

BAIDURI BANK CREDIT CARD PRODUCT DISCLOSURE SHEET

CREDIT CARD FEATURES AND BENEFITS

VISA CREDIT CARDS

	Classic	Platinum	Smart Executive Platinum	Infinite
Annual Fee	(P) \$40.00 (S) \$20.00	(P) \$280.00 (S) \$140.00	(P) Fee waived (S) Not Applicable	(P) \$380.00 (S) \$190.00
Card Validity	5 Years			
Acceptance	Worldwide acceptance – Retail Purchase and Cash Advance from Banks and ATMs accepting Visa			
Minimum Repayment	8% of the outstanding amount plus any overdue amount			
Bonus Points	2x points at Baiduri and other Merchants	4x points at Baiduri and other merchants	4x points at Baiduri and other merchants	5x points at Baiduri and other merchants
Rewards Offer	10 Bonus Points = 1 Baiduri \$ (equivalent to BND!)	Baiduri \$ will be transferred to linked Instant Rewards Card account on every statement issuance date.		
Benefits	<ul style="list-style-type: none"> Up to 50 days Interest Free period 	<ul style="list-style-type: none"> Instant Rewards Redemption at over 2,000 merchants in Brunei 		
Additional Benefits	N/A	<ul style="list-style-type: none"> Exclusive global lifestyle benefits with Visa Platinum Dining Club, Visa Platinum Dining Program, Visa Platinum Golf and Visa Platinum Experiential Program 24/7 Visa Platinum Concierge Service Complimentary Travel Insurance with premium coverage Special invitations to lifestyle events Dragonpass privileges for principal and one supplementary account. <ul style="list-style-type: none"> 3 Free lounge visits per principal and supplementary (limited to one supplementary account) Discounts and privileges at participating restaurants Airport Limo Transfer access 	<ul style="list-style-type: none"> Exclusive global lifestyle benefits with Visa Platinum Dining Club, Visa Platinum Dining Program, Visa Platinum Golf and Visa Platinum Experiential Program 24/7 Visa Platinum Concierge Service Complimentary Travel Insurance with premium coverage Special invitations to lifestyle events Dragonpass privileges for principal and one supplementary account. <ul style="list-style-type: none"> 3 Free lounge visits per principal and supplementary (limited to one supplementary account) Discounts and privileges at participating restaurants Airport Limo Transfer access 	<ul style="list-style-type: none"> Exclusive global lifestyle privileges/benefits with Visa Infinite Dining Club, Visa Infinite Dining Program, Visa Infinite Golf and Visa Infinite Experiential Program 24/7 Visa Infinite Concierge Service Complimentary Travel Insurance with premium coverage Special discounts at partner merchants Special invitations to lifestyle events Dragonpass privileges for principal and one supplementary account. <ul style="list-style-type: none"> 12 Free lounge visits per principal and supplementary (limited to one supplementary account) Discounts and privileges at participating restaurants Airport Limo Transfer access

MASTERCARD CREDIT CARDS

	Classic	Platinum	Ladies Classic	Ladies Platinum	Business Classic	Business Platinum
Annual Fee	(P) \$40.00 (S) \$20.00	(P) \$280.00 (S) \$140.00	(P) \$50.00 (S) Not Applicable	(P) \$280.00 (S) \$140.00	(P) \$40 – No supplementary card issued	(P) \$280 – No supplementary card issued
Card Validity	5 Years					
Acceptance	Worldwide acceptance – Retail Purchase and Cash Advance from Banks and ATMs accepting MasterCard					
Minimum Repayment	8% of the outstanding amount plus any overdue amount				\$100 or 10% of the current balance, whichever is greater plus any overdue amount	
Bonus Points	2x points at Baiduri and other Merchants	4x points at Baiduri and other merchants	2x points at Baiduri and other Merchants	4x points at Baiduri and other merchants	2x points at Baiduri Merchants 1x point at other merchants	4x points at Baiduri and other merchants
Rewards offer	10 Bonus Points = 1 Baiduri \$ (equivalent to BND!) Baiduri \$ will be transferred to linked Instant Rewards Card account on every statement issuance date.				10 Bonus Points = 1 Baiduri \$ (equivalent to BND!) Baiduri \$ will be credited back to the card account as cashback. The rebate is knocked off the outstanding balance of the next Due amount.	
Benefits	<ul style="list-style-type: none"> • Up to 50 days Interest Free period • Instant Rewards Redemption at over 2,000 merchants in Brunei 				<ul style="list-style-type: none"> • Personalized business card with name and company name • Flexible repayment scheme • Business discounts and privileges 	
Additional Benefits	N/A	<ul style="list-style-type: none"> • Exclusive global lifestyle benefits with MasterCard Experience and Offers • 24/7 MasterCard Platinum Concierge Service • Complimentary Travel Insurance with premium coverage • Special invitations to lifestyle events 	<ul style="list-style-type: none"> • Special invitations to ladies' lifestyle events 	<ul style="list-style-type: none"> • Exclusive global lifestyle benefits with MasterCard Experience and Offers • 24/7 MasterCard Platinum Concierge Service • Complimentary Travel Insurance with premium coverage • Special invitations to ladies' lifestyle events 	N/A	<ul style="list-style-type: none"> • Exclusive global lifestyle benefits with MasterCard Experience and Offers • 24/7 MasterCard Platinum Concierge Service • Complimentary Travel Insurance with premium coverage • Priority Pass with unlimited access to over 600 airports worldwide. Guests will be charged at \$35 per person per visit.

ROYAL BRUNEI AMERICAN EXPRESS CREDIT CARDS

	Royal Brunei Amex Classic	Royal Brunei Amex Gold
Eligibility	Salary of min. \$500 or secured by fixed deposit	Salary of min. \$1,500 or secured by fixed deposit
Annual Fee	(P) \$70.00 (S) waived	(P) \$150.00 (S) waived
Card Validity	2 years	
Acceptance	Worldwide acceptance – Retail Purchase and Cash Advance from Banks and ATMs accepting American Express	
Minimum Repayment	8% or minimum \$40	
Bonus Points	B\$1 spent = 2 Travel Points	B\$1 spent = 3 Travel Points
	2 Travel points = 1 Royal Skies Mile (transferred in groups of 2,000 travel points)	
Rewards offer	Points auto transferred to Royal Skies Miles Account on every statement issuance date	
Benefits	<ul style="list-style-type: none"> • Up to 50 days Interest Free period 	
Additional Benefits	American Express Selects global privileges / benefits	