

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to take up the product. Please also read the Debit Cardholder Agreement and the “Declaration and Consent” found in the Debit Card application form. Kindly seek clarification from us if you do not understand any part of this document or the terms and conditions.</p>	<p><b>Baiduri Bank Debit Card</b></p> <p>The information provided in this Product Disclosure Sheet is valid as at 21<sup>st</sup> November 2024.</p>
<p><b>1. What is this product about?</b></p>	
<p>Baiduri Bank Debit Card is a payment card linked to your Baiduri savings or current account, allowing you to make payments for goods and services at retailers and online merchants, or withdraw cash from ATMs wherever Visa, Mastercard or UnionPay are accepted.</p> <p>Our Visa and Mastercard Debit Cards include a contactless payment feature, enabling quick and secure transactions under BND100 at Point-of-Sale (POS) terminals without the need for signature or PIN.</p> <p>Our UnionPay Debit Card offers a convenient mobile payment service through the Baiduri Qpay feature in Baiduri b.Digital Personal mobile app. This allows you to make contactless purchases using a QR Code at participating merchants, both locally and globally, wherever UnionPay QR code payments are accepted.</p> <p>Baiduri Bank offers a variety of Debit Cards to cater to different customer needs, providing flexibility and convenience for daily transactions:</p> <ul style="list-style-type: none"> <li>- Baiduri Visa Platinum Debit Card</li> <li>- Baiduri Visa Classic Debit Card</li> <li>- Baiduri Supa Save Visa Debit Card</li> <li>- Royal Brunei Visa Platinum Debit Card</li> <li>- Baiduri Mastercard World Debit Card</li> <li>- Baiduri Smart Executive Mastercard Platinum Debit Card</li> <li>- Baiduri UnionPay Debit Card</li> </ul>	
<p><b>2. What fees and charges will I incur?</b></p>	
<p><b>Annual fees</b></p>	
<p>Royal Brunei Visa Platinum Debit</p>	<p>BND18 (waived for first 4 years)</p>
<p>Baiduri Visa Platinum Debit</p>	<p>BND18</p>
<p>Baiduri Visa Classic Debit</p>	<p>BND9 (with Bonus Points) Waived (no Bonus Points)</p>
<p>Baiduri Supa Save Visa Debit</p>	<p>BND9 (waived for first 5 years)</p>
<p>Baiduri Smart Executive Mastercard Platinum Debit</p>	<p>Waived</p>
<p>Baiduri Mastercard World Debit</p>	<p>Waived</p>
<p>Baiduri UnionPay Debit</p>	<p>Waived</p>
<p><b>Other fees/charges</b></p>	
<p>Cash Withdrawal at Baiduri ATM Network (BND only)</p>	<p>Free</p>
<p>Cash Withdrawal at Non-Baiduri ATM Network</p>	<p>BND3 per withdrawal</p>
<p>Foreign Currency Cash Withdrawal at Baiduri Multi-Currency ATM</p>	<p><u>SGD</u><sup>1</sup> BND3 per withdrawal (SGD50 – SGD100) BND5 per withdrawal (SGD150 – SGD1,000) BND10 per withdrawal (above SGD1,000) <sup>1</sup> SGD notes are dispensed in denominations of SGD50 only</p> <p><u>Other foreign currencies (other than SGD)</u> Free</p>
<p>Card Replacement</p>	<p>BND25 for EMV chip cards BND15 for non-chip cards BND20 for cards uncollected within 3 months</p>

Physical Card PIN Request	BND10
Stamp Duty for Lost/Stolen Card	BND2
Name Personalisation for Pre-Embossed Cards (optional)	BND15 per card
Instant Card Issuance	BND5 per card
Foreign Currency Conversion	2% of transaction amount after conversion to BND
Transactions in Foreign Currency	Card transactions in US Dollar (USD) shall be converted to Brunei Dollar (BND). Transactions in a foreign currency other than USD and Singapore Dollar (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International, Mastercard International or UnionPay International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction.
Dispute Handling	BND10 per genuine transaction <sup>1</sup>
Non-Physical Cash/Money Transfer	BND5 per transaction
<b>3. What are the major risks and my obligations?</b>	
<p><b>Safeguarding Your Card and PIN</b> You are responsible for safeguarding your debit card and PIN at all times. It is essential that you take all necessary precautions to prevent theft, loss, fraud, or unauthorised use of the card and PIN. You must ensure that neither your card nor your PIN is disclosed to anyone.</p> <p><b>Prohibited Uses</b> You must not use the card for any unlawful purposes, including the purchase of goods or services that are prohibited by the laws of Brunei Darussalam or any other country where the card is used or where the goods or services are provided. Additionally, you must not use the card if it has been reported as lost or stolen.</p> <p><b>Reporting Lost/Stolen or Non-Receipt Cards</b> If your card is lost, stolen or not received, you must notify the Bank immediately by calling our 24-hour Customer Helpline at +673 244 9666. If your card is lost or stolen while overseas, you are required to file a police report in that country, especially if you wish to dispute any unauthorised transactions.</p> <p>If your card is delivered by courier and marked as delivered, but you claim not to have received it, you may still be held liable for any transactions made with the card. This also applies if you collect your card at a branch and later report not receiving it.</p>	
<b>4. What if I fail to fulfill my obligations?</b>	
Failure to fulfill your obligations could result in liability for any unauthorised transactions.	
<b>5. What are the key terms of this product?</b>	
<p><b>Hold on Account</b> The Bank may, at its discretion, place a hold on funds for a card transaction when it is presented or notified. Once the hold is placed, the amount will be deducted if the transaction is finalized and processed. If the transaction is not finalized, the hold will be released. For foreign currency transactions, the Bank may adjust the hold amount accordingly. Please note that holds may reduce your available balance if a merchant requests authorisation.</p>	
<b>6. What documents do I need to submit to apply for this product?</b>	
A copy of your valid Brunei Identity Card.	

<sup>1</sup> Genuine transaction refers to a disputed transaction that is subsequently found to be valid and authorised.

**7. What should I do if there are any changes to my contact details?**

To ensure you receive transaction alerts and important communications without delay, please inform us promptly of any changes to your contact details. If your address, e-mail, or phone number changes, contact our 24-hour Customer Helpline at +673 244 9666, inbox us via Baiduri b.Digital Personal or visit any of our branches.

Please note that all communications regarding your card will only be sent to the mobile number registered with the Bank, so ensure your phone line remains active and up-to-date.

**8. Where can I get assistance and redress?**

If you have any feedback or need assistance with this product, please contact our 24-hour Customer Helpline at +673 244 9666 or e-mail us at [enquiry@baiduri.com](mailto:enquiry@baiduri.com). If you are not satisfied with the resolution of your query or complaint, you may escalate the matter to Financial Consumer Issues at Brunei Darussalam Central Bank:

Financial Consumer Issues  
Brunei Darussalam Central Bank  
Level 7, Ministry of Finance and Economy Building  
Commonwealth Drive  
Bandar Seri Begawan BB3910  
Brunei Darussalam  
E-mail: [fci@bdcb.gov.bn](mailto:fci@bdcb.gov.bn) Telephone: +673 238 0007

**9. Where can I get further information?**

For more information, please visit our website at [www.baiduri.com](http://www.baiduri.com), call our 24-hour Customer Helpline at +673 244 9666, or visit any of our branches.

**10. Other similar products available**

None.

The information in this Product Disclosure Sheet is provided for your convenience only. For the complete terms and conditions, please refer to the Debit Cardholder Agreement, available on Baiduri Bank's website at [www.baiduri.com](http://www.baiduri.com).