

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	Country Code	Phone Number
Home Telephone Number	Country Code	Phone Number	Office Telephone Number	Country Code	Phone Number
Email Address (Max 30 Characters Only)					
Correspondence Address					Postcode <input style="width: 50px;" type="text"/>
2. ACCOUNT APPLICATION					
Type of Product	Savings Statement		<input type="checkbox"/> Multi-Tier Savings Account (MTSA)	<input type="checkbox"/> Multi-Rate Savings Account (MRSA)	
Currency	BND				
Physical Statements	<input type="checkbox"/> Yes, we would like to receive physical statements. <i>Fees are applicable for physical statements.</i>				
Purpose of Opening Account (Tick (✓) ONE only)	<input type="checkbox"/> Savings <input type="checkbox"/> Investment / Trading		<input type="checkbox"/> Payroll / Pension <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"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$5,001 - \$10,000		<input type="checkbox"/> \$10,001 - \$25,000		<input type="checkbox"/> \$25,001 - \$50,000
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$100,001 - \$250,000		<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> Above \$500,000				
Deposit Volume per month	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20		<input type="checkbox"/> 21 - 30
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100		<input type="checkbox"/> 101 - 200
	<input type="checkbox"/> 201 - 400		<input type="checkbox"/> Above 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"/> \$2,501 - \$5,000
	<input type="checkbox"/> \$5,001 - \$10,000		<input type="checkbox"/> \$10,001 - \$25,000		<input type="checkbox"/> \$25,001 - \$50,000
	<input type="checkbox"/> \$50,001 - \$100,000		<input type="checkbox"/> \$100,001 - \$250,000		<input type="checkbox"/> \$250,001 - \$500,000
	<input type="checkbox"/> Above \$500,000				
Withdrawal Volume per month	<input type="checkbox"/> 0 - 10		<input type="checkbox"/> 11 - 20		<input type="checkbox"/> 21 - 30
	<input type="checkbox"/> 31 - 50		<input type="checkbox"/> 51 - 100		<input type="checkbox"/> 101 - 200
	<input type="checkbox"/> 201 - 400		<input type="checkbox"/> Above 400		
	<input type="checkbox"/> Above 400				

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

*A personalised card fee is applicable

Joint Applicant 2

- Personalised Instant Rewards Card*
- Pre-embossed Instant Rewards Card*
- Have existing Instant Rewards Card

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



Joint Applicant 2 Signature



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

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						
Litigation				Caution list & SIRON KYC Checked by		
UCA						
BFB				Confirmed by (Supervisor and above)		
SIRON KYC <input type="checkbox"/> HRC <input type="checkbox"/> PEP						

Remarks & Approvals Obtained

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						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
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
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 Platinum 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
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														