

PERSONAL CREDIT CARD APPLICATION FORM



BANK CIF (For Branch use only)				
Principal:	Supplementary 1:	Supplementary 2:	Supplementary 3:	Supplementary 4:

CARD SELECTION	
Card Type – Visa	Card Type – Royal Brunei Visa Credit Cards by Baiduri Bank
<input type="checkbox"/> Visa Infinite Prestige	<input type="checkbox"/> Visa Infinite (Annual fee is waived for the first 4 years)
<input type="checkbox"/> Visa Infinite	<input type="checkbox"/> Visa Platinum (Annual fee is waived for the first 4 years)
<input type="checkbox"/> Smart Visa Platinum	Card Type - Mastercard
<input type="checkbox"/> Visa Platinum	<input type="checkbox"/> Mastercard Platinum
<input type="checkbox"/> Visa Classic	<input type="checkbox"/> Mastercard Classic
<input type="checkbox"/> Please tick if applying for combined limit with existing credit card(s)	

MINIMUM INCOME REQUIREMENT		
Card Type	Local Minimum Monthly Income	Expat Minimum Monthly Income
Classic	BND500	BND1,000
Platinum / Smart Platinum	BND2,000	BND4,000
Infinite/Infinite Prestige	BND10,000	BND10,000

Note: Smart Platinum requires salary assignment or minimum AUM of BND30,000.

CARD DETAILS	
What type of card issuance would you like?	
<input type="checkbox"/> Standard Issuance (No fee)	
<input type="checkbox"/> Instant Card Issuance (BND5 fee, only available at Main Branch, Serusop Branch and Seria Branch)	
Where would you like to collect your card? (for Standard Issuance)	
<input type="checkbox"/> Main Branch <input type="checkbox"/> Tutong Branch <input type="checkbox"/> Seria Branch <input type="checkbox"/> Kuala Belait Branch <input type="checkbox"/> Others: _____	
What is your preferred card limit? (Approved limit may be lower than requested)	
<input type="checkbox"/> BND _____ <input type="checkbox"/> Assigned by Bank	
Name to Appear on Card(s) (Maximum 19 characters including spaces)	

Principal Applicant																			
Supplementary Applicant 1																			
Supplementary Applicant 2																			
Supplementary Applicant 3																			
Supplementary Applicant 4																			

INSTANT REWARDS CARD (Optional)

Link an Instant Rewards Card to your credit card.

 I already have an Instant Rewards Card:**Card Number:**

6	0	1	6	0	0	X	X	X	X	X	X				
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Expiry Date:

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 (mmyy) I want to apply for a new Instant Rewards Card: Standard Card (No fee)**Card Number:**

6	0	1	6	0	0	X	X	X	X	X	X				
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Expiry Date:

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 (mmyy) Personalised Card (BND15 fee)**Name to Appear on Card** (maximum 19 characters including spaces)

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ROYAL SKIES MEMBERSHIP (Required for Royal Brunei Visa Credit Cards only)**Membership No:**

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DRAGONPASS AIRPORT COMPANION (Optional) (Applicable to Royal Brunei Baiduri Visa Credit Cards only – limited to one supplementary cardholder)**Name of Nominated Supplementary Cardholder:****BALANCE TRANSFER (Optional)** Yes, I wish to transfer outstanding balances from another bank.**Note:** Minimum transfer amount is BND500.

Bank Name	Card Number	Transfer Amount
1.		
2.		
3.		

Note: Subject to approval. Terms and conditions apply (see Bank's website).**PAYMENT INSTRUCTION** I would like to set up a standing instruction.**Baiduri Bank /****Baiduri Finance Account Number:**

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Payment Option (please tick one)

- Minimum payment (8% of the outstanding balance or BND10, whichever is higher)
- Full statement balance
- Other amount: _____ %

INSURANCE DECLARATION (Applicable to Infinite and Platinum cards only)

I/We confirm that:

- 1) I/We understand that complimentary travel insurance is available when travel fares are charged to the Card.
- 2) To the best of my knowledge, that:
 - a) I/We do not have any known serious medical condition that would affect eligibility; and
 - b) Coverage for excluded occupations applies only when travelling for leisure or while off duty.

Excluded Occupations: Divers, Police, Military/Armed Forces, Law Enforcement Officers, Aircraft Testers/Pilots/Crew, Seamen, Fisherman, Racing Drivers, Jockeys, Oil Rig Workers, Sawmill/Timber Workers, Firefighters, War Correspondents, Steeplejacks, Demolition Workers, Ambulance Personnel, Woodworking Machine Operators, Explosive Handlers, Underground Mining and Tunnelling Workers, and Professional Sportspersons.

GROUP MARKETING CONSENT

Do you consent to receive marketing communications from Baiduri Bank, Baiduri Finance, and Baiduri Capital via email, SMS, phone calls, instant messaging platforms, and other applicable channels, in accordance with the Group Privacy Notice? You may withdraw your consent at any time.

Yes, I/we consent and acknowledge that I/we may withdraw my consent at any time.

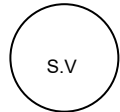
No, I/we do not consent.

Applies to: Principal Applicant All Supplementary Applicants

DECLARATION AND CONSENT

I/We confirm that:

- 1) I/We understand that this application is subject to the Bank's approval. The Bank reserves the right to approve, decline, or vary the card type, credit limit, or applicable terms at its discretion.
- 2) All information provided in this application and supporting documents is true, accurate, and complete, and the Bank may rely on such information in assessing this application.
- 3) There are no legal or enforcement proceedings against me/us or my/our assets as at the date of this application.
- 4) I/We authorise the Bank to verify my/our information, including contacting my/our bankers, employers, or other relevant parties where necessary.
- 5) I/We agree to be bound by the Bank's Terms and Conditions, as amended from time to time, including any applicable fees and charges.
- 6) I/We have been provided with, or have access to, the Personal Credit Card Product Disclosure Sheet and understand the key features, fees and obligations.
- 7) The basis of interest calculation on the Credit Card has been explained to me/us.
- 8) I/We have read and understood the Credit Card Cardholder Agreement, as amended from time to time and available on the Bank's website.
- 9) I/We understand that any Balance Transfer request is subject to the Bank's approval and the applicable terms and conditions, as may be amended from time to time and published on the Bank's website.
- 10) I/We acknowledge that the Bank may collect, use, and disclose my/our personal data for purposes relating to the provision and administration of credit card services, including verification, fraud prevention and compliance with legal and regulatory requirements. Further details are available in the Bank's prevailing data protection notice, as updated from time to time.
- 11) I/We undertake to promptly notify the Bank of any changes to the information provided in this application.



Signature of Principal Applicant
Date:

Signature of Supplementary Applicant 1
Date:

Signature of Supplementary Applicant 2
Date:

Signature of Supplementary Applicant 3
Date:

Signature of Supplementary Applicant 4
Date:

DOCUMENTS REQUIRED (Please provide the following, where applicable)

A. LOCAL applicants receiving monthly salary or pension:

- 1) Copy of valid Brunei IC and passport (for Permanent Residents, excluding those who are stateless)
- 2) Latest or previous month salary/pension slip
- 3) Copy of last 3 months' account statement (If salary/pension is credited to other bank)
- 4) Confirmation of employment letter for private sector employees

Note: Not applicable for old age pension recipients.

B. EXPATRIATE applicants receiving monthly salary:

- 1) Copy of valid Brunei IC, passport and work permit
- 2) Copy of country of origin ID
- 3) Latest or previous month's salary slip
- 4) Employment confirmation letter (for private sector employees)
- 5) Last 3 months' bank statements (if salary is credited to another bank)
- 6) Last 12 months' bank statements and payslips (for variable income applicants)

C. Balance Transfer

- 1) Latest credit card statement or Certificate of Balance (COB)

D. Application against PROPERTY RENTAL:

- 1) Copy of valid Brunei IC (and passport for Permanent Residents, excluding stateless persons)
- 2) Copy of valid tenancy agreement
- 3) Last 12 months' bank statements

E. Application against FIXED DEPOSIT / CERTIFICATE OF DEPOSIT:

- 1) Copy of valid Brunei IC (and passport for Permanent Residents, excluding stateless persons)
- 2) Copy of Baiduri Bank Deposit Certificate
- 3) Original Baiduri Finance Berhad Fixed Deposit Certificate (if lien against BFB FD)

F. Application against BUSINESS INCOME:

- 1) Copy of valid Brunei IC (and passport for Permanent Residents, excluding stateless persons)
- 2) Copy of Business Registration Certificate
- 3) Last 12 months' bank statements (Personal and Company accounts)

G. Supplementary Card Applications:

- 1) Copy of valid Brunei IC (and passport for Permanent Residents, excluding stateless persons)
- 2) Copy of country of origin ID (for expatriates only)

Note: A copy of the Brunei IC/passport and valid work permit is not required if a valid scanned copy is available in Bank system. No documents are required for applicant applying for additional cards with combined limits under existing cards.

FOR BRANCH USE ONLY		FOR CARD CENTRE OPERATIONS USE ONLY		
Attended by: _____ Staff Name: Date: Checked and recommended by: _____ Staff Name: Date:	Other remarks, if any: <div style="border: 1px solid black; width: 100px; height: 50px; margin: 0 auto; text-align: center;">Branch Stamp</div>	Card Product: _____ P / S <div style="border: 1px solid black; width: 100%; height: 15px; display: flex; justify-content: space-between;"> X X X X X X X </div> Card Product: _____ P / S <div style="border: 1px solid black; width: 100%; height: 15px; display: flex; justify-content: space-between;"> X X X X X X X </div> Card Product: _____ P / S <div style="border: 1px solid black; width: 100%; height: 15px; display: flex; justify-content: space-between;"> X X X X X X X </div> Card Product: _____ P / S <div style="border: 1px solid black; width: 100%; height: 15px; display: flex; justify-content: space-between;"> X X X X X X X </div> Card Product: Instant Rewards Card <div style="border: 1px solid black; width: 100%; height: 15px; display: flex; justify-content: space-between;"> 6 0 1 6 0 0 X X X X X X </div>		
PROMOTION PROGRAM (if any)		Inputted by	Checked & Authorised by	Final Checker
Card Product: _____ Program code: <div style="border: 1px solid black; width: 100%; height: 20px; display: flex; justify-content: space-between;"> </div> Program Expiry Date: <div style="border: 1px solid black; width: 100%; height: 20px; display: flex; justify-content: space-between;"> D D M M Y Y Y Y </div>	Card Product: _____ Program code: <div style="border: 1px solid black; width: 100%; height: 20px; display: flex; justify-content: space-between;"> </div> Program Expiry Date: <div style="border: 1px solid black; width: 100%; height: 20px; display: flex; justify-content: space-between;"> D D M M Y Y Y Y </div>			