

BAIDURI 2024 CERTIFICATE OF DEPOSIT – SERIES 2

TERM SHEET

NOTICE: This Term Sheet is issued by Baiduri Bank Sendirian Berhad (“Baiduri Bank”) and contains indicative terms for a prospective transaction. It is for discussion purposes only and is not an offer, recommendation or solicitation to any person to enter into any transaction and Baiduri Bank gives no assurance that it will enter into any transaction on the basis of these indicative terms. Baiduri Bank shall not be obliged to disclose any information which it has received on a confidential basis or the existence of any such information. Baiduri Bank assumes no duty or responsibility to advise investors on and makes no representation or warranty as to, the appropriateness or suitability of the product described here or the prospective transaction or the possible consequences of the prospective transaction. Prospective investors are advised to make their own independent judgment with respect to any matter contained in this Term Sheet and to consult their own financial adviser.

Name of Product	Baiduri 2024 Certificate of Deposit – Series 2
Bank	Baiduri Bank Sendirian Berhad Baiduri Bank Headquarters 1 Jalan Gadong, Bandar Seri Begawan BA1511 Negara Brunei Darussalam
Value Date	03 rd June 2024
Maturity Date	03 rd June 2027
Minimum Deposit Amount	BND10,000.00
Maximum Deposit Amount	BND500,000.00 per customer, subject to a maximum of two (2) certificates
Minimum Incremental Amount	Must be in BND5,000
Tenor	36 months (3 years)
Currency	Brunei Dollar (BND)
Early Withdrawal	Not allowed unless permitted by Baiduri Bank in exceptional circumstances, subject to such conditions, fees, charges, and penalties as Baiduri Bank may, at its sole and absolute discretion, impose. Please refer to Bank's General Tariffs.
Interest Rate	Three per cent (3.00%) per annum.
Interest Payment Date	Interest shall accrue annually and will be paid upon maturity.
RISKS	
Credit risk	This product is subject to the credit risk of Baiduri Bank, which is a member institution of the Deposit Protection Scheme administered by the Brunei Darussalam Deposit Protection Corporation. If Baiduri Bank becomes insolvent or defaults on its obligations, each depositor of this product will be protected for up to a maximum of BND50,000.
FEES	
Depositor	There are no entry fees involved.

DOCUMENTATION	
	<p>This deposit is subject to (i) the Baiduri 2024 Certificate of Deposit – Series 2 Terms and Conditions (Refer to the Standard Terms and Conditions For Certificate of Deposit); (ii) Baiduri Bank's current standard terms and conditions for deposit accounts as amended from time to time; (iii) Baiduri Bank's current standard mandate for the operation of deposit accounts as amended from time to time; (iv) the terms of this Term Sheet; and (v) all other terms generally applicable to monies placed with Baiduri Bank.</p>
IMPORTANT INFORMATION AND DISCLAIMER	
Important Notice	<p>Early withdrawal of this deposit in any case is not allowed save that in exceptional circumstances Baiduri Bank may, at its sole and absolute discretion (but without being under any obligation to do so), permit whole (and not partial) withdrawal of the deposit, subject to such conditions, fees, charges and penalties as Baiduri Bank may, at its sole and absolute discretion, impose. IN THE EVENT OF SUCH PREMATURE WITHDRAWAL, YOU WILL NOT RECEIVE ANY INTEREST AND MAY ONLY GET BACK AN AMOUNT WHICH IS LESS THAN THE PRINCIPAL AMOUNT ORIGINALLY DEPOSITED BY YOU. Baiduri Bank does not act as an advisor to you. You may wish to seek advice from a financial adviser before making a commitment to purchase this product. In the event that you choose not to seek advice from a financial adviser, you should carefully consider whether this product is suitable for you and make your own independent decision on whether to enter into the transaction outlined in this Term Sheet in the light of your own objectives and circumstances including risks benefits and implications of entering into such a transaction. This Term Sheet does not constitute a recommendation to enter into an offer or solicitation to buy or sell or subscribe for any security or financial instrument or to enter into a transaction or to participate in any particular trading or investment strategy. No representation or warranty whatsoever (including without limitation any representation or warranty as to accuracy, usefulness, adequacy, timeliness or completeness) in respect of any statement, figures, opinion, view or estimate or information provided here is given by Baiduri Bank and it should not be relied upon as such. Baiduri Bank does not undertake an obligation to update the information or to correct any inaccuracy that may become apparent at a later time. All information presented is subject to change without notice. Baiduri Bank shall not be responsible or liable for any loss or damage whatsoever arising directly or indirectly howsoever in connection with or as a result of any person acting on any information provided herein. In no event shall Baiduri Bank have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages.</p>