

ACCOUNTS & DEPOSITS

SAVINGS ACCOUNT

Product Disclosure Sheet

Please read this Product Disclosure Sheet carefully before deciding to open a Savings Account. This document provides important information about the key features, benefits, fees, charges and eligibility requirements of the account. Please also read the applicable Terms and Conditions. If you require any clarification, please contact us before proceeding.

The information contained in this Product Disclosure Sheet is valid as at [29 September 2026].

1. What is a Savings Account? A Savings Account is a deposit account available in Brunei Dollar (BND) and selected foreign currencies. It is designed to help you save and manage your money while providing convenient access to your funds for everyday banking needs. The account enables you to: • Keep your funds securely with the Bank. • Earn interest at the prevailing rate. • Access and manage your funds through a range of banking channels. • Carry out day-to-day banking transactions conveniently. • Monitor your account activity through account statements and digital banking services.
2. What are the features and benefits of the Savings Account? • Interest is earned at the prevailing rate determined by the Bank and may be revised from time to time. • For Foreign Currency Savings Accounts, interest rates vary according to the currency and are subject to change. Note: For the latest interest rates, please visit www.baiduri.com, contact our Customer Helpline or visit any Baiduri Bank branch. Other features and benefits: • Complimentary debit card (for BND Savings Account only). • Monthly e-Statement. • Access to b.Digital Personal. • Nationwide access to Baiduri Bank branches, ATMs and CDMs. Deposit protection Eligible deposits with Baiduri Bank are protected under Brunei Darussalam's Deposit Protection Scheme up to BND50,000 per depositor, subject to the terms and conditions of the Scheme. Certain deposits and financial products are not protected under the Scheme. For further information, please visit www.mof.gov.bn.
3. What are the eligibility requirements?

To open a Savings Account, you must be a Brunei citizen, permanent resident, or foreigner holding a valid entry pass (e.g. employment pass, student pass, social visit pass or dependent pass).

Age requirements

Brunei Dollar (BND) Savings Account

- Individuals aged twelve (12) years and above may open an account in their own name.
- For children below twelve (12) years old, an account may be opened with a parent or legal guardian acting as trustee.

Foreign Currency Savings Account

- Individuals must be at least eighteen (18) years old to open an account.

You must also meet the minimum opening deposit and minimum balance requirements applicable to the selected account currency:

Currency	Minimum opening deposit	Minimum balance requirement
BND	100	50
AUD	1,000	1,000
CAD	1,000	1,000
EUR	500	500
GBP	500	500
HKD	5,000	5,000
NZD	1,000	1,000
USD	500	500
JPY	100,000	100,000

4. What are the risks involved?

For Foreign Currency Savings Accounts, exchange rate fluctuations may affect the value of your deposits and any interest earned when converted into another currency.

5. What fees and charges apply?

The following fees and charges may apply to your account:

- Maintenance fee – charged where the average monthly balance falls below the required minimum balance.
- Dormant account fee – charged where the account remains inactive for more than twelve (12) months.
- Reactivation fee – charged upon reactivation of a dormant account.
- Account closure fee – charged if the account is closed within six (6) months from the date of opening.

Applicable fees and charges vary depending on the account currency. For the latest fees and charges, please refer to the Bank's prevailing General Tariffs, available at www.baiduri.com or from any Baiduri Bank branch.

6. How do I open a Savings Account?

You may open a Savings Account by:

- Visiting www.baiduri.com and submitting an online application. Your preferred branch will contact you to arrange an appointment to complete the account opening process.
- Visiting any Baiduri Bank branch for assistance.

7. What documents do I need to provide?

For Brunei citizens and permanent residents

- Original Brunei Identity Card

For foreigners residing in Brunei

- Original identity card issued by the relevant authority.
- Original passport with a valid entry pass (e.g. employment pass, student pass, social visit pass, dependent pass, etc.).
- Proof of residential address.

For applicants below twelve (12) years old

- Parent's or legal guardian's valid Identity Card or passport.

Note: The Bank may request additional documents where necessary.

8. What should I do if my contact details change?

To update your contact details, please visit any Baiduri Bank branch.

Important: Please inform the Bank promptly of any changes to your contact details to ensure that important communications and notices reach you in a timely manner.

9. Where can I get assistance or make a complaint?

If you require assistance with your account, please contact us:

- **Email:** enquiry@baiduri.com
- **Call:** 244 9666
- **Visit:** any Baiduri Bank branch

If your query or complaint is not resolved to your satisfaction, you may contact:

Financial Consumer Issues

Brunei Darussalam Central Bank
Level 7, Ministry of Finance Building
Commonwealth Drive,
Bandar Seri Begawan BB3910

Tel: 238 0007 or 838 0007

Email: fci@bdcb.gov.bn

10. Where can I get further information?

For more information about the Savings Account, please:

- Visit www.baiduri.com
- Email enquiry@baiduri.com
- Call 244 9666
- Visit any Baiduri Bank branch

11. What other similar products are available?

- Prime Saver Savings Account
- Current Account