

<p>PRODUCT DISCLOSURE SHEET</p> <p>Please read this Product Disclosure Sheet before you decide to take up the products. Please also read the Debit/Prepaid 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 Debit & Prepaid Card</p> <p>The information provided in this Product Disclosure Sheet is valid as at 01 March 2020</p>
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1. What is this product about?

Baiduri Debit card is a card that is linked to your savings or current account and allows you to withdraw money from your savings or current account through either an ATM or to make purchases at participating retailers and services outlets locally and globally.

The Visa debit card comes with contactless payment application which allows you to perform contactless transactions at terminals for transactions below BND100

The UnionPay International (UPI) is a subsidiary of China UnionPay focused on the growth and support of UnionPay global business. In partnership with more than 1,800 institutions worldwide, UnionPay International has enabled card acceptance in 170 countries and regions. UnionPay is currently accepted at more than 52.61 million merchants and 2.57 million ATMs

Baiduri Mastercard CashCard or Auto Direct Prepaid card is a form of secured card that is tied to a previously deposited cash balance. Purchases made with prepaid cards are checked for approval against existing funds. You can load your funds into the Mastercard CashCard or Mastercard Auto Direct Prepaid card and use it for all the things you use cash for, such as shopping, bill payments, hire purchase payment or everyday online purchases online and offline.

Range of Debit and Prepaid cards listed below:

- Baiduri Visa Platinum Debit Card
- Baiduri Visa Classic Debit Card
- Baiduri UnionPay Debit Card
- Baiduri MasterCard Platinum Debit Card
- Baiduri Mastercard Auto Direct Prepaid Card
- Baiduri Mastercard Cash Card

2. What are the fees and charges that I have to pay?

Annual Fees	
Visa Paywave	BND9
Visa Paywave Platinum	BND18
Supasave Visa Paywave	BND9 (Free for first 5 years)
UnionPay	Free
Mastercard Cash Card	BND36 (valid for 3 years)
Other Fees and Charges	
Cash Withdrawal	
- Baiduri ATM	- Free
- Non-Baiduri ATM (local and overseas)	- BND3 per withdrawal
Card Replacement	BND25 for cards with EMV chip BND15 for non-chip card BND20 for 3 months non-collected
PIN Replacement	BND10
Cash Card (Inactive for more than 12 months)	BND10 per month
Reactivation of Dormant Cash Card	BND10
Instant Issuance	BND5
Sales Draft Retrieval Fee	BND10

3. What are the key terms for this product?

Prohibited uses - you must not

- give the card for an unlawful purpose, including the purchase of goods or services prohibited by the laws of Brunei Darussalam or any other country where the card is used or where the goods or services are provided
- use the card if it is found after having been reported as lost or stolen

Liability of Unauthorised Transaction

- 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

Transaction in Foreign Currency

- Card Transactions, which are affected in currencies other than Brunei Dollars, will be debited to the Card Account after conversion into US Dollars (if transaction is done in a currency other than US Dollars) and then converted into Brunei Dollars at the prevailing rates as determined by Visa International/ MasterCard Worldwide / Bank on the business day prior to the day of conversion, which rates may differ from the rates in effect on the transaction date

Mastercard CashCard Turning Dormant

- If Mastercard CashCard is inactive for 12 months, the card account will become dormant. To reactive the card, you will need to pay a reactivation fee of BND10 plus BND10 for every month the card has been dormant

4. What are the major risks?

- You should safeguard your debit card and PIN, and not disclose the card details or PIN to anyone.
- If you find your debit/prepaid card is lost or stolen or if you know/suspect that the security of your PIN has been compromised or that your card has been misused, 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 Card Transactions and ATM Card Transactions including those made from the unauthorised use of the Card affected following such loss, theft or disclosure. Your liability for unauthorised Card Transactions and ATM Card Transactions affected after the Bank's receipts of written confirmation of such loss, theft or non-receipt or disclosure will be limited to BND100.00 in respect of each card
- 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

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

For Debit Card

- Original Copy of valid Brunei Identity card
- Must have a Baiduri Savings Account or Current Account

For MasterCard Cash Card

- Original Copy of valid Brunei Identity card

For Baiduri Mastercard Auto Direct Prepaid Card

- Original Copy of valid Brunei Identity card
- You need to be a Baiduri Finance Hire Purchase customer

<p>6. What do I need to do if there are changes to my contact details?</p> <p>If there is any change to your contact details, such as address or phone number, please visit any of our Baiduri Branches to update your information.</p> <p>You can also contact our Call Centre at 2449666 to change your phone number.</p> <p>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.</p>
<p>7. Where can I get assistance and redress?</p> <p>If you require any assistance with this product, you can email to enquiry@baiduri.com or call our Call Centre at 2449666.</p> <p>You can also address your feedback via mail to customer_feedback@baiduri.com.</p> <p>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:</p> <p>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</p>
<p>8. Where can I get further information?</p> <p>Please visit our website at 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:</p> <ul style="list-style-type: none"> - 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
<p>9. Other similar product available</p> <p>No</p>

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