

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"> • Track and manage your cash flow through the convenience of issuing cheques. • Whether it is managing your business or handling your day-to-day banking, issuing cheques gives you the convenience and security of not carrying too much cash around. • 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 • Debit Card • 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 • For Individual, minimum initial deposit of BND1,000 • For Individual, minimum balance to maintained account of BND1,000
4. What are the fees and charges that I must pay?
<ul style="list-style-type: none"> • Should average monthly balance falls below the minimum balance required – BND10 per month • Dormant Account (inactive above 12 months) – BND10 per month • Reactivation of Dormant Account – BND10 • Closed account within 6 months from opening date – BND100 • Issuance of Cheque Books <ul style="list-style-type: none"> ▪ Collect in 3 days – BND5 per cheque book of 25 leaves ▪ Stamp Duty – BND0.10 per piece ▪ Uncollected after 1 month – BND20 • Lost Cheque Book – BND10 per piece, max BND50 • Other charges may apply subject to fees and charges as per prevailing Baiduri Bank's General Tariffs available on Baiduri Bank's website.
5. What if I fail to meet the requirements?
<ul style="list-style-type: none"> • An account can only be opened when requirements are met.
6. How do I sign up for this product?
<ul style="list-style-type: none"> • You may visit the nearest Baiduri Bank Branch.

7. What are the documents that I need to submit to apply for this product?
<u>ORIGINAL & VALID FORM OF IDENTIFICATION</u>
<u>Individual</u>
<ul style="list-style-type: none"> Valid Identification Card or Passport Valid Employment Pass or Contract (for Foreigner)
8. What do I need to do if there are changes to my contact details?
<ul style="list-style-type: none"> Visit the nearest Baiduri Bank Branch. <p>Note: <i>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.</i></p>
9. Where can I get assistance and redress?
<ul style="list-style-type: none"> If you require any assistance with this product, you can email to enquiry@baiduri.com or call our Baiduri Bank Customer Helpline at 2449666. Visit the nearest Baiduri Bank Branch. If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fcf@ambd.gov.bn or walk-in to their address as follows: <p>Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan, Tel: 2380007</p>
10. Where can I get further information?
<ul style="list-style-type: none"> Please visit our website at www.baiduri.com.bn or call Baiduri Bank Customer Helpline at 2449666 which is available 24 hours a day, 7 days a week. You may also visit the nearest Baiduri Bank branch.
11. Other similar product available
<ul style="list-style-type: none"> Fixed Deposit (FD) Savings Account

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