

**ACCOUNTS & DEPOSITS**  
**SAVINGS 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"> <li>Savings Account is a savings account to keep track of funds and conduct your everyday banking.</li> <li>Aside from saving and maintaining your income, you get security and peace of mind compared to handling physical cash.</li> </ul>
2. What do I get from this product?
<ul style="list-style-type: none"> <li>Interest rate of 0.15%p.a. (Rate mentioned is subject to change)</li> <li>Debit Card</li> <li>e-Statement</li> <li>Access to our b.Digital Banking platform</li> <li>Nationwide access to ATM/CDM and Bank Branches</li> </ul>
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</li> <li>Minimum initial deposit of BND100</li> <li>Minimum balance to maintained account of BND50</li> </ul>
4. What are the fees and charges that I have to pay?
<ul style="list-style-type: none"> <li>Should average monthly balance falls below the minimum balance required – BND2 per month</li> <li>Dormant Account (inactive above 24 months) – BND10 per month</li> <li>Reactivation of Dormant Account – BND10</li> <li>Closed account within 6 months from opening date – BND50</li> <li>Other charges may apply subject to fees and charges as per prevailing Baiduri Bank's General Tariffs available on Baiduri Bank's website.</li> </ul>
5. What if I fail to meet the requirements?
<ul style="list-style-type: none"> <li>An account can only be opened when obligations are met.</li> </ul>
6. How do I sign up for this product?
<ul style="list-style-type: none"> <li>You may visit the nearest Baiduri Bank Branch.</li> </ul>
7. What are the documents that I need to submit to apply for this product?
<ul style="list-style-type: none"> <li>Valid Identification Card or Passport</li> <li>Valid Employment Pass or Contract (for Foreigner)</li> <li>For application below 12 years old – Parents or Legal Guardian to provide Valid Identification Card or Passport.</li> </ul>

8. What do I need to do if there are changes to my contact details?
<ul style="list-style-type: none"> <li>• Visit the nearest Baiduri Bank Branch.</li> </ul> <p><b>Note:</b> <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"> <li>• If you require any assistance with this product, you can email to <a href="mailto:enquiry@baiduri.com">enquiry@baiduri.com</a> or call our Baiduri Bank Customer Helpline at 2449666.</li> <li>• Visit the nearest Baiduri Bank Branch.</li> <li>• <i>If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at <a href="mailto:fcf@ambd.gov.bn">fcf@ambd.gov.bn</a> or walk-in to their address as follows:</i></li> </ul> <p><b>Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan, Tel: 2380007</b></p>
10. Where can I get further information?
<ul style="list-style-type: none"> <li>• Please visit our website at <a href="http://www.baiduri.com.bn">www.baiduri.com.bn</a> 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.</li> </ul>
11. Other similar product available
<ul style="list-style-type: none"> <li>• Fixed Deposit (FD)</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.