

JOINT ACCOUNT OPENING FORM



FOR BANK USE												
ACCOUNT NUMBER				-				-				

Date: _____

FORM FILLING INSTRUCTIONS
<p>To be completed by the applicant(s) as appropriate:</p> <ol style="list-style-type: none"> 1. Personal details 2. Account application 3. Personal I-Banking application (Only available for 'ANY ONE' to sign) 4. Debit card application (Only available for 'ANY ONE' to sign) 5. Declaration for Opening of Account 6. Mandate for Joint Savings account (For Joint savings account only) 7. Mandate for Joint Current account (For Joint current account only)

1. PERSONAL DETAILS			
For Bank Use	Name of Account Holders (as per Identity Document)		
CIF <input style="width: 100px;" type="text"/>	1.		
CIF <input style="width: 100px;" type="text"/>	2.		
CIF <input style="width: 100px;" type="text"/>	3.		
Person to Contact			
Home Telephone Number		Office Telephone Number	
Mobile Number		Fax Number	
Email Address (Max 30 Characters Only)			
Correspondence Address			Postcode <input style="width: 100px;" type="text"/>
2. ACCOUNT APPLICATION			
Signing Instruction	<input type="checkbox"/> Any One	<input type="checkbox"/> Any Two	<input type="checkbox"/> All
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			

3. PERSONAL I-BANKING

No Personal I-Banking

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

Joint Applicant 1

Joint Applicant 2

Joint Applicant 3

USER ID Serial Number			
PIN Serial Number			
Token Serial Number			
Authentication Options	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)	<input type="checkbox"/> Mobile <input type="checkbox"/> Token (By request only)

4. DEBIT CARD – JOINT APPLICANT 1 No debit card

Type of Card (Annual Fees apply) Visa PayWave Debit (with Bonus Points) Union Pay Debit* - Promo Code DBTF01
 Visa PayWave Debit (no Bonus Points) - Promo Code VDNOBP 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

 Union Pay Debit Personalised Card Only *(Personalisation Fee Applies)

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

Card Collection Details Card Centre Tutong Branch Seria Branch
 Kuala Belait Branch Others (By request only) _____

DEBIT CARD – JOINT APPLICANT 2 No debit card

Type of Card (Annual Fees apply) Visa PayWave Debit (with Bonus Points) Union Pay Debit* - Promo Code DBTF01
 Visa PayWave Debit (no Bonus Points) - Promo Code VDNOBP 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

 Union Pay Debit Personalised Card Only *(Personalisation Fee Applies)

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

Card Collection Details Card Centre Tutong Branch Seria Branch
 Kuala Belait Branch Others (By request only) _____

DEBIT CARD – JOINT APPLICANT 3 No debit card

Type of Card (Annual Fees apply) Visa PayWave Debit (with Bonus Points) Union Pay Debit* - Promo Code DBTF01
 Visa PayWave Debit (no Bonus Points) - Promo Code VDNOBP 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

 Union Pay Debit Personalised Card Only *(Personalisation Fee Applies)

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

Card Collection Details Card Centre Tutong Branch Seria Branch
 Kuala Belait Branch Others (By request only) _____

5. DECLARATION FOR OPENING OF ACCOUNT

We hereby acknowledge receipt of your Standard Terms and Conditions Governing Accounts maintained with you.

We hereby confirm that we have read and understood the Standard Terms and Conditions and agree that any accounts we 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 we agree to be bound by the same.

We hereby confirm that we 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.

We hereby confirm that we 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.

We warrant that the information provided in this Account Application and all supporting document(s) furnished by us is true and correct

Signing Instructions: Any One Any Two All

Joint Applicant 1 Signature



Name:

IC:

Joint Applicant 2 Signature



Name:

IC:

Joint Applicant 3 Signature



Name:

IC:

This space is intentionally left blank.

6. MANDATE FOR JOINT SAVINGS ACCOUNT

To: BAIDURI BANK BHD

1. We, the undersigned refer to our request to you to open a savings account [the "New Account"] in our joint names.
2. We authorize and instruct you to honour and comply with all instructions as long as such instructions are signed by [Please indicate ANY ONE or ANY TWO or ALL] of us.

The undersigned to sign to confirm the insertion above

S.V.

3. We agree that:
 - a. nothing in the Mandate between you and us 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. we shall be jointly and severally liable for any loan or overdraft or other credit facilities or accommodation which shall be granted on any account in our joint names, together with all interest, commission and other banking charges and expenses.
 - c. in the event of death of either or any one or both or all of us, you shall have the right to pay or deliver to or to the order of the survivor or survivors of us all money, securities, deeds, documents and other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any of the account or accounts in our joint names or permit the survivors to make deposits into the account or accounts in our joint names PROVIDED [a] the survivor or survivors produce to you satisfactory proof of death; and [b] the survivor or survivors giving all written indemnity to you upon terms satisfactory to you and further subject to compliance with any provisions of law or order of court and or the rights of the Bank in respect of such funds arising out any lien, charge, pledge, set-off or any other encumbrance or any claim or counterclaim actual or contingents or otherwise.

S.V.

S.V.

Signature of Applicant(s)
Name

Signature of Applicant(s)
Name

S.V.

Signature of Applicant(s)
Name

7. MANDATE FOR JOINT CURRENT ACCOUNT


To: BAIDURI BANK BHD

1. We, the undersigned refer to our request to you to open a **current account** [the "New Account"] in our joint names and hereby authorize you to open an account or accounts in our joint names and at any time subsequently to open such further account or accounts in our joint names of whatever nature as all of us may direct.
2. In the absence of contrary written instructions signed by all of us the terms of this Mandate shall apply to each and every account of whatsoever nature being opened or subsequently opened by you in our joint names.
3. We 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 the account or accounts in our joint names 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 our joint names 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 for or in respect of any account or accounts in our joint names whether the account or accounts in our joint names be 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 account or accounts in our joint names;
 - 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 our accounts in every case whether the account or

accounts in our joint names 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. honour and comply with any instructions to deliver, dispose of or deal with any securities, deeds or documents or other property (including security boxes and their contents) whatsoever which may be deposited with you or in your possession for whatsoever reason, from time to time whether by way of security or safe custody or otherwise;
- f. accept and act upon any instructions in respect of any of our particulars such as addresses, contact number, business(es) and any other details relating to us and/or instruction for the change(s) thereof and
- g. 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 the account or accounts of the Firm and [b] give guarantees whether in favour of third parties or us 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 duly signed or executed by [either or any one or both or all] of us as creating or evidencing any charge, mortgage or pledge or power over or in respect of any securities, deeds, documents or other property (including security boxes and their contents) whatsoever from time to time in your possession for our 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, f and g are signed by[Please indicate ANY ONE or ANY TWO or ALL] of us.

The undersigned to sign to confirm the insertion above	

4. We agree that:

- a. nothing in the mandate between you and us 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 our joint names, return all cheques that have been paid to us and in doing so, you are discharged of any responsibility whatsoever with regards to safekeeping and production of originals (if required by the customer 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 us, stop or close at any time and from time to time, any of our accounts with you by giving 5 days' notice in writing to us at [a] our correspondence address as stated in the Account Opening Application form or [b] such other address as may from time to time be notified by [either or any one or both or all] of us and duly acknowledged by the Bank or [c] our last known address.
- d. we shall be jointly and severally liable for any loan or overdraft or other credit facilities or accommodation which shall be granted on any account in our joint names, together with all interest, commission and other banking charges and expenses.
- e. in the event of death of either or any one or both or all of us, you shall have the right to pay or deliver to or to the order of the survivor or survivors of us all money, securities, deeds, documents and other property (including security boxes and their contents) whatsoever standing to the credit or held by you for any of the account or accounts in our joint names or permit the survivors to make deposits into the account or accounts in our joint names PROVIDED [a] the survivor or survivors produce to you satisfactory proof of death; and [b] the survivor or survivors giving all written indemnity to you upon terms satisfactory to you and further subject to compliance with any provisions of law or order of court and or the rights of the Bank in respect of such funds arising out any lien, charge, pledge, set-off or any other encumbrance or any claim or counterclaim actual or contingents or otherwise.

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 us.

Signature of Applicant(s)
Name



Signature of Applicant(s)
Name



Signature of Applicant(s)
Name



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 APPROVAL OBTAINED
<div style="border: 1px solid black; width: 150px; height: 80px; margin: 20px auto; text-align: center; padding: 5px;">Branch Stamp</div>

DEBIT CARD MAINTENANCE												
Card Number – Joint Applicant 1												
4	2	1	5	0	4	X	X	X	X	X	X	
6	2	1	2	5	7	X	X	X	X	X	X	
5	3	2	6	5	6	X	X	X	X	X	X	
Card Number 2 – Joint Applicant 2												
4	2	1	5	0	4	X	X	X	X	X	X	
6	2	1	2	5	7	X	X	X	X	X	X	
5	3	2	6	5	6	X	X	X	X	X	X	
Card Number 3 – Joint Applicant 3												
4	2	1	5	0	4	X	X	X	X	X	X	
6	2	1	2	5	7	X	X	X	X	X	X	
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												
Authorized by												
Final Checked by												
VCAS												
CCO Input	Initial		Date									
Inputted by												
Checked by												