

## JOINT ACCOUNT OPENING FORM

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

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

1. ACCOUNT APPLICATION				
For Bank Use	Name of Account Holders (as per Identity Document)			
CIF <input style="width: 50px;" type="text"/>	1.			
CIF <input style="width: 50px;" type="text"/>	2.			
Person to Contact			Mobile Phone Number	Country Code <input style="width: 20px;" type="text"/> Phone Number <input style="width: 50px;" type="text"/>
Home Telephone Number	Country Code <input style="width: 20px;" type="text"/>	Phone Number <input style="width: 50px;" type="text"/>	Office Telephone Number	Country Code <input style="width: 20px;" type="text"/> Phone Number <input style="width: 50px;" type="text"/>
Email Address (Max 30 Characters Only)				
Correspondence Address				Postcode <input style="width: 50px;" type="text"/>
Type of Product	<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, we 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"/> \$5,001 - \$10,000		<input type="checkbox"/> \$10,001 - \$25,000	
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$100,001 - \$250,000	
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$2,501 - \$5,000	
Deposit Volume per month	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20	
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100	
	<input type="checkbox"/> 201 - 400		<input type="checkbox"/> Above 400	
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$2,501 - \$5,000	
Withdrawal Value per month	<input type="checkbox"/> \$0 - \$1,000		<input type="checkbox"/> \$1,001 - \$2,500	
	<input type="checkbox"/> \$5,001 - \$10,000		<input type="checkbox"/> \$10,001 - \$25,000	
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$100,001 - \$250,000	
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$2,501 - \$5,000	
Withdrawal Volume per month	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20	
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100	
	<input type="checkbox"/> 201 - 400		<input type="checkbox"/> Above 400	
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$2,501 - \$5,000	

### 3. DEBIT CARD APPLICATION – JOINT APPLICANT 1

<b>Pre-embossed Cards</b> (Cards readily available at all Baiduri Bank branches)	<b>Personalised Cards</b> (Free name personalisation upon application)
<input type="checkbox"/> UnionPay Debit <input type="checkbox"/> Visa Classic Debit (No Bonus Points earned) <input type="checkbox"/> Visa Classic Debit (Bonus Points earned) <input type="checkbox"/> Visa Platinum Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit	<input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Mastercard World Debit (Prestige Member Only) <input type="checkbox"/> 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			-			-			-					

### 4. DEBIT CARD APPLICATION – JOINT APPLICANT 2

<b>Pre-embossed Cards</b> (Cards readily available at all Baiduri Bank branches)	<b>Personalised Cards</b> (Free name personalisation upon application)
<input type="checkbox"/> UnionPay Debit <input type="checkbox"/> Visa Classic Debit (No Bonus Points earned) <input type="checkbox"/> Visa Classic Debit (Bonus Points earned) <input type="checkbox"/> Visa Platinum Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit	<input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Mastercard World Debit (Prestige Member Only) <input type="checkbox"/> 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)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**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**

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

We hereby confirm that we have read and understood the Standard Terms and Conditions and agree that any accounts we 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 we agree to be bound by the same.

We hereby acknowledge receipt of the Product Disclosure Sheet and confirm that we have read and understood the terms and conditions and agree to be bound by the same.

We hereby confirm that we 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.

We 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 our personal data or carry out any processing, analysis, or any other type of operations on our personal data for the purpose of the Bank's research and analysis, providing updates to us on the Bank's products and services and/or for the Bank to contact us 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.

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

We warrant that the information provided in this Account Application and all supporting document(s) furnished by us is true and correct

For Prestige membership only:

We hereby confirm that we 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.

**Signing Instructions:**                       Any One                       ALL

Joint Applicant 1 Signature



Joint Applicant 2 Signature



Name:

IC/Passport:

Name:

IC/Passport:

**6. MANDATE FOR JOINT SAVINGS ACCOUNT**

To: BAIDURI BANK BHD

- 1. We, the undersigned refer to our request to you to open a savings account [the "New Account"] in our joint names.
- 2. We authorize and instruct you to honour and comply with all instructions as long as such instructions are signed by ..... **[Please indicate ANY ONE or ALL]** of us.

The undersigned to sign to confirm the insertion above

\_\_\_\_\_

- 3. We agree that:
  - a. nothing in the Mandate between you and us 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. we shall be jointly and severally liable for any loan or overdraft or other credit facilities or accommodation which shall be granted on any account in our joint names, together with all interest, commission and other banking charges and expenses.
  - c. in the event of death of either or any one or both or all of us, you shall have the right to pay or deliver to or to the order of the survivor or survivors of us all money, securities, deeds, documents and other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any of the account or accounts in our joint names or permit the survivors to make deposits into the account or accounts in our joint names PROVIDED [a] the survivor or survivors produce to you satisfactory proof of death; and [b] the survivor or survivors giving all written

indemnity to you upon terms satisfactory to you and further subject to compliance with any provisions of law or order of court and or the rights of the Bank in respect of such funds arising out any lien, charge, pledge, set-off or any other encumbrance or any claim or counterclaim actual or contingents or otherwise.

S.V.

S.V.

\_\_\_\_\_  
Signature of Applicant(s)  
Name

\_\_\_\_\_  
Signature of Applicant(s)  
Name

## 8. MANDATE FOR JOINT CURRENT ACCOUNT

To: BAIDURI BANK BHD

1. We, the undersigned refer to our request to you to open a **current account** [the "New Account"] in our joint names and hereby authorize you to open an account or accounts in our joint names and at any time subsequently to open such further account or accounts in our joint names of whatever nature as all of us may direct.
2. In the absence of contrary written instructions signed by all of us the terms of this Mandate shall apply to each and every account of whatsoever nature being opened or subsequently opened by you in our joint names.
3. We 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 the account or accounts in our joint names 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 our joint names 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 for or in respect of any account or accounts in our joint names whether the account or accounts in our joint names be 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 account or accounts in our joint names; 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 our accounts in every case whether the account or accounts in our joint names 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);
  - d. honour and comply with any instructions to deliver, dispose of or deal with any securities, deeds or documents or other property (including security boxes and their contents) whatsoever which may be deposited with you or in your possession for whatsoever reason, from time to time whether by way of security or safe custody or otherwise;
  - e. accept and act upon any instructions in respect of any of our particulars such as addresses, contact number, business(es) and any other details relating to us and/or instruction for the change(s) thereof and;
  - f. 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 the account or accounts of the Firm and [b] give guarantees whether in favour of third parties or us 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 duly signed or executed by [either or any one or both or all] of us as creating or evidencing any charge, mortgage or pledge or power over or in respect of any securities, deeds, documents or other property (including security boxes and their contents) whatsoever from time to time in your possession for our 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, f and g are signed by .....[Please indicate ANY ONE or ALL] of us.

The undersigned to sign to confirm the insertion above

\_\_\_\_\_

(S.V.)

4. We agree that:

- a. nothing in the mandate between you and us 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 our joint names, return all cheques that have been paid to us and in doing so, you are discharged of any responsibility whatsoever with regards to safekeeping and production of originals (if required by the customer 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 us, stop or close at any time and from time to time, any of our accounts with you by giving 5 days' notice in writing to us at [a] our correspondence address as stated in the Account Opening Application form or [b] such other address as may from time to time be notified by [either or any one or both or all] of us and duly acknowledged by the Bank or [c] our last known address.
- d. we shall be jointly and severally liable for any loan or overdraft or other credit facilities or accommodation which shall be granted on any account in our joint names, together with all interest, commission and other banking charges and expenses.
- e. in the event of death of either or any one or both or all of us, you shall have the right to pay or deliver to or to the order of the survivor or survivors of us all money, securities, deeds, documents and other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any of the account or accounts in our joint names or permit the survivors to make deposits into the account or accounts in our joint names PROVIDED [a] the survivor or survivors produce to you satisfactory proof of death; and [b] the survivor or survivors giving all written indemnity to you upon terms satisfactory to you and further subject to compliance with any provisions of law or order of court and or the rights of the Bank in respect of such funds arising out any lien, charge, pledge, set-off or any other encumbrance or any claim or counterclaim actual or contingents or otherwise.

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 us.

(S.V.)

(S.V.)

\_\_\_\_\_  
Signature of Applicant(s)  
Name

\_\_\_\_\_  
Signature of Applicant(s)  
Name

BRANCH USE SECTION						
AO Code				AO Name		
Caution List / SIRON KYC		Positive Match		Name & Initial		Branch Stamp
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**

**Card Number – Joint Applicant 1**

**Visa Classic Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Visa Platinum Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Visa Supasave Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Royal Brunei Visa Platinum Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Union Pay Debit**

6 2 1 2 5 7 X X X X X X

A O C U P

**Prestige Mastercard World Debit**

5 3 2 6 5 6 X X X X X X

**Smart Executive Mastercard Platinum Debit**

5 3 2 6 5 6 X X X X X X

**Instant Rewards Card**

6 0 1 6 0 0 X X X X X X

I R

**Card Number – Joint Applicant 2**

**Visa Classic Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Visa Platinum Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Visa Supasave Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Royal Brunei Visa Platinum Debit**

Promo Code       Expiry

4 2 1 5 0 4 X X X X X X

**Union Pay Debit**

6 2 1 2 5 7 X X X X X X

A O C U P

**Prestige Mastercard World Debit**

5 3 2 6 5 6 X X X X X X

**Smart Executive Mastercard Platinum Debit**

5 3 2 6 5 6 X X X X X X

**Instant Rewards Card**

6 0 1 6 0 0 X X X X X X

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		