

**ACCOUNTS & DEPOSITS
CURRENT ACCOUNT
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"> • Track and manage your cash flow through the convenience of issuing cheques. • Whether it is managing your business or handling your day-to-day banking, issuing cheques gives you the convenience and security of not carrying too much cash around. • Flexibility and added services when handling payments and everyday banking.
2. What do I get from this product?	<ul style="list-style-type: none"> • Cheque Book • Debit Card • e-Statement • Access to our b.Digital Banking platform • Nationwide access to ATM/CDM and Bank Branches
3. What are the requirements?	<ul style="list-style-type: none"> • Brunei citizen, permanent residents and foreigners with valid employment pass or contract • Minimum age of 18 years old • For Individual, minimum initial deposit of BND1,000 • For Individual, minimum balance to maintained account of BND1,000 • For Company Account, minimum initial deposit of BND2,000 • For Company Account, minimum balance to maintained account of BND2,000
4. What are the fees and charges that I must pay?	<ul style="list-style-type: none"> • Should average monthly balance falls below the minimum balance required – BND10 per month • Dormant Account (inactive above 12 months) – BND10 per month • Reactivation of Dormant Account – BND10 • Closed account within 6 months from opening date – BND100 • Issuance of Cheque Books <ul style="list-style-type: none"> ▪ Collect in 3 days – BND5 per cheque book of 25 leaves ▪ Stamp Duty – BND0.10 per piece ▪ Uncollected after 1 month – BND20 • Lost Cheque Book – BND10 per piece, max BND50 • Other charges may apply subject to fees and charges as per prevailing Baiduri Bank’s General Tariffs available on Baiduri Bank’s website.
5. What if I fail to meet the requirements?	<ul style="list-style-type: none"> • An account can only be opened when requirements are met.
6. How do I sign up for this product?	<ul style="list-style-type: none"> • You may visit the nearest Baiduri Bank Branch.

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

ORIGINAL & VALID FORM OF IDENTIFICATION

Individual

- Valid Identification Card or Passport
- Valid Employment Pass or Contract (for Foreigner)

Company Account

Sole Proprietor or Partnership

- Certificate of Registration – Section 16 & 17
- Sole proprietorship/all partners valid identification as per Section 17 and as per Bank's "Individual's" identification requirements
- Authorized signatories valid identification (IC or passport)

Limited Companies

- Mandate for Account – Limited Company
- Certification of Incorporation of Private Company
- Form X (if applicable)
- Printed Electronic Company Extract
- Memorandum & Articles of Association
- Return on Allotment of Shares
- Valid Identification for all shareholders
- Board Resolution to be signed by all directors
- All directors valid identification per Form X and as per Banks' "individual's" identification requirements
- Authorized signatory/signatories valid identification (identity card or passport)

Society, Club or Association

- Approval letter from Registrar of Societies or an appropriate authority approving the formation
- Committee Minutes of Meeting to be signed by the Chairperson
- Chairperson and authorized signatories valid identification (IC or passport)
- Constitution of the organization
- List of current office bearers, members of the governing body or committee

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

- Visit the nearest Baiduri Bank Branch.

Note: *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.*

9. Where can I get assistance and redress?

- If you require any assistance with this product, you can email to enquiry@baiduri.com or call our Baiduri Bank Customer Helpline at 2449666.
- Visit the nearest Baiduri Bank Branch:

<p>KIARONG BRANCH Block A, Ground Floor, Units 1-4, Kiarong Complex Lebuhraya Sultan Hassanal Bolkiah BE1318 Tel: (673) 226 8300 Fax: (673) 245 2888</p>	<p>KIULAP BRANCH Unit 1, Block A, Kompleks Shakirin Kampong Kiulap BE1518 Tel: (673) 223 6905, 223 6906, 223 6910 Fax: (673) 223 6904</p>
<p>KUALA BELAIT BRANCH Units 2-4, Tang Ching Ying Building Jalan Sungai, Kuala Belait KA2331 Tel: (673) 333 0650 Fax: (673) 334 2297</p>	<p>MUARA TOWN BRANCH Units G2 & G3, Ground Floor, Al-Warazah Building, Muara Town Tel: (673) 277 1700, 277 1701 Fax: (673) 277 1702</p>
<p>SERUSOP BRANCH Unit 2-4, Block A, Pelangi Complex, Simpang 52, Kampong Delima Satu, Jalan Muara, Berakas BB4713 Negara Brunei Darussalam Tel: (673) 234 3288 Fax: (673) 234 3285</p>	<p>SUMBANGSIH BRANCH (Financial Services Centre) Units 16-17, Ground Floor, Sumbangsih Bahagia Kompleks Perindustrian Beribi Bandar Seri Begawan BE1118 Tel No: 242 6807/8/10/11 Fax No: 242 6809</p>
<p>SUPA SAVE GADONG BRANCH Units 6-8, SupaSave Gadong Kg Mata Mata BE1718 Tel No: (673) 242 0627, 242 0629 Fax No: (673) 242 0909</p>	<p>TANJONG BUNUT BRANCH Unit 1, Ground & First Floor, Block D, Medan Tanjong Bunut, Kampong Tanjong Bunut Tel No: (673) 266 3960 Fax No: (673) 266 3959</p>
<p>THE MALL BRANCH Unit G-30, Ground Floor, The Mall, Abdul Razak Complex, Gadong, BE3519 Tel: (673) 242 1498, 242 1398, 242 1396 Fax: 673) 242 1415</p>	<p>TIMES SQUARE BRANCH Unit F26, 1st Floor, Times Square Kampong Jaya Setia, Mukim Berakas A Tel: (673) 234 5111 Fax: (673) 234 5112</p>
<p>TUTONG BRANCH Unit 8 & 9, Ground Floor, Block C, Bangunan Hj Abdul Malik & Anak-Anak, Kg Petani, Tutong, TA1141 Tel: (673) 426 0707 Fax: (673) 426 0714</p>	<p>YAYASAN BRANCH Unit G-25, Ground Floor, Block C, Yayasan Sultan Haji Hassanal Bolkiah, Building Complex, BS8711 Tel: (673) 223 3233 Fax: (673) 222 1891</p>

- If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk-in to their address as follows:

**Level 7, Financial Consumer Issues
Autoriti Monetari Brunei Darussalam
Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan,
Tel: 2380007**

10. Where can I get further information?
<ul style="list-style-type: none"> Please visit our website at www.baiduri.com.bn or call Baiduri Bank Customer Helpline at 2449666 which is available 24 hours a day, 7 days a week. You may also visit the nearest Baiduri Bank branch.
11. Other similar product available
<ul style="list-style-type: none"> Fixed Deposit (FD) Savings Account

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