

ACCOUNTS & DEPOSITS
CURRENT ACCOUNT
Product Disclosure Sheet

Please read this Product Disclosure sheet before you decide to take up the Product. Be sure also to read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms.

1. What is this product about?																																
<ul style="list-style-type: none"> • Ability to track and manage cash flow without having to physically carry cash around with the use of cheques. • Flexibility and added services when handling payments and everyday banking. 																																
2. What do I get from this product?																																
<ul style="list-style-type: none"> • Cheque Book for BND and USD account(s) only • Debit Card for BND account(s) only • e-Statement • Access to our b.Digital Banking platform • Nationwide access to ATM/CDM and Bank Branches 																																
3. What are the requirements?																																
<ul style="list-style-type: none"> • Brunei citizen, permanent residents and foreigners with valid employment pass or contract • Minimum age of 18 years old 																																
<table border="1"> <thead> <tr> <th>Currencies</th> <th>Minimum initial deposit</th> <th>Minimum credit balance required to be maintained</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>AUD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>CAD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>EUR</td> <td>500</td> <td>500</td> </tr> <tr> <td>GBP</td> <td>500</td> <td>500</td> </tr> <tr> <td>HKD</td> <td>5,000</td> <td>5,000</td> </tr> <tr> <td>JPY</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td>NZD</td> <td>1,000</td> <td>1,000</td> </tr> <tr> <td>USD</td> <td>500</td> <td>500</td> </tr> </tbody> </table>			Currencies	Minimum initial deposit	Minimum credit balance required to be maintained	BND	1,000	1,000	AUD	1,000	1,000	CAD	1,000	1,000	EUR	500	500	GBP	500	500	HKD	5,000	5,000	JPY	100,000	100,000	NZD	1,000	1,000	USD	500	500
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4. What are the fees and charges?

Currencies	Should average monthly balance falls below the minimum balance required	Dormant Account (inactive above 12 months)	Reactivation of Dormant Account	Closed account within 6 months from opening date
BND	10 per month	10 per month	10	100
AUD	10 per month	5 per month	10	50
CAD	10 per month	5 per month	10	50
EUR	10 per month	5 per month	10	50
GBP	10 per month	5 per month	10	50
HKD	100 per month	20 per month	100	200
JPY	1,000 per month	500 per month	1,000	5,000
NZD	10 per month	5 per month	10	50
USD	10 per month	5 per month	10	50

- Issuance of Cheque Book for BND account(s)
- BND5 per cheque book of 25 leaves
- Stamp Duty – BND0.10 per piece
- If uncollected after 1 month – BND20
- Lost Cheque Book – BND10/USD10 per piece, maximum BND50/USD25
- Other charges may apply as per the Bank's prevailing General Tariffs available on our website.

5. What if I fail to meet the requirements?

- An account can only be opened when requirements are met.

6. How do I sign up for this product?

- Visit your nearest Baiduri Bank Branch.

7. What are the documents that I need to submit to apply for this product?

Individual

- Original and Valid Identification Card or Passport
- Original and Valid Employment Pass or Contract (for Foreigner)

8. What do I need to do if there are changes to my contact details?

- Visit your nearest Baiduri Bank Branch.

Note: It is important for you to inform us of any changes to your contact details to ensure all correspondences reach you in a timely manner.

9. Where can I get assistance and redress?

- If you require any assistance with this product, email enquiry@baiduri.com or call Baiduri Bank Customer Helpline at 244 9666.
- Visit your nearest Baiduri Bank Branch.

- If your query or complaint is not resolved to your satisfaction, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at fci@bdcb.gov.bn or walk-in to their address as follows:

**Brunei Darussalam Central Bank,
Level 7,
Ministry of Finance and Economy Building,
Commonwealth Drive,
Bandar Seri Begawan BB3910,
Tel: 2380007**

10. Where can I get further information?

- Visit our website www.baiduri.com.bn or call Baiduri Bank Customer Helpline at 244 9666.

11. Other similar product(s) available

- Fixed Deposit (FD)
- Savings Account

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Baiduri Bank Sendirian Berhad.