

**ACCOUNTS & DEPOSITS
FIXED DEPOSIT
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"> Invest and earn better interest than a regular savings account. If you have some extra savings, put some aside in a Fixed Deposit to maximize the growth potential of your savings through an investment with better interest rates as compared to a normal BND Savings Account. 										
2. What do I get from this product?										
<ul style="list-style-type: none"> Flexible options – Choose investment tenor of 1, 3, 6 and 12 months to suit your investment horizons. 										
<table border="1"> <thead> <tr> <th>Tenors</th> <th>Interest rates</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>0.15%p.a.</td> </tr> <tr> <td>3 months</td> <td>0.20%p.a.</td> </tr> <tr> <td>6 months</td> <td rowspan="2">0.30%p.a.</td> </tr> <tr> <td>12 months</td> </tr> </tbody> </table>		Tenors	Interest rates	1 month	0.15%p.a.	3 months	0.20%p.a.	6 months	0.30%p.a.	12 months
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<p><i>Rates mentioned above are subject to change.</i></p> <ul style="list-style-type: none"> Upon maturity, it is automatically renewed for the same tenor at the prevailing interest rate, unless being instruct otherwise. Pledge your deposit as collateral when applying for a banking facility to meet any urgent need for cash. You can match your credit limit with your Fixed Deposit amount when you apply a Baiduri Credit Card. Confirmation Advise as evidence of placement. 										
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 12 years old Minimum initial deposit of BND1,000 										
4. What are the fees and charges that I have to pay?										
<ul style="list-style-type: none"> Early upliftment* – Penalty of 1% Handling fee for premature upliftment* – BND20 Other charges may apply subject to fees and charges as per prevailing Baiduri Bank's General Tariffs available on Baiduri Bank's website. <p><i>*Withdrawal before the maturity date. In the event such early upliftment, you will not receive any interest and may only get back an amount which is less than the Principal amount originally deposited by you.</i></p>										
5. What if I fail to meet the requirements?										
<ul style="list-style-type: none"> An account can only be opened when obligations 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?	
<ul style="list-style-type: none"> Valid Identification Card or Passport Valid Employment Pass or Contract (for Foreigner) For application below 12 years old – Applicant Birth Certificate and Parents or Legal Guardian to provide Valid Identification Card or Passport. 	
8. What are the risks involved?	
<ul style="list-style-type: none"> The interest is not payable upon early withdrawal/upliftment. 	
9. What do I need to do if there are changes to my contact details?	
<ul style="list-style-type: none"> Visit the nearest Baiduri Bank Branch. <p>Note: <i>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.</i></p>	
10. Where can I get assistance and redress?	
<ul style="list-style-type: none"> 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 Bolkuah 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**

11. Where can I get further information?

• 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.

12. Other similar product available

- Savings Account
- Current Account

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