

ACCOUNTS & DEPOSITS

PRIME SAVER SAVINGS ACCOUNT

Product Disclosure Sheet

Please read this Product Disclosure Sheet carefully before deciding to open a Prime Saver 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 Prime Saver Savings Account?

A Prime Saver Savings Account is a Brunei Dollar (BND) savings account designed to help you grow your savings by earning a higher interest rate than a regular Savings Account, subject to the applicable terms and conditions.

The account enables you to:

- Keep your funds securely with the Bank.
- Earn a higher interest rate on eligible balances.
- Grow your savings over time.
- View and monitor your account balance, transaction history and e-Statements through the Bank's available banking channels.

2. What are the features and benefits of the Prime Saver Savings Account?

Interest

- Prime Saver Interest is calculated daily based on the eligible daily credit balance and credited to the account at the end of each calendar year.
- To qualify for the Prime Saver Interest Rate, the account must maintain a minimum daily credit balance of BND2,000.
- The Prime Saver Interest Rate applies to the portion of the daily credit balance up to BND250,000.
- Any portion of the daily credit balance above BND250,000 will earn interest at the Bank's prevailing Savings Account Interest Rate:

Credit Balance	Applicable Interest Rate
Up to BND250,000	Prime Saver Interest Rate
Above BND250,000	Prevailing Savings Account Interest Rate

Important: Interest rates are determined by the Bank and may change from time to time. For the latest deposit rates, please visit www.baiduri.com, contact our Customer Helpline or visit any Baiduri Bank branch.

Withdrawals

Withdrawals are subject to the following conditions:

- A maximum of one (1) withdrawal may be made every three (3) months.
- A maximum of four (4) withdrawals may be made in a calendar year.
- A minimum balance of BND2,000 must remain in the account after each withdrawal.
- Each withdrawal is limited to a maximum of 15% of the account balance at the time of withdrawal.
- Withdrawal requests must be made at a Baiduri Bank branch and may take up to three (3) working days to process.
- Outward fund transfers via b.Digital Personal are not available for this account.
- Inward fund transfers into the account are permitted.

Other features and benefits

- No account maintenance fee.
- Access to b.Digital Personal to view account balances, transaction history and e-Statements.

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 key terms and conditions of the Prime Saver Savings Account?

- A minimum initial deposit of BND2,000 is required to open this account.
- A minimum balance of BND2,000 must be maintained at all times.
- The account is available to individual customers only.
- For single-name accounts, a customer may hold only one (1) Prime Saver Savings Account.
- For joint accounts, the same combination of joint account holders may hold only one (1) Prime Saver Savings Account. Additional joint accounts may be opened with different combinations of account holders.
- If the account is closed before the end of a calendar year, any accrued Prime Saver Interest will be forfeited.
- No ATM card or debit card will be issued for this account.
- The Bank may decline an application to open a Prime Saver Savings Account within twelve (12) months from the closure of a previous Prime Saver Savings Account.

4. What are the eligibility requirements?

To open a Prime Saver 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

- **18 years old and above:** You may open an account in your own name.
- **12 to 17 years old:** You may be a joint account holder provided the primary account holder is at least eighteen (18) years old.

You must also meet the minimum opening deposit and minimum balance requirements applicable to the account.

5. What fees and charges apply?

There are currently no fees or charges applicable to this account.

Customers are required to meet the minimum opening deposit and minimum balance requirements applicable to the account.

6. What are the risks involved?

- This account is designed for savings rather than day-to-day banking transactions. Access to funds is subject to the account's withdrawal conditions.
- If your account balance exceeds BND250,000, the portion above BND250,000 may earn interest at the Bank's prevailing Savings Interest Rate instead of the Prime Saver Interest Rate.
- You will not receive any Prime Saver Interest if you close your account before the end of the calendar year.
- The Prime Saver Interest Rate, prevailing Savings Interest Rate, minimum balance requirement and account balance cap may change from time to time.
- If you close your Prime Saver Savings Account, the Bank may not allow you to open another Prime Saver Savings Account within twelve (12) months from the date of closure.

7. How do I open a Prime Saver Savings Account?

You may open a Prime Saver 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.

8. 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.

9. 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.

1. 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@bdcdb.gov.bn

2. Where can I get further information?

For more information about the Prime Saver Savings Account, please:

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

3. What other similar products are available?

- Savings Account
- Fixed Deposit