BAIDURI FINANCE

ACCOUNTS & DEPOSITS
FIXED DEPOSIT
(referred to as "FD")
Product Disclosure Sheet
(FCI/G3/2019/1)

Please read this Product Disclosure sheet before you decide to take up a Baiduri Finance Fixed Deposit Account. Be sure also to read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms.

1. What is this product about?

- Fixed Deposit (FD) is a fixed term savings account.
- Interest is calculated based on placement tenure.
- Choice of tenure: 1 month, 3 months, 6 months or 12 months

2. What do I get from this product?

- Opportunity to earn higher savings interest rates as follows:

Baiduri Finance Fixed Deposit			
Interest Rate*			
1 month 0.20% p.a.	**3 months** 0.30% p.a.	**6 months** 0.45% p.a.	**12 months** 0.75% p.a.
**Rates mentioned above are effective as of 23 January 2025 and are subject to change.* **Terms and conditions apply*			

- Receive original certificate of deposit
- Flexible interest payment options

3. Who can apply?

INDIVIDUAL

- Brunei Citizens, permanent residents and foreigners with valid employment pass or contract

ORGANISATION

Businesses, trusts and estates registered in Brunei

4. What are the requirements?

- Minimum amount of BND5,000 for tenure of 1 month
- Minimum amount of BND1,000 for all other tenures

5. What are the fees and charges that I must pay?

- **Early Withdrawal *(Before the maturity date)***
  - A service charge of BND20 will be levied and will result in interest profit loss.

Other charges may apply subject to fees and charges as per prevailing Baiduri Finance's General Tariffs available on our website.

6. What if I fail to meet the requirements?

- An account can only be opened when requirements are met.

7. How do I sign up for this product?	

- You can visit the nearest Baiduri Bank or Baiduri Finance branch

8. What documents do I need to submit to apply for this product?

INDIVIDUAL

- Valid Identity Card or Passport
- For applicants below 12 years of age, Identity Card or Passport of parent or guardian and applicant's birth certificate are required

ORGANISATION

For Private / Public Company

- Certificate of Incorporation of Private / Public Company
- Form X/Printed Electronic Company Extract
- Memorandum & Articles of Association
- Return on Allotment of Shares
- Valid Identification for all shareholders
- Board Resolution to be signed by all directors
- All directors' valid identification per Form X or Company Extract and as per Banks' "individual's" identification requirements
- Authorized signatory/signatories' valid identification (identity card or passport)
- Letter of instruction to open account for limited company

For Sole Proprietorship or Partnership

- Certificate of Registration – Section 16 & 17/Printed Electronic Certificate of Registration and Business Name Extract
- Sole Proprietor's/all partners valid identification as per Section 17 or Business Name Extract and Bank's "Individual's" ID requirements
- Authorized signatory/signatories' valid identification (identity card or passport)

9. What are the risks involved?

- The interest profit is not payable upon early withdrawal.

10. What do I need to do if there are changes to my contact details?

- Update via Baiduri Finance Mobile Application
- Visit the nearest Baiduri Bank or Baiduri Finance Branch

Note: It is important for you to inform us of any changes to your contact details to ensure all correspondences reach you in a timely manner.

11. Where can I get assistance and redress?

Visit the nearest Baiduri Finance branch:

BAIDURI FINANCE HEAD OFFICE Units 1 – 3, Ground & 1st Floor, Sumbangsih Bahagia, Kompleks Perindustrian Beribi, Gadong BE1118 Tel No: (673) 242 6800 Fax No: (673) 245 0877	**BAIDURI FINANCE KUALA BELAIT** Unit 1, Ground Floor, Tang Ching Ying Building, Jln Sungai, Kuala Belait KA2331 Tel No: (673) 333 0570 / 333 0569 / 334 1436 Fax No: (673) 333 0572

You can also write in to **enquiry@baiduri.com** or call our Baiduri Customer Helpline at 2449666**.**

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.gov.bn or walk-in to their address as follows:

Financial Consumer Issues
Brunei Darussalam Central Bank
Level 7, Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan BB3910
Brunei Darussalam
Tel: 2380007

12. Where can I get further information?

- Visit **www.baiduri.com.bn/baiduri-finance** or download Baiduri Finance Mobile on Apple Store or Google Play.

13. Other similar facilities/ products available.

- Multi-Rate Savings Account (MRSA)
- Multi-Tier Savings Account (MTSA)

The information indicated in this Product Disclosure Sheet are indicative and not binding Baiduri Finance Berhad.