

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

Baiduri Bank Bhd

Product : Personal Loan

<p>Read this Product Disclosure sheet before you decide to take up the Product. Be sure to also read the general terms and conditions. Seek clarification from us if you do not understand any part of this document or general terms</p>	<p>The information provided in this product disclosure sheet is valid as at 1st January 2020 or until further notice</p>
<p>1. What is this product about</p>	<p>This is a personal loan product for personal expenses (wedding, travelling, investment and etc)</p>
<p>2. What do I get from this product ?</p>	<ul style="list-style-type: none"> - Total loan amount - Tenure period - 72 months (maximum) - Effective Interest rate : Prime rate + 2% = 7.50% (currently prime rate is 5.50%) - Interest calculation method : Amortization (EMI) <p>Important Note : Interest rate quoted above are floating and pegged to the bank's prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate however not more than the AMBD regulated rate of equivalent to 7.50%</p>
<p>3. What are my obligations ?</p>	<ul style="list-style-type: none"> - Monthly Instalment amount - Total repayment amount at the end of tenure - Total interest cost at the end of tenure
<p>4. Does my monthly repayment vary throughout my loan tenure ?</p>	<ul style="list-style-type: none"> - Yes <p>Why ? Because the calculation is on amortization method (EMI) whereby the interest reduce and principal increase monthly</p>
<p>5. What are the fees and charges that I have to pay ?</p>	<ul style="list-style-type: none"> - Processing fee : B\$200 (New) B\$150 (Top Up) - Stamp duty fee ; B\$_____ (amount is based on 0.2% of the loan amount) - Takaful Insurance : B\$_____ (subject to loan amount, tenure & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 - Brunei Muara district and B\$5 Belait & Temburong district – for the purpose to serve the notice of assignment of salary to the employer <p>Note : Please refer to our disclosure sheet acknowledged by you</p>
<p>6. What If I fail to fulfill my obligations ?</p>	<p>Past Due charges ; B\$ 30 (on a monthly basis regardless of amount inclusive of shortfall past due)</p> <p>Default interest charged at 8.5% above the BPLR (currently 5.5%). Defaulted on both principal and interest</p>

<p>7. What if I fully settle the loan during the lock-in period ?</p> <p>Lock-in period definition:</p>	<p>Early settlement fee:</p> <p>2% of the loan outstanding or maximum B\$500 whichever is lower if the remaining tenor is MORE than half of the original tenor</p> <p>1% of the loan outstanding or maximum B\$250 whichever is lower if the remaining tenor is LESS than half of the original tenor</p> <p>Prepayment fees :</p> <p>1% of the prepaid amount (not on the total limit or outstanding) or \$200 whichever is lower</p> <p>If you wish to settle your loan early, please do approach us to assist you in calculating your balance.</p>
8. Do I need a guarantor or collateral ?	Not required/not applicable
9. What are the key terms and conditions that I should know ?	<ul style="list-style-type: none"> - Your income (salary/pension/business income/house - rental) must be assigned to Baiduri - For business (sole prop) – annual income \$100k - For House rental income must be B\$2,000 above
10. What are the documents that I need to submit to apply for this product	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Last 3 months account statement if your salary is not with Baiduri bank yet - Last 12 months salary slip & account statement required if you have variable income (excluding sales commission) - Indication outstanding loan amount (for take over loan) - Certificate of Balance (for take over loan). This can be obtained upon loan approval if required
11. Do I need insurance coverage ?	<ul style="list-style-type: none"> - Yes, It is compulsory Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B) The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B
12. What are the major risks, if any ?	As long as your income is regular and sufficient to service the loan repayment until maturity date, there will be no risks
13. What do I need to do if there are changes to my contact details ?	<ul style="list-style-type: none"> - You may go to any of Baiduri bank nearest branches to change your contact number or address to ensure that all correspondences reach you in a timely manner.
14. Where can I get assistance and redress ?	<ul style="list-style-type: none"> - If you have difficulties or queries on your loan or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324 -If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Authoriti Monetari Brunei

	<p>Darussalam via email at fci@ambd.gov.bn or walk in to their address as follow:</p> <p>Level7, Financial Consumer Issues Auroriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive, Bandar Seri Begawan Tel:2380007</p>
15. Where can I get further information ?	<ul style="list-style-type: none"> - Please go to our website - https://www.baiduri.com.bn - Any of our branches <p>Our Call Centre at 2449666</p>
16. Other similar facilities/products available	- None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

Baiduri Bank Bhd

Product : Consolidation Loan

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<p>Question</p>	<p>Answer</p>
<p>1. What is this product about</p>	<p>This is a Consolidation loan. It is a loan for you to consolidate your obligations/commitment such as credit card, hire purchase, personal loan & any other unsecured loans granted before 8 June 2015 provided your TDSR exceeded 60% of your net salary</p> <p>Free your mind from stress of managing multiple loans by consolidation all your outstanding balances into a single loan with Baiduri bank. Now you only need to make one monthly repayment and gain potential savings over the repayment period,</p>
<p>2. What do I get from this product ?</p>	<ul style="list-style-type: none"> - Total loan amount - Tenure period (up to 10 years) <p>Effective Interest rate : Prime rate + 2% = 7.50% (currently prime rate is 5.50%)</p> <ul style="list-style-type: none"> - Interest calculation method – Amortization (EMI) <p>Important Note :</p> <ol style="list-style-type: none"> 1. Interest rate quoted above are floating and pegged to the bank’s prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate however not more than the AMBD regulated rate of equivalent to 7.50% 2. Interest rate for this loan is Prime + 3.5% = 9% amort for customer who has more than 90 days default in the last 12 months
<p>3. What are my obligations ?</p>	<ul style="list-style-type: none"> - Monthly Instalment amount - Total repayment amount at the end of tenure - Total interest cost at the end of tenure
<p>4. Does my monthly repayment vary throughout my loan tenure ?</p>	<p>Yes <input type="checkbox"/> or No <input checked="" type="checkbox"/> (Please tick one)</p> <p>Why ? Because the calculation is on amortization method (EMI) whereby the interest reduced and principal increase monthly</p>

<p>5. What are the fees and charges that I have to pay ?</p>	<ul style="list-style-type: none"> - Processing fee : B\$150 - Stamp duty fee ; B\$_____ (amount is based on 0.2% of the loan amount) - Takaful Insurance : B\$_____ (subject to loan amount, tenor, & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 – Brunei Muara district and B\$5 Belait & Temburong district) for the purpose to serve the notice of assignment of salary to the employer <p>Note : Please refer to our disclosure sheet acknowledged by you</p>
<p>6. What I fail to fulfill my obligations ?</p>	<ul style="list-style-type: none"> - Past Due charges ; B\$30.00 (on a monthly basis regardless of amount inclusive of shortfall) - Default interest charged at 8.5% above the BPLR (currently 5.5%). Defaulted on principal and interest
<p>7. What if I fully settle the loan during the lock-in period ?</p>	<p>Early settlement fee :</p> <ul style="list-style-type: none"> - 2% of the loan outstanding or maximum B\$500 whichever is lower if the remaining tenor is MORE than half of the original tenor - 1% of the loan outstanding or maximum B\$250 whichever is lower if the remaining tenor is LESS than half of the original tenor <p>Prepayment fees :</p> <ul style="list-style-type: none"> - 1% of the prepaid amount (not on the total limit or outstanding) or \$200 whichever is lower
<p>8. Do I need a guarantor or collateral ?</p>	<p>Not required</p>
<p>9. What are the key terms and conditions that I should know ?</p>	<ul style="list-style-type: none"> - Your salary must be assigned to Baiduri Bank Bhd - Your income (salary/pension/business income/house rental) must be assigned to Baiduri Bank
<p>10. What are the documents that I need to submit to apply for this product</p>	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Last 3 months account statement if your salary is not with Baiduri bank yet - Last 12 months salary slip & account statement required if you have variable income - Indication of outstanding loan amount (for take over loan) - Certificate of Balance (for take over loan). This can be obtained upon loan approval if required
<p>11. Do I need insurance coverage ?</p>	<ul style="list-style-type: none"> - Yes, It is compulsory Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B) The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B

12. What are the major risks, if any ?	<ul style="list-style-type: none"> - Please ensure your income is regular and sufficient to service the loan repayment until maturity date, there will be no risks
13. What do I need to do if there are changes to my contact details ?	<ul style="list-style-type: none"> - You may go to any of Baiduri bank nearest branches to change your contact number or address
14. Where can I get assistance and redress ?	<p>If you have difficulties or queries on your loan or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <p>-If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Authoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk in to their address as follow:</p> <p>Level7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive, Bandar Seri Begawan Tel:2380007</p>
15. Where can I get further information ?	<ul style="list-style-type: none"> - Please go to our website https://www.baiduri.com.bn - Any of our branches - Our Call Centre at 2449666
16. Other similar facilities/products available	None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

Baiduri Bank Bhd

Product : Home Renovation Loan

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Question	Answer
1. What is this product about	Home Renovation is for the purpose to renovate, improve or repair any part of your house internally and externally;
2. What do I get from this product ?	<ul style="list-style-type: none"> - Total loan amount - Tenure period <p>Effective Interest rate : Prime rate + 2% = 7.50% (currently prime rate is 5.50%</p> <ul style="list-style-type: none"> - Interest calculation method : Amortization (EMI) <p>Important Note : Interest rate quoted above are floating and pegged to the bank's prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate however not more than the AMBD regulated rate of equivalent to 7.50%</p>
3. What are my obligations ?	<ul style="list-style-type: none"> - Monthly Instalment amount - Total repayment amount at the end of tenure - Total interest cost at the end of tenure
4. Does my monthly repayment vary throughout my loan tenure ?	<p>Yes <input type="checkbox"/> or No <input checked="" type="checkbox"/> (Please tick one)</p> <p>Why ? Because the calculation is on amortization method (EMI) whereby the interest reduced and principal increase monthly</p>
5. What are the fees and charges that I have to pay ?	<ul style="list-style-type: none"> - Processing fee : B\$200 - Stamp duty fee ; B\$_____ (amount is based on 0.2% of the loan amount) - Takaful Insurance : B\$_____ (subject to loan tenure, amount & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 – Brunei Muara district and B\$5 Belait & Temburong district) for the purpose to serve the notice of assignment of salary to the employer <p>Note : Please refer to our disclosure sheet acknowledged by you</p>

6. What I fail to fulfil my obligations ?	<ul style="list-style-type: none"> - Past Due charges ; B\$30.00 on a monthly basis regardless of amount inclusive of shortfall) - Default interest charged at 8.5% above the BPLR (currently 5.5%). Defaulted on principal and interest
7. What if I fully settle the loan during the lock-in period ?	<p>Early settlement fee :</p> <ul style="list-style-type: none"> - 2% of the loan outstanding or maximum B\$500 whichever is lower if the remaining tenor is MORE than half of the original tenor
	<ul style="list-style-type: none"> - 1% of the loan outstanding or maximum B\$250 whichever is lower if the remaining tenor is LESS than half of the original tenor <p>Prepayment fees :</p> <ul style="list-style-type: none"> - 1% of the prepaid amount (not on the total limit or outstanding) or \$200 whichever is lower
8. Do I need a guarantor or collateral ?	Not required
9. What are the key terms and conditions that I should know ?	<ul style="list-style-type: none"> - Your income (salary/pension) must be assigned to Baiduri Bank - Your income (salary/pension/business income/house rental) must be assigned to Baiduri Bank - For business (sole prop) – annual income \$100k - For House rental income must be B\$2,000 above - For house extension ABCI proof of approval required - For house repair ABCI approval NOT compulsory - Contractor must be registered under Mins of Development - Contractor must have account with Baiduri Bank Bhd
10. What are the documents that I need to submit to apply for this product	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Last 3 months account statement if your salary is not with Baiduri bank yet - Last 12 months salary slip & account statement required if you have variable income - Indication of outstanding loan amount (for take over loan) - Certificate of Balance (for take over loan). This can be obtained upon loan approval if required
11. Do I need insurance coverage ?	<ul style="list-style-type: none"> - Yes, It is compulsory <p>- Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B) The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B</p>
12. What are the major risks, if any ?	<ul style="list-style-type: none"> - There is no major risk involved as long as your income is regular and sufficient to service the loan repayment until the maturity date - Payment to the contractor will be done by progressive claim. Please ensure that the claim is aligned with the actual work done, to avoid dispute.

13. What do I need to do if there are changes to my contact details ?	You may go to any of Baiduri bank nearest branches to change your contact number or address
14. Where can I get assistance and redress ?	<p>If you have difficulties or queries, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <p>If you have difficulties or queries on your loan or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <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 fc@ambd.gov.bn or walk in to their address as follow:</p> <p>Level7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive, Bandar Seri Begawan Tel:2380007</p>
15. Where can I get further information ?	<ul style="list-style-type: none"> - Please go to our website https://www.baiduri.com.bn - Any of our branches - Our Call Centre at 2449666
16. Other similar facilities/products available	None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

Baiduri Bank Bhd

Product : Consumer Goods Financing

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Question	Answer
1. What is this product about	<p>This is a loan for you to purchase any consumer goods such electrical items, furniture, electronics items, bicycles, curtains, laminating floor and etc</p>
2. What do I get from this product ?	<ul style="list-style-type: none"> - Total loan amount - Tenure period <p>Effective Interest rate : Prime rate + 2% = 7.5% (currently prime rate is 5.50%</p> <ul style="list-style-type: none"> - Interest calculation method - Amortization (EMI) <p>Important Note : Interest rate quoted above are floating and pegged to the bank's prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate however not more than the AMBD regulated rate of equivalent to 7.50%</p>
3. What are my obligations ?	<ul style="list-style-type: none"> - Monthly Instalment amount - Total repayment amount at the end of tenure - Total interest cost at the end of tenure
4. Does my monthly repayment vary throughout my loan tenure ?	<p>Yes <input type="checkbox"/> or No <input checked="" type="checkbox"/> (Please tick one)</p> <p>Why ? Because the calculation is on amortization method (EMI) whereby the interest reduced and principal increase monthly</p>
5. What are the fees and charges that I have to pay ?	<ul style="list-style-type: none"> - Processing fee - Minimum B\$100 and maximum B\$200 (subject to the loan amount) - Stamp duty fee ; B\$____ (amount is based on 0.2% of the loan amount) - Takaful Insurance : B\$_____(subject to loan amount, tenure, & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 – Brunei Muara district and B\$5 Belait & Temburong district) for the purpose to serve the notice of assignment of salary to the employer <p>Note : Please refer to our disclosure sheet acknowledged by you</p>

6. What I fail to fulfil my obligations ?	<ul style="list-style-type: none"> - Past Due charges : B\$30.00 (on a monthly basis regardless of amount inclusive of shortfall) - Default interest charged at 8.5% above the BPLR (currently 5.5%). Defaulted on principal and interest
7. What if I fully settle the loan during the lock-in period ?	<p>Early settlement fee :</p> <ul style="list-style-type: none"> - 2% of the loan outstanding or maximum B\$500 whichever is lower if the remaining tenor is MORE than half of the original tenor - 1% of the loan outstanding or maximum B\$250 whichever is lower if the remaining tenor is LESS than half of the original tenor <p>Prepayment fees :</p> <ul style="list-style-type: none"> - 1% of the prepaid amount (not on the total limit or outstanding) or \$200 whichever is lower
8. Do I need a guarantor or collateral ?	Not required
9. What are the key terms and conditions that I should know ?	<ul style="list-style-type: none"> - Your income (salary/pension) must be assigned to Baiduri Bank
10. What are the documents that I need to submit to apply for this product	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Goods quotation from approved vendor (list of approved vendor can be checked in our website under consumer goods financing product)
11. Do I need insurance coverage ?	<ul style="list-style-type: none"> - Yes, It is compulsory - Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B) The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B
12. What are the major risks, if any ?	<ul style="list-style-type: none"> - As long as your income is regular and sufficient to service the loan repayment until maturity date, there will be no risks
13. What do I need to do if there are changes to my contact details ?	You may go to any of Baiduri Bank nearest branches to change your contact number or address
14. Where can I get assistance and redress ?	<p>If you have difficulties or queries, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <p>If you have difficulties or queries on your loan or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <p>-If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Authoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk in to their address as follow:</p> <p>Level7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive, Bandar Seri Begawan Tel:2380007</p>

15. Where can I get further information ?	<ul style="list-style-type: none">- Please go to our website https://www.baiduri.com.bn- Any of our branches- Our Call Centre at 2449666
16. Other similar facilities/products available	- None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

Baiduri Bank Bhd

Product : Education Loan

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Question	Answer
1. What is this product about ?	Loan is for the purpose of yourself or your children, spouse & close relative (nephew or nieces) to finance for further study locally or overseas
2. What do I get from this product ?	Total loan amount: Tenure period : Effective Interest rate : Prime rate + 2% = 7.50% (currently prime rate is 5.50% Interest calculation method : Monthly Reducing (interest amount reduced monthly) <u>Important Note</u> : Interest rate quoted above are floating and pegged to the bank's prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate however not more than the AMBD regulated rate of equivalent to 7.50%
3. What are my obligations ?	<ul style="list-style-type: none"> - Monthly Instalment amount - Total repayment amount at the end of tenure - Total interest cost at the end of tenure
4. Does my monthly repayment vary throughout my loan tenure ?	Yes <input type="checkbox"/> or No <input checked="" type="checkbox"/> (Please tick one) Why ? Because the calculation is on monthly reducing method (fixed) whereby the interest reduced and principal remain monthly
5. What are the fees and charges that I have to pay ?	<ul style="list-style-type: none"> - Processing fee - B\$200 - Stamp duty fee ; B\$___ (amount is based on 0.2% of the loan amount) - Takaful Insurance : B\$_____(subject to loan amount, tenure, & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 – Brunei Muara district and B\$5 Belait & Temburong district) for the purpose to serve the notice of assignment of salary to the employer
6. What I fail to fulfil my obligations ?	Past Due charges ; B\$_____(on a monthly basis regardless of amount inclusive of shortfall) Default interest charged at 8.5% above the BPLR (currently 5.5%). Defaulted on principal and interest

7. What if I fully settle the loan during the lock-in period ?	<p>Early settlement fee :</p> <ul style="list-style-type: none"> - 2% of the loan outstanding or maximum B\$500 whichever is lower if the remaining tenor is MORE than half of the original tenor - 1% of the loan outstanding or maximum B\$250 whichever is lower if the remaining tenor is LESS than half of the original tenor <p>Prepayment fees :</p> <ul style="list-style-type: none"> - 1% of the prepaid amount (not on the total limit or outstanding) or \$200 whichever is lower
8. Do I need a guarantor or collateral ?	Not required
9. What are the key terms and conditions that I should know ?	<ul style="list-style-type: none"> - Your income (salary/pension/business income/house rental) must be assigned to Baiduri Bank - For business (sole prop) – annual income \$100k - For House rental income must be B\$2,000 above
10. What are the documents that I need to submit to apply for this product	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Last 12 months salary slip & account statement required if you have variable income - Copy of student IC - Copy of student visa (this can be obtained upon loan approval)
11. Do I need insurance coverage ?	<ul style="list-style-type: none"> - Yes, It is compulsory for the whole period of your loan - Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B) The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B
12. What are the major risks, if any ?	<ul style="list-style-type: none"> - Ensure your income is regular and sufficiency to service the loan repayment until maturity date, there will be no risks - Ensure progressive claim by the authorised contractor is in placed
13. What do I need to do if there are changes to my contact details ?	It Is important that you inform us any change in your contact details to ensure all correspondence reach you in a timely manage
14. Where can I get assistance and redress ?	<p>If you have difficulties or queries, you must contact us the earliest possible. You may contact us at Loan Centre 2268478 or 2268466 or 2268324 during office hours or Call Centre at 2449666(24 hours)</p> <p>If you have difficulties or queries on your loan or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324</p> <p>-If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Authoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk in to their address as follow:</p> <p>Level7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Commonwealth Drive, Bandar Seri Begawan Tel:2380007</p>

15. Where can I get further information ?	<ul style="list-style-type: none">- Please go to our website https://www.baiduri.com.bn- Any of our branches- Our Call Centre at 2449666
16. Other similar facilities/products available	None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer

UNSECURED PERSONAL FINANCING DISCLOSURE SHEET

BAIDURI BANK BERHAD

Product : Personal Overdraft

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<p>1. What is this product about</p>	<p>This is a personal overdraft product for personal expenses . Normally customer used OD for emergency purposed (any time whenever customer need fund)</p> <p>Repayable on Demand if the account is in excess and interest is not service monthly for 3 months</p>
<p>2. What do I get from this product ?</p>	<ul style="list-style-type: none"> - Total overdraft amount - Tenure period : yearly renewal - Effective Interest rate : Prime rate + 4% = 9.5% (currently prime rate is 5.50%) - Interest calculation method : based on daily outstanding balance charged at month end <p>Note : Interest rate quoted above are floating and pegged to the bank's prime lending rate (BPLR) . Any change in the BPLR will result in a change in the applicable interest rate</p>
<p>3. What are my obligations ?</p>	<ul style="list-style-type: none"> - Monthly Interest
<p>4. Does my monthly repayment vary throughout my loan tenure ?</p>	<p>Yes <input checked="" type="checkbox"/> or No <input type="checkbox"/> (Please tick one) Depending on your usage (withdrawal & deposit)</p>
<p>5. What are the fees and charges that I have to pay ?</p>	<ul style="list-style-type: none"> - Processing fee : B\$200 (New) - Renewal fee : B\$100 - Stamp duty fee ; B\$_____ (amount is based on 0.2% of the OD amount) - Takaful Insurance : B\$_____ (subject to OD amount, & age) - Lawyer registration fee : B\$20 - Courier/freight fees : B\$3 - Brunei Muara district and B\$5 Belait & Temburong district – for the purpose to serve the notice of assignment of salary to the employer <p>Note : Please refer to our disclosure sheet acknowledge by you</p>
<p>6. What I fail to fulfil my obligations ?</p>	<ul style="list-style-type: none"> - Default interest charged at 8.5% above the BPLR (currently 5.5%).

7. What if I fully settle the loan during the lock-in period ?	Early settlement fee : Accrued interest only
8. Do I need a guarantor or collateral ?	Not required/not applicable
9. What are the key terms and conditions that I should know ?	<ul style="list-style-type: none"> - Your income (salary/pension/business income/house rental) must be assigned to Baiduri Bank - For business (sole prop) – annual income \$100k - For House rental income must be B\$2,000 above
10. What are the documents that I need to submit to apply for this product	<ul style="list-style-type: none"> - Valid Identity Card - Latest or previous month salary slip - Last 3 months account statement if your salary is not with Baiduri bank yet - Last 12 months salary slip & account statement required if you have variable income (excluding sales commission) - Indication outstanding facility/ies amount (for take over case) - Certificate of Balance (for take over case). This can be obtained upon approval if required
11. Do I need insurance coverage ?	<ul style="list-style-type: none"> - Yes, It is compulsory Takaful insurance by IITFT (Insuran Islam Taib Famili Takaful S B). The insurance contribution can be capitalized with the loan amount. You also can have option to buy from BIBD TBK S B
12. What are the major risks, if any ?	<ul style="list-style-type: none"> - As long as your income is regular and sufficient to service the month end interest repayment and not hardcore , there will be no risks
13. What do I need to do if there are changes to my contact details ?	<ul style="list-style-type: none"> - You may go to any of Baiduri bank nearest branches to change your contact number or address
14. Where can I get assistance and redress ?	<ul style="list-style-type: none"> - If you have difficulties or queries on your OD or account, you must contact us the earliest possible. You may contact us at 2268478 or 2268466 or 2268324 <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 fcf@ambd.gov.bn or walk in to their address as follow:</p> <p>Level 7, Financial Consumer Issues Autoriti Monetari Brunei Darussalam Ministry of Finance and Economy Building Comminwealth Drive Bandar Seri Begawan Tel: 2380007</p>
15. Where can I get further information ?	<ul style="list-style-type: none"> - Please go to our website https://www.baiduri.com.bn - Any of our branches - Our Call Centre at 2449666
16. Other similar facilities/products available	None
17. Acknowledged Disclosure sheet	Please refer to the disclosure sheet signed by you as a customer