

ACCOUNTS & DEPOSITS
CURRENT ACCOUNT
Product Disclosure Sheet

Please read this Product Disclosure Sheet carefully before deciding to open a Current 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 Current Account? A Current Account is a deposit account available in Brunei Dollar (BND) and selected foreign currencies. It is designed to support your day-to-day banking and payment needs by providing convenient access to your funds. The account enables you to: • Keep your funds securely with the Bank. • Access and manage your funds through a range of banking channels. • Make and receive payments conveniently. • Carry out day-to-day banking transactions. • Manage your cash flow effectively. • Use cheque facilities, where applicable. • Monitor your account activity through account statements and digital banking services.
2. What are the features and benefits of a Current Account? Transactions and payments • The Current Account is designed to facilitate day-to-day banking and payment transactions. • Cheque books are available for BND and USD Current Accounts, subject to the Bank's applicable terms and conditions. Other features and benefits • Complimentary debit card (for BND Current Accounts 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 Current 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).

You must be at least eighteen (18) years old to open a Current 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	1,000	1,000
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 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.
- Cheque-related fees and charges, where applicable, including cheque book issuance fees, stamp duty, charges relating to lost cheque books and other cheque services.

Applicable fees and charges

Currency	Below minimum balance	Dormant account fee	Reactivation fee	Account closure fee
BND	BND 10 per month	BND 10 per month	BND 10	BND 100
AUD	AUD 10 per month	AUD 5 per month	AUD 10	AUD 50
CAD	CAD 10 per month	CAD 5 per month	CAD 10	CAD 50
EUR	EUR 10 per month	EUR 5 per month	EUR 10	EUR 50
GBP	GBP 10 per month	GBP 5 per month	GBP 10	GBP 50

HKD	HKD 100 per month	HKD 20 per month	HKD 100	HKD 200
NZD	NZD 10 per month	NZD 5 per month	NZD 10	NZD 50
USD	USD 10 per month	USD 5 per month	USD 10	USD 50
JPY	JPY 1,000 per month	JPY 500 per month	JPY 1,000	JPY 5,000

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.

5. How do I open a Current Account?

You may open a Current 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.

6. 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 or dependent pass).
- Proof of residential address.

Note: The Bank may request additional documents where necessary.

7. 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.

8. 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: fcf@bdcf.gov.bn

9. Where can I get further information?

For more information about the Current Account, please:

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

10. What other similar products are available?

- Savings Account
- Prime Saver Savings Account