

Flexi Fixed Deposit Account

Important Notice

You need to read this document.

This document contains additional product terms applicable to your Fixed Deposit Account. You must read it in conjunction with our Customer Terms, our Current/Saving Account and Fixed Deposit terms and/or any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail. For details on fees and charges, please refer to the latest tariffs guide on our website.

This information provided in this document is valid as at 15 May 2020.

Minimum Age	You must be at least 15 years of age to open the account yourself.
Minimum Initial Deposit	You must deposit a minimum amount of BND500, before we open the account.
Interest	<ul style="list-style-type: none"> The rate of interest on the credit balance in the account is calculated on a daily basis and paid every 31 December. Earninterest of 0.15% pa. . We may vary the rates from time to time.
Passbooks/ Statements	<ul style="list-style-type: none"> We do not issue a passbook for the account. We send you yearly statements on the account. If you have registered for online banking, we no longer issue paper printout of your statements on the account. As part of our green initiative, we will only provide e-Statements on the account which is available by online banking.
Cheque Book / Debit Card	We do not issue you with a cheque book or a Debit Card.
Early Closure	<ul style="list-style-type: none"> You must maintain the account for at least six months. If you close the account before the expiry of this period, we charge you a fee, which we notify you when you ask us to close the account. We debit the fee from the account when you ask us to close it.

This product information is available at all our branches and on our website at www.sc.com/bn.

If you have any enquiries, please contact us at **+673 2658000** or via email SCB.Brunei@sc.com (for non-account related enquiries). Customers who have registered for Standard Chartered online banking may also contact us through our website or visit any of our branches for more information.

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk-in to their address as follow:

Level 7, Financial Consumer Issues
Autoriti Monetari Brunei Darussalam
Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan
Tel : +673 2380007