

# INDIVIDUAL ACCOUNT OPENING FORM

FOR BANK USE												
ACCOUNT NUMBER												

Date: \_\_\_\_\_

1. PERSONAL DETAILS																							
Name of Account Holder (as per Identity Document)																							
2. ACCOUNT APPLICATION																							
Applicant Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Minor	<input type="checkbox"/> In Trust For (ITF)																				
Type of Product	<input type="checkbox"/> Savings Passbook	<input type="checkbox"/> Savings Statement																					
	<input type="checkbox"/> Regular Chequeing	<input type="checkbox"/> Other _____																					
Currency	<input type="checkbox"/> BND	<input type="checkbox"/> Other _____																					
Type of Statement	<input type="checkbox"/> E - Statement	<input type="checkbox"/> Physical	<input type="checkbox"/> Both																				
	Statements not applicable to Savings Passbook Accounts. Fees are applicable for physical statement facility.																						
Source of Funds	<input type="checkbox"/> Salary	<input type="checkbox"/> Pension	<input type="checkbox"/> Investment																				
	<input type="checkbox"/> Other _____																						
Purpose of Opening Account																							
Child's Details (For ITF account only) / Parent or Legal Guardian Details (For Minor account only)																							
Full Name (as per identity document)																							
Relationship to Account Holder		Identity Card/Passport Number (if applicable)																					
Date of Birth (DD/MM/YYYY)		Birth Certificate Number (For ITF only)																					
3. DEBIT CARD <input type="checkbox"/> No debit card																							
Type of Card (Annual Fees may apply)	<input type="checkbox"/> Visa Classic Debit (BP / No BP) <i>Circle one</i>		<input type="checkbox"/> Union Pay Debit																				
	<input type="checkbox"/> Visa Platinum Debit	<input type="checkbox"/> MasterCard World Debit (Prestige Only)																					
	<input type="checkbox"/> Visa Supasave Debit	<input type="checkbox"/> Smart Executive MasterCard Platinum Debit (Smart Executive Only)																					
Name to appear on card (Max 19 Characters only)	Visa / MasterCard Debit Card Only																						
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td> </tr> </table>																						
	Union Pay Debit Personalised Card Only *(Personalisation Fee Applies)																						
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Card Spending Limit	<input type="checkbox"/> Requested monthly spending limit of BND _____ (Default set to ' <b>No Monthly Spending Limit</b> ' if above is not ticked)																						
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) _____																					



## 5. MANDATE FOR CURRENT ACCOUNT

To: BAIDURI BANK BHD

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.

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Signature of Applicant