

<p>PRODUCT DISCLOSURE SHEET HP103(0,01/05/2026)</p> <p>(Please read this Product Disclosure Sheet carefully before deciding to take up this HP Plus facility. You should also read the HP Plus Agreement. If there is anything you do not understand, please seek clarification before signing.)</p>	<p>Baiduri Finance Berhad (BFB) Hire Purchase Plus (HP Plus) Date:</p> <p>The information provided in this product disclosure sheet is valid as at 01/05/2026.</p>
<p>1. What is this product about?</p>	
<p>Hire Purchase Plus (HP Plus) allows you to purchase a vehicle by paying lower fixed monthly instalments over an agreed financing period, with a final payment (residual value) deferred to the end of the financing period and not included in the monthly instalments.</p> <p>During the financing period, BFB remains the legal owner of the vehicle, while you have the right to use the vehicle in accordance with the HP Plus Agreement.</p> <p>Ownership transfers to you only after all amounts due under the HP Plus Agreement, including the residual value, are fully settled.</p> <p>The financing period can be up to 7 years, subject to approval and the vehicle's age at the end of the financing period.</p>	
<p>2. What is a residual value?</p>	
<p>A residual value is a portion of the vehicle price deferred to the end of the financing period and not included in the monthly instalments.</p> <p>At maturity, you must either:</p> <ul style="list-style-type: none"> • pay the residual value in full to obtain ownership of the vehicle; or • apply to refinance the residual value, subject to credit assessment and approval (approval is not guaranteed). <p>Because part of the vehicle price is deferred, monthly instalments are lower but the total amount payable may be higher than a comparable standard Hire Purchase facility.</p> <p>You should plan ahead for the residual value payment as it is a lump-sum amount due at the end of the financing period.</p>	
<p>3. What happens if I cannot pay the residual value?</p>	
<p>If the residual value is not settled and refinancing is not approved, you will be in default under the HP Plus Agreement.</p> <p>BFB may then issue the statutory notices required under the Hire Purchase Act (Cap. 292) and may proceed with recovery action, including repossession of the vehicle.</p>	

4. What do I get from this product?

If you take up this HP Plus facility, the key financing details include:

Vehicle price: BND _____
Deposit (if any): BND _____
Amount financed: BND _____
Financing charges (term charges): BND _____
Monthly instalments (___ months): BND _____
Residual value: BND _____
Total amount payable: BND _____

All applicable amounts and the instalment schedule will be clearly stated in your HP Plus Agreement.

5. What are my obligations?

As part of your obligations under the HP Plus Agreement, you must:

- Pay all instalments in full and on time according to the agreed schedule
- Settle the residual value at maturity or obtain approved refinancing
- Maintain comprehensive motor insurance coverage at all times
- Take reasonable care of the vehicle and use it in accordance with the HP Plus Agreement
- Not sell, transfer or materially modify the vehicle without BFB's prior written consent
- Inform BFB promptly if you experience financial difficulty affecting repayment

6. What happens if I pay late or default?

If you fail to pay instalments or the residual value as agreed:

- Late payment charges may be imposed in accordance with BFB's applicable tariffs
- BFB may issue reminders or formal notices
- Continued non-payment may lead to repossession of the vehicle in accordance with the Hire Purchase Act (Cap. 292)
- You remain liable for any outstanding balance after the vehicle is repossessed and sold

7. What other fees and charges do I have to pay?

In addition to instalments and charges described in this Product Disclosure Sheet, other fees and charges may apply depending on the facility and your circumstances.

Please refer to the latest Baiduri Finance General Tariffs available at: www.baiduri.com.bn/baiduri-finance/download-centre.

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

You will typically need to provide:

- Completed Hire Purchase application form
- Identification documents (e.g. identity card or passport)
- Proof of income (e.g. salary slips or employer confirmation)
- Vehicle documents (e.g. quotation or invoice)
- Any additional documents reasonably required for credit assessment or regulatory compliance

Required documents may vary depending on your circumstances.

9. Can I settle the facility early?

Yes. You may fully settle your HP Plus facility before the end of the financing period.

If you choose to do so, an early settlement fee will apply as follows:

Remaining period	Early settlement fee
More than half of the original financing period	2% of the outstanding amount or maximum BND500 (whichever is lower)
Less than half of the original financing period	1% of the outstanding amount or maximum BND250 (whichever is lower)

You will also be entitled to:

- **Statutory rebate on term charges** calculated in accordance with the Hire Purchase Act (Cap. 292)
- **Insurance premium** refund (if applicable and permitted under the policy terms)

You should request an early settlement quotation before making payment.

10. How and when does repossession take place?

If you fail to meet your payment obligations, BFB may repossess the vehicle in accordance with the Hire Purchase Act (Cap. 292).

Notice of Intention to Repossess (Schedule 5 Notice)

If you fail to pay instalments and the amount in arrears reaches the arrears threshold prescribed under the Hire Purchase Act, BFB will issue a written notice giving you **at least 14 days** to pay the overdue amount.

Notice After Repossession (Schedule 6 Notice)

After repossession, BFB will issue a notice explaining how you may redeem the vehicle and the amount payable. You will have **a further 14 days from the date of the notice** to settle the required amount.

11. What happens if I fail to meet the requirement after repossession?

If payment is not made within the period stated in the Schedule 6 Notice:

- BFB may sell the vehicle by auction or private sale
- You must pay any shortfall after the sale
- Legal action may be taken if the shortfall remains unpaid
- Any surplus after settlement will be refunded to you

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

You must inform BFB promptly of any change to your address, telephone number, or email. Failure to update your contact details may result in important notices not reaching you in time.

13. Where can I get assistance and redress?

- a. If you experience difficulty in making your repayments, you should contact BFB immediately to discuss possible repayment options. You may contact us at:

<p>BAIDURI FINANCE HEAD OFFICE Units 1 – 3, Ground & 1st Floor, Sumbangsih Bahagia, Kompleks Perindustrian Beribi, Gadong BE1118 Tel: 242 6807/8/10/11 Fax: 242 6809</p>	<p>BAIDURI FINANCE KUALA BELAIT Unit 1, Ground Floor, Tang Ching Ying Building, Jln Sungai, Kuala Belait KA2331 Tel: 333 0570 / 333 0569 / 334 1436 Fax: 333 0572</p>
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- b. You may also contact our customer support team:

- Email: enquiry@baiduri.com
- Baiduri 24-hour Customer Helpline: **244 9666**.

- c. If your query or complaint is not resolved to your satisfaction, you may contact **Brunei Darussalam Central Bank (BDCB)** at:

Financial Consumer Issues
Brunei Darussalam Central Bank
Level 7, Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan BB3910
Brunei Darussalam
Tel: 238 0007
Email: fci@bdcb.gov.bn

14. Where can I get further information?

For more information on BFB products and services, please:

- Visit our website: www.baiduri.com.bn/baiduri-finance
- Download the **Baiduri Finance Mobile App** from the Apple App Store or Google Play Store.
- Visit Baiduri Finance Head Office or Baiduri Finance Kuala Belait for assistance.

15. Other similar facilities/products available.

Hire Purchase.

IMPORTANT NOTE
REPOSSESSION AND LEGAL ACTION MAY BE TAKEN IF YOU FAIL TO PAY YOUR INSTALMENTS IN ACCORDANCE WITH THE HP PLUS AGREEMENT.

This Product Disclosure Sheet is for information purposes only and does not form part of the HP Plus Agreement. Final terms are subject to approval and documentation.

I hereby confirm that the Product Disclosure Sheet (PDS) has been explained to the customer in their preferred language: English / Malay / Other (delete as applicable).

BFB Staff Name:
Staff ID No.:
Date:

I hereby confirm that I have received and understood the explanation provided in my preferred language: English / Malay / Other (delete as applicable).

Customer Name:
IC No.:
Date: