



## SECURITY FEATURES OF BRUNEI DARUSSALAM POLYMER BANK NOTES

Every month, an average of BND 1 billion of Bruneian currency is circulated amongst the public in the country. However, how much do you know about the Brunei Darussalam currency? Would you be able to tell if your banknote is genuine? It is important to know the security features of your hard-earned money and guard yourself against counterfeits. Learning how to detect counterfeit money is fairly easy and does not take much of your time once you know what to look for.

All Brunei Darussalam's polymer banknotes have similar features. The main security features on the BND 100 polymer note, as shown below, can also be found on other denominations, though some may be of different motifs.



- ① **The local motif in white and gold forms the complex window.**

Motif tempatan bercorak putih dan warna emas membentuk jendela lutsinar yang kompleks.



- ② **Initial HB 100 can be seen when looking through the small transparent window to a point of light source.**

Inisial HB 100 dapat dilihat apabila ditayangkan kepada cahaya melalui jendela lutsinar kecil.



- ③ **The crest of Brunei Darussalam is printed in vibrant red ink on a gold star patch.**

Panji-panji Negara Brunei Darussalam dicetak dengan warna merah yang terang di atas bentuk bintang berwarna emas.



- ④ **The serial numbers are printed both vertically and horizontally in fonts of varying sizes.**

Nombor-nombor siri dicetak secara menegak dan juga melintang dengan saiz fon yang berbeza.



- ⑤ **A flower is formed through the combination of printing on both sides of the note when held up to the light.**

Sekuntum bunga terbentuk dengan gabungan percetakan di kedua-dua muka wang kertas apabila ditayangkan kepada cahaya.



- ⑥ **The shadow image of His Majesty's portrait and initial "HB" will appear when the banknote is held up to the light.**

Bayangan gambar potret Kebawah Duli Yang Maha Mulia dan inisial "HB" akan timbul apabila wang kertas ditayangkan kepada cahaya.

## **COUNTERFEIT DETECTION GUIDE FOR POLYMER NOTES**

Always check for a range of features and do not rely on only one or two of the security features in determining the authenticity of the note. It can be useful to compare a suspect banknote with one you know is genuine and look for differences.

### **1 – FEEL THE PAPER, IS IT POLYMER?**

Most of Brunei Darussalam's banknotes are now printed on polymer substrate and have a distinct feel. A suspect banknote may feel excessively thick or thin compared to a genuine banknote. The raised print or intaglio on a genuine banknote gave it a slightly rough feel whether printed on paper or polymer substrate.

### **2 – CHECK THE CLEAR WINDOW**

The complex clear window should be an integral part of the banknote and not an addition to the banknote. Check that the white and gold image printed on the window cannot be easily rubbed off.

### **3 – QUALITY OF THE PRINTING**

The background printing should be sharp. Check for irregularities such as less clearly defined patterns, thickness of the lines or colour differences.

### **4 – LOOK AT THE BANKNOTE UNDER ULTRAVIOLET (UV) LIGHT**

There are some embedded fluorescent features in the bank notes including the state crest and a patch showing the denomination visible under the UV light.

## **DEALING WITH SUSPECT COUNTERFEIT BANKNOTES**

It is an offence to knowingly possess counterfeit banknotes. Suspected banknotes should be given to the Royal Brunei Police Force (RBPF) or Autoriti Monetari Brunei Darussalam (AMBD). If they prove to be genuine banknotes, you will receive full value for them.

If you come across a banknote that you suspect is counterfeit:

1. Handle the suspect banknote as little as possible and store it in an envelope.
2. Note any relevant information, such as how it came into your possession.
3. Report the matter immediately to the RBPF or AMBD.

You are well within your rights to refuse to accept a banknote if you have concerns about it. Under no circumstances should you take actions that may threaten your safety or that of others.

**Board's sole right to manage and issue currency.**

13. (1) The Board shall have the sole right to manage and to issue currency notes and coins in Brunei Darussalam and only currency notes and coins issued by the Board shall be legal tender in Brunei Darussalam.

(2) Subject to the provisions of this Order, no person shall issue any currency notes or coins, or any document or token, which resembles or is likely to pass as legal tender.

(3) Any person who contravenes subsection (2) is guilty of an offence and liable on conviction to a fine, imprisonment for a term not exceeding 15 years or both.

(4) In any criminal proceedings in which the genuineness of any currency note or coin shall be in question, a certificate signed by an officer of the Board authorized by the Board in writing in that behalf that he is satisfied by personal examination that such note or coin is or is not forged, shall be held to be conclusive evidence of the same, and no officer of the Board shall be cross-examined with regard to the contents of such certificate unless the court otherwise orders.

(5) Nothing in this section shall be construed as limiting or affecting the provisions of the Penal Code (Chapter 22).

**THE CURRENCY ORDER, 2004**

**AMBD CURRENCY GALLERY**

AMBD has a Currency Gallery on the ground floor of the BCMB building, Commonwealth Drive that is opened to the public during office hours. All members of the public are welcome to check it out and to learn more about the rich history and interesting development of the currency of Brunei Darussalam.

For further enquiries and information, the general public can contact AMBD at [info@ambd.gov.bn](mailto:info@ambd.gov.bn) or by submitting their queries through the AMBD App, which can be downloaded for free from 'App Store' for iPhone users and 'Google Playstore' for Android users.

**Autoriti Monetari Brunei Darussalam**

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