

JOINT ACCOUNT OPENING FORM

FOR BANK USE												
ACCOUNT NUMBER	6	-	-	-	-	-	-	-	-	-	-	-
CUSTOMER CATEGORY	<input type="checkbox"/> Individual			<input type="checkbox"/> Prestige			<input type="checkbox"/> Smart Executive					

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			Mobile Phone Number	<small>Country Code</small>
Home Telephone Number	<small>Country Code</small>	<small>Phone Number</small>	Office Telephone Number	<small>Country Code</small>
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		
Physical Statements	<input type="checkbox"/> Yes, we would like to receive physical statements. <i>Only applicable to Savings Statement accounts. Fees are applicable for physical statements.</i>		
Purpose of Opening Account (Tick (✓) ONE only)	<input type="checkbox"/> Savings		<input type="checkbox"/> Payroll / Pension
	<input type="checkbox"/> Investment / Trading		<input type="checkbox"/> Remittance
	<input type="checkbox"/> Loan Repayments		
3. EXPECTED TRANSACTION VALUE & VOLUME (Tick (✓) only ONE for each item below)			
Main Type of Transaction	<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"/> \$5,001 - \$10,000		<input type="checkbox"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$10,001 - \$25,000
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$25,001 - \$50,000
Deposit Volume per month	<input type="checkbox"/> \$100,001 - \$250,000		<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100
	<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"/> \$5,001 - \$10,000		<input type="checkbox"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$10,001 - \$25,000
	<input type="checkbox"/> Above \$500,000		<input type="checkbox"/> \$25,001 - \$50,000
Withdrawal Volume per month	<input type="checkbox"/> \$100,001 - \$250,000		<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100
	<input type="checkbox"/> 201 - 400		<input type="checkbox"/> Above 400

4. DEBIT CARD APPLICATION

	Joint Applicant 1	Joint Applicant 2
Choice of Debit Card		
- Visa Classic Debit (Bonus Points earned)	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card
- Visa Classic Debit (No Bonus Points earned)	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card
- Visa Platinum Debit	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card
- UnionPay Debit Card	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card	<input type="checkbox"/> Pre-embossed Card <input type="checkbox"/> Personalised Card
<i>A personalised card fee is applicable for card types above</i>		

	Joint Applicant 1	Joint Applicant 2
Co-brand Debit Cards	<input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit	<input type="checkbox"/> Visa Supasave Debit <input type="checkbox"/> Royal Brunei Visa Platinum Debit

	Joint Applicant 1	Joint Applicant 2
Prestige or Smart Executive Member Debit Cards	<input type="checkbox"/> Prestige Mastercard World Debit (Prestige member Only) <input type="checkbox"/> Smart Executive Mastercard Platinum Debit (Smart Executive member Only)	<input type="checkbox"/> Prestige Mastercard World Debit (Prestige member Only) <input type="checkbox"/> Smart Executive Mastercard Platinum Debit (Smart Executive member Only)

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 Instant Embossing	Joint Applicant 1 <input type="checkbox"/> Yes, I would like an instant embossed card Joint Applicant 2 <input type="checkbox"/> Yes, I would like an instant embossed card	
<i>Instant embossing is available at the following branches – Main Branch, Mall Branch, Serusop Branch and Seria Branch. An instant embossing fee is applicable for each instant embossed card</i>		

	Joint Applicant 1	Joint Applicant 2
Card Collection Details	<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) _____	<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) _____

Card Spending Limit	Joint Applicant 1 <input type="checkbox"/> Default monthly spending limit for cards to BND 2,500* ; OR <input type="checkbox"/> Requested monthly spending limit of BND _____*	
	Joint Applicant 2 <input type="checkbox"/> Default monthly spending limit for cards to BND 2,500* ; OR <input type="checkbox"/> 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																																									
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Royal Skies Membership
Account Number

Joint Applicant 1

Joint Applicant 2

Required for Royal Brunei Visa Platinum Debit Only

Instant Rewards Card

Joint Applicant 1

Personalised Instant Rewards Card*

Pre-embossed Instant Rewards Card*

Have existing Instant Rewards Card

Joint Applicant 2

Personalised Instant Rewards Card*

Pre-embossed Instant Rewards Card*

Have existing Instant Rewards Card

*A personalised card fee is applicable

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 Berhad's Terms and Conditions relating to Baiduri Debit Cards once this application is accepted by Baiduri Bank Berhad.

We hereby consent to Baiduri Bank 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 Berhad.

Signing Instructions:

Any One

ALL

Joint Applicant 1 Signature

S.V.

Joint Applicant 2 Signature

S.V.

Name:

IC/Passport:

Name:

IC/Passport:

6. 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

S.V.

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.

S.V.

S.V.

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						
BFB				Confirmed by (Supervisor and above)		
SIRON KYC						

Remarks & Approvals Obtained

Prestige & SEP AO Codes

Prestige Centre		Prestige Officer AO (PRM)		SEP Officer AO	
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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											
Visa Classic Debit												Visa Classic Debit											
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
Visa Platinum Debit												Visa Platinum Debit											
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
Visa Supasave Debit												Visa Supasave Debit											
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
Royal Brunei Visa Platinum Debit												Royal Brunei Visa Platinum Debit											
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
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	X
A	0	C	U	P								A	0	C	U	P							
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
Smart Executive Mastercard 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
I	R											I	R										
For Branch Use Only												For Card Operations Use Only											
Branch Input			Name & Initial						Date			CCO Input			Initial						Date		
Pre-Embossed Card Inputted by												Inputted by											
Pre-Embossed Card Activated by												Checked & Authorised by											
												Final Checked by											