

INDIVIDUAL ACCOUNT OPENING FORM

FOR BANK USE												
ACCOUNT NUMBER			-			-			-			

Date: _____

1. PERSONAL INFORMATION			
Name of Account Holder (as per Identity Document)			
2. ACCOUNT APPLICATION			
Applicant Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Minor	<input type="checkbox"/> In Trust For (ITF)
Type of Product	<input type="checkbox"/> Savings Passbook	<input type="checkbox"/> Savings Statement	
	<input type="checkbox"/> Regular Chequeing	<input type="checkbox"/> Other _____	
Currency	<input type="checkbox"/> BND	<input type="checkbox"/> Other _____	
Type of Statement	<input type="checkbox"/> E - Statement	<input type="checkbox"/> Physical	<input type="checkbox"/> Both
	Statements not applicable to Savings Passbook Accounts. Fees are applicable for physical statement facility.		
Purpose of Opening Account (Tick (✓) ONE only)	<input type="checkbox"/> Savings	<input type="checkbox"/> Payroll / Pension	<input type="checkbox"/> Loan Repayments
	<input type="checkbox"/> Investment / Trading	<input type="checkbox"/> Remittance	
3. EXPECTED TRANSACTION VALUE & VOLUME			
Main Type of Transaction (Tick (✓) ONE only)	<input type="checkbox"/> Cash	<input type="checkbox"/> Cheque	<input type="checkbox"/> Transfers
	<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 Value 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	
4. CHILD'S DETAILS (For ITF account only) / PARENT OR LEGAL GUARDIANS DETAILS (For Minor account only)			
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)	

7. PRESTIGE OR SMART EXECUTIVE CARDS

Type of Card No Debit Card Prestige Mastercard World Debit (Prestige Only) Smart Executive Mastercard Platinum Debit (Smart Executive Only)

Debit Card Instant Embossing Yes, I would like an instant embossed card No, please do not instant emboss my card
Note: For instant embossing, a fee of BND5 per card is applicable and will be charged to the linked bank account

Name to appear on card (Max 19 Characters only)

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Card Spending Limit Default monthly spending limit for cards to **BND 2,500*** ; OR Requested monthly spending limit of BND _____*
 *Subject to bank account available balance

Other Accounts to be linked If you have more than one (1) account with Baiduri Bank, you may request them to be linked to your debit card (only for Baiduri ATM withdrawals)

		-		-		-								
		-		-		-								

Card Collection Details Main Branch Tutong Branch Seria Branch Kuala Belait Branch Others (By request only) _____

MASTERCARD CASHCARD

Please tick one of the options below or leave blank if not required

I would like to apply for a **personalised Mastercard CashCard** and link it to my Prestige Mastercard World Debit / Smart Executive Mastercard Platinum Debit (fee of BND15 is applicable)

Name to appear on card (Max 19 Characters only)

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I would like to apply for a **pre-embossed Mastercard CashCard** / I already have an **existing Mastercard CashCard** and would like to link it to my Prestige Mastercard World Debit / Smart Executive Mastercard Platinum Debit

Mastercard CashCard details

5	5	7	7	5	8	X	X											
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C	A	S	H	C	A	R	D											
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I would like to link my account below to my Mastercard Cashcard (for payment transfer via ATM)

Account to be linked

		-		-		-								
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INSTANT REWARDS CARD

Please tick one of the options below or leave blank if not required

I would like to apply for a **personalised Instant Rewards Card** and link it to my debit card (fee of BND15 is applicable)

Name to appear on card (Max 19 Characters only) Instant Rewards Card Personalised Card Only (Personalisation fee applies)

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I would like to apply for a **pre-embossed Instant Rewards Card** / I already have an **existing Instant Rewards Card** and would like to link it to my debit card

Instant Rewards Card Number

6	0	1	6	0	0													
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Expiry Date : _____

8. 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 warrant that the information provided in this Account Opening Application 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



Name:

IC/Passport No:

9. 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	
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Caution List / SIRON KYC		Positive Match		Name & Initial	Branch Stamp
List Name	Date	Y	N		
Bankruptcy				Original ID Sighted & Verified by	
Litigation				Caution list & SIRON KYC Checked by	
UCA					
BFB				Confirmed by (Supervisor and above)	
SIRON KYC					

Remarks & Approvals Obtained

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Prestige & SEP AO Codes

Prestige Centre		Prestige Officer AO (PRM)		SEP Officer AO	
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CIF MAINTENANCE

BRANCH USE			CADC USE		
FLEXBRANCH	Name & Initial	Date	CDS-CADC	Name & Initial	Date
Inputted by			Inputted by		
Authorized by (Supervisor and above)			Authorized by (Supervisor and above)		
Master CIF			Reconciled by		

DEBIT CARD MAINTENANCE

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

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

Union Pay Debit

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

A O C U P

Instant Rewards Card

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

Mastercard Cashcard

5 5 7 7 5 8 X X X X X X

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		