

## INDIVIDUAL ACCOUNT OPENING FORM

FOR BANK USE												
ACCOUNT NUMBER			-			-				-		
CUSTOMER CATEGORY	<input type="checkbox"/> Individual <input type="checkbox"/> Prestige <input type="checkbox"/> Smart Executive <input type="checkbox"/> 4UVP											

Date: \_\_\_\_\_

### 1. ACCOUNT APPLICATION

Name of Account Holder (as per Identity Document)			
Applicant Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Minor	<input type="checkbox"/> In Trust For (ITF)
Type of Account	<input type="checkbox"/> Savings Account	<input type="checkbox"/> Current Account	<input type="checkbox"/> Other _____ (Please specify)
Currency (Tick (✓) ONE only)	<input type="checkbox"/> BND <input type="checkbox"/> EUR <input type="checkbox"/> NZD	<input type="checkbox"/> AUD <input type="checkbox"/> GBP <input type="checkbox"/> USD	<input type="checkbox"/> CAD <input type="checkbox"/> HKD <input type="checkbox"/> JPY
Physical Statements	<input type="checkbox"/> Yes, I would like to receive physical statements for my Savings/Current account with the applicable fee.		
Main Purpose of Opening Account (Tick (✓) ONE only)	<input type="checkbox"/> Savings <input type="checkbox"/> Investment / Trading	<input type="checkbox"/> Salary/ Pension <input type="checkbox"/> Remittance	<input type="checkbox"/> Loan Repayments

### 2. EXPECTED TRANSACTION VALUE & VOLUME (Tick (✓) only ONE for each item below)

Main Type of Transaction	<input type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> Transfers
Deposit Value per month	<input type="checkbox"/> \$0 - \$1,000	<input type="checkbox"/> \$1,001 - \$2,500	<input type="checkbox"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$5,001 - \$10,000	<input type="checkbox"/> \$10,001 - \$25,000	<input type="checkbox"/> \$25,001 - \$50,000
	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> Above \$500,000		
Deposit Volume per month	<input type="checkbox"/> 0 - 10	<input type="checkbox"/> 11 - 20	<input type="checkbox"/> 21 - 30
	<input type="checkbox"/> 31 - 50	<input type="checkbox"/> 51 - 100	<input type="checkbox"/> 101 - 200
	<input type="checkbox"/> 201 - 400	<input type="checkbox"/> Above 400	
Withdrawal Value per month	<input type="checkbox"/> \$0 - \$1,000	<input type="checkbox"/> \$1,001 - \$2,500	<input type="checkbox"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$5,001 - \$10,000	<input type="checkbox"/> \$10,001 - \$25,000	<input type="checkbox"/> \$25,001 - \$50,000
	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> Above \$500,000		
Withdrawal Volume per month	<input type="checkbox"/> 0 - 10	<input type="checkbox"/> 11 - 20	<input type="checkbox"/> 21 - 30
	<input type="checkbox"/> 31 - 50	<input type="checkbox"/> 51 - 100	<input type="checkbox"/> 101 - 200
	<input type="checkbox"/> 201 - 400	<input type="checkbox"/> Above 400	

### 3. CHILD'S, PARENT'S OR LEGAL GUARDIAN'S DETAILS

For Minor account fill in Parent's or Legal Guardian's details below / For In Trust For account fill in Child's details below

Full Name (as per identity document)			
Relationship to Account Holder		Identity Card/Passport Number (if applicable)	
Date of Birth (DD/MM/YYYY)		Birth Certificate Number (For ITF only)	

#### 4. DEBIT CARD APPLICATION

**Pre-embossed Cards**

(Cards readily available at all Baiduri Bank branches)

- UnionPay Debit
- Visa Classic Debit (No Bonus Points earned)
- Visa Classic Debit (Bonus Points earned)
- Visa Platinum Debit
- Royal Brunei Visa Platinum Debit

**Personalised Cards**

(Free name personalisation upon application)

- Visa Supasave Debit
- Mastercard World Debit  
(Prestige Member Only)
- Smart Executive Mastercard Platinum Debit  
(Smart Executive Member Only)

**Would you like to personalise your Pre-embossed Card?** (A personalisation fee of BND15 is applicable for each Card)

- Yes                       No

**Name to appear on Card(s)** (Max 19 characters only)

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**Would you like to Instant Emboss your Personalised Card?** (Only available at Main Branch, Mall Branch, Serusop Branch and Seria Branch)

- Yes\*                       No

\*An instant embossing fee of BND5 is applicable for each instant embossed card

**Where would you like to collect your Card(s)?**

- Main Branch     Tutong Branch     Seria Branch     Kuala Belait Branch     Others \_\_\_\_\_  
(please specify)

**What is your preferred Card limit?** (Subject to bank account available balance)

- BND2,500             Requested Monthly spending limit BND \_\_\_\_\_

**I would like to link my Debit Card for Bonus Points**

- I have an existing Instant Rewards Card                       I would like to apply for an Instant Rewards Card                       Royal Skies Membership Account Number \_\_\_\_\_  
(Only for Royal Brunei Visa Platinum Debit)

**I have more than one (1) account with Baiduri Bank and would like to link to my Debit Card(s)**

(Only for Baiduri ATM withdrawals)

Account Number																			
Account Number		-		-		-		-		-		-		-		-		-	

#### 5. DECLARATION FOR OPENING OF ACCOUNT

I hereby acknowledge receipt of your Standard Terms and Conditions Governing Accounts maintained with you.

I hereby confirm that I have read and understood the Standard Terms and Conditions and agree that any accounts I maintained with you, including existing or any to be opened in future, shall be subject to the Standard Terms and Conditions Governing Accounts maintained with the Bank and they may be amended and varied from time to time and I agree to be bound by the same.

I hereby acknowledge receipt of the Product Disclosure Sheet and confirm that I understand the explanation given to me in my preferred language.

I hereby confirm that I shall be bound by Baiduri Bank Berhad's Terms and Conditions relating to Baiduri Debit Cards once this application is accepted by Baiduri Bank Berhad.

I hereby consent to Baiduri Bank Berhad and its subsidiaries (jointly, "the Bank"), as well as its respective agents, authorized service providers and relevant third parties, whether located in or out of Brunei Darussalam to collect, record, transfer, hold and store my personal data or carry out any processing, analysis, or any other type of operations on my personal data for the purpose of the Bank's research and analysis, providing updates to me on the Bank's products and services and/or for the Bank to contact me to offer any products or services through EDMs, direct mailers, SMS-es, phone calls, social media, 3rd party sites, or any other type of communication media.

I confirm and agree that my consent is in addition to, and does not override, any other consent which I may have provided to the Bank in respect of the collection, use and/or disclosure of my personal data.

I warrant that the information provided in this Account Opening form and all supporting document(s) furnished by me is true and correct.

For Prestige membership only:

I hereby confirm that I shall be bound by the Baiduri Prestige Banking Services and Privileges General Terms and Conditions relating to Baiduri Prestige membership once this application is accepted by Baiduri Bank Berhad.

Signature of Applicant

\_\_\_\_\_ S.V.

Name:

IC/Passport No:

## MANDATE FOR CURRENT ACCOUNT

To: BAIDURI BANK BHD

1. I, the undersigned refer to my request to you to open a current account in my name and hereby authorize you to open the said account or accounts in my name and at any time subsequently to open such further account or accounts in my name of whatever nature as I may direct.
2. In the absence of contrary written instructions signed by me the terms of this Mandate shall apply to each and every account of whatsoever nature being opened or subsequently opened by you in my name and that all previous mandates given to you are hereby revoked but that such revocation shall not affect any cheques, drafts, orders to pay, bills of exchange, promissory notes, order to withdraw, instructions, applications, requests, instruments or contract dated earlier than the date below.
3. I authorize and instruct you to:
  - a. honour and comply with all cheques, drafts, orders to pay, bills of exchange, promissory notes and any other documents whatsoever expressed to be drawn upon or endorsed by or addressed to or made payable with you, whether my account or accounts is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
  - b. honour and comply with any orders to withdraw any or all money on any account or accounts in my name and all instructions including instruction with regard to the purchase or sale of or other dealings in, securities or documents or any foreign currency (including any contracts or options relating thereto), given with regard to any account or accounts in my name, whether any of my accounts is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
  - c. accept and act upon all receipts for monies deposited with or owing by you on any accounts in my name;
  - d. accept and act on any application or request for the issue of any letter of credit, guarantee, indemnity or counter-indemnity and any instructions with regard to any other transactions of any kind or with regard to any of my accounts in every case whether the account or accounts in my name is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
  - e. at your discretion and on such term as you may think fit, to [a] grant any advances and credit facilities including without limitation credit facilities by way of discount, overdraft, loan or any other credit facilities or accommodation whatsoever for my account or accounts and [b] give guarantees whether in favour of third parties or myself and in either or all cases with or without security and with or without limitation and by way of security to accept any Memorandum of Deposit, Letter of Trust, Letter of Set-Off or Set-Off Agreement, Mortgage, Charge, Hypothecation, Pledge, Assignment, Power of Attorney and any other forms, instruments, deeds or other documents whatsoever signed by me as creating or evidencing any charge, mortgage or pledge or power over or in respect;
  - f. of any securities, deeds, documents or other property (including security boxes and their contents) whatsoever from time to time in your possession for my account or accounts whether by way of security or safe custody or otherwise;

as long as such cheques, drafts, notes, order, bills, directions, receipts, applications, instructions, forms, instruments, deeds, documents, provisions or otherwise as mentioned in 3 a, b, c, d, e and f are signed by me.

4. I agree that:
  - a. nothing in the Mandate shall be treated as constituting an implied agreement restricting or negating any lien, charge, right of set-off or other right you may have existing or implied by law;
  - b. you may, with respect to a current account in my name, return all cheques that have been paid to me and in doing so, you are discharged of any responsibility whatsoever with regards to safekeeping and production of originals (if required by me or by any statutory body) when the need arise. A production of an image of the cheque in question is sufficient to verify transactions on the said cheque in case of any dispute;
  - c. you may, without being in any way whatsoever liable to me, stop or close at any time and from time to time, any of my accounts with you by giving 5 days notice in writing to me at [a] my correspondence address as stated in the Account Opening Application form or [b] such other address as may from time to time be notified in writing by me and duly acknowledged receipt by you or [c] my last known address.
5. Interpretation  
In this Mandate reference to an account becoming overdrawn shall include borrowing or other drawing on facilities in excess of a limit previously agreed with you.

S.V.

\_\_\_\_\_  
Signature of Applicant

BRANCH USE SECTION					
AO Code		AO Name			
Caution List / SIRON KYC		Positive Match		Name & Initial	
List Name	Date	Y	N	Original ID Sighted & Caution list / SIRON KYC Checked by	
Bankruptcy					
Litigation					
UCA				Confirmed by <i>(Supervisor and above)</i>	
BFB					
SIRON KYC	<input type="checkbox"/> HRC <input type="checkbox"/> PEP				
Remarks & Approvals Obtained					
Prestige & SEP AO Codes					
Prestige Centre		Prestige Officer AO (PRM)		SEP Officer AO	
ACCOUNT MAINTENANCE					
BRANCH USE			OAD-CAD USE		
FLEXBRANCH	Name & Initial	Date		Name & Initial	Date
Inputted by			Inputted by		
Authorized by <i>(Supervisor and above)</i>			Authorized by <i>(Supervisor and above)</i>		
Master CIF			Reconciled by		
DEBIT CARD MAINTENANCE					
<b>Visa Classic Debit</b>			<b>Visa Platinum Debit</b>		
Promo Code	<input type="text"/>	Expiry	<input type="text"/>	Promo Code	<input type="text"/>
	4 2 1 5 0 4 X X X X X X				4 2 1 5 0 4 X X X X X X
<b>Visa Supasave Debit</b>			<b>Royal Brunei Visa Platinum Debit</b>		
Promo Code	<input type="text"/>	Expiry	<input type="text"/>	Promo Code	<input type="text"/>
	4 2 1 5 0 4 X X X X X X				4 2 1 5 0 4 X X X X X X
<b>Prestige Mastercard World Debit</b>			<b>Smart Executive Mastercard Platinum Debit</b>		
	5 3 2 6 5 6 X X X X X X				5 3 2 6 5 6 X X X X X X
<b>Union Pay Debit</b>			<b>Instant Rewards Card</b>		
	6 2 1 2 5 7 X X X X X X				6 0 1 6 0 0 X X X X X X
	A O C U P				I R
For Branch Use Only			For Card Operations Use Only		
Branch Input	Name & Initial	Date	CCO Input	Initial	Date
Pre-Embossed Card Activated by			Inputted by		
			Checked & Authorised by		
			Final Checked by		