

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Please read this Product Disclosure Sheet before you decide to take up the products. Please also read the Credit Card Cardholder Agreement, Consent and Declaration. Kindly seek clarification from us if you do not understand any part of this document or general terms and condition</p>	<p>Baiduri Bank Group Credit Card</p> <p>The information provided in this Product Disclosure Sheet is valid as at 01 March 2020</p>
--	---

**1. What is this product about?**

Baiduri Credit card is a payment card that serves several purposes. It is an essential convenience of modern life for most people and are an option for making purchases everywhere from the retailers to online merchants. When used responsibly, customers can make paying for things quickly and conveniently, and even provide the opportunity to rake in rewards including cash back, free flights and a multitude of other products and services.

Baiduri Bank offers a diverse range of credit cards for customer to choose from:

- Baiduri Visa Infinite Credit Card
- Baiduri Visa Platinum Credit Card
- Baiduri Visa Classic Credit Card
- Baiduri Mastercard Platinum Credit Card
- Baiduri Mastercard Standard Credit Card

**2. Who can apply?**

Customers who are eligible to apply for credit cards are as per below:

- For principal cardholder, minimum age of 21 years
- For supplementary cardholder, minimum age of 18 years, with credit limit within the total limit of the principal cardholder
- Receive fixed monthly income (salary or pension) or maintain a Fixed Deposit with Baiduri Bank or Baiduri Finance

**3. What are my obligations?**

- **Liability for Outstanding Balance**  
You are liable to pay the Outstanding Balance shown on a Statement of Account as at the date of that Statement of Account
- **Minimum Payment**  
8% of new outstanding balance or \$10 whichever is higher, together with any excess payable amount as shown in your statement, plus monthly installment amount, if any

**4. What are the key terms of this product?**

- **Interest / Financial Charge**  
1.5% per month. If payment is not made in full by the due date, financial charge will be calculated daily from the respective transaction dates for all transactions to the date full payment is received

5. What are the fees and charges that I have to pay?				
<b>Annual Fees</b>				
VISA	Card Type	Infinite	Platinum	Classic
	Principal Card	BND380	BND280	BND40
	Supplementary Card	BND190	BND140	BND20
MASTERCARD	Card Type	Infinite	Platinum	Classic
	Principal Card	NA	BND280	BND40
	Supplementary Card	NA	BND140	BND20
<b>Other Fees and Charges</b>				
Finance Charge / Admin Fee	1.5% monthly (on the outstanding balance)			
Cash Advance Fees	3% of amount withdrawn, min. BND10			
Late Payment Fees	BND35			
Over-limit Fee	BND15			
Card Replacement	BND25 for cards with EMV chip BND15 for non-chip card BND20 for 3 months non-collected			
PIN Replacement	BND10			
Stamp Duty for Lost/ Stolen Card	BND2			
SI Returned	BND15			
Returned Cheque	BND100			
Temporary Limit Fee	BND25			
Retrieval of Statement	<ul style="list-style-type: none"> <li>- Current to 12 months</li> <li>- More than 12 Months</li> </ul>			
	<ul style="list-style-type: none"> <li>- BND5 per statement cycle</li> <li>- BND10 per statement cycle</li> </ul>			
Instant Issuance	BND5			
Sales Draft Retrieval Fee	BND10 per copy			
0% Installment Processing Fee	Classic, Gold and Platinum		3% or minimum BND30	
	Infinite		BND30	
0% Installment – Early Settlement	BND100			
6. What if I fail to fulfill my obligations?				
<ul style="list-style-type: none"> <li>- Late charge of BND35 per month if the Bank does not receive full payment of the minimum payment amount specified in the statement of account on or before the payment due date</li> <li>- The Bank may suspend the Cardholder's use of the Card or refuse to approve any card transaction or proposed card transaction if you fail to make payment for your credit card's outstanding balance or minimum payment amount due.</li> <li>- Your credit rating may be negatively impacted which may jeopardize your access to future loans from any reputable lending institution.</li> <li>- The Bank will also take action to collect any unpaid outstanding, including legal action where necessary</li> <li>- You shall be liable for any/all unauthorized transactions incurred until/unless the Bank is notified in writing within the specified period and if unauthorised transactions is a result of cardholder's act</li> </ul>				

7. What are the major risks?

- If you lose your card, please notify us immediately by calling our 24-hour Call Centre at 2449666. Please keep this number handy since you will be responsible for all transactions before the card is reported lost or stolen
- If your card is lost or stolen overseas, you will need to make a police report in that country, especially if you intend to dispute any non-genuine transactions
- You shall be liable for all unauthorized Card Transactions effected following such loss, theft or disclosure, whether they are effected as a result of the unauthorized use of the Card, the PIN or otherwise and whether with or without negligence or default on the part of the Cardholder but provided that if the Bank is satisfied that such loss, theft or disclosure is not due to the Cardholder's negligence
- If you have any query/difficulty about your card repayment, you may visit any of our branches listed at No.11 below
- Should you encounter credit card surcharges, or any other issues relating to financial matters, you may report by contacting our Call Centre at 2449666 or email [bank@baiduri.com](mailto:bank@baiduri.com)

8. What are the documents that I need to submit to apply for this product?

**A. LOCAL (Yellow or Red IC holder) applicant receiving monthly Salary or Pension\*:**

- 1) Copy of valid Brunei IC
- 2) Latest or previous month salary / pension slip
- 3) Copy of last 3 months' account statement (If salary/pension is credited to other bank)
- 4) Confirmation of employment letter for Private co employee's

**\*NOT old age pension**

**B. EXPATRIATES** applicant receiving monthly salary:

- 1) Copy of valid Green IC, passport and valid work permit
- 2) Copy of origin country ID
- 3) Latest or previous month salary slip
- 4) Confirmation of employment letter for private co employee's
- 5) Copy of last 3 months' account statement (if salary is credited to other bank)

**C. Application against PROPERTY RENTAL:**

- 1) Copy of valid Brunei IC
- 2) Copy of Tenancy Agreement
- 3) Last 12 months' account statement

**D. Application against FIXED or CERTIFICATE Deposit:**

- 1) Copy of valid Brunei IC
- 2) Copy of Baiduri Bank Deposit Certificate
- 3) Original BFB FD certificate
- 4) Proof of monthly income (salary, pension, rental, business income, allowance from family members & etc)

**E. Application against BUSINESS income:**

- 1) Copy of valid Brunei IC
- 2) Copy of Business Registration certificate
- 3) (Sole Proprietor)
- 4) Last 12 months' bank statement (Personal & Company account)

**F. Supplementary Card applications**

- 1) Copy of valid IC
- 2) Copy of the origin country ID (For Expatriates)

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

If there is any change to your contact details, such as address or phone number, please visit any of our Baiduri Bank Branches and complete Card Instruction Form.

Please note that it is important to inform us of any change to your mobile number since any communication on use of your card shall only be made to your mobile number registered with the Bank. It is also advisable to keep your mobile phone on at all times.

10. Where can I get assistance and redress?

If you require any assistance with this product, you can email to [enquiry@baiduri.com](mailto:enquiry@baiduri.com) or call our Call Centre at 2449666.

You can also address your feedback via mail to [customer\\_feedback@baiduri.com](mailto:customer_feedback@baiduri.com).

If you are not satisfied with the result of our resolution on your query or complaint, you may contact Financial Consumer Issues at Autoriti Monetari Brunei Darussalam via:

Autoriti Monetari Brunei Darussalam Level 7, Financial Consumer Issues, Autoriti Monetari Brunei Darussalam, Ministry of Finance and Economy Building Commonwealth Drive Bandar Seri Begawan  
Email: fci@ambd.gov.bn Telephone No.: 2380007

11. Where can I get further information?

Please visit our website at [www.baiduri.com.bn](http://www.baiduri.com.bn) or call our Call Centre at 2449666 which is available 24 hours a day, 7 days a week. You may also visit any of our branches at:

- Kiarong Branch
- Serusop Branch
- Tanjong Bunut Branch
- The Mall Branch
- Yayasan Branch
- Tutong Branch
- Kuala Belait Branch
- Kiulap Branch
- Supasave Branch
- Sumbangsih Branch
- Time Square Branch
- Muara Town Branch
- Seria Branch

12. Other similar product available

No

Important note:

Legal action may be taken against you if you do not keep up repayments on your outstanding balance.

The terms and conditions indicated in this Product Disclosure Sheet are indicative and not binding on Baiduri Bank Bhd. You will have to read the Cardholder Agreement for the complete terms & conditions, which can be obtained at any of our Branches