

ACCOUNTS & DEPOSITS
FIXED DEPOSIT
Product Disclosure Sheet

Please read this Product Disclosure Sheet carefully before deciding to place a Fixed Deposit. This document provides important information about the key features, benefits, fees, charges and eligibility requirements of the Fixed Deposit. 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 Fixed Deposit?

A Fixed Deposit is a deposit product available in Brunei Dollar (BND) and selected foreign currencies. It allows you to place funds with the Bank for a fixed period in return for an agreed interest rate.

A Fixed Deposit enables you to:

- Keep your funds securely with the Bank.
- Earn interest during the selected deposit period.
- Choose from a range of deposit tenors.
- Enjoy a fixed rate of return for the selected deposit period.

2. What are the features and benefits of the Fixed Deposit?

Interest and tenors

- Fixed Deposits are available in tenors of one (1) month, three (3) months, six (6) months and twelve (12) months.
- The applicable interest rate is determined by the Bank and will be confirmed at the time the Fixed Deposit is placed.
- For Foreign Currency Fixed Deposits, interest rates vary according to the currency and are subject to change.
- Unless you instruct otherwise, the Fixed Deposit will be automatically renewed upon maturity in accordance with the applicable terms and conditions.
- Details of the Fixed Deposit, including the applicable interest rate, deposit amount and maturity date, will be confirmed when the Fixed Deposit is placed.

Note: For the latest deposit rates, please visit www.baiduri.com, contact our Customer Helpline or visit any Baiduri Bank branch.

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 place a Fixed Deposit, 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) Fixed Deposit

- Individuals aged twelve (12) years and above may place a Fixed Deposit in their own name.
- For children below twelve (12) years old, a Fixed Deposit may be placed with a parent or legal guardian acting as trustee.

Foreign Currency Fixed Deposit

- Individuals must be at least eighteen (18) years old to place a Fixed Deposit.

You must also meet the minimum initial deposit requirement applicable to the selected account currency:

Currency	Minimum initial deposit
BND	1,000
AUD	10,000
CAD	10,000
EUR	5,000
GBP	5,000
HKD	25,000
NZD	10,000
USD	5,000
JPY	1,000,000

4. What fees and charges apply?

The following fees and charges may apply:

- Administrative handling fee for early upliftment.
- Early upliftment penalty or charge, where applicable.

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

5. How do I place a Fixed Deposit?

You may place a Fixed Deposit by visiting any Baiduri Bank branch. Our staff will assist you with the placement process, including selecting the deposit tenor, confirming the applicable interest rate and arranging the placement of your funds.

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.

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.

7. What are the risks involved?

- Fixed Deposits are intended to be held until maturity. Early upliftment may result in fees, charges and/or loss of interest.
- Interest may be forfeited, reduced or adjusted if the Fixed Deposit is uplifted before maturity, subject to the applicable terms and conditions.
- For Foreign Currency Fixed Deposits, exchange rate fluctuations may affect the value of your deposit and any returns when converted into another currency.
- Prevailing deposit rates for new or renewed Fixed Deposits may differ from the rate applicable to your existing Fixed Deposit.

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@bdcdb.gov.bn

10. Where can I get further information?

For more information about the Fixed Deposit, please:

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

11. What other similar products are available?

- Certificate of Deposit
- Prime Saver Savings Account