

INDIVIDUAL ACCOUNT OPENING FORM



FOR BANK USE												
ACCOUNT NUMBER			-			-			-			

Date: _____

1. PERSONAL DETAILS

Name of Account Holder (as per Identity Document)

2. ACCOUNT APPLICATION

Applicant Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Minor	<input type="checkbox"/> In Trust For (ITF)
Type of Product	<input type="checkbox"/> Savings Passbook	<input type="checkbox"/> Savings Statement	<input type="checkbox"/> Fixed Deposit
	<input type="checkbox"/> Regular Chequeing	<input type="checkbox"/> Other _____	
Currency	<input type="checkbox"/> BND	<input type="checkbox"/> Other _____	
eStatement Facility	<input type="checkbox"/> Opt-out (For accounts with statement(s) only, default set to monthly eStatement if un-ticked)		
Source of Funds	<input type="checkbox"/> Salary	<input type="checkbox"/> Pension	<input type="checkbox"/> Investment
	<input type="checkbox"/> Other _____		

Purpose of Opening Account

Your In Trust For (ITF), Parent or Legal Guardian Details (For Trustee and Minor accounts and only)

Full Name (as per identity document)

Relationship to Account Holder	Date of Birth (DD/MM/YYYY)	Identity Card Number (if applicable)	Birth Certificate Number (For ITF only)
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3. DEBIT CARD No debit card

Type of Card (Annual Fees apply)	<input type="checkbox"/> Visa PayWave Debit (with Bonus Points)	<input type="checkbox"/> Union Pay Debit* - Promo Code DBTF01
	<input type="checkbox"/> Visa PayWave Debit (no Bonus Points) - Promo Code VDNBP	<input type="checkbox"/> Smart Executive MasterCard Premium Debit (SE Only) - Promo Code SEMAFW
Name to appear on card (Max 19 Characters only)	Visa PayWave Debit / Smart Executive MasterCard Premium Debit Card Only <input style="width: 100%;" type="text"/>	
	Union Pay Debit Personalised Card Only *(Personalisation Fee Applies) <input style="width: 100%;" type="text"/>	

Card Spending Limit Requested monthly spending limit of BND _____
(Default set to 'No Monthly Spending Limit' if above is not ticked)

Card Collection Details

<input type="checkbox"/> Card Centre	<input type="checkbox"/> Tutong Branch	<input type="checkbox"/> Seria Branch
<input type="checkbox"/> Kuala Belait Branch	<input type="checkbox"/> Others (By request only) _____	

4. PERSONAL I-BANKING No Personal I-Banking

Authentication Options Mobile Token (By request only)

I hereby acknowledge receipt of the following items which are used to access the above account in Personal I-banking service

USER ID Serial Number	PIN Serial Number	Token Serial Number
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5. DECLARATION FOR OPENING OF ACCOUNT

<p>I hereby acknowledge receipt of your Standard Terms and Conditions Governing Accounts maintained with you.</p> <p>I hereby confirm that I have read and understood the Standard Terms and Conditions and agree that any accounts I maintained with you, including existing or any to be opened in future, shall be subject to the Standard Terms and Conditions Governing Accounts maintained with the Bank and they may be amended and varied from time to time and I agree to be bound by the same.</p> <p>I hereby confirm that I shall be bound by Baiduri Bank Berhad's Terms and Conditions relating to Baiduri Debit Cards once this application is accepted by Baiduri Bank Berhad.</p> <p>I hereby confirm that I shall be bound by the Disclaimer, Terms & Conditions contained therein the Baiduri Personal i-Banking Service User Guide and Governing Electronic Statements which is available on the Bank's website once this application is accepted by Baiduri Bank Berhad.</p> <p>I warrant that the information provided in this Account Opening Application and all supporting document(s) furnished by me is true and correct.</p>	<p>Signature of Applicant</p> <div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;"> S.V. </div> <p>Name: _____</p> <p>IC: _____</p>
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6. MANDATE FOR CURRENT ACCOUNT

To: BAIDURI BANK BHD

1. I, the undersigned refer to my request to you to open a current account in my name and hereby authorize you to open the said account or accounts in my name and at any time subsequently to open such further account or accounts in my name of whatever nature as I may direct.
2. In the absence of contrary written instructions signed by me the terms of this Mandate shall apply to each and every account of whatsoever nature being opened or subsequently opened by you in my name and that all previous mandates given to you are hereby revoked but that such revocation shall not affect any cheques, drafts, orders to pay, bills of exchange, promissory notes, order to withdraw, instructions, applications, requests, instruments or contract dated earlier than the date below.
3. I authorize and instruct you to:
 - a. honour and comply with all cheques, drafts, orders to pay, bills of exchange, promissory notes and any other documents whatsoever expressed to be drawn upon or endorsed by or addressed to or made payable with you, whether my account or accounts is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
 - b. honour and comply with any orders to withdraw any or all money on any account or accounts in my name and all instructions including instruction with regard to the purchase or sale of or other dealings in, securities or documents or any foreign currency (including any contracts or options relating thereto), given with regard to any account or accounts in my name, whether any of my accounts is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
 - c. accept and act upon all receipts for monies deposited with or owing by you on any accounts in my name;
 - d. accept and act on any application or request for the issue of any letter of credit, guarantee, indemnity or counter-indemnity and any instructions with regard to any other transactions of any kind or with regard to any of my accounts in every case whether the account or accounts in my name is or are in credit balance or in debit balance or may become overdrawn in consequence or otherwise (but without prejudice to your right to refuse to allow [a] any account or accounts to be in debit balance or increase in debit balance and [b] any overdraft or increase of overdraft beyond any specified limit from time to time);
 - e. at your discretion and on such term as you may think fit, to [a] grant any advances and credit facilities including without limitation credit facilities by way of discount, overdraft, loan or any other credit facilities or accommodation whatsoever for my account or accounts and [b] give guarantees whether in favour of third parties or myself and in either or all cases with or without security and with or without limitation and by way of security to accept any Memorandum of Deposit, Letter of Trust, Letter of Set-Off or Set-Off Agreement, Mortgage, Charge, Hypothecation, Pledge, Assignment, Power of Attorney and any other forms, instruments, deeds or other documents whatsoever signed by me as creating or evidencing any charge, mortgage or pledge or power over or in respect;
 - f. of any securities, deeds, documents or other property (including security boxes and their contents) whatsoever from time to time in your possession for my account or accounts whether by way of security or safe custody or otherwise;

as long as such cheques, drafts, notes, order, bills, directions, receipts, applications, instructions, forms, instruments, deeds, documents, provisions or otherwise as mentioned in 3 a, b, c, d, e and f are signed by me.

4. I agree that:
 - a. nothing in the Mandate shall be treated as constituting an implied agreement restricting or negating any lien, charge, right of set-off or other right you may have existing or implied by law;
 - b. you may, with respect to a current account in my name, return all cheques that have been paid to me and in doing so, you are discharged of any responsibility whatsoever with regards to safekeeping and production of originals (if required by me or by any statutory body) when the need arise. A production of an image of the cheque in question is sufficient to verify transactions on the said cheque in case of any dispute;
 - c. you may, without being in any way whatsoever liable to me, stop or close at any time and from time to time, any of my accounts with you by giving 5 days notice in writing to me at [a] my correspondence address as stated in the Account Opening Application form or [b] such other address as may from time to time be notified in writing by me and duly acknowledged receipt by you or [c] my last known address.
5. Interpretation
In this Mandate reference to an account becoming overdrawn shall include borrowing or other drawing on facilities in excess of a limit previously agreed with you.

S.V.

Signature of Applicant

BANK USE SECTION			
AO Name		AO Code	
Caution List	Date	Yes	No
Bankruptcy			
Litigation			
UCA/BFB			
UN			
OFAC			
CL Screening	Name & Initial	Date	
Checked & Attended by			
Confirmed by			
<small>(Supervisor level and above)</small>			
ACCOUNT OPENING MAINTENANCE			
Flexbranch	Name & Initial	Date	
Inputted by			
Authorised by			
<small>(Supervisor level and above)</small>			
BSC-CADC Input	Name & Initial	Date	
Inputted by			
Authorised by			
<small>(Supervisor level and above)</small>			
Customer Due Diligence			
<input type="checkbox"/> Politically Exposed Person (PEP) <input type="checkbox"/> Resident of High Risk Country (If any of above applies, approval required from Compliance and HODs)			

PERSONAL I-BANKING MAINTENANCE		
Branch/EBC Use		
	Name & Initial	Date
Customer Attended by		
User/PIN/Token Inputted by		
Authorised by		
<small>(Supervisor level and above)</small>		
Personal I-Banking Maintenance (EBC use)		
Teller Admin	Inputter	Authoriser
Add Customer		
Linkage of Customer Account		
Linkage of Credit Card		
Linkage of HP Account		
Update E-mail / Mobile Number		
Reissuance of User ID/Password		
Relink Token		
Other	Inputter	Authoriser
Please Specify:		

REMARKS AND APPROVALS OBTAINED
<div style="border: 1px solid black; width: 150px; height: 100px; margin: auto; display: flex; align-items: center; justify-content: center;"> Branch Stamp </div>

DEBIT CARD MAINTENANCE		
Card Number – Visa PayWave Debit		
4	2	1 5 0 4 X X X X X X
Card Number – Union Pay Debit		
6	2	1 2 5 7 X X X X X X
Card Number – Smart Executive MasterCard Debit		
5	3	2 6 5 6 X X X X X X
Branch Input	Name & Initial	Date
Pre-Embossed Card Activated by		
ASCEND		
CCO Input	Initial	Date
Inputted by		
Checked by		
Authorised by		
Final Checked by		
VCAS		
CCO Input	Initial	Date
Inputted by		
Checked by		