

JOINT ACCOUNT OPENING FORM

		FOR BAN	K USE							7				
ACCOUNT NUMBER	-	-		-						Dat	:e:			
CUSTOMER CATEGORY	ividual		Prestige	<u> </u>		□ Sma	art Ex	ecutive	I					
		1. A	CCOUNT	APPLIC	ATIC)N								
For Bank Use			Name of	Account I	Holder	s (as	per Io	dentity	/ Docum	ent)				
CIF	1.													
CIF	2.													
Person to Contact				Mobi	le Pho	one Nu	umbe	r	Count	ry Code	Р	hone Nui	mber	
Home Telephone Number	Country Code	Phor	ne Number	Offic	e Tele	phone	e Nun	nber	Count	Country Code Phone Number			mber	
Email Address (Max 30 Characters Only)														
Correspondence Address									Po	stcode	e 🗌			
Type of Product	Savings A	Current Account					□ Ot	Other						
Currency (Tick (✓) ONE only)	BNDEURNZD	AUDGBPUSD	□ GBP					CAD HKD JPY						
Physical Statements	Yes, we would like to receive physical statements for my Savings/Current account with the applicable fee													
Main Purpose of Opening	Savings	Salary / Pension					🗆 Lo	Loan Repayments						
Account (Tick (✓) ONE only)	Investmer		Remittance											
	2. E)		TRANSAC () only ONE					1E						
Main Type of Transaction	🗆 Cash			🗆 Cheq	ue				□ Tra	ansfers				
Deposit Value per month	□ \$0 - \$1,00 □ \$5,001 - \$ □ \$50,001 - \$ □ Above \$50	□ \$1,001 - \$2,500 □ \$10,001 - \$25,000 □ \$100,001 - \$250,000					□ \$2	□ \$2,501 - \$5,000 □ \$25,001 - \$50,000 □ \$250,001 - \$500,000						
Deposit Volume per month	□ Above \$30 □ 0 - 10 □ 31 - 50 □ 201 - 400	□ 51 - 10	□ 11 - 20 □ 51 - 100 □ Above 400					□ 21 - 30 □ 101 - 200						
Withdrawal Value per month	□ \$0 - \$1,00 □ \$5,001 - \$ □ \$50,001 - 3 □ Above \$50	□ \$10,00	□ \$1,001 - \$2,500 □ \$10,001 - \$25,000 □ \$100,001 - \$250,000					□ \$2,501 - \$5,000 □ \$25,001 - \$50,000 □ \$250,001 - \$500,000						
Withdrawal Volume per month	□ 0 - 10 □ 31 - 50 □ 201 - 400			□ 11 - 2 □ 51 - 10 □ Above	00				□ 21 □ 10	- 30 1 - 200				

			3. D	EBIT	CAR	D AF	PLIC	AT	ION	– JC	DIN	T AF	PPL	ICA	NT	1								
Pre-embossed Cards (Cards readily available at all branches)								Personalised Cards																
<u> </u>	 UnionPay Debit 								(Free name personalisation upon application) Visa Supasave Debit															
 Visa Classic Debit 	: (No Bor	us Po	oints ear	ned)					Mastercard World Debit															
Visa Classic Debit (Bonus Points earned)									(Prestige Member Only)															
 Visa Platinum Debit 									Smart Executive Mastercard Platinum Debit (Cmart Executive Mamber Only)															
 visa Platinum Debit Royal Brunei Visa Platinum Debit 									(Smart Executive Member Only)															
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Would you like to personalise your Pre-embossed Card? (A personalisat Yes No																								
Name to appear on	Card(s)	(Max :	19 chara	ters c	nly)	1			1															
Would you like to In	istant En No	nboss	your Pe	ersona	alised	l Card	!? (Only	y av	ailabl	e at M	lain E	Branc	ch, M	all Bı	anch	h, S	eru	sop	Bran	ch a	and S	eria E	ranch))
*An instant embossing	fee of BN	ID5 is	applicab	e for e	each ir	nstant	embos	sed	card															
Where would you li	ke to col	ect y	our Car	l(s)?																				
Main Branch	🗆 Tutong	Bran	ch	🗆 Se	ria Br	anch		Ku	iala E	Belait	Brai	nch		□ O	the	rs _			(5)			cify)		
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	Reques									ce)				_										
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Instant Rewards C	Card			an	Instar	nt Rev	wards	Ca	rd			_	(0)	nlv fo	or Ro	val	Bru	nei	Visa	Plati	inum	Debit)	
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(Only for Baiduri ATM v											oura					., -				-,				
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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 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 Sendirian Berhad's Terms and Conditions relating to Baiduri Debit Cards once thisapplication is accepted by Baiduri Bank Sendirian Berhad.

We hereby consent to Baiduri Bank Sendirian Berhad and its subsidiaries (jointly, "the Bank"), as well as its respective agents, authorized service providers and relevant third parties, whether located in or out of Brunei Darussalam to collect, record, transfer, hold and store our personal data or carry out any processing, analysis, or any other type of operations on our personal data for the purpose of the Bank's research and analysis, providing updates to us on the Bank's products and services and/or for the Bank to contact us to offer any products or services through EDMs, direct mailers, SMS-es, phone calls, social media, 3rd party sites, or any other type of communication media.

We confirm and agree that our consent is in addition to, and does not override, any other consent which we may have provided to the Bank in respect of the collection, use and/or disclosure of our personal data.

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 Sendirian Berhad.

Signing Instructions:	/ One 🛛 ALL	
Joint Applicant 1 Signature	s.v. Joint Applicant 2 Signature	S.V.
Name:	Name:	
IC/Passport:	IC/Passport:	
6. MANDA	ATE 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	d comply with all instructions as long as such instructions are signed by	
[Pleas	e indicate ANY ONE or ALL] of us.	
The undersigned to sign to confirm the i	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.
- 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.
		S.V.
	ignat Iame	aure of Applicant(s) Signature of Applicant(s) Name
		8. MANDATE FOR JOINT CURRENT ACCOUNT
	To:	BAIDURI BANK SENDIRIAN BERHAD
1.	her	e, the undersigned refer to our request to you to open a current account [the "New Account"] in our joint names and reby authorize you to open an account or accounts in our joint names and at any time subsequently to open such ther account or accounts in our joint names of whatever nature as all of us may direct.
2.		the absence of contrary written instructions signed by all of us the terms of this Mandate shall apply to each and every count of whatsoever nature being opened or subsequently opened by you in our joint names.
3.	We	e 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

The undersigned to sign to confirm the insertion above

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) Signature of Applicant(s) Name Name

S.V

BRANCH USE SECTION													
AO Code					AO Name								
Caution List		Name & Initial Branch Stamp											
List Name	Date	Y	N	Original I	D Sighted								
Bankruptcy				& Cautior SIRON KY									
Litigation				Checked									
UCA													
BFB				Confirme (Supervisor	ed by and above)								
SIRON KYC	□ HRC □ PEP												
			Rem	arks & App	orovals Obta	ined							
	1				EP AO Code	s	ſ						
Prestige Centre	Prestige Centre			Officer AO			SEP Officer AO						
			Α	CCOUNT M	AINTENANC	E							
	BRANCH USE				OAD-CAD USE								
FLEXBRANCH	Name & Init	tial		Date			Name & Initial		Date				
Inputted by					Inputted b	ру							
Authorized by (Supervisor and above)					Authorized (Supervisor a								
Master CIF					Reconcile	d by							

		DEBIT CARD	MAINTENANCE							
Card N	Number – Joint Applicant 1	L	Card Number – Joint Applicant 2							
Visa Classic Debit			Visa Classic Debit							
Promo Code	Expiry		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 A							
Visa Platinum Debit			Visa Platinum Debit							
Promo Code	Expiry		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 X							
Visa Supasave Debit			Visa Supasave Debit							
Promo Code	Expiry		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							
Royal Brunei Visa Plat	tinum Debit		Royal Brunei Visa Platinum Debit							
Promo Code	Expiry		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 A							
Union Pay Debit			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							
A O C U P										
Prestige Mastercard V	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 X							
Smart Executive Mast	tercard Platinum Debit		Smart Executive 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							
Instant Rewards Card			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 O							
I R										
	For Branch Use Only		For Card Operations Use Only							
Branch Input	Name & Initial	Date	CCO Input Initial Date							
			Inputted by							
Pre-Embossed Card Activated by			Checked & Authorised by							
			Final Checked by							