

**ACCOUNTS & DEPOSITS
SAVINGS ACCOUNT
Product Disclosure Sheet**

Please read this Product Disclosure sheet before you decide to take up the Product. 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?																														
<ul style="list-style-type: none"> An account that allows you to deposit your funds for the purpose of growing your savings and conduct your everyday banking. It also allows you to keep track of your finances and make transactions without handling physical cash. 																														
2. What do I get from this product?																														
<ul style="list-style-type: none"> Interest rate: <table border="1" data-bbox="215 875 839 958"> <thead> <tr> <th>Currency</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>0.15%p.a.</td> </tr> </tbody> </table> <p><i>*Rate is subject to change</i></p> Foreign currency interest rate will vary according to their currency and are subject to change. Debit Card for BND account(s) only Monthly eStatements Access to our b.Digital Banking platform 	Currency	Interest Rate	BND	0.15%p.a.																										
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3. What are the requirements?																														
<ul style="list-style-type: none"> Brunei citizen, permanent residents and foreigners with valid employment pass or contract Minimum age of 12 years old (For BND Only) Minimum age of 18 years old (For other currencies) <table border="1" data-bbox="215 1456 1227 1906"> <thead> <tr> <th>Currencies</th> <th>Minimum initial deposit</th> <th>Minimum credit balance required to be maintained</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>100</td> <td>50</td> </tr> <tr> <td>AUD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>CAD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>EUR</td> <td>500</td> <td>500</td> </tr> <tr> <td>GBP</td> <td>500</td> <td>500</td> </tr> <tr> <td>HKD</td> <td>5,000</td> <td>5,000</td> </tr> <tr> <td>JPY</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td>NZD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>USD</td> <td>500</td> <td>500</td> </tr> </tbody> </table>	Currencies	Minimum initial deposit	Minimum credit balance required to be maintained	BND	100	50	AUD	1,000	1,000	CAD	1,000	1,000	EUR	500	500	GBP	500	500	HKD	5,000	5,000	JPY	100,000	100,000	NZD	1,000	1,000	USD	500	500
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4. What are the fees and charges that I have to pay?

Currencies	Should average monthly balance falls below the minimum balance required	Dormant Account (inactive above 12 months)	Reactivation of Dormant Account	Closed account within 6 months from opening date
BND	2 per month	10 per month	10	50
AUD	10 per month	5 per month	10	50
CAD	10 per month	5 per month	10	50
EUR	10 per month	5 per month	10	50
GBP	10 per month	5 per month	10	50
HKD	100 per month	20 per month	100	200
JPY	1,000 per month	500 per month	1,000	5,000
NZD	10 per month	5 per month	10	50
USD	10 per month	5 per month	10	50

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

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 Branch.

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

- Valid Identification Card or Passport
- Valid Employment Pass or Contract (for Foreigner)
- For application below 12 years old – Parents or Legal Guardian to provide 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 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?

- If you require any assistance with this product, email enquiry@baiduri.com or call Baiduri Bank Customer Helpline at 244 9666.
- Visit your nearest Baiduri Bank Branch.
- If your query or complaint is not resolved to your satisfaction, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.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 our website www.baiduri.com.bn or call Baiduri Bank Customer Helpline at 244 9666.

11. Other similar product(s) available

- Fixed Deposit (FD)
- Current Account

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Baiduri Bank Berhad.