

JOINT ACCOUNT OPENING FORM

FOR BANK USE													
ACCOUNT NUMBER			-			-			-				
CUSTOMER CATEGORY	☐ Individual ☐ Prestige ☐ Baiduri Smart												

Date: _____

1. ACCOUNT APPLICATION				
For Bank Use		Name of Account Holders (as per Identity Document)		
CIF		1.		
CIF		2.		
Person to Contact		Mobile Phone Number	Country Code	Phone Number
Home Telephone Number	Country Code	Phone Number	Office Telephone Number	Country Code
Email Address (Max 30 Characters Only)				
Correspondence Address				
Type of Account	☐ Regular Savings Account ☐ Current Account ☐ Other _____ ☐ Prime Saver Savings Account (BND only) (Please specify)			
Currency (Tick () ONE only)	☐ BND ☐ AUD ☐ CAD ☐ EUR ☐ GBP ☐ HKD ☐ NZD ☐ USD ☐ JPY			
Physical Statements	☐ 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)	☐ Savings ☐ Salary / Pension ☐ Loan Repayments ☐ Investment / Trading ☐ Remittance			

2. DEBIT CARD APPLICATION – JOINT APPLICANT 1	
Pre-embossed Cards (Cards readily available at all branches)	Personalised Cards (Free name personalisation upon application)
☐ Baiduri UnionPay Debit Card ☐ Baiduri Visa Classic Debit Card (No Bonus Points earned) ☐ Baiduri Visa Classic Debit Card (Bonus Points earned) ☐ Baiduri Visa Platinum Debit Card ☐ Baiduri Royal Brunei Visa Platinum Debit Card	☐ Baiduri Visa Supasave Debit Card ☐ Baiduri Mastercard World Debit Card (Prestige Member Only) ☐ Baiduri Smart Mastercard Platinum Debit Card (Baiduri Smart 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 Sendirian Berhad and would like to link to my Debit Card(s)

(Only for Baiduri ATM withdrawals)

Account Number			-			-				-								
Account Number			-			-				-								

3. DEBIT CARD APPLICATION – JOINT APPLICANT 2

Pre-embossed Cards

(Cards readily available at all branches)

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

Personalised Cards

(Free name personalisation upon application)

- ☐ Baiduri Visa Supasave Debit Card
☐ Baiduri Mastercard World Debit Card (Prestige Member Only)
☐ Baiduri Smart Mastercard Platinum Debit Card (Baiduri Smart 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, , 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, we consent and acknowledge that we may withdraw our consent at any time.

☐ No, we do not consent.

5. DECLARATION FOR OPENING OF ACCOUNT

1. Accuracy of information

We 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. We undertake to promptly notify the Bank of any changes.

2. Terms and conditions

We 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. We 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

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

4. Use of personal data

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

5. Privacy notice

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

6. Regulatory disclosure

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

7. Declaration

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

8. Prestige membership (if applicable)

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

Signing Instructions: ☐ One to Sign ☐ All to Sign

Joint Applicant 1 Signature



Name:

IC No./Passport No.:

Date:

Joint Applicant 2 Signature



Name:

IC No./Passport No.:

Date:

6. MANDATE FOR JOINT SAVINGS ACCOUNT

To: BAIDURI BANK SENDIRIAN BERHAD

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 One to Sign or All to Sign] 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.



Signature of Applicant(s)
Name:



Signature of Applicant(s)
Name:

7. MANDATE FOR JOINT CURRENT ACCOUNT

To: BAIDURI BANK SENDIRIAN BERHAD

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.

Signature of Applicant(s)
Name:



Signature of Applicant(s)
Name:



BRANCH USE SECTION

AO Code				AO Name			
Industry Code				Sector Code			
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 (Supervisor and above)			
BFB							
SIRON KYC ☐ HRC ☐ 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 (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																			
Baiduri Visa Classic Debit _____												Baiduri Visa Classic Debit _____																			
Promo Code												Expiry																			
4	2	1	5	0	4	X	X	X	X	X	X	4	2	1	5	0	4	X	X	X	X	X	X								
Baiduri Visa Platinum Debit _____												Baiduri Visa Platinum Debit _____																			
Promo Code												Expiry																			
4	2	1	5	0	4	X	X	X	X	X	X	4	2	1	5	0	4	X	X	X	X	X	X								
Baiduri Visa Supasave Debit _____												Baiduri Visa Supasave Debit _____																			
Promo Code												Expiry																			
4	2	1	5	0	4	X	X	X	X	X	X	4	2	1	5	0	4	X	X	X	X	X	X								
Baiduri Royal Brunei Visa Platinum Debit _____												Baiduri Royal Brunei Visa Platinum Debit _____																			
Promo Code												Expiry																			
4	2	1	5	0	4	X	X	X	X	X	X	4	2	1	5	0	4	X	X	X	X	X	X								
Baiduri Union Pay Debit _____												Baiduri Union Pay Debit _____																			
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	O	C	U	P								A	O	C	U	P															
Baiduri Prestige Mastercard World Debit _____												Prestige Mastercard World Debit _____																			
5	3	2	6	5	6	X	X	X	X	X	X	5	3	2	6	5	6	X	X	X	X	X	X								
Baiduri Smart Mastercard Platinum Debit _____												Baiduri Smart Mastercard Platinum Debit _____																			
5	3	2	6	5	6	X	X	X	X	X	X	5	3	2	6	5	6	X	X	X	X	X	X								
Baiduri Instant Rewards Card _____												Baiduri Instant Rewards Card _____																			
6	0	1	6	0	0	X	X	X	X	X	X	6	0	1	6	0	0	X	X	X	X	X	X								
I	R											I	R																		
For Branch Use Only																															
Branch Input				Name & Initial								Date																			
Pre-Embossed Card Activated by																															
																				For Card Operations Use Only											
																				CCO Input				Initial				Date			
																				Inputted by											
Final Checked by																															