

ACCOUNTS & DEPOSITS
SAVINGS ACCOUNT
Product Disclosure Sheet

Please read this Product Disclosure Sheet before deciding to open a Baiduri Finance Savings Account. Ensure that you read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms and conditions.

1. What is this product about?

- Baiduri Finance offers two types of savings accounts:
 - Multi-Tier Savings Account
 - Multi-Rate Savings Account
- These savings accounts are designed to help individuals grow their savings while providing easy access to their funds. Both accounts earn interest, enabling account holders to enjoy returns over time.
- Interest is calculated based on the daily account balance and credited monthly.

2. What do I get from this product?

- Opportunity to earn interest on your deposits, based on your average monthly balance, starting from 0.15% per annum. Visit our website for the latest interest rates.
- Monthly e-statement, providing a convenient, environmentally friendly, and secure way to stay informed about your account activity and balances.
- Access to the b. Digital Personal online banking platform for easy account management.

3. What are the requirements?

	Multi-Tier Savings Account	Multi-Rate Savings Account
Minimum age	<ul style="list-style-type: none"> • 18 years old (Primary account holder) • 12 to 17 years old (Minor account holder) • Below 12 (In Trust for Account) 	<ul style="list-style-type: none"> • 18 years old (Primary account holder) • 12 to 17 years old (Minor account holder) • Below 12 (In Trust for Account)
Minimum opening deposit	BND 100	BND 5,000
Minimum balance	BND 50	BND 1,000
Eligibility criteria	Brunei Citizens, Permanent Residents, and Foreigners with valid authorisation (pass/permit/visa) to work or reside in Brunei	Brunei Citizens, Permanent Residents, and Foreigners with valid authorisation (pass/permit/visa) to work or reside in Brunei
Salary assignment	Not required	Not required

The information provided in this Product Disclosure Sheet is valid as of 01 June 2025.

Issued by Baiduri Finance Berhad (Company Registration No. AGO/RC/4048).

4. What are the applicable fees and charges?

	Fees / Charges
Account closure within 6 months	BND 50
Dormant account (inactive for 12 months or more)	BND 10 per month
Reactivation of dormant account	BND 10
Maintenance fee (if average monthly balance falls below minimum)	BND 2 per month
Opt-in for physical statements	BND 5 per month

Additional fees and charges may apply as per Baiduri Finance's General Tariffs, available on our website.

5. How do I sign up for this product?

- Visit your nearest Baiduri Finance branch.

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

- Valid identity card and/or passport (both required for permanent residents and foreigners)
- Valid employment pass or equivalent immigration document (foreigners only)
- For In Trust For (ITF) accounts (for minors below 12 years old), original birth certificate of child and valid identity card of parent(s) or legal guardian

7. What should I do if my contact details change?

- Inform us of any changes to your contact details, including mailing address, email address and phone number, to ensure you continue receiving important communications.
- Visit your nearest Baiduri Finance branch to update your contact information.

8. Where can I get assistance and redress?

If you have any difficulties, please contact us as soon as possible. You can reach us at:

BAIDURI FINANCE HEAD OFFICE	BAIDURI FINANCE – KUALA BELAIT BRANCH
Units 1 – 3, Ground & 1 st Floor Sumbangsih Bahagia, Kompleks Perindustrian Beribi, Gadong B BE1118 Tel No: (673) 242 6800, 244 9666 Fax No: (673) 245 0877	Unit 1, Ground Floor Tang Ching Ying Building Jalan Sungai, Kuala Belait KA2331 Tel No: (673) 333 0570 Fax No: (673) 333 0572

You may also email us at enquiry@baiduri.com or call **Baiduri Customer Helpline** at **244 9666**.

If your query or complaint is not resolved to your satisfaction, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fcf@bdcdb.gov.bn or visit their address as follows:

*Financial Consumer Issues, Brunei Darussalam Central Bank (BDCB)
Level 7, Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan BB3910
Brunei Darussalam*

Tel: 238 0007

9. Where can I get further information?

Visit our website at www.baiduri.com.bn/baiduri-finance or download the Baiduri Finance Mobile App on Apple App Store or Google Play.

10. Other similar products available.

Fixed Deposit

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

I, the undersigned, confirm that the contents of this Product Disclosure Sheet have been explained to the Customer in their preferred language.

(English, Bahasa Melayu, Mandarin, or any other language understood by the undersigned)

Name: _____
(on behalf of Baiduri Finance Berhad)

IC No.:

Date:

I, the undersigned, confirm that I have received and understood the explanation of this Product Disclosure Sheet in my preferred language.

(English, Bahasa Melayu, Mandarin, or any other language understood by the undersigned)

Name: _____
(for or on behalf of the Customer)

IC No.:

Date:

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