

**WEALTH MANAGEMENT PRODUCT  
TWIN CURRENCY DEPOSIT  
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>It is a short-term investment product which takes advantage of two currencies pairing.</li> <li>Choice of currency pairs, tenor, strike rate and interest rate based on your investment needs and risk appetite.</li> <li>The option to buy the alternate currency at a lower exchange rate.</li> </ul>
2. What do I get from this product?
<ul style="list-style-type: none"> <li>Potentially earn a higher rate of return on your investment funds (compared to normal Fixed Deposit).</li> <li>Investment tenor ranging from 2 weeks and 1 month.</li> <li>At maturity, redemption can be in Base Currency or Alternate Currency depending on the currency fluctuation.</li> <li>Confirmation Advise as evidence of placement.</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 21 years old</li> <li>Minimum deposit of BND50,000 (for 1 month tenor only)</li> <li>Minimum deposit of BND100,000 (for 2 weeks/1 month tenor)</li> </ul>
4. What are the fees and charges that I have to pay?
<ul style="list-style-type: none"> <li>No subscription fees.</li> </ul>
5. What if I fail to meet the requirements?
<ul style="list-style-type: none"> <li>The product can only be opened provided all the requirements are met.</li> <li>A risk profile assessment and Client Suitability Form will be conducted before applying the product.</li> </ul>
6. How do I sign up for this product?
<ul style="list-style-type: none"> <li>Visit your 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 (for Brunei PR)</li> <li>Valid Employment Pass or Contract (for Foreigner)</li> </ul>
8. What are the risks involved?
<ul style="list-style-type: none"> <li>Non-principal protected.</li> <li>Currency fluctuation may have an adverse effect on your Investment.</li> <li>You may lose part of your initial investment amount.</li> <li>The amount that is payable to you on the maturity date of the investment is denominated in the alternate currency.</li> </ul>
9. What do I need to do if there are changes to my contact details?
<ul style="list-style-type: none"> <li>Visit your nearest Baiduri Bank Branch.</li> </ul> <p><b>Note:</b> 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?
<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 2449666.</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:fci@bdcb.gov.bn">fci@bdcb.gov.bn</a> or walk-in to their address as follows:</i> <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> </li> </ul>
11. Where can I get further information?
<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>
12. Other similar product(s) available
<ul style="list-style-type: none"> <li>• Foreign Currency Fixed Deposit</li> <li>• Foreign Currency Savings Account</li> </ul>

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