

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to take up the products. Please also read the Debit Card Cardholder Agreement, Consent and Declaration. Kindly seek clarification from us if you do not understand any part of this document or general terms and condition</p>	<p>Baiduri Bank Group Debit Card</p> <p>The information provided in this Product Disclosure Sheet is valid as at 21<sup>st</sup> November 2022</p>
---	--

**1. What is this product about?**

Baiduri Debit Card is a Card that is linked to your Baiduri savings or current account that allows you to make payments for goods and services at any retailers or online merchants or to withdraw Cash from an ATM facility anywhere where Visa, Mastercard or UnionPay is accepted.

Our Visa and Mastercard Debit Card comes with a built-in contactless payment feature which allows you to perform contactless transactions at Point-of-Sale (POS) terminals for transactions below BND100.

Meanwhile, our UnionPay Debit Card features a mobile payment service that is accessible via Baiduri b.Digital Personal mobile app which allows you to make or initiate contactless purchases using Quick Response (QR) Code at participating merchant establishments. This service can be used anywhere that accepts a UnionPay QR Code for payment, locally and globally.

Baiduri Bank offers a diverse range of Debit Cards for customers to choose from:

- Baiduri Visa Platinum Debit Card
- Baiduri Visa Classic Debit Card
- Baiduri Supa Save Visa Debit Card
- Royal Brunei Visa Platinum Debit Card
- Baiduri Mastercard World Debit Card
- Baiduri Smart Executive Mastercard Platinum Debit Card
- Baiduri UnionPay Debit Card

**2. What are the fees and charges that I have to pay?**

<b>Annual Fees</b>	
Royal Brunei Visa Platinum Debit (free for first 4 years)	BND18
Visa Platinum Debit	BND18
Visa Classic Debit (with Bonus Points)	BND9
Visa Classic Debit (with no Bonus Points)	FREE
Supa Save Visa Debit (free for first 5 years)	BND9
Smart Executive Mastercard Platinum Debit	Free
Mastercard World Debit	Free
UnionPay Debit	Free
<b>Other Fees and Charges</b>	
Cash Withdrawal at Baiduri Bank ATM Network	Free (BND only)
Cash Withdrawal at non-Baiduri ATM Network	BND3 per withdrawal
Foreign Currency Cash Withdrawal at Baiduri Multi-Currency ATM, Brunei International Airport	<u>SGD<sup>1</sup></u> BND3 per withdrawal (SGD50 – SGD100) BND5 per withdrawal (SGD150 – SGD1,000) BND10 per withdrawal (above SGD1,000) <small><sup>1</sup> SGD notes are dispensed in denominations of SGD50 only</small>  <u>Other foreign currencies (other than SGD)</u> FREE
Card Replacement	BND25 for cards with EMV chip BND15 for non-chip card BND20 for 3 months non-collected
Physical Card PIN Request	BND10
Stamp Duty for Lost/Stolen Card	BND2
Name Personalisation Fee for Pre-Embossed Cards (optional)	BND15 per card
Mastercard CashCard (Inactive for more than 12 months)	BND10 per month
Reactivation of Dormant Mastercard CashCard	BND10

Card Instant Issuance	BND5 per card
Foreign Currency Conversion Fee	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 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.
3. What are my obligations?	
<ul style="list-style-type: none"> <li>- Prohibited Uses You must not use the card for an unlawful purpose, including the purchase of goods or services prohibited by the laws of Brunei Darussalam or any other country where the card is used or where the goods or services are provided, or use the card if it is found after having been reported as lost or stolen.</li> <li>- Liability for Lost/Stolen, Non-Receipt<sup>1</sup> Cards For lost, stolen or non-receipt of card, please notify us immediately by calling our 24-hour Customer Helpline at +6732449666. Please keep this number handy since you will be responsible for all card transactions before the card is reported lost or stolen or non-receipt.  If your card is lost or stolen overseas, you will need to make a police report in that country, especially if you intend to dispute any non-genuine transactions.</li> <li>- Liability for Unauthorised Use or Disclosure You should safeguard your debit card and ensure your card and the PIN is not disclosed to any person at all times. You must take all steps and precaution to prevent any forgery, fraud, loss, unauthorised use or theft in respect of or in relation to the card and the PIN.</li> </ul> <p><sup>1</sup> In the event you requested for your card to be couriered and informed that you did not receive the card despite confirmation from the courier company of delivery and signed acknowledgement of receipt, or when you collected your card at a branch and later reported that you did not receive the card.</p>	
4. What if I fail to fulfill my obligations?	
You shall be liable for any/all unauthorised card transactions effected following such loss, theft or disclosure of the card and the PIN whether or not if such loss, theft or disclosure is a result of your negligence.	
5. What are the key terms of this product?	
<ul style="list-style-type: none"> <li>- Hold on Account The Bank may debit or place a hold on your account for a card transaction either on the day it is presented to the Bank for payment or on the day the Bank receives notice of the card transaction, whichever is earlier. The Bank shall have the absolute discretion to place such amounts on hold for such periods as it deems fit.  Upon the expiry of such periods, the Bank shall debit such amounts on hold to the account if the card transactions are presented to the Bank for payment or credit such amounts placed on hold back to the account if the card transactions are not presented to the Bank for payment. The Bank shall have the absolute discretion to continue to place such amounts on hold if it is of the opinion that the card transactions would be presented for payment within a reasonable time.  The Bank's right to debit the account shall not be limited to the amount that was placed on hold in connection with that card transaction. If the amount of any card transaction is denominated in a currency other than Brunei Dollar, the Bank shall have the right to increase at any time the amount placed on hold in view that the amount initially placed on hold when converted into that foreign currency would not be sufficient to satisfy payment of that card transaction in full.</li> </ul>	

<p>If a Merchant or establishment request for an authorisation of a card transaction, the Bank may place a hold on the account for the amount of the card transaction. If the amount of the card transaction is posted to the account before the hold expires, the balance available to the cardholder in the account is reduced by the amount of the card transaction. The cardholder may not stop payment on a card transaction.</p>
<p>6. What are the documents that I need to submit to apply for this product?</p>
<p>- Copy of valid Brunei Identity Card</p>
<p>7. What do I need to do if there are changes to my contact details?</p>
<p>It is important that you inform us of any change in your contact details to ensure all transaction alerts and correspondences reach you in a timely manner.</p> <p>If there is any change to your contact details, such as your address, email address or phone number, please contact our 24-hour Customer Helpline at +6732449666. Alternatively, you may visit any Baiduri Bank branch.</p> <p>Please note that any communication on the use of your card shall only be made to your mobile number registered with the Bank, hence you are advised to keep your mobile phone on at all times.</p>
<p>8. Where can I get assistance and redress?</p>
<p>If you have any feedback or require any assistance with this product or any other issues relating to financial matters, you may report by contacting our 24-hour Customer Helpline at +6732449666 or via email to <a href="mailto:enquiry@baiduri.com">enquiry@baiduri.com</a>.</p> <p>If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at Brunei Darussalam Central Bank via:</p> <p>Financial Consumer Issues, Brunei Darussalam Central Bank, Level 7, Ministry of Finance and Economy Building Email: <a href="mailto:fci@bdcb.gov.bn">fci@bdcb.gov.bn</a> Telephone No.: +6732380007.</p>
<p>9. Where can I get further information?</p>
<p>Please visit our website at <a href="http://www.baiduri.com">www.baiduri.com</a> or call our 24-hour Customer Helpline at +6732449666. You may also visit any of our branches.</p>
<p>10. Other similar product available</p>
<p>None.</p>

The information provided in this Product Disclosure Sheet is for your convenience only. Please read the Cardholder Agreement for the complete terms and conditions, which can be found on Baiduri Bank's website at [www.baiduri.com](http://www.baiduri.com).