

# JOINT ACCOUNT OPENING FORM

FOR BANK USE												
ACCOUNT NUMBER	6											

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

1. PERSONAL INFORMATION			
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			
Home Telephone Number		Office Telephone Number	
Mobile Phone Number		Other Mobile Phone Number	
Email Address (Max 30 Characters Only)			
Correspondence Address			Postcode <input style="width: 50px;" type="text"/>

2. ACCOUNT APPLICATION			
Type of Product	<input type="checkbox"/> Savings Passbook	<input type="checkbox"/> Savings Statement	
Currency	BND		
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
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	

#### 4. DEBIT CARD

Type of Card	<b>Joint Applicant 1</b> <input type="checkbox"/> No Debit Card <input type="checkbox"/> Union Pay Debit <input type="checkbox"/> Visa Classic Debit (BP / No BP) Circle one <input type="checkbox"/> Visa Platinum Debit <input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit	<b>Joint Applicant 2</b> <input type="checkbox"/> No Debit Card <input type="checkbox"/> Union Pay Debit <input type="checkbox"/> Visa Classic Debit (BP / No BP) Circle one <input type="checkbox"/> Visa Platinum Debit <input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit
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Debit Card Instant Embossing	Yes, I would like an instant embossed card No, please do not instant emboss my card <b>Note:</b> For instant embossing, a fee of BND5 per card is applicable and will be charged to the linked bank account	<input type="checkbox"/> Joint Applicant 1 <input type="checkbox"/> Joint Applicant 2 <input type="checkbox"/> Joint Applicant 1 <input type="checkbox"/> Joint Applicant 2
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Name to appear on card(s) (Max 19 Characters only)	<b>Joint Applicant 1</b> Visa Debit Card Only <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> Union Pay Debit Personalised Card Only *(Personalisation Fee Applies) <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <b>Joint Applicant 2</b> Visa Debit Card Only <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> Union Pay Debit Personalised Card Only *(Personalisation Fee Applies) <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>																																																																												

Card Spending Limit	<b>Joint Applicant 1</b> <input type="checkbox"/> Default monthly spending limit for cards to <b>BND 2,500*</b> ; OR <input type="checkbox"/> Requested monthly spending limit of BND _____*
	<b>Joint Applicant 2</b> <input type="checkbox"/> Default monthly spending limit for cards to <b>BND 2,500*</b> ; OR <input type="checkbox"/> 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)																			
	<b>Joint Applicant 1</b> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td>-</td><td> </td><td>-</td><td> </td><td>-</td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>			-		-		-												
		-		-		-														
	<b>Joint Applicant 2</b> <table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr><td> </td><td> </td><td>-</td><td> </td><td>-</td><td> </td><td>-</td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table>			-		-		-												
		-		-		-														

Royal Skies Membership Account Number	<table style="width: 100%;"> <tr> <td style="width: 20%;"><b>Joint Applicant 1</b></td> <td style="border: 1px solid black; width: 80%; height: 20px;"></td> </tr> <tr> <td><b>Joint Applicant 2</b></td> <td style="border: 1px solid black; height: 20px;"></td> </tr> </table> Required for Royal Brunei Visa Platinum Debit Only	<b>Joint Applicant 1</b>		<b>Joint Applicant 2</b>	
<b>Joint Applicant 1</b>					
<b>Joint Applicant 2</b>					

Card Collection Details	<b>Joint Applicant 1</b> <input type="checkbox"/> Main Branch <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others (By request only) _____	<b>Joint Applicant 2</b> <input type="checkbox"/> Main Branch <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others (By request only) _____
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### 5. INSTANT REWARDS CARD

I would like to apply for **personalised Instant Rewards Card** and link it to my debit card(s)  Joint Applicant 1  
 (fee of BND15 is applicable)  Joint Applicant 2

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

**Joint Applicant 1**

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**Joint Applicant 2**

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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  Joint Applicant 1  
 Joint Applicant 2

Instant Rewards Card Number

**Joint Applicant 1**

6	0	1	6	0	0													
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Expiry Date : \_\_\_\_\_

**Joint Applicant 2**

6	0	1	6	0	0													
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Expiry Date : \_\_\_\_\_

### 6. PRESTIGE AND SMART EXECUTIVE CARDS

Type of Card	<p><b>Joint Applicant 1</b></p> <input type="checkbox"/> No Debit Card <input type="checkbox"/> Prestige Mastercard World Debit (Prestige Only) <input type="checkbox"/> Smart Executive Mastercard Platinum Debit (Smart Executive Only)	<p><b>Joint Applicant 2</b></p> <input type="checkbox"/> No Debit Card <input type="checkbox"/> Prestige Mastercard World Debit (Prestige Only) <input type="checkbox"/> Smart Executive Mastercard Platinum Debit (Smart Executive Only)
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Debit Card Instant Embossing	<p>Yes, I would like an instant embossed card <span style="float: right;"><input type="checkbox"/> Joint Applicant 1    <input type="checkbox"/> Joint Applicant 2</span></p> <p>No, please do not instant emboss my card <span style="float: right;"><input type="checkbox"/> Joint Applicant 1    <input type="checkbox"/> Joint Applicant 2</span></p> <p><b>Note:</b> For instant embossing, a fee of BND5 per card is applicable and will be charged to the linked bank account</p>	
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Name to appear on card(s) (Max 19 Characters only)

**Joint Applicant 1**

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**Joint Applicant 2**

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Card Spending Limit

**Joint Applicant 1**

 Default monthly spending limit for cards to **BND 2,500\*** ; OR  
 Requested monthly spending limit of BND \_\_\_\_\_\*

**Joint Applicant 2**

 Default monthly spending limit for cards to **BND 2,500\*** ; OR  
 Requested monthly spending limit of BND \_\_\_\_\_\*

\*Subject to bank account available balance

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)

Other Accounts to be linked

**Joint Applicant 1**

		-																
		-																

**Joint Applicant 2**

		-																
		-																

Card Collection Details	<b>Joint Applicant 1</b> <input type="checkbox"/> Main Branch <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others (By request only) _____	<b>Joint Applicant 2</b> <input type="checkbox"/> Main Branch <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others (By request only) _____
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**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)  Joint Applicant 1  
 Joint Applicant 2

Name to appear on card(s)  
(Max 19 Characters only)

**Joint Applicant 1**

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**Joint Applicant 2**

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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  Joint Applicant 1  
 Joint Applicant 2

Mastercard CashCard details

**Joint Applicant 1**

5	5	7	7	5	8	X	X												
C	A	S	H	C	A	R	D												

**Joint Applicant 2**

5	5	7	7	5	8	X	X												
C	A	S	H	C	A	R	D												

I would like to link my account below to my Mastercard Cashcard (for payment transfer via ATM)  Joint Applicant 1  
 Joint Applicant 2

Account to be linked

**Joint Applicant 1**

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**Joint Applicant 2**

		-			-			-										
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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 Prestige Mastercard World Debit / Smart Executive Mastercard Platinum Debit (fee of BND15 is applicable)  Joint Applicant 1  
 Joint Applicant 2

Name to appear on card(s)  
(Max 19 Characters only)

**Joint Applicant 1**

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**Joint Applicant 2**

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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 Prestige Mastercard World Debit / Smart Executive Mastercard Platinum Debit  Joint Applicant 1  
 Joint Applicant 2

Instant Rewards Card Number

**Joint Applicant 1**

6	0	1	6	0	0														
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Expiry Date : \_\_\_\_\_

**Joint Applicant 2**

6	0	1	6	0	0														
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Expiry Date : \_\_\_\_\_

**7. 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 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          Name: IC/Passport:	Joint Applicant 2 Signature          Name: IC/Passport:
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**8. 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   <div style="text-align: right; margin-right: 20px;">  </div>
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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.



\_\_\_\_\_  
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 & Verified by		
Bankruptcy				Caution list & SIRON KYC Checked by		
Litigation						
UCA				Confirmed by (Supervisor and above)		
BFB						
SIRON KYC						
Remarks & Approvals Obtained						
Prestige & SEP AO Codes						
Prestige Centre		Prestige Officer AO (PRM)		SEP Officer AO		
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**

Card Number – Joint Applicant 1												Card Number – Joint Applicant 2											
<b>Visa Classic Debit</b>												<b>Visa Classic Debit</b>											
Promo Code <input type="text"/>						Expiry <input type="text"/>						Promo Code <input type="text"/>						Expiry <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 Platinum Debit</b>												<b>Visa Platinum Debit</b>											
Promo Code <input type="text"/>						Expiry <input type="text"/>						Promo Code <input type="text"/>						Expiry <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>Visa Supasave Debit</b>											
Promo Code <input type="text"/>						Expiry <input type="text"/>						Promo Code <input type="text"/>						Expiry <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>Royal Brunei Visa Platinum Debit</b>												<b>Royal Brunei Visa Platinum Debit</b>											
Promo Code <input type="text"/>						Expiry <input type="text"/>						Promo Code <input type="text"/>						Expiry <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>Union Pay Debit</b>												<b>Union Pay Debit</b>											
6	2	1	2	5	7	X	X	X	X	X	X	6	2	1	2	5	7	X	X	X	X	X	X
A	0	C	U	P								A	0	C	U	P							
<b>Prestige Mastercard World Debit</b>												<b>Prestige Mastercard World 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>Smart Executive Mastercard Platinum 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>Instant Rewards Card</b>												<b>Instant Rewards Card</b>											
6	0	1	6	0	0	X	X	X	X	X	X	6	0	1	6	0	0	X	X	X	X	X	X
<b>Mastercard CashCard</b>												<b>Mastercard CashCard</b>											
5	5	7	7	5	5	X	X	X	X	X	X	5	5	7	7	5	5	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																	