1. Key questions to consider when surveying for the right loan/financing:



Know why you're borrowing. This will help determine the best product and terms.



Ensure you can afford the monthly repayments without straining yourself.



2. Understand the different loan/financing terms

When shopping for loans/financing, understanding the terminology will help you make the right choice:



Personal Loan/Financing

vs

Commercial/Business Loan/Financing

Personal loans/financings are for individual needs like buying a car, debt consolidation, or home renovations.

Commercial/Business loans/financings are for businesses, used for things like startup capital, equipment, or expanding operations.



Secured Loan/Financing

vs

Unsecured Loan/Financing

Secured loans/financings require collateral (e.g., car or property) as a guarantee. If you don't repay, the lender has the right to take the collateralised asset to recover their losses.

Unsecured loans/financings don't require collateral. However, because they carry more risk to the lender, they often come with higher interest rates.