

ACCOUNTS & DEPOSITS
PRIME SAVER SAVINGS ACCOUNT
Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take up the Prime Saver Savings Account. Be sure to also 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?

- The Prime Saver Savings Account (PSSA) is a savings account in Brunei Dollar (BND) currency that is designed to grow your savings by earning higher interest rates on your balances compared to a normal savings account.

2. What do I get from this product?

- Customers can earn Prime Saver Interest based on their daily credit balance in a calendar year (January to December).
- The Prime Saver Interest Rate only applies to accounts with a minimum daily credit balance of BND2,000 and a maximum daily credit balance of BND250,000. Accounts with a daily credit balance of above BND250,000 will earn interest at the Bank's Prevailing Savings Interest Rate.

Account Balance Cap	Interest Rate
Amount up to BND250,000.00	Prime Saver Interest Rate
Amount above BND250,000.00	Prevailing Savings Interest Rate

For the latest Deposit Rates, please refer to Bank's Website at www.baiduri.com.

- The Prime Saver Interest is calculated and paid into the account at the end of each calendar year based on the daily credit balance.
- Customer may only make withdrawal once every three (3) months, subject to a maximum of four (4) withdrawals in a calendar year. Each withdrawal is capped at 15% of account balance at the point of the withdrawal request.
- Withdrawal refers to fund transfers (inclusive local Bank) and telegraphic transfers but excludes cash withdrawals. All withdrawal requests are to be made over the counter at any Bank branch and will be processed within three (3) working days.
- Customers are allowed to perform inward fund transfers into their PSSA but are not allowed to perform outward fund transfers via b.Digital Personal.
- The account comes with a monthly e-statement that can be downloaded on b.Digital Personal. No physical statements will be issued for this account. Customers must register for b.Digital Personal to view their monthly e-statements and transactional history.

3. What are the other key terms and conditions of this product that I should know?

- A minimum initial deposit of BND2,000 is required to open this account.
- A minimum balance of BND2,000 is required to maintain this account.
- This product is open to individuals only.
- Accounts can be opened under a single name or joint names. For accounts under a single name, only one (1) account can be opened. For accounts under joint names, only one (1) account can be opened with the same individual. There are no restrictions on the number of joint accounts that can be opened with different individuals.
- In the event of account closure before the end of a calendar year, interest (if any) will not be paid.
- No ATM or debit card will be issued for this account.

4. Who is eligible to apply for this product?

- Brunei Citizens, Permanent Residents and Foreigners residing in Brunei Darussalam.
- Minimum age of 18 years old for accounts under a single name. Joint accounts may be opened with individuals of age between 12 to 17 years, provided that the primary account holder is an individual of age 18 years and above.

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

- No fees and charges are applicable to this product. Customers only need to make the minimum initial deposit and maintain the minimum daily credit balance.

6. What are the risks involved?

- The PSSA is not intended for use as a transactional banking account.
- The Bank's Prevailing Savings Interest Rate will automatically apply if your daily account balance exceeds BND250,000.
- The Prime Saver Interest will not be paid if you close your account before the end of a calendar year.
- The Prime Saver Interest Rate, Prevailing Savings Interest Rate and Account Balance Cap are subject to change from time to time.
- The Bank reserves the right not to allow customers who have closed their PSSA to open another PSSA within a period of twelve (12) months from the date of closure of the said account.

- A copy of the Bank's General Tariff can be found on the Bank's website at www.baiduri.com.

7. How do I sign up for this product?

- You can visit our website at www.baiduri.com to submit an online application. Thereafter, you will be contacted by your preferred branch for your appointment to complete the application process.
- You can also visit your preferred branch if you need any assistance filling in the webform.

8. What are the documents that I need to submit to complete the application process?

- Original and valid identification card.
- Original and valid passport (Permanent Residents and Foreigners only).
- Original and valid employment pass or contract (Foreigners only).

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

- It is important that you inform us of any change in your contact details to ensure all correspondence reach you in a timely manner.
- To update your contact details, please visit your nearest Baiduri Bank branch.

10. Where can I get assistance and redress?

- If you require any assistance with this product, please e-mail enquiry@baiduri.com, call our 24-Hour Customer Helpline at 244 9666 or visit your nearest Baiduri Bank branch.
- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Brunei Darussalam Central Bank (BDCB) via e-mail at fci@bdcb.gov.bn or walk-in to their address as follows:

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

11. Where can I get further information?

- Visit our website at www.baiduri.com.

12. Other similar product(s) available

- Fixed Deposit

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