

**ACCOUNTS & DEPOSITS
SAVINGS ACCOUNT
Product Disclosure Sheet
(FCI/G3/2019/1)**

Please read this Product Disclosure sheet before you decide to take up a Baiduri Finance Savings 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?

- An account that allows your savings to grow with competitive interest rates.
- Interest is calculated daily based on your account balance and will be credited to your account every month.

2. What do I get from this product?

- Opportunity to earn interest rates starting from 0.15% p.a. Kindly refer to our website for the latest rates
- Debit Card
- e-Statement
- Access to b.Digital Personal Banking Platform

3. What are the requirements?

- Brunei citizen, permanent residents and foreigners with valid employment pass or contract
- Minimum age of 12 years old

	MTSA	MRSA
Minimum initial deposit	BND100	BND500
Minimum credit balance required to be maintained	BND50	BND50
Eligibility criteria	Offered to public	Employees of Brunei Government, Semi-Government, Brunei Shell Petroleum, Brunei Shell Marketing, Brunei Liquefied Natural Gas, Brunei Shell Tankers and Brunei Gas Carriers
Salary Assignment	Not required	Salary Assignment to Baiduri Bank or Baiduri Finance

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

- Closed account within 6 months from opening date – BND50
- Dormant Account (inactive above 12 months) – BND10 per month
- Reactivation of Dormant Account – BND10
- If average monthly balance falls below the minimum balance required - BND2 per month

Other charges may apply as per prevailing Baiduri Bank's General Tariffs available on Baiduri Bank's website.

The terms & conditions indicated in this Product Disclosure Sheet are indicative. Other charges may apply as per prevailing Schedule of Tariffs. Information provided in this Product Disclosure Sheet is valid as at 01 April 2022.

5. What if I fail to meet the requirements?

- An account can only be opened provided all the requirements are met.

6. How do I sign up for this product?

- Visit your nearest Baiduri Bank or Baiduri Finance branch.

7. What are the documents that I need to submit to apply for this product?

- Valid Identity Card or Passport
- Valid Employment Pass or Contract (for foreigner)
- For application below 12 years old – Birth Certificate and Parents or Legal Guardian's Valid Identification Card or Passport

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

- Visit your 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.

9. Where can I get assistance and redress?

Visit the nearest Baiduri Finance branch:

<p>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</p>	<p>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</p>
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You can also write in to enquiry@baiduri.com or call our Customer Feedback line at **729 5566**.

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 walk-in to their address as follows:

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

10. Where can I get further information?

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

11. Other similar facilities/ products available.

- Fixed Deposit (FD)

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on the banks.