TERMS AND CONDITIONS GOVERNING THE PRIME SAVER SAVINGS ACCOUNT

A. PRIME SAVER SAVINGS ACCOUNT (PSSA)

1. Baiduri Bank Sendirian Berhad ("the Bank") offers the Prime Saver Savings Account ("PSSA"), a Brunei Dollar (BND) savings account that allows customers to deposit funds and earn interest, subject to the terms and conditions set out herein.

B. DEFINITIONS

1. In this document, unless the context otherwise requires:

   (a) "Account Balance Cap" means the maximum daily credit balance eligible for the Prime Saver Interest Rate, currently BND250,000.

   (b) "Eligible Customer" means an individual who satisfies the eligibility requirements set out in Section C.

   (c) "PSSA" means the Prime Saver Savings Account.

   (d) "Prevailing Savings Account Interest Rate" means the Bank's prevailing savings account interest rate.

   (e) "Prime Saver Interest" means the interest payable on a PSSA in accordance with this document.

   (f) "Prime Saver Interest Rate" means the interest rate determined by the Bank from time to time for the PSSA.

C. ELIGIBILITY

1. The PSSA is available to individuals who are Brunei citizens, permanent residents or foreigners residing in Brunei Darussalam.

2. The PSSA may be opened in a single name or jointly.

3. A PSSA in a single name may only be opened by an individual aged eighteen (18) years and above.

4. A PSSA in joint names may be opened where one of the account holders is aged between twelve (12) and seventeen (17) years, provided that the primary account holder is at least eighteen (18) years old.

5. A customer is not eligible to open or maintain a PSSA if the customer:

   (a) is bankrupt;

   (b) has breached any agreement with the Bank;

(c) has had an account with the Bank suspended, terminated or closed by the Bank; or

(d) is otherwise deemed by the Bank, acting reasonably, to be unsuitable to open or maintain an account.

6. An Eligible Customer may only maintain one (1) PSSA in their sole name.

7. For joint accounts, the same combination of account holders may only maintain one (1) PSSA. Additional joint PSSAs may be opened with different combinations of account holders.

8. The Bank reserves the right, at its sole discretion, to accept or reject any application for a PSSA without assigning any reason.

9. The Bank reserves the right not to permit an Eligible Customer who has previously closed a PSSA to open another PSSA within twelve (12) months from the date of closure of the previous PSSA.

D. ACCOUNT FEATURES AND REQUIREMENTS

1. A minimum initial deposit of BND2,000 is required to open a PSSA.

2. A minimum balance of BND2,000 must be maintained in the PSSA at all times.

3. No fees or charges currently apply to the PSSA, unless otherwise notified by the Bank.

4. No Automated Teller Machine (ATM) card or debit card will be issued in respect of the PSSA.

5. Eligible Customers may register for b.Digital Personal to view account balances, transaction history and account information.

6. The use of b.Digital Personal is subject to the Bank's applicable terms and conditions governing that service.

E. INTEREST

1. Eligible Customers will earn Prime Saver Interest on funds maintained in the PSSA.

2. Prime Saver Interest is calculated daily based on the daily credit balance of the PSSA.

3. To qualify for the Prime Saver Interest Rate, the PSSA must maintain a minimum daily credit balance of BND2,000.

4. The Prime Saver Interest Rate applies only to the portion of the daily credit balance up to the Account Balance Cap.

5. Any portion of the daily credit balance exceeding the Account Balance Cap shall earn interest at the Prevailing Savings Account Interest Rate.

6. Prime Saver Interest shall be credited to the PSSA annually at the end of each calendar year, unless otherwise requested by the Eligible Customer and agreed by the Bank.

7. The Prime Saver Interest Rate, the Prevailing Savings Account Interest Rate and the Account Balance Cap are determined by the Bank and may be changed from time to time.

8. Details of the Prime Saver Interest Rate and Prevailing Savings Account Interest Rate are available on the Bank's website at www.baiduri.com.

F. WITHDRAWALS

1. An Eligible Customer may make a maximum of one (1) withdrawal every three (3) months and not more than four (4) withdrawals in a calendar year.

2. All withdrawal requests must be submitted over the counter at any Bank branch and may take up to three (3) working days to process.

3. For the purposes of the PSSA, a withdrawal refers only to an outward fund transfer, including:

   (a) transfers between accounts maintained with the Bank;

   (b) transfers to other local banks; and

   (c) telegraphic transfers.

4. Each withdrawal must not exceed fifteen per cent (15%) of the account balance at the time of withdrawal.

5. For the avoidance of doubt, cash withdrawals shall not constitute withdrawals for the purposes of this section.

6. A minimum balance of BND2,000 must remain in the PSSA after each withdrawal.

7. Eligible Customers may make inward fund transfers into the PSSA.

8. Outward fund transfers through b.Digital Personal are not permitted.

G. ACCOUNT CLOSURE

1. If the PSSA is closed before the end of a calendar year, no Prime Saver Interest shall be payable and any accrued Prime Saver Interest shall be forfeited.

H. GENERAL CONDITIONS

1. These Terms and Conditions shall be read together with the Bank's Terms and Conditions Governing Accounts and any other terms and conditions applicable to the Bank's products and services.

2. In the event of any inconsistency between these Terms and Conditions and any other applicable terms and conditions, these Terms and Conditions shall prevail to the extent of such inconsistency in relation to the PSSA.

3. The Bank may amend, vary, supplement, suspend, withdraw or replace any provision of these Terms and Conditions by providing prior notice in accordance with applicable laws and regulatory requirements.

4. Any change made pursuant to Clause 3 of this section shall take effect from the date specified in the relevant notice and shall be binding on the Eligible Customer from that date.

5. Subject to any manifest error, the Bank's decisions in relation to the PSSA shall be final and binding on all parties.

6. These Terms and Conditions shall be governed by and construed in accordance with the laws of Brunei Darussalam.

7. The Eligible Customer agrees to submit to the exclusive jurisdiction of the courts of Brunei Darussalam in relation to any dispute arising out of or in connection with the PSSA.