

## **Baiduri 2024 Certificate of Deposit – Series 2 (the “Offer”) Terms and Conditions:**

### **1. Offer Period**

- 1.1 This Offer is valid on 22 April 2024 until 30 May 2024, both dates inclusive, or upon full subscription of the Baiduri 2024 Certificate of Deposit – Series 2, whichever is earlier (the “Offer Period”).
- 1.2 This Offer is open to all new and existing customers of Baiduri Bank (“the Bank”) (“Eligible Customers”) of 18 years and above.
- 1.3 Customers aged 12 to 17 years old may participate in the Offer by opening a joint account with another individual aged 18 years and above.
- 1.4 Eligible Customers are required to open and/or maintain a Savings Account or Current Account that is in good standing with the Bank.

### **2. The Offer**

- 2.1. Eligible Customers will qualify for the Offer by depositing a minimum of BND10,000 in fresh funds.
- 2.2. Eligible Customers are allowed to make additional deposits with a minimum incremental amount of BND5,000.
- 2.3. The Offer is summarised in the following table:

Features	Description
Tenor	36 months (3 years)
Interest Rate	3.00% per annum
Interest Payment Date	Interest shall accrue annually and will be paid upon maturity
Currency	Brunei Dollar (BND)
Eligibility	Fresh Funds only
Minimum Deposit	BND10,000
Maximum Deposit	BND500,000 per customer, subject to a maximum of two (2) certificates
Minimum Incremental Amount	BND5,000
Value Date	03 June 2024
Maturity Date	03 June 2027

- 2.4. Fresh funds are defined as funds that do not originate from an existing account with Baiduri Bank or Baiduri Finance, or funds that are not withdrawn and re-deposited with Baiduri Bank or Baiduri Finance in the 30 days preceding the date of the deposit.
- 2.5. All Eligible Customers are allowed to split their funds into multiple Certificate of Deposits during the Offer Period, subject to a maximum of two (2) certificates.
- 2.6. In the event of early withdrawal, the Bank will impose a handling fee of BND20 and early upliftment penalty fee of up to one per cent (1%) of the principal amount invested. Interest shall be forfeited, if any.

### **3. General**

- 3.1. This Promotion is governed by the Bank's terms and conditions on the related products and any other documents forming the banking agreement.
- 3.2. The Bank may, at any time and without prior notice or liability to any party, suspend or terminate this Promotion or vary these terms and conditions.
- 3.3. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with this Offer. Its determination of all matters relating to this Offer shall be final and conclusive and no correspondence will be entertained.
- 3.4. By participating in this Offer, Eligible Customers agree to be bound by these terms and conditions and consent to their personal data being collected, used and disclosed by the Bank in accordance with the Group Privacy Policy which may be viewed at <https://www.baiduri.com.bn/legal-notice/privacy-policy>.
- 3.5. These terms and conditions shall be governed by and construed in accordance with the laws of Brunei Darussalam.