



**NOTICE TO BANKS**  
**EFFECTIVE DATE 8 DECEMBER 2016**

**NOTICE NO.4/2012 - REVOCATION**  
**CHARGE-BACKED (MORTGAGE) LOANS FOR CONSOLIDATION PURPOSES**

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**1. INTRODUCTION**

- 1.1. This Notice is issued pursuant to Section 66 of the Banking Order, 2006 and shall apply to all banks in Brunei Darussalam.
- 1.2. This Notice shall take immediate effect.

**2. REVOCATION**

- 2.1. Notice No. 4/2012: Charge-backed (Mortgage) Loans for Consolidation Purposes is hereby revoked.

**MANAGING DIRECTOR**  
**AUTORITI MONETARI BRUNEI DARUSSALAM**

Issue Date: 8 Rabiulawal 1438 / 8 December 2016