

GAMME JUNIOR

MUDARABAH SAVING ACCOUNT

PRODUCT OVERVIEW:

An interest-free savings account crafted for children, opened by individuals aged 0-15. The account, though in the child's name, is administered by parents or guardians until the child becomes capable of managing it.



Key Features

- Self-employed Gammes (children) between 0-15 years:
 - Children within the age range can independently open and operate this account by providing confirmation from local or school administration.
- Operated by Parents or Guardians:
 - Parents or guardians can jointly or individually open and operate the account, ensuring flexibility and convenience.
- Conversion to Ordinary Mudarabah Saving Account:
 - Automatically converted to an Ordinary Mudarabah Saving Account when the account holder reaches the age of 18, providing a seamless transition.
- Enhanced Profit Share Ratio:
 - A more favorable profit-sharing ratio, optimizing returns for the account holder.




- Early Financial Education:
 - Empowers parents to instill a saving culture in their children from an early age, fostering responsible financial habits.
- No Transaction Fees:
 - Convenience of managing the account without worrying about transaction fees.

ELIGIBLE CANDIDATES:

Ideal for newborns, babies, children under the age of 15, and those who work at a young age (up to 15). A perfect financial tool designed to secure the future of the younger generation.



TARGET CUSTOMERS

-  Newborn at Hospital
-  Student at school and Kindergarten
-  NGOs Islamic

BENEFITS

- Seed Money for Future Needs:
 - The account serves as seed money for children as they enter adulthood, providing a financial foundation for their future.