

## 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

<b>Other Record Retrieval</b>	
• 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
<b>Unsorted Cash</b>	
• Unsorted cash surcharge below BND 500	BND 5
• Unsorted cash surcharge of BND 500 and above	BND10
<b>Bulk Coins Change and Deposit</b> (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
<b>Bulk BND \$1 Notes Change and Deposit</b>	
• First BND 100	Free
• BND 100 to BND 500	BND 10
• Above BND 500	1%, minimum BND 10, maximum BND 50
<b>Courier Charges</b>	
• Within Brunei	BND 5 per item*
• Other Countries	As per rates set by the forwarding company*
*subject to weight	
<b>Postage - up to 100 grammes</b>	
• 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

<b>Early Settlement</b>	
- Remaining tenor is MORE than half of original tenor	2% of the outstanding amount <sup>1</sup> or maximum BND500, whichever is lower
- Remaining tenor is LESS than half of original tenor	1% of the outstanding amount <sup>1</sup> or maximum BND250, whichever is lower
<b>Overdue Interest</b>	
	1.25% per month from due date until the final payment
<b>Customer Ledger/Transaction History Request</b>	
	BND3 per copy
<b>Certificate of Balance</b>	
	BND30
<b>Ceased Letter (to Land Transport Department)</b>	
- First Issuance	BND30
- Duplicate Copy	BND15
<b>Clearance Letter</b>	
	BND30
<b>Hire Purchase Accounts:</b>	
- 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 <sup>2</sup>	BND1 per transaction
<b>Audit Confirmation Report</b>	
- Within 12 months	BND100
- Above 1 year to 2 years	BND200
- Above 2 years	BND300
<b>Bluecard, Insurance &amp; Road Tax Renewal</b>	
- Retention Letter for change of car registration number	BND30
- Duplicate Bluecard (if original is lost)	BND250
<b>Tender Vehicle</b>	
- Tender Fee (applicable only to successful tenderers)	BND150

#### IMPORTANT NOTES

- The above tariffs and fees are valid as at 15 December 2024

<sup>1</sup> Outstanding amount refers to the principal amount of the credit facility

<sup>2</sup> 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.