

<p>PRODUCT DISCLOSURE SHEET</p> <p>Please read this Product Disclosure Sheet before you decide to take up the product. Please also read the Terms and Conditions at the back of the Baiduri Instant Rewards Card Application Form. Kindly seek clarification from us if you do not understand any part of this document or general terms and conditions.</p>	<p>Baiduri Bank Group Baiduri Instant Rewards Card</p> <p>The information provided in this Product Disclosure Sheet is valid as at 8th April 2022</p>
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1. What is this product about?

Baiduri Instant Rewards Card is a card that allows you to accumulate bonus points for your card spending using eligible Baiduri Debit and Credit Cards. Your bonus points will be automatically converted into cash value and credited to your Baiduri Instant Rewards Card on your card statement date.

With this Instant Rewards Card, you can redeem rewards instantly at over 2,000 participating establishments nationwide. As long as the Merchant's point-of-sale terminal carries a Baiduri Bank logo, the Baiduri Instant Rewards Card will be accepted. Best of all, your points will not expire as long as your Baiduri Debit or Credit Card remains valid.

Eligible Baiduri Bank Cards:

- Baiduri Visa Infinite Prestige Credit Card
- Baiduri Visa Infinite Credit Card
- Baiduri Visa Platinum Credit Card
- Baiduri Visa Classic Credit Card
- Baiduri Mastercard Platinum Credit Card
- Baiduri Mastercard Standard Credit Card
- Baiduri Smart Executive Visa Platinum Credit Card
- Baiduri Visa Platinum Debit Card
- Baiduri Visa Classic Debit Card (with bonus points)
- Baiduri Mastercard World Debit Card
- Baiduri Smart Executive Mastercard Platinum Debit Card

2. Who can apply?

Customers who are eligible to apply for an Instant Rewards Card are as per below:

- Must be a principal Cardholder, minimum age of 15 years, and
- Must have an eligible Baiduri Debit or Credit Card

3. What are the fees and charges that I have to pay?

Annual Fees	
Instant Rewards Card	Free
Other Fees and Charges	
Card Replacement	BND15 for non-chip Card BND20 for 3 months non-collected
Stamp Duty for Lost/ Stolen Card	BND2
Name Personalization Fee (optional)	BND15
Card Instant Issuance	BND5
Sales Draft Retrieval Fee	BND10 per copy
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 months)

4. What are the key terms and conditions for this product?

- The Baiduri Instant Rewards Card can be utilized at merchants that have Baiduri Bank terminals only.
- This Card allows you to accumulate all your bonus points earned from eligible Baiduri Debit and Credit Cards only and no top-up of credit is allowed.
- You must not use the Card for an unlawful purpose, including the purchase of goods or services prohibited by the laws of Brunei Darussalam.
- You must not use the Card if it is found after having been reported as lost or stolen.
- You shall be liable for any/all unauthorized Card Transactions effected following such loss, theft or disclosure, whether they are effected as a result of the unauthorized use of the Card or if unauthorized Card Transactions is a result of Cardholder's act.

<ul style="list-style-type: none"> - The Card must be reported to the Bank immediately if it is found lost or stolen and the Bank shall not bear responsibility for any loss or damage suffered by the Cardholder howsoever caused as a result of the Card being lost or stolen. - 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. - Unutilized 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.
<p>5. What are the major risks?</p>
<ul style="list-style-type: none"> - If your Card is lost or stolen, please notify us immediately by calling our 24-hour Customer Helpline at +6732449666. Please keep this number handy since you will be responsible for all transactions before the Card is reported lost or stolen. - If your Card is lost or stolen overseas, you will need to make a police report in that country. - You shall be liable for all unauthorized Card Transactions effected following such loss, theft or disclosure, whether they are effected as a result of the unauthorized use of the Card or otherwise, and whether with our without negligence or default on the part of the Cardholder but provided that the Bank is satisfied that such loss, theft or disclosure is not due to the Cardholder's negligence. - Should you encounter any issues relating to financial matters, you may report by contacting our 24-hour Customer Helpline at +6732449666 or email enquiry@baiduri.com.
<p>6. What are the documents that I need to submit to apply for this product?</p>
<ul style="list-style-type: none"> - Original copy of valid Brunei Identity Card and passport (only for PRs who are not classed as stateless and holding foreign passport)
<p>7. What do I need to do if there are changes to my contact details?</p>
<p>If there is any change to your contact details, such as address, email address or phone number, please visit any of our Baiduri Bank Branches to update your information. Alternatively, you may also contact our 24-hour Customer Helpline at +6732449666 to update your contact details.</p> <p>Please note that it is important to inform us of any change to your mobile number since any communication on the use of your Card shall only be made to your mobile number registered with the Bank. It is also advisable to keep your mobile phone on at all times.</p>
<p>8. Where can I get assistance and redress?</p>
<p>If you require any assistance with this product, you can email to enquiry@baiduri.com or call our 24-hour Customer Helpline at +6732449666.</p> <p>You can also address your feedback via email to customer_feedback@baiduri.com.</p> <p>If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at Brunei Darussalam Central Bank via:</p> <p>Financial Consumer Issues, Brunei Darussalam Central Bank, Level 7, Ministry of Finance and Economy Building, Email: fcf@bdcb.gov.bn Telephone No.: +6732380007</p>
<p>9. Where can I get further information?</p>
<p>Please visit our website at www.baiduri.com.bn or call our 24-hour Customer Helpline at +6732449666. You may also visit any of our branches.</p>
<p>10. Other similar product available</p>
<p>None</p>

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Baiduri Bank Bhd. You will have to read the Terms & Conditions, which can be found on Baiduri Bank's website at www.baiduri.com.bn or obtained from any of our Branches.