

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, 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 Sendirian Berhad and would like to link to my Debit Card(s)

(Only for Baiduri ATM withdrawals)

Account Number			-			-				-								
Account Number			-			-				-								

4. GROUP MARKETING CONSENT

Do you consent to receive marketing communications from Baiduri Bank, Baiduri Finance, and Baiduri Capital via email, SMS, phone calls, instant messaging platforms, and other applicable channels, in accordance with the Group Privacy Notice? You may withdraw your consent at any time.

☐ Yes, I consent and acknowledge that I may withdraw my consent at any time.

☐ No, I do not consent.

5. DECLARATION FOR OPENING OF ACCOUNT

1. Accuracy of information

I hereby confirm and agree that the information provided in this Account Opening Form and any supporting document(s) submitted to Baiduri Bank Sendirian Berhad (the "Bank") is true, complete and accurate. I undertake to promptly notify the Bank of any changes.

2. Terms and conditions

I acknowledge receipt of, and agree to be bound by, the Bank's Terms and Conditions Governing Accounts, as may be amended from time to time. I also acknowledge and agree to be bound by the Bank's terms and conditions relating to Debit Cards, as may be amended from time to time, once this application is accepted by the Bank.

3. Product disclosure

I acknowledge that the key terms, features, fees and charges of the account have been explained to me and/or made available to me.

4. Use of personal data

I understand that the Bank will collect, use and disclose my personal data for the purpose of providing banking and related services, administering my account(s), and complying with applicable laws and regulatory requirements.

5. Privacy notice

I acknowledge that I have read and understood the Group Privacy Notice, available at www.baiduri.com, which explains how my personal data is collected, used and disclosed.

6. Regulatory disclosure

I acknowledge that the Bank may disclose my information to regulators, law enforcement agencies or other authorities as required under applicable laws and regulations.

7. Declaration

I confirm that I am opening and will operate the account in my own name (or as disclosed in this application), and not on behalf of any undisclosed third party.

8. Prestige membership (if applicable)

I acknowledge and agree to be bound by the Baiduri Prestige Banking Services and Privileges General Terms and Conditions upon acceptance of my Prestige membership by the Bank.

Signature of Applicant

S.V

Name:

IC No./Passport No.:

Date:

6. MANDATE FOR CURRENT ACCOUNT

To: BAIDURI BANK SENDIRIAN BERHAD

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

