

A. DEPOSIT ACCOUNT

Minimum Opening Deposit

- Multi-Tier Savings Account	BND 100
- Multi-Rate Savings Account	BND 5000
- Fixed Deposit Account	BND 5,000 for tenure of 1 month BND 1,000 for all other tenures

Minimum Balance

- Multi-Tier Savings Account	BND 50
- Multi-Rate Savings Account	BND 1,000
- Fixed Deposit Account	BND 5,000 for tenure of 1 month BND 1,000 for all other tenures

Maintenance Fee (If average monthly balance falls below the minimum balance requirement)

- Multi-Tier Savings Account	BND 2 per month
- Multi-Rate Savings Account	BND 2 per month

Dormant Account

- All type of savings accounts (inactive for over 12 months)	BND 10 per month
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Reactivation of Dormant Account

- All type of savings accounts	BND 10
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Account Closure within 6 months from opening date

- All type of savings accounts	BND 50
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Handling fee for premature upliftment

BND 20

Issuance of Passbook

BND 10

Replacement of Lost Passbook (Issuance of duplicate)

BND 20 per book

Stamp Duty

- Indemnity of Lost Passbook	BND 2
- Indemnity of Lost Original FD Certificate	BND 2

Passbook Savings Account Service Fee

BND 2 per quarter

Opt-In for Physical Statements

BND 5 per month per account

B. ACCOUNT RELATED SERVICES

Account Transfer

- Handling fee for one off manual account transfer	BND 5
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Standing Instruction

- Administration fee for insufficient funds to fulfill standing instructions	BND 30 after 3 consecutive daily attempts
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C. OTHER SERVICES

Audit Confirmation Report

- Within 12 Months	BND100
- Above 1 year to 2 years	BND200
- Above 2 years	BND300

(Per accounting period per account)

Certificate of Balance / Credit Reference

- Request for certificate of balance by non-borrowing accounts:	
o Collection within 2 working days	BND 30
o Immediate collection	BND 45

Reference Letter

- Letter of Reference (travel, visa etc.)	BND 20
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Statement Retrieval

- Current to 1 year	BND 5 per statement cycle
- More than 1 year to 2 years	BND 10 per statement cycle
- More than 2 years to 5 years	BND 20 per statement cycle
- More than 5 years	BND 30 per statement cycle

Other Record Retrieval	
• Current to 1 year	BND 3 per copy
• More than 1 year to 3 years	BND 10 per copy
• More than 3 years	BND 15 per copy
Unsorted Cash	
• Unsorted cash surcharge below BND 500	BND 5
• Unsorted cash surcharge of BND 500 and above	BND10
Bulk Coins Change and Deposit (Completed within 3 working days)	
• First BND 100	Free
• BND 100 to BND 500	BND 10
• Above BND 500	1%, minimum BND 10, maximum BND 50
• Completed within the same day	Additional 50% of the prevailing charge, minimum BND2
Bulk BND \$1 Notes Change and Deposit	
• First BND 100	Free
• BND 100 to BND 500	BND 10
• Above BND 500	1%, minimum BND 10, maximum BND 50
Courler Charges	
• Within Brunei	BND 5 per item*
• Other Countries	As per rates set by the forwarding company*
*subject to weight	
Postage - up to 100 grammes	
• Within Brunei	BND 3*
• ASEAN Countries including Hong Kong	BND 5*
• Other Countries	BND 10*
• More than 100 grammes	Minimum BND 20*
* subject to weight	

GENERAL TARIFFS

HIRE PURCHASE AND LEASING ACCOUNT



A. HIRE PURCHASE ACCOUNT RELATED SERVICES

Early Settlement	
- Remaining tenor is MORE than half of original tenor	2% of the outstanding amount ¹ or maximum BND500, whichever is lower
- Remaining tenor is LESS than half of original tenor	1% of the outstanding amount ¹ or maximum BND250, whichever is lower
Overdue Interest	
	1.25% per month from due date until the final payment
Customer Ledger/Transaction History Request	
	BND3 per copy
Certificate of Balance	
	BND30
Ceased Letter (to Land Transport Department)	
- First Issuance	BND30
- Duplicate Copy	BND15
Clearance Letter	
	BND30
Hire Purchase Accounts:	
- Assignment	BND260 including BND10 levied for Collateral Registry System
- Restructure/Repackage	BND160 including BND10 levied for Collateral Registry System
- Notice of Intention to Repossess (Fifth Schedule)	BND30
- Repossession fee	Minimum BND200
- Car Yard Storage Upon Repossession	Minimum BND200 per entry
- Towing Upon Repossession	Minimum BND70
- Disposal Asset Fee	BND350 per unit
- Notice to Hirer (Sixth Schedule)	BND30
- Over-the-counter (OTC) cash transactions fee ²	BND1 per transaction
Audit Confirmation Report	
- Within 12 months	BND100
- Above 1 year to 2 years	BND200
- Above 2 years	BND300
Bluecard, Insurance & Road Tax Renewal	
- Retention Letter for change of car registration number	BND30
- Duplicate Bluecard (if original is lost)	BND250
Tender Vehicle	
- Tender Fee (applicable only to successful tenderers)	BND150

IMPORTANT NOTES

- The above tariffs and fees are valid as at 01 June 2025

¹ Outstanding amount refers to the principal amount of the credit facility

² OTC cash transaction fee does not apply to
Early settlement fee
Customer Ledger/Transaction history request

Duplicate copy of cease letter for Hire Purchase

- Baiduri Finance Berhad reserves the right to revise or introduce additional fees and charges from time to time, by providing at least one month's prior notice.