

**BAIDURI INSTANT REWARDS CARD APPLICATION FORM**

CIF NUMBER

**Eligibility:** All existing Baiduri Debit or Credit Cardholders who are eligible for automatic enrolment in the Baiduri Bonus Points Programme. Only applicable to Principal Cardholders.

**DETAILS OF CARD APPLICANT**

<b>Full Name (as per Identity Document)</b> <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss				<b>ID Number:</b> _____	
<b>Gender:</b> <input type="checkbox"/> Male <input type="checkbox"/> Female	<b>Marital Status:</b> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others	<b>Date of Birth:</b> _____	<b>Nationality:</b> _____	<b>ID Expiry Date:</b> _____	
<b>Contact Number:</b> _____ (Home) _____ (Office) _____ (Mobile)		<b>Email Address:</b> (max 30 characters only) _____			

**CARD DETAILS**

I have an existing Instant Rewards Card  I would like to apply for a new Instant Rewards Card

**Baiduri Instant Rewards Card Number** (only required for existing cardholders)

6	0	1	6	-	0	0	X	X	-	X	X	X	X	-				
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**Name to appear on Card** \*Personalisation fee of BND15 applies (max 19 characters only)

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**I would like to link the following Card(s) to my Baiduri Instant Rewards Card:**

				-			X	X	-	X	X	X	X	-				
				-			X	X	-	X	X	X	X	-				
				-			X	X	-	X	X	X	X	-				
				-			X	X	-	X	X	X	X	-				

**DECLARATION AND CONSENT**


I the undersigned hereby:

- Consent to Baiduri Bank Berhad and its subsidiaries (jointly, "the Bank"), as well as its respective agents, authorized service providers and relevant third parties, whether located in or out of Brunei Darussalam to collect, record, transfer, hold and store my personal data or carry out any processing, analysis, or any other type of operations on my personal data for the purpose of the Bank's research and analysis, providing updates to me on the Bank's products and services and/or for the Bank to contact me to offer any products or services through EDMs, direct mailers, SMS-es, phone calls, social media, 3rd party sites, or any other type of communication media.
- Agree that if this application is accepted by Baiduri Bank, I shall be bound by Baiduri Bank Berhad's Terms and Conditions (as may be applicable and amended from time to time) relating to Instant Rewards Card and any other services or facilities made or to be made available to me (such Terms and Conditions being deemed to have been incorporated here by reference) and I shall pay all fee and charges levied by Baiduri Bank in relation to this application.
- Confirm and agree that my consent is in addition to, and does not override, any other consent which I may have provided to the Bank in respect of the collection, use and/or disclosure of my personal data.
- Confirm having received the Product Disclosure Sheet and understand the explanation given in my preferred language.
- Agree that Baiduri Bank has the absolute right to decline this application without giving any reason whatsoever.

\_\_\_\_\_  
Signature of Principal Card Applicant  
Date:

S.V

**FOR BRANCH USE ONLY**

Attended by:  _____ (signature)  Staff Name: Date:	Other remarks, if any:  Checked and recommended by:  _____ (signature)  Staff Name: Date:	Branch Stamp  

**FOR CARD CENTRE OPERATIONS USE ONLY**

<b>Inputted by</b>		<b>Checked &amp; Authorized by</b>		<b>Final Checker</b>	
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## TERMS AND CONDITIONS

1. The Instant Rewards Card (the "Card") is available at all branches of Baiduri Bank (the "Bank").
2. When the Cardholder receives the Card, the Cardholder must immediately sign on the Card at the space provided.
3. The Card remains the property of the Bank at all times. At the Bank's request which may be made at any time, the Cardholder must immediately return the Card cut in half to the Bank.
4. No bonus points will be earned for payment of annual fees, any other fees and charges incurred, recurring transactions or any cash withdrawals using Baiduri Debit or Credit Cards.
5. The Bank will send a statement to the cardholder on a monthly basis or other periodic basis but the Bank reserves the right not to send any statement for any period during which the Account is inactive. Account refers to each and any of the Cardholder's accounts with the Bank which the Cardholder has designated for Card Transaction. For the avoidance of doubt, it is hereby agreed that the statement shall be evidence of the state of account between the Cardholder and the Bank and the terms and conditions for the operation of the Cardholder's Account shall apply in respect thereof, including but not limited to the terms governing the Cardholder's duty to verify the statement and the conclusive evidence clause (if any). The Cardholder shall notify the Bank of any irregularity or error in the statement of Account within fourteen (14) days from the date of the statement of Account, failing which the statement of Account is conclusive evidence of the Cardholder's liability in respect of the amounts stated therein, provided that the Bank is entitled, at any time and without liability, to rectify any irregularity or errors in the statement of Account.
6. Bonus points earned at participating Baiduri merchants shall be subject to change from time to time at the Bank's sole and absolute discretion and shall be made via publication on the website, pamphlets and/or by any other means of electronic, internet-based and/or digital communications as may be provided for by the Bank at its sole and absolute discretion upon notice to the Cardholder from time to time of such changes, and the Cardholder shall be bound by such changes immediately upon such publication or notification. Such list of participating Baiduri merchants can be found in the Bank's website.
7. Unused converted Brunei Dollars will not be refunded or transferred after eligible Cards have been cancelled or terminated. This value cannot be withdrawn or transferred to other accounts.
8. The Bank may amend, add to, or delete any provision of these terms and conditions at its sole discretion, by publication on the website, pamphlets and/or by any other means of electronic, internet-based and/or digital communications as may be provided for by the Bank at its sole and absolute discretion upon notice to the Cardholder from time to time of such changes, and the Cardholder shall be bound by such changes immediately upon such publication or notification.
9. The Bank is entitled, in its absolute discretion without prior notice and without giving any reason, to:
  - a. refuse to approve any proposed Card Transaction notwithstanding that the bonus points would not be exceeded, if the amount of such Card Transaction was debited thereto;
  - b. suspend the Cardholder's right to use the Card entirely or in respect of specific facilities; and/or;
  - c. refuse to re-issue, renew or replace the Card without, in any case, affecting the obligations of the Cardholder under this terms and conditions in force and there will be no refund of any fees if the right to use the Card is so suspended by the Bank or if the Card is not renewed or replaced.
10. The Bank shall be entitled (but not obliged), at its sole discretion, to rely and act on any communication, request or instructions which the Bank in its sole opinion believes emanate from the Cardholder (whether orally or in writing and whether in person or over the telephone or by facsimile or other means of telecommunication and whether genuine or with or without the Cardholder's consent or authority), and any action taken by the Bank pursuant thereto shall bind the Cardholder and the Bank shall not be liable to the Cardholder for any loss or damage incurred or suffered by it as a result of such action. The Bank shall not be under any duty to verify the identity of any person communicating purportedly as or on behalf of the Cardholder.
11. The Card can only be used at participating Baiduri merchants on their Point of Sale ("POS") terminals which have been programmed to accept Baiduri Instant Rewards Card. The Bank does not guarantee usage of the Card at such terminals which may be caused to the failure or malfunction of the POS terminals, network, communication line or host system.
12. The Card is provided for the convenience of Baiduri Cardholders at their request and the Bank is not liable for any loss, damage whether financial or reputation from the use of the Card.
13. The Cardholder must safeguard the Card and must take all steps and precaution to prevent any forgery, fraud, loss, unauthorized use or theft in respect of or in relation to the Card.
14. If the Card is lost, stolen, not received or is used without authorisation, the Cardholder must:
  - a. immediately within twenty-four (24) hours of such loss, theft or unauthorized use notify and give the Bank notice thereof;
  - b. assist in recovery thereof upon request from the Bank and in accordance with the instructions of the Bank related thereto;
  - c. immediately within twenty-four (24) hours of such loss, theft or unauthorized use, make a report to the police of the country where such loss, theft or unauthorised use occurred;
  - d. immediately within three (3) days of making the police report as referred to 14 (c) above, provide a copy of said police report to the Bank; and
  - e. immediately within the time period as may be provided by the Bank and upon the request from the Bank, furnish to the Bank a statutory declaration in such form as the Bank may request and along with any other information as the Bank may require.
15. The Cardholder is liable for all Card Transactions including (without limitation) those made from the unauthorised use of the Card or otherwise and whether with or without the negligence or fault of the Cardholder provided that if the Bank is satisfied that such loss or theft is not due to the Cardholder's negligence or default AND that the Cardholder has fully complied with Clauses 13 and 14, in which case the Bank may agree (but shall not be under any obligation to do so) that the Cardholder's liability to the Bank for unauthorised Card Transactions effected after the Bank's actual receipt of the Cardholder's notification of such loss, theft or non-receipt, may in such instance be waived or limited to an amount to be determined by the Bank from time to time, at its sole and absolute discretion.
16. If the lost or stolen Card is recovered, the Cardholder must immediately return the Card to the Bank cut in half without using it or as otherwise directed by the Bank.  
The Bank may, in its sole and absolute discretion issue a replacement Card upon such terms and conditions as the Bank may deem fit, and the Bank reserves the right to charge a handling fee to be determined by the Bank from time to time.