

INDIVIDUAL ACCOUNT OPENING FORM

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

Date: _____

1. PERSONAL INFORMATION			
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 Account	<input type="checkbox"/> Current Account	<input type="checkbox"/> Other _____
Currency	<input type="checkbox"/> BND	<input type="checkbox"/> Other _____	
Physical Statements	<input type="checkbox"/> Yes, I 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	
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	
4. CHILD'S, PARENT'S OR LEGAL GUARDIAN'S DETAILS			
For Minor account fill in Parent's or Legal Guardian's details below / For In Trust For account fill in Child's details below			
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)	

5. DEBIT CARD APPLICATION

	<input type="checkbox"/> Visa Classic Debit (Bonus Points earned)	<input type="checkbox"/> Pre-embossed Card	<input type="checkbox"/> Personalised Card
	<input type="checkbox"/> Visa Classic Debit (No Bonus Points earned)	<input type="checkbox"/> Pre-embossed Card	<input type="checkbox"/> Personalised Card
Choice of Debit Card	<input type="checkbox"/> Visa Platinum Debit	<input type="checkbox"/> Pre-embossed Card	<input type="checkbox"/> Personalised Card
	<input type="checkbox"/> UnionPay Debit Card	<input type="checkbox"/> Pre-embossed Card	<input type="checkbox"/> Personalised Card

A personalised card fee is applicable for card types above

Co-brand Debit Card

Visa Supasave Debit
 Royal Brunei Visa Platinum Debit

Prestige or Smart Executive Member Debit Card

Prestige Mastercard World Debit (Prestige Member Only)
 Smart Executive Mastercard Platinum Debit (Smart Executive Member Only)

Name to appear on card(s)
(Max 19 Characters only)

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Personalised Card Instant Embossing

Yes, I would like an instant embossed card
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

Card Collection Details

Main Branch Tutong Branch Seria Branch
 Kuala Belait Branch Others (By request only) _____

Card Spending Limit

Default monthly spending limit for cards to **BND 2,500*** ; OR
 Requested monthly spending limit of BND _____ *
**Subject to bank account available balance*

Other Accounts to be linked

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)

		-		-				-											
		-		-				-											

Royal Skies Membership Account Number

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Required for Royal Brunei Visa Platinum Debit Only

Instant Rewards Card

Personalised Instant Rewards Card* Have existing Instant Rewards Card
 Pre-Embossed Instant Rewards Card
**A personalised card fee is applicable*

6. DECLARATION FOR OPENING OF ACCOUNT

I hereby acknowledge receipt of your Standard Terms and Conditions Governing Accounts maintained with you.

I hereby confirm that I have read and understood the Standard Terms and Conditions and agree that any accounts I 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 I agree to be bound by the same.

I hereby acknowledge receipt of the Product Disclosure Sheet and confirm that I understand the explanation given to me in my preferred language.

I hereby confirm that I 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.

I 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 my personal data or carry out any processing, analysis, or any other type of operations on my personal data for the purpose of the Bank's research and analysis, providing updates to me on the Bank's products and services and/or for the Bank to contact me 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.

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

I warrant that the information provided in this Account Opening Application and all supporting document(s) furnished by me is true and correct.

For Prestige membership only:

I hereby confirm that I 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.

Signature of Applicant

S.V.

Name:

IC/Passport No:

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.
- _____
Signature of Applicant

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						
Prestige & SEP AO Codes						
Prestige Centre		Prestige Officer AO (PRM)		SEP Officer AO		
ACCOUNT MAINTENANCE						
BRANCH USE			CADC USE			
FLEXBRANCH	Name & Initial	Date	CAC-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																							
Visa Classic Debit Promo Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						Visa Platinum Debit Promo Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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 Promo Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						Royal Brunei Visa Platinum Debit Promo Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Expiry <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <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
Prestige Mastercard World Debit <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						Smart Executive Mastercard Platinum Debit <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																	
5	3	2	6	5	6	X	X	X	X	X	X	5	3	2	6	5	6	X	X	X	X	X	X
Union Pay Debit <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						Instant Rewards Card <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>																	
6	2	1	2	5	7	X	X	X	X	X	X	6	0	1	6	0	0	X	X	X	X	X	X
A	O	C	U	P								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																				