

JOINT ACCOUNT OPENING FORM

FOR BANK/ FINANCE USE												
ACCOUNT NUMBER	6			-				-				

Date: _____

FORM FILLING INSTRUCTIONS
<p>To be completed by the applicant(s) as appropriate:</p> <ol style="list-style-type: none"> 1. Personal details 2. Account application 3. Personal I-Banking application (Only available for 'ANY ONE' to sign) 4. Debit card application (Only available for 'ANY ONE' to sign) 5. Declaration for Opening of Account 6. Mandate for Joint Savings account (For Joint savings account only)

1. PERSONAL DETAILS			
For Bank Use	Name of Account Holders (as per Identity Document)		
CIF <input style="width: 100px;" type="text"/>	1.		
CIF <input style="width: 100px;" type="text"/>	2.		
CIF <input style="width: 100px;" type="text"/>	3.		
Person to Contact			
Home Telephone Number		Office Telephone Number	
Mobile Number		Fax Number	
Email Address (Max 30 Characters Only)			
Correspondence Address			Postcode <input style="width: 100px;" type="text"/>

2. ACCOUNT APPLICATION			
Signing Instruction	<input type="checkbox"/> Any One	<input type="checkbox"/> Any Two	<input type="checkbox"/> All
Type of Product	<input type="checkbox"/> Savings Passbook	<input type="checkbox"/> Savings Statement	<input type="checkbox"/> Other _____
Currency	BND		
eStatement Facility	<input type="checkbox"/> Opt-out (For accounts with statement(s) only, default set to monthly eStatement if un-ticked)		
Source of Funds	<input type="checkbox"/> Salary	<input type="checkbox"/> Pension	<input type="checkbox"/> Investment
	<input type="checkbox"/> Other _____		
Purpose of Opening Account			

3. PERSONAL I-BANKING No Personal I-Banking

We hereby acknowledge receipt of the following items which are used to access the above account in Personal I-banking service.

Joint Applicant 1Joint Applicant 2Joint Applicant 3

USER ID Serial Number			
PIN Serial Number			
Token Serial Number			
Authentication Options	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)

4. DEBIT CARD – JOINT APPLICANT 1 No debit card

Type of Card (Annual Fees apply)	<input type="checkbox"/> Visa PayWave Debit (with Bonus Points)	<input type="checkbox"/> Union Pay Debit* - Promo Code DBTF01																																						
	<input type="checkbox"/> Visa PayWave Debit (no Bonus Points) - Promo Code VDNOBP	<input type="checkbox"/> Smart Executive MasterCard Premium Debit (SE Only) - Promo Code SEMAFW																																						
Name to appear on card (Max 19 Characters only)	Visa PayWave Debit / Smart Executive MasterCard Premium Debit Card Only <table border="1" style="width: 100%; height: 20px;"> <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;"> <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	<input type="checkbox"/> Requested monthly spending limit of BND _____ (Default set to 'No Monthly Spending Limit' if above is not ticked)																																							
Card Collection Details	<input type="checkbox"/> Card Centre <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others (By request only) _____																																							

DEBIT CARD – JOINT APPLICANT 2 No debit card

Type of Card (Annual Fees apply)	<input type="checkbox"/> Visa PayWave Debit (with Bonus Points)	<input type="checkbox"/> Union Pay Debit* - Promo Code DBTF01																																						
	<input type="checkbox"/> Visa PayWave Debit (no Bonus Points) - Promo Code VDNOBP	<input type="checkbox"/> Smart Executive MasterCard Premium Debit (SE Only) - Promo Code SEMAFW																																						
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DEBIT CARD – JOINT APPLICANT 3 No debit card

Type of Card (Annual Fees apply)	<input type="checkbox"/> Visa PayWave Debit (with Bonus Points)	<input type="checkbox"/> Union Pay Debit* - Promo Code DBTF01																																						
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Card Collection Details	<input type="checkbox"/> Card Centre	<input type="checkbox"/> Tutong Branch	<input type="checkbox"/> Seria Branch
	<input type="checkbox"/> Kuala Belait Branch	<input type="checkbox"/> Others (By request only) _____	

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 confirm that we shall 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 confirm that we shall bound by the Disclaimer, Terms & Conditions contained therein the Baiduri Personal I-Banking Service User Guide and Governing Electronic Statements which is available on the Banks’s website 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.

Signing Instructions: Any One Any Two All

Joint Applicant 1 Signature <div align="center">S.V.</div> Name: IC:	Joint Applicant 2 Signature <div align="center">S.V.</div> Name: IC:	Joint Applicant 3 Signature <div align="center">S.V.</div> Name: IC:
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6. MANDATE FOR JOINT SAVINGS ACCOUNT

To: BAIDURI BANK BHD

- We, the undersigned refer to our request to you to open a savings account [the “New Account”] in our joint names.
- 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 ANY TWO or ALL] of us.

The undersigned to sign to confirm the insertion above _____	<div>S.V.</div>
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- We agree that:
 - 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.
 - 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.
 - 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.

Signature of Applicant(s)
Name

S.V.

Signature of Applicant(s)
Name

S.V.

Signature of Applicant(s)
Name

BANK USE SECTION			
AO Name		AO Code	
Caution List	Date	Yes	No
Bankruptcy			
Litigation			
UCA/BFB			
UN			
OFAC			
CL Screening	Name & Initial	Date	
Checked & Attended by			
Confirmed by <small>(Supervisor level and above)</small>			
ACCOUNT OPENING MAINTENANCE			
Flexbranch	Name & Initial	Date	
Inputted by			
Authorised by <small>(Supervisor level and above)</small>			
BSC-CADC Input	Name & Initial	Date	
Inputted by			
Authorised by <small>(Supervisor level and above)</small>			
Customer Due Diligence			
<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Resident of High Risk Country (If any of above applies, approval required from Compliance and HODs)			

Linkage of Credit card		
Linkage of HP account		
Update E-mail / Mobile Number		
Reissuance of User ID / Password		
Relink Token		
Other	Inputter	Authoriser
Please Specify:		

REMARKS AND APPROVAL OBTAINED
<div style="border: 1px solid black; width: 150px; height: 100px; margin: auto; display: flex; align-items: center; justify-content: center;"> Branch Stamp </div>

PERSONAL I-BANKING MAINTENANCE		
Branch/EBC Use		
	Name & Initial	Date
Customer Attended by		
User/PIN/Token Inputted by		
Authorised by <small>(Supervisor level and above)</small>		
Personal I-Banking Maintenance (EBC use)		
Teller Admin	Inputter	Authoriser
Add Customer		
Linkage of customer Account		

DEBIT CARD MAINTENANCE												
Card Number – Joint Applicant 1												
4	2	1	5	0	4	X	X	X	X	X	X	
6	2	1	2	5	7	X	X	X	X	X	X	
5	3	2	6	5	6	X	X	X	X	X	X	
Card Number 2 – Joint Applicant 2												
4	2	1	5	0	4	X	X	X	X	X	X	
6	2	1	2	5	7	X	X	X	X	X	X	
5	3	2	6	5	6	X	X	X	X	X	X	

Card Number 3 – Joint Applicant 3

4	2	1	5	0	4	X	X	X	X	X	X				
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6	2	1	2	5	7	X	X	X	X	X	X				
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5	3	2	6	5	6	X	X	X	X	X	X				
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Branch Input	Name & Initial	Date
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Pre-Embossed Card Activated by		
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ASCEND

CCO Input	Initial	Date
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Inputted by		
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Checked by		
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Authorized by		
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Final Checked by		
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VCAS

CCO Input	Initial	Date
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Inputted by		
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Checked by		
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