

**ACCOUNTS & DEPOSITS**  
**FIXED DEPOSIT**  
**Product Disclosure Sheet**

Please read this Product Disclosure sheet before you decide to take up the Product. Be sure 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"> <li>A deposit account that provides better interest rates than a regular savings account.</li> </ul>																					
2. What do I get from this product?																					
<ul style="list-style-type: none"> <li>Flexible rate options with investment tenors of 1, 3, 6 and 12 months.</li> </ul> <p>BND Currency</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Tenors</th> <th style="text-align: left;">Interest rates</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td rowspan="2">0.15%p.a.</td> </tr> <tr> <td>3 months</td> </tr> <tr> <td>6 months</td> <td rowspan="2">0.20%p.a.</td> </tr> <tr> <td>12 months</td> </tr> </tbody> </table> <p><i>Rates mentioned above are subject to change.</i></p> <ul style="list-style-type: none"> <li>Interest rate will vary according to their currencies and are subject to change.</li> <li>Upon maturity, the tenor will be renewed at the same prevailing interest rate unless instructed otherwise.</li> <li>Confirmation Advise.</li> </ul>		Tenors	Interest rates	1 month	0.15%p.a.	3 months	6 months	0.20%p.a.	12 months												
Tenors	Interest rates																				
1 month	0.15%p.a.																				
3 months																					
6 months	0.20%p.a.																				
12 months																					
3. What are the requirements?																					
<ul style="list-style-type: none"> <li>Brunei citizen, permanent residents and foreigners with valid employment pass or contract</li> <li>Minimum age of 12 years old for BND account(s) only</li> <li>Minimum age of 18 years old for Foreign Currency accounts</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; margin-left: 20px;"> <thead> <tr> <th style="text-align: left;">Currencies</th> <th style="text-align: left;">Minimum initial deposit</th> </tr> </thead> <tbody> <tr><td>BND</td><td>1,000</td></tr> <tr><td>AUD</td><td>10,000</td></tr> <tr><td>CAD</td><td>10,000</td></tr> <tr><td>EUR</td><td>5,000</td></tr> <tr><td>GBP</td><td>5,000</td></tr> <tr><td>HKD</td><td>25,000</td></tr> <tr><td>JPY</td><td>1,000,000</td></tr> <tr><td>NZD</td><td>10,000</td></tr> <tr><td>USD</td><td>5,000</td></tr> </tbody> </table>		Currencies	Minimum initial deposit	BND	1,000	AUD	10,000	CAD	10,000	EUR	5,000	GBP	5,000	HKD	25,000	JPY	1,000,000	NZD	10,000	USD	5,000
Currencies	Minimum initial deposit																				
BND	1,000																				
AUD	10,000																				
CAD	10,000																				
EUR	5,000																				
GBP	5,000																				
HKD	25,000																				
JPY	1,000,000																				
NZD	10,000																				
USD	5,000																				

4. What are the fees and charges?

Currencies	Handling Fee for premature upliftment*	Early upliftment*
BND	20	-
AUD	10	Penalty of 1%, min 10
CAD	10	Penalty of 1%, min 10
EUR	10	Penalty of 1%, min 10
GBP	10	Penalty of 1%, min 10
HKD	100	Penalty of 1%, min 100
JPY	1,000	Penalty of 1%, min 1,000
NZD	10	Penalty of 1%, min 10
USD	10	Penalty of 1%, min 10

- If you withdraw before the maturity date, you will only receive the principal amount which may be less than what was originally deposited due to the interest rate.
- 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 provided all the 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?

- Valid Identification Card or Passport
- Valid Employment Pass or Contract (for Foreigner)
- For application below 12 years old – Applicant Birth Certificate and Parents or Legal Guardian to provide Valid Identification Card or Passport.

8. What are the risks involved?

- The interest will be forfeited upon early upliftment.
- Converting to other currencies could result in fluctuating interest rates.

9. 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.

<p>10. Where can I get assistance and redress?</p> <ul style="list-style-type: none"> <li>• If you require any assistance with this product, email <a href="mailto:enquiry@baiduri.com">enquiry@baiduri.com</a> or call our Baiduri Bank Customer Helpline at 244 9666.</li> <li>• Visit your nearest Baiduri Bank Branch.</li> <li>• <i>If your query or complaint is not resolved to your satisfaction, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank via email at <a href="mailto:fc@ambd.gov.bn">fc@ambd.gov.bn</a> or walk-in to their address as follows:</i></li> </ul> <p><b>Level 7, Financial Consumer Issues Brunei Darussalam Central Bank Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan, Tel: 2380007</b></p>
<p>11. Where can I get further information?</p> <ul style="list-style-type: none"> <li>• Visit our website <a href="http://www.baiduri.com.bn">www.baiduri.com.bn</a> or call our Baiduri Bank Customer Helpline at 244 9666</li> </ul>
<p>12. Other similar product(s) available</p> <ul style="list-style-type: none"> <li>• Savings Account</li> <li>• Current Account</li> </ul>

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