

BAIDURI MASTERCARD CASHCARD FREQUENTLY ASKED QUESTIONS (FAQS)

What are the benefits of the Baiduri Mastercard CashCard?

- Accepted globally
- The convenience of cash-free living
- Year-round discounts and privileges with Baiduri Deals
- Validity of up to three (3) years from date of purchase

Where can I use my Baiduri Mastercard CashCard?

The Baiduri Mastercard CashCard is accepted wherever Mastercard is accepted, including any card payment terminals, ATMs, online transactions, mail order, and telephone order.

What's the difference between Baiduri Mastercard CashCard, Baiduri Visa Debit Card and Baiduri UnionPay Debit Card?

Baiduri Visa Debit and Baiduri UnionPay Debit are debit cards, which draw directly from your selected Baiduri Bank or Baiduri Finance account. The Baiduri Mastercard CashCard is a prepaid card and does not require a bank account. You will have the freedom to top up the card's balance whenever you want to.

GETTING STARTED

Can I apply for a Baiduri Mastercard CashCard?

The minimum age requirement for the Baiduri Mastercard CashCard is 12 years old and must hold a Baiduri Savings or Current Account.

How to I sign up for a Baiduri Mastercard CashCard?

Simply complete the Baiduri Mastercard CashCard registration form when you purchase the card at Baiduri Bank branches.

What is the cost to get a Baiduri Mastercard CashCard?

Normal fee is BND1.00 per month, to be levied for each complete month of usage.

Can I personalize my Baiduri Mastercard CashCard by having my name printed on the Card?

Yes, you can request to personalize your card during registration by filling in the Baiduri Mastercard CashCard request form. There is a charge of BND15 for personalization.

When can I start using my Baiduri Mastercard CashCard?

You can start using the card after you have successfully registered the card and the card has been activated by the branch staff.

If I purchase the Card as a gift, can I register the Card on the recipient's behalf?

No, you cannot register the card on the recipient's behalf. The recipient can register later at any Baiduri Bank Branch. The card will only be activated upon registration.

Can the Baiduri Mastercard CashCard be registered jointly under (2) names?

No.

If I am already holding a Baiduri Credit Card, can I also register for the Baiduri Mastercard CashCard?

Yes, anyone can register for the Baiduri Mastercard CashCard.

If my Baiduri Mastercard CashCard expires, will the card be replaced?

No, you will need to purchase a new Baiduri Mastercard CashCard.

Can I retain my old Baiduri Mastercard CashCard number?

Yes, you can request to do so. However, an additional personalization charge of BND15 will apply.

Can I purchase more than one Baiduri Mastercard CashCard under the same name?

Yes, it is possible.

Can I shop online using Baiduri Mastercard CashCard?

Yes, so long as Mastercard is accepted for the payment.

Will I receive a monthly Card statement?

No statement will be issued for Baiduri Mastercard CashCard. You can view your transaction history online, provided you register your card under your Baiduri b.Digital Personal account.

TOP-UP

How much can I top-up daily?

You can do daily top-up up to BND1,000.

Is there a limit on my Card balance?

Yes, your card balance must not exceed BND5,000.

What is the minimum top-up value?

There is no minimum top-up value.

Where can I top-up my Baiduri Mastercard CashCard?

You can top-up your card at any Cash Deposit Machine (CDM) located at our branches, and at any Baiduri Bank branch.

If you are a Baiduri Bank or Baiduri Finance account holder, you may also top-up at any Baiduri Bank ATM or via Baiduri b.Digital Personal.

Will there be any charges for not topping-up my card on time?

No, but you will not be able to use your card once a withdrawal exceeds the minimum balance of BND10 maintained in your card.

How do I top-up if I am overseas?

You can appoint a representative, for example, a family member to top-up on your behalf at any of our Cash Deposit Machine (CDM) or at any of our branches.

If you are a Baiduri Bank or Baiduri Finance account holder, you may also top-up at any Baiduri Bank ATM or via Baiduri b.Digital Personal.

Please ensure that there is sufficient credit balance in your card before you travel abroad.

WITHDRAWALS

Can I withdraw at any ATM globally?

Yes, as long as the ATM displays the Mastercard/Maestro/Cirrus logo and subject to the ATM machine availability.

If I use my card to withdraw cash from an ATM overseas, will my credit balance be deducted in Brunei dollars or according to the country's currency?

Card transactions which are made in currencies other than Brunei Dollars will be debited to the card account and converted to Brunei Dollars at the prevailing exchange rate as determined by Mastercard International on the business day prior to the day of the transaction. This rate may differ from the rate in effect on the transaction date.

There is also a charge of BND3 for any overseas ATM cash withdrawal.

BALANCE INQUIRY

Where can I check my Baiduri Mastercard CashCard credit balance?

You can check your credit balance via Baiduri b.Digital Personal at any Baiduri Bank ATM or Baiduri Bank Branch, or at any ATM abroad displaying the Mastercard/Maestro/Cirrus logo.

If I do not have enough credit balance in my card, can I use my card for further transaction?

No, you must ensure there is sufficient balance in your card as this is not a credit card.

What happens if I do not use my Baiduri Mastercard CashCard for some time?

If the Baiduri Mastercard CashCard is inactive for more than 12 months, the card account will become dormant. To reactivate the card, you will need to pay a reactivation fee of BND10 plus BND10 for every month the card has been dormant.

LOST & STOLEN CARD

What will happen to my credit balance if my Card is lost/stolen?

After we have successfully verified that all claims are correct, we may at your request issue a new card to you and transfer any remaining credit balance from your lost/stolen card to your new card. A re-issuance fee will apply.

How do I report a lost/stolen card?

For lost card report, please call Baiduri Bank 24-hour Customer Helpline at +673 2449666.