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New Brunei Darussalam Family Banknote Series Frequently Asked Questions (FAQs)

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A. General Information

1. When will the new banknotes be available for use?

The new Family Banknotes Series <u>will be circulated in the first half of 2026</u>. The exact date will be announced closer to the issuance through official channels, including BDCB's website (<u>www.bdcb.gov.bn</u>) and social media (Instagram: @centralbank.brunei).

2. Do I need to exchange my existing banknotes?

No. All existing banknotes will remain legal tender and continue circulating alongside the new series. There is no need to exchange them.

3. Will old banknotes stop being accepted after 2026?

No. All existing banknotes will remain legal tender.

4. What will happen to the old notes? Are there plans to phase them out?

All existing notes will remain legal tender and circulate alongside the new series for the time being. Phasing out older series is part of the natural currency management cycle and operations.

5. Will the value of my current banknotes change?

No. The value of existing banknotes will remain exactly the same. The introduction of the new series will not affect the value of the Brunei Dollar.

6. Where can I obtain the new banknotes?

After their release, which is scheduled for the first half of 2026, the new banknotes will be available through your commercial banks and ATMs.

7. Why is there a gap between this announcement and the issuance date?

This time is used to educate the relevant stakeholders and public about the new banknotes as well as to allow banks and vendors to calibrate their machines, ensuring a smooth rollout when the banknotes are launched.

8. How are the new banknotes different from the previous series?

Please see the table below for the similarities and differences between the previous and new banknote series:

What's the Same	What's Different
Size & Colour – The banknotes maintain the	Upgraded Security Features - Enhanced,
same dimensions and colour scheme for	state-of-the-art features to protect against
easy recognition.	counterfeiting.
Design Elements – Key motifs, themes, and	DOMINO™ Feature – To ensure our
portraits of His Majesty The Sultan and Yang	currency serves everyone, the DOMINO
	tactile embossing feature empowers

Di-Pertuan of Brunei Darussalam (BND1-100)	individuals with visual impairments to
and Al-Marhum Sultan Haji Omar 'Ali	
Saifuddien (BND500) are retained.	and independence.
National Identity – The notes continue to	Terminology Update – "Ringgit" has been
reflect Brunei Darussalam's heritage and	replaced with "Brunei Dollars" across all
tradition.	denominations.

For a closer look at the new banknotes, please refer to BDCB's website at www.bdcb.gov.bn.

- 9. How is BDCB helping the public get ready to use the new banknotes?
 BDCB will roll out an outreach campaign to prepare everyone for the new banknotes. Through public awareness materials, stakeholder briefings, engagement with financial institutions, and coordination with regional central banks, BDCB will ensure that the public can recognise, understand, and confidently use the new series once it enters circulation.
- 10. Will there be a new BND1,000 note issued as well with the upgraded security features? BDCB will continue to monitor the needs of the economy and the public, and any developments on new denominations will be communicated through BDCB's official channels.
- 11. Will there be new coins issued alongside the new notes?

 BDCB introduced the 5th series of coins in 2017 and will continue to monitor whether there is a need for a new series in the future.
- B. Design & Security Features
- 12. What are the new security features, and how can they be checked?

The new Family Banknotes Series incorporates state-of-the-art security features that are in line with global advancements in the currency industry. These features make it easier for the public to verify genuine banknotes while strengthening protection against counterfeiting.

It is easy to check these security features to make sure your banknotes are genuine. Just remember these three steps:

- LOOK Check the note carefully, both with your eyes and under UV light. Look for seethrough areas and glowing security features.
- TILT Move the note side to side and watch for colour changes or moving effects.
- FEEL Run your fingers across the note, and you will notice it feels smooth but with some raised, rough areas you can touch.

Check	Security Feature	Description
	Complex Half	Look for clear windows — each note has a vertical window
	Window and	with a mosque design and a smaller flower-shaped window
	Secondary	on the right side.
	Window	
LOOK	VIVID™ WHITE	Use a UV light to see bright white security features: a thread
		on the right side, a circular pattern of the denomination in the
		centre, and the numeral repeated on the edges.
	BDCB's Name and	Under UV light, see the BDCB logo and the words "Brunei
	Logo	Darussalam Central Bank".
	Aurora™	Tilt the note to see Brunei Darussalam's traditional patterns
		around the window shift from two colours to a single,
		brighter colour.
TILT	Metalix™	Tilt the note to see a shiny checkered pattern reflect bright
		metallic colours such as gold, blue, or copper.
	Spark® Live	Tilt the note to see flower patterns shift colours, for example,
		from green to blue or gold to green.
	Substrate	Feel the smooth polymer surface of the banknote with rough
	(Polymer)	textures on the raised ink areas.
FEEL	DOMINO TM	Feel the small raised dots on the lower right corner — each
		note has a unique pattern to help the visually impaired
		identify the denomination.

13. Why is the term "Ringgit" being replaced with "Brunei Dollars"?

This change reaffirms the Brunei Dollar as the nation's official unit of currency, in accordance with the Currency Order, 2004. This update also helps the public become more familiar with using the correct term more widely.

14. Was it incorrect to use the word "Ringgit" before this?

"Ringgit" was historically used, but under the Currency Order, 2004, the official unit of currency is the "Brunei Dollar." This update reinforces the use of the official terminology for consistency.

15. What is the DOMINO[™] feature and how does it help?

The DOMINO[™] feature consists of raised tactile dots located on the lower right corner of each banknote, with a unique arrangement for every denomination. This innovation enhances accessibility for the visually impaired, making it easier to identify banknotes independently. BDCB will be working with organisations such as the Brunei Darussalam National Association of the Blind to raise awareness and provide hands-on sessions, ensuring the community is familiar with the new feature before the notes enter circulation.

16. What was the inspiration behind the design?

The design celebrates Brunei Darussalam's national identity and heritage, featuring iconic mosques, traditional woven patterns, and motifs that reflect the country's culture and values.

- 17. Who designed the new banknotes? Were there any public consultations conducted? The designs were developed by BDCB in collaboration with local and international design experts, ensuring they are secure, functional, and culturally representative.
- 18. Who prints the new banknotes?

The banknotes are produced by a reputable international banknote printer that meets the highest security and quality standards, in close collaboration with BDCB.

- C. Other
- 19. Will there be limited-edition sets available for collectors?

Yes. BDCB will offer a range of limited-edition numismatic products for this new series as commemorative items. These will include 40-in-1 uncut sheets, 8-in-1 uncut sheets, 3-in-1 uncut sheets, and single notes with special prefixes, among others. Details on the sale of numismatic items will be announced through official channels in the near future.

- 20. Why is the sale of commemorative notes happening later than the launch announcement? The commemorative numismatic products will be released after the launch of the new banknotes so that their availability is aligned with the introduction of the series. Details of the sale will be announced closer to the release date.
- 21. With digital payments growing in Brunei Darussalam, why is it still important to invest in new banknotes?

While digital payments grow, cash remains essential for many people's daily needs, ensuring everyone has a safe and reliable way of paying. Investing in new banknotes keeps our currency secure, trusted, and resilient, particularly against counterfeiting. This helps maintain confidence in the financial system.

- 22. Will automated teller machines (ATMs), cash deposit machines (CDMs), and other kiosks be ready to accept the new banknotes when they are launched?
 - BDCB is working with banks and relevant vendors to ensure their CDMs, ATMs, and other cash machines, such as vending machines, parking kiosks, and self-service laundry machines, are calibrated ahead of the launch to ensure a smooth transition.
- 23. What happens if a business refuses to accept notes from the previous series after the new ones are launched?

Businesses are legally required to accept all legal tender, including the previous banknote series. BDCB will issue reminders and continue to work with relevant stakeholders to ensure compliance and protect consumer rights.

- 24. How will BDCB ensure the new banknotes are recognised and accepted internationally, especially in Singapore, with whom we have the Currency Interchangeability Agreement? BDCB will engage with international and regional central banks to ensure the new banknotes are recognised and accepted across the region. In particular, BDCB will work closely with the Monetary Authority of Singapore (MAS) to support the smooth implementation of the Currency Interchangeability Agreement between Brunei Darussalam and Singapore, ensuring continued confidence and seamless use of Brunei Dollars in Singapore.
- 25. Will there be more frequent upgrades in the future?

 BDCB continuously monitors the security and functionality of its currency. Upgrades are implemented as needed to stay ahead of technological and counterfeiting trends.
- 26. Has there been a counterfeit issue that led to this new series?

 No. Counterfeiting rates in Brunei are low compared to other countries. The introduction of the new series is part of BDCB's proactive measure to continuously safeguard the security and integrity of Brunei's currency as well as to stay ahead of counterfeiting risks align with global security advancements, rather than a reaction to a specific incident.