GENERAL TARIFF PERSONAL ACCOUNT

BAIDURI BANK 🗘

Α.

BRUNEI DOLLAR DEPOSIT ACCOUNT

Minimum Opening Deposit	
Savings Account	BND 100
Savings Account for minor and student	BND 50
Current Account	BND 1,000
Fixed Deposit Account	BND 1,000
Minimum Balance Requirement	
Savings Account	BND 50
Current Account	BND 1,000
Maintenance Fee (if balance falls below minimum)	
Savings Account	BND 2 per month
Current Account	BND 10 per month
_	
Dormant Account Fee (if account remains inactive more than 12 months)	
Savings Account	BND 10 per month
Current Account	BND 10 per month
Reactivation Fee (to reactivate a dormant account)	
Savings Account & Current Account	BND 10
Account Closure Fee (if closed within 6 months from	
opening date)	
Savings Account	BND 50
Current Account	BND 100
Early Upliftment for Fixed Deposit (inclusive of Certificate of Deposit)	BND10 minimum or up to 1% of principal amount invested (whichever is greater).
Handling Fee for Early Upliftment	BND 20
Issuance of Passbook	BND 10
Replacement of Passbook Fee	BND 20 per book
Passbook Savings Account Service Fee	BND 2 per quarter
Lost Passbook Indemnity	BND 2
Opt-in for Physical Statements Fee	BND 5 per month per account

B. CHEQUE-RELATED FEES

Stop Payment/Cheque	BND 15 per piece, max. BND 100 per instruction letter
Stop Cheque Fee Due to Insufficient Funds	BND100
Marked Cheque Fee	BND 30
Cheque Certification Fee	BND 20
Returned Cheque Fee Due to Insufficient Funds	BND 100

Rates listed were last updated on 12 August 2024 For most current rates, please refer to branches

Returned Cheque Fee Due to Technical Reasons Lost Cheque Book	BND 10 BND 10 per piece, max BND 50
 Issuance of Cheque Books Issuance Fee Stamp Duty Uncollected after 1 month 	BND 25 per cheque book of 50 leaves BND 0.10 per cheque BND 20
C. FOREIGN CURRENCY DEPOSIT ACCOUNT	
Minimum Opening Deposit	
Savings Account	AUD 1,000 / CAD 1,000 / EUR 500 / GBP 500 / HKD 5,000 / NZD 1,000 / USD 500 / JPY 100,000
Current Account	AUD 1,000 / CAD 1,000 / EUR 500 / GBP 500 / HKD 5,000 / NZD 1,000 / USD 500 / JPY 100,000
Fixed Deposit Account	AUD 10,000 / CAD 10,000 / EUR 5,000 / GBP 5,000 / HKD 25,000 / NZD 10,000 / USD 5,000 / JPY 1,000,000
Minimum Balance Requirement	
Savings Account	AUD 1,000 / CAD 1,000 / EUR 500 / GBP 500 / HKD 5,000 / NZD 1,000 / USD 500 / JPY 100,000
Current Account	AUD 1,000 / CAD 1,000 / EUR 500 / GBP 500 / HKD 5,000 / NZD 1,000 / USD 500 / JPY 100,000
Maintenance Fee (if balance falls below minimum)	
Savings Account	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000 per month
Current Account	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000 per month
Early Upliftment for Fixed Deposit	Penalty of 1%, min AUD 10 / CAD 10 /EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
Handling Fee for Early Upliftment	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000

Dormant Account Fee (if account remains inactive for more than 12 months)

- Savings Account
- Current Account

Reactivation Fee (to reactivate a dormant account)

- Savings Account
- Current Account

Account Closure Fee (if closed within 6 months from opening date)

- Savings Account
- Current Account

Rates listed were last updated on 12 August 2024 For most current rates, please refer to branches NZD 10 / USD 10 / JPY 1,000

USD 5 / JPY 500 per month

USD 5 / JPY 500 per month

NZD 10 / USD 10 / JPY 1,000

NZD 10 / USD 10 / JPY 1,000

NZD 50 / USD 50 / JPY 5,000

AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 /

AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 /

AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 /

AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 /

AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 /

Commission In-lieu of Exchange

- Currency notes transaction (subject to availability)
- Other transactions (inclusive of transactions between BND and SGD):
 - \circ Up to BND100,000 in equivalent
 - o Over BND100,000 in equivalent

D. FOREIGN CURRENCY CHEQUE RELATED FEES

Stop Payment/Cheque Cheque Certification Fee Returned Cheque Fee Due to Insufficient Funds Returned Cheque Fee Due to Technical Reasons Lost Cheque Book Issuance of Cheque books

- Issuance Fee
- Stamp duty
- Uncollected after 1 month
- **Customized Cheque**
- Setup Fee
- Material cost

1%, min. BND 10 in equivalent

1/10%, min. BND 10 in equivalent 1/32%, min BND 100 in equivalent

USD 10 per cheque USD 15 per cheque USD 50 per cheque USD 5 per cheque USD 10 per cheque, max USD 25

BND 25 in equivalent per cheque book of 50 leaves at prevailing buying TT rate as of the transaction date

Equivalent to BND 0.10 per cheque Equivalent to BND 20

USD 50

At customer's expense and advised upon quotation

E. ACCOUNT RELATED SERVICES VIA BRANCH COUNTERS

Account Transfer				
Handling fee for one off manual account transfer	BND 5			
 Manual transfer from other Account to cover debit balance in Current Account 	BND 30			
Standing Instruction				
• Set up	BND 10			
Amendment	BND 10			
Cancellation	BND 10			
Each generated payment:				
 Internal Fund Transfer / Bill Payment 	Free			
 Local / Overseas Bank Fund Transfer 	BND 10, Plus prevailing Outward Transfer / Cashier's Cheque Fees			
Administration Fee for Insufficient Funds	BND 30 after 3 consecutive daily attempts			
Letter of Notice for termination of standing instruction	BND 30			
Outward Local Fund Transfer				
Via RTGS	BND 20			
Stamp Duty	BND 0.10 per transaction			
Outward Overseas Fund Transfer				
Cable charge:				
 to ASEAN countries, including Hong Kong 	BND 20			
 to other Countries 	BND 30			

Cancellation	BND 10, Plus prevailing cable charge, commission in-lieu and correspondent bank fee, if any
Amendment	BND 10, Plus, prevailing cable charge, commission in-lieu and correspondent bank fee, if any
Stamp Duty	BND 0.10 per transaction
 Correspondent Bank Fees (Beneficiary to receive exact amount - OUR) 	
o For USD	BND 45 or equivalent to BND 45 for Foreign Currency Account
o For JPY	0.05% of remitted amount, min BND 35 or equivalent to BND 35 for Foreign Currency Account
• For Other Currencies	BND 35 or equivalent to BND 35 for Foreign Currency Account
Inward Local Fund Transfer (via RTGS)	
Credit to customer account with the bank	Free
Inward Overseas Fund Transfer	
Within Baiduri Bank	BND 5
Paid to account with local bank via RTGS	BND20 Plus, prevailing cable charge, commission in-lieu of exchange and correspondent bank fee if any
Stamp Duty	BND 0.10 per transaction
Commission in-lieu of exchange	
Foreign Currency remittance paid in same currency, inclusive of SGD	
 Up to BND100,000 in equivalent 	1/10%, min. BND10 in equivalent
 Over BND100,000 in equivalent 	1/32%, min. BND100 in equivalent
Cashier's Cheque	
 Issuance 	BND 20
Cancellation	BND 20
Stamp duty	BND 0.10 per cheque
Foreign Currency Cheque	
Sent by us for collection	
To credit BND account, with prevailing buying OD rate	BND 20 per cheque plus prevailing courier charge BND20 in equivalent per cheque, plus commission
To credit same foreign currency account	in-lieu and prevailing courier charges
Sent to us for collection	1/8%, min BND 25, plus commission in-lieu of exchange if collection in the same currency
F. OTHER SERVICES	
Audit Confirmation Penart (par accounting paried par	
Audit Confirmation Report (per accounting period per account)	
Within 12 Months	BND100

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

Collection within 2 Working Days BND 20 clement Refrieval SND 5 per statement cycle More than 1 year to 2 years BND 10 per statement cycle More than 5 years BND 30 per statement cycle More than 5 years BND 3 per copy More than 1 year to 3 years BND 10 per copy More than 3 years BND 3 per copy More than 3 years BND 10 Insorted Cash Below BND 500 BND 5 Insorted Cash Above BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10 Above BND 500 Tree BND 10 to BND 500 BND 10 Above BND 500 Tree Min BND 10 Free BND 10 to BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 5 per item* Other Countries BND 5 per item* 'Within Brunei BND 5* Above BND 500 <th>Certificate of balance (non-borrowing accounts onl</th> <th>ly)</th>	Certificate of balance (non-borrowing accounts onl	ly)
Above BND 500 Above B	 Collection within 2 Working Days 	BND 30
Collection within 2 Working Days BND 20 Kitement Refrieval BND 5 per statement cycle More than 1 year 10 2 years BND 10 per statement cycle More than 2 year 10 2 years BND 30 per statement cycle More than 5 years BND 30 per statement cycle More than 5 years BND 10 per copy More than 5 years BND 10 per copy More than 3 years BND 10 More than 3 years BND 10 More than 5 years BND 10 More than 3 years BND 10 More than 5 years BND 10 Mission Change and Deposit (3 working days) Free Firist BN 10 Free BND 10 to BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10 Statement cycle More than 500 Mithin Bunnei BND 5 per item* Other Countries Apt change by forwarding company* *Subject to weight SN	 Immediate Collection 	BND 45
Advancent Retrieval BND 5 per statement cycle More than 1 year to 2 years BND 10 per statement cycle More than 2 year to 5 years BND 30 per statement cycle More than 5 years BND 30 per statement cycle Dther Record Retrieval BND 30 per statement cycle Current to 1 year BND 3 per copy More than 1 year to 3 years BND 10 per copy More than 3 years BND 5 per copy More than 3 years BND 5 Unsorted Cash Below BND 500 BND 5 Unsorted Cash Below BND 500 BND 5 Virsorted Cash Below BND 500 BND 10 First BND 100 Free BND 10 to BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10 State To 10 to BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10 State To 10 to BND 500 BND 10 State To 10 to BND 500 BND 10 State To 10 to BND 500 BND 5 State To 10 grammes BND 5 Within Brunei BND 5 Other Countries BND 5' <t< th=""><th>etter of Reference (travel, visa etc)</th><th></th></t<>	etter of Reference (travel, visa etc)	
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• More than 1 year to 2 years BND 10 per statement cycle • More than 2 year to 5 years BND 30 per statement cycle • More than 1 year to 5 years BND 30 per statement cycle • Current to 1 year BND 3 per capy • More than 1 year to 3 years BND 10 per copy • More than 1 year to 3 years BND 10 per copy • More than 1 year to 3 years BND 5 per copy • More than 3 years BND 5 • Unsorted Cash BND 500 • Unsorted Cash Above BND 500 BND 5 • Unsorted Cash Above BND 500 BND 10 • First BND 100 Free • BND 101 to BND 500 BND 10 • Cains to be confirmed on the same day Additional 50% of the above prevailing charge, min BND2 • Within BUD0 Free • BND 10 to BND 500 BND 10 • Above BND 500 BND 5 • Within Brunei BND 5 per item* • Other Countries As per charge by forwarding company* * Subject to weight BND 5* • Other Countries BND 5* • More than 100 grammes Min BND 20* • AttM Free (BND only)	Statement Retrieval	
More than 2 year to 5 years BND 20 per statement cycle More than 5 years BND 30 per statement cycle Dher Record Retifeval BND 3 per copy More than 1 year to 3 years BND 10 per copy More than 3 years BND 15 per copy Insorted Cash BND 5 Unsorted Cash Below BND 500 BND 5 Unsorted Cash Above BND 500 BND 10 First BND 100 Free First BND 100 Free Coins to be confirmed on the same day Additional 50% of the above prevailing charge, min BND2 Above BND 500 BND 10 Above BND 500 BND 10 Above BND 500 BND 10, max BND 50 Above BND 500 BND 10, max BND 50 Above BND 500 BND 10, max BND 50 Additional 50% of the above prevailing charge, min BND2 Statk BND 1 Notes Change and Deposit Free First BND 100 Free BND 101 to BND 500 BND 10 Above BND 500 BND 5 Courter Charges BND 5 per item* Within Brunei BND 5*	Current to 1 year	BND 5 per statement cycle
More than 5 years BND 30 per statement cycle Other Record Retrieval BND 3 per copy More than 1 year to 3 years BND 10 per copy More than 3 years BND 10 per copy Unsorted Cash BND 15 per copy Unsorted Cash BND 5 Unsorted Cash Above BND 500 BND 5 BND 10 BND 10 Statk Coins Change and Deposit (3 working days) Free First BND 100 Free BND 10 to BND 500 BND 10 Above BND 500 BND 5 per item* Other Countries As per charge by forwarding company* *Subject to weight BND 3* Within Brunei BND 3* Within Brunei BND 2* Within Brunei BND 2* Within Brunei BND 2* Within Brunei BND 2* <t< td=""><td> More than 1 year to 2 years </td><td>BND 10 per statement cycle</td></t<>	 More than 1 year to 2 years 	BND 10 per statement cycle
Other Record Retrieval BND 3 per copy More than 1 year to 3 years BND 10 per copy More than 3 years BND 15 per copy Juscried Cash BND 5 Unsorted Cash Above BND 500 BND 5 BND 10 per copy BND 10 Sulk Coins Change and Deposit (3 working days) Free First BND 100 Free BND 10 to BND 500 BND 10 Above BND 500 BND 10, max BND 50 Above BND 500 T% min BND 10, max BND 50 Additional 50% of the above prevailing charge, min BND 10 max BND 50 Coins to be confirmed on the same day Free BND 10 to BND 500 BND 10 Above BND 500 BND 5 per item* Other Countries BND 5 per item* Other Countries BND 3* Subject to weight BND 3* Postage - up to 100 grammes BND 10* More than 100 grammes BND 20* • within Brunei BND 20* • More than 100 grammes Min BND 20* • subject to weight Free (BND only)	 More than 2 year to 5 years 	BND 20 per statement cycle
Current to 1 year BND 3 per capy More than 1 year to 3 years BND 10 per capy More than 3 years BND 15 per capy Jnsorted Cash BND 5 Unsorted Cash Below BND 500 BND 5 Unsorted Cash Above BND 500 BND 5 Sulk Coins Change and Deposit (3 working days) Free First BND 100 Free BND 101 to BND 500 BND 10 Above BND 500 T% min BND 10, max BND 50 Coins to be confirmed on the same day Additional 50% of the above prevailing charge, min BND 10 Sulk BND 1 Notes Change and Deposit Free First BND 100 Free BND 10 to BND 500 BND 10 Above BND 500 BND 5 per item* Other Countries BND 5 per item* • Within Brunei BND 5 per item* • Other Countries BND 3* • ASEAN Countries including Hong Kong BND 5* • More than 100 grammes Min BND 20* • subject to weight Min BND 20* • Stack Withdrawal at Balduri ATM Network Free (BND only)	 More than 5 years 	BND 30 per statement cycle
 More than 1 year to 3 years More than 3 years BND 10 per copy BND 15 per copy Insorted Cash Unsorted Cash Below BND 500 BND 5 Unsorted Cash Above BND 500 BND 5 Unsorted Cash Above BND 500 BND 10 Sulk Coirs Change and Deposit (3 working days) First BND 100 Free BND 10 to BND 500 BND 10 Above BND 500 BND 10 The example of the above prevailing charge, min BND 10, max BND 50 Coins to be confirmed on the same day First BND 100 Free BND 10 to BND 500 Free BND 10 to BND 500 First BND 100 Free BND 10 to BND 500 Sulk BND 1 Notes Change and Deposit First BND 100 Free BND 10 Sulk BND 10 to BND 500 BND 10 The example of the above prevailing charge, min BND 10 to BND 500 Sulk BND 10 to BND 500 BND 10 Above BND 500 The example of the above prevailing charge, min BND 10 to BND 500 Sulk BND 10 to BND 500 BND 10 Above BND 500 The example of the above prevailing charge, min BND 10 to BND 500 Sulk BND 10 to BND 500 BND 10 Above BND 500 The example of the above prevailing charge of the above prevailing charge, min BND 10 to BND 500 Subject to weight Subject to weight BND 5 per item* Other Countries Subject to weight BND 3* BND 3* Subject to weight Su	Other Record Retrieval	
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Bulk Coins Change and Deposit (3 working days) Free First BND 100 Free BND 101 to BND 500 BND 10 Above BND 500 1%, min BND 10, max BND 50 Additional 50% of the above prevailing charge, min BND2 Bulk BND 1 Notes Change and Deposit - • First BND 100 Free • BND 101 to BND 500 BND 10 • Above BND 500 1%, min BND 10, max BND 50 Courier Charges BND 101 • Within Brunei BND 5 per item* • Other Countries As per charge by forwarding company* *Subject to weight BND 3* • Mithin Brunei BND 3* • ASEAN Countries including Hong Kong BND 5* • Other Countries BND 10* • More than 100 grammes Min BND 20* • ATM Free (BND only)	 Unsorted Cash Below BND 500 	BND 5
 First BND 100 Free BND 101 to BND 500 Above BND 500 Coins to be confirmed on the same day Coins to be confirmed on the same day Additional 50% of the above prevailing charge, min BND2 BND 101 to BND 500 Free BND 101 to BND 500 Above BND 500 Free BND 101 to BND 500 Above BND 500 Tree BND 101 to BND 500 BND 100 Above BND 500 Tree BND 101 to BND 500 Above BND 500 Twin BND 10, max BND 50 Courier Charges Within Brunei Other Countries As per charge by 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 * subject to weight Example to weight The (BND 10* Min BND 20* * subject to weight Free (BND only) Free (BND only)	 Unsorted Cash Above BND 500 	BND10
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Coils to be continued on the solute day min BND2 Bulk BND 1 Notes Change and Deposit Free First BND 100 Free BND 101 to BND 500 BND 10 Above BND 500 1%, min BND 10, max BND 50 Courier Charges BND 5 per item* Other Countries As per charge by forwarding company* *Subject to weight BND 3* Other Countries including Hong Kong BND 5* Other Countries BND 10* More than 100 grammes Min BND 20* * subject to weight Free (BND only)	Above BND 500	1%, min BND 10, max BND 50
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 More than 100 grammes * subject to weight ATM Cash Withdrawal at Baiduri ATM Network Free (BND only) 	 ASEAN Countries including Hong Kong 	BND 5*
 * subject to weight ATM Cash Withdrawal at Baiduri ATM Network Free (BND only) 	Other Countries	BND 10*
 * subject to weight ATM Cash Withdrawal at Baiduri ATM Network Free (BND only) 	More than 100 grammes	Min BND 20*
Cash Withdrawal at Baiduri ATM Network Free (BND only)		
	. ATM	
	Cash Withdrawal at Baiduri ATM Network	Free (BND only)
	Cash Withdrawal at Non-Baiduri ATM Network	BND 3 per withdrawal

Foreign Currency Cash Withdrawal at Baiduri Multi- Currency ATM, Brunei International Airport				
• SGD ¹				
 SGD 50 - SGD 100 	BND 3 per withdrawal			
 SGD 150 - SGD 1,000 	BND 5 per withdrawal			
 Above SGD 1,000 	BND 10 per withdrawal			
 Other Foreign Currencies (other than SGD) 	Free			
¹ SGD notes are dispensed in SGD50 denominations only				
H. INTERNET BANKING				
Fund Transfer within the Bank	Free			
Fund Transfer To Local Bank				
via RTGS	BND 5			
• via ACH-DC	BND 0.50			
Stamp Duty	BND 0.10 per transaction			
Fund Transfer To Overseas Bank				
Cable Charges:				
 ASEAN countries including Hong Kong 	BND 10			
 Other Countries 	BND 15			
Cancellation	BND 10 Plus, prevailing cable charge, commission in-lieu of exchange and correspondent bank fee, if any			
Amendment	BND 10 Plus, prevailing cable charge, commission in-lieu of exchange and correspondent bank fee, if any			
Stamp Duty	BND 0.10 per transaction in equivalent			
Commission In-lieu of Exchange				
Foreign Currency remittance sent in same currency, inclusive	of SGD			
• Up to BND 100,000	1/10%, min. BND 10			
• Above BND 100,000	1/32%, min. BND 100			
Bill Payments	Free			
Standing Instruction				
Set up	BND 5			
Amendment	BND 5			
Cancellation	BND 5			
Each generated payment:				
 Internal Fund Transfer / Bill Payment 	Free			
 Local Bank Fund Transfer 	Refer to Fund Transfer to Local Bank			
 Overseas Bank Fund Transfer 	Refer to Fund Transfer to Overseas Bank			
I. DEBIT CARDS				

I. DEBIT CARDS

Annual Fees

- UnionPay Debit
- Visa Classic Debit

Free Bonus Points BND 9 / No Bonus Points Free

Visa Supasave Debit	BND 9 (Free for first 5 years)
Visa Platinum Debit	BND 18
Royal Brunei Visa Platinum Debit	BND 18 (Free for first 4 years)
Smart Executive Mastercard Platinum Debit	Free
Mastercard World Debit	Free
Instant Rewards Card	Free
Replacement Card	
Non-Chip Card	BND 15
Cards with EMV Chip	BND 25
Uncollected cards for more than 3 months	BND 20
Debit Card – Other Fees	
Physical Card PIN Request	BND 10
 Name Personalisation Fee for Pre-embossed Cards (optional) 	BND15 per card
 Stamp Duty for Lost/Stolen Cards 	BND 2
Card Instant Issuance	BND 5 per card
Cash Withdrawal at Baiduri ATM Network	Free (BND only)
Cash Withdrawal at Non-Baiduri ATM Network	BND 3 per withdrawal
Foreign Currency Conversion Fee	2% of transaction amount after conversion to BND
Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa

J. INSTANT REWARDS CARD – OTHER FEES

- Name Personalisation Fee
- Instant Issuance Fee
- Stamp Duty for Lost/Stolen Card
- Retrieval of Statement
 - o Current to 12 months
 - More than 12 months

K. CREDIT CARDS

Annual Fees

- Visa Credit
 - o Infinite
 - o Platinum
 - o Classic
 - Smart Executive Platinum
 - Royal Brunei Visa Infinite (free for first 4 years)
 - Royal Brunei Visa Platinum (free for first 4 years)

Mastercard Credit

- o Platinum
- o Classic

Rates listed were last updated on 12 August 2024 For most current rates, please refer to branches BND15 per card BND5 per card BND2

BND5 per statement cycle BND10 per statement cycle

International, Mastercard International or UnionPay International on the business day prior to the day of conversion. The rates may differ from the rates in

effect on the date of the transaction

Principal Card

BND 380 BND 280 BND 40 Free BND300 thereafter BND200 thereafter

Principal Card

BND 280 BND 40 Supplementary Card

BND 190 BND 140 BND 20 BND 50 BND150 thereafter BND100 thereafter

Supplementary Card BND 140 BND 20

Replacement Card				
Non-Chip Cards	BND 15			
Cards with EMV Chip	BND 25			
Uncollected cards for more than 3 months	BND 20			
Other Fees				
Physical Card PIN Request	BND 10			
Stamp Duty for Lost/Stolen Cards	BND 2			
 Cash Advance Fees 0% Instalment Processing Fee 	3% of amount withdrawn, subject to min. BND 10 for each transaction, plus interest at the rate of 1.5% per month on each Cash Advance from the date of the Cash Advance until the Bank receives full payment 3% or minimum BND30			
0% Instalment - Early Settlement	BND 100			
Late Payment Fees	BND 35 per month			
Financial Charge / Interest	1.5% per month			
Over-limit Fee	BND 15 at each occurrence			
 Administration Fee for Insufficient Fund to meet Standing Instruction 	BND 15			
Returned Cheque / Payment Order	BND 100			
Temporary Limit Fee	BND 25			
Retrieval of Statement				
 Current to 12 months 	BND5 per statement cycle			
• More than 12 months	BND10 per statement cycle			
Card Instant Issuance	BND 5 per card			
Foreign Currency Conversion Fee	2% of transaction amount after conversion to BND			
• Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International or Mastercard International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction			
L. RETAIL FINANCING & LOANS				
Personal Financing				
Processing Fee				
 New Application 	BND 100 - 200			
 Top-up/Restructure Application 	BND 150			
Amendment Fee				
 Change of Monthly Due Date / Repayment Account 	BND 50			
 Extension of Loan Tenor 	BND100			
 Limit Increase (Personal Overdraft only) 	BND200			

Renewal Fee (Personal Overdraft only)
 BND 100

• Early Repayment Fee (Full Settlement)

	0	Unsecured Personal Financing For remaining tenor more than half of the original tenor	BND 500 Maximum , 2% of the outstanding1 amount or whichever is lower.
	0	Unsecured Personal Financing For remaining tenor less than half of the original tenor	BND 250 Maximum , 1 % of the outstanding amount or whichever is lower.
	0	Secured Personal Financing (Personal Term Loan only)	BND 100
•	Prep	payment Fee (Partial Settlement)	
	0	Unsecured Personal Financing	1% of the prepaid amount or maximum BND 200 , whichever is lower
	0	Secured Personal Financing (Personal Term Loan only)	BND 100
•	Can	cellation fee	BND 250
•	Con only	nmitment Fee for Undrawn Loan (Personal Term Loan ′)	0.375% per annum of undrawn Personal Term Loan balance
•	Past	Due Charges	
	0	Default Interest Rate	8.5% above Prime Lending Rate2 (i.e. 8.5% + 5.5% = 14% per annum)
	0	Issuance of Past Due Letter	BND 30
	0	Issuance of Reminder Letter	BND 30
•	Issue	ance of Certificate of Balance	BND 30
•	Issu	ance of Clearance Letter	BND 30
•	Issu	ance of Advice Letter	BND 50
•	Issue	ance of Supplementary Facility Offer Letter	BND 200
•	Oth	er Fees	
	0	Stamp Duty for Deed of Undertaking and Assignment of Salary	BND 1 + 0.20% of the loan amount
	0	Lawyer Registration Fee	BND 20
	0	Courier/Freight Fee*	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5
		*For the purpose to serve the notice of assignment of salary to the applicant's employer	
Mo	ortgag	ge Financing	
•	Proc	cessing Fee	
	0	New Application	BND 250
	0	Restructure/Extension e.g., extension of acceptance date, initial drawdown period, commitment expiry date	BND 50

¹ Outstanding amount is defined as total principal amount of the credit facility (excluding interest) which remains unpaid at the point of settlement.

• Am	nendment Fee	
0	Change of Monthly Repayment Due	BND 50
	Date/Repayment Account	
0	Change of Insurance Policy	BND 50
0	Extension of Loan Tenor	BND 50
• Rei	newal Fee (Home Equity Loan only)	BND 100
Fee	rly Repayment Fee (Full Settlement) & Prepayment e (Partial Settlement) Fee ettlement by own funds)	If remaining tenor is more than 3 years from the original tenor – 3% of repayment/prepayment amount or minimum of BND 1,000, whichever is higher or as stipulated in the Facility Offer Letter
		If remaining tenor is less than 3 years from the original tenor – 5% of repayment/prepayment amount or minimum of BND 2,500, whichever is higher or as stipulated in the Facility Offer Letter
	Iy Repayment (Full Settlement) Fee efinance by other bank/financial institution)	BND 5,000. Minimum or 10 % on repayment amount, whichever is higher or as stipulated in The Facility Offer Letter.
• Ca	ncellation Fee	
0	Approved with different terms by the bank but not accepted by customer	No charged applicable
0	Approved with different terms by bank and accepted by customer before issuance of Facility Offer Letter	BND 250
0	Approved application after issuance of Facility Offer Letter signed before forwarding to lawyer	BND 750 (BND 250 for cancellation fees and BND 500 for the Issuance of Facility Offer Letter)
• Pas	st Due Charges	
0	Default Interest Rate	8.5% above Prime Lending Rate (i.e 8.5% + 5.5% = 14% per annum)
0	Issuance of Past Due Letter	BND 30
0	Issuance of Reminder Letter	BND 30
• Co	mmitment Fee for Undrawn Loan	0.375% per annum of undrawn balance of the facility
• Issu	uance of Certificate of Balance	BND 30
• Issu	uance of Clearance Letter	BND 30
• Issu	uance of Advice Letter	BND 50
lssu	uance of Supplementary Facility Offer Letter	BND 250
• Oth	ner Fees	
0	Courier/Freight Fee* *For the purpose of serving the notice of assignment of salary to the applicant's employer	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5

M. PRESTIGE

Prestige Visa Infinite Credit Card Annual Fee	
 Principal 	Free
Supplementary	Free (strictly for immediate family members and up to 4 cards per family)
Membership Fee	BND1,200 per year
Prestige Mastercard World Debit Card Annual Fee	Free
Fund Transfers	
Cable Charges	
 To bank in Brunei 	BND 10
 To bank in ASEAN Countries, including Hong Kong 	BND 10
 To Bank in other countries 	BND 15
Commission In-lieu of Exchange	
Foreign Currency remittance sent in same currency, inclusive of SGD	
 Up to BND100,000 in equivalent 	1/10%, min. BND10 in equivalent
 Over to BND100,000 in equivalent 	1/32%, min. BND100 in equivalent
Cashier's Cheque - Issuance	BND10
Standing Instruction – Setup Fee	BND 5
Handling fee for one-off manual account transfer	Waived
Letter of reference (Travel, Visa, etc)	Waived
Application Processing Fees	
Mortgage Financing	Waived
Unsecured Personal Financing	Waived