

A. 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
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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

Returned Cheque Fee Due to Technical Reasons

BND 10

Lost Cheque Book

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
AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 /
USD 5 / JPY 500 per month
- Current Account
AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 /
USD 5 / JPY 500 per month

Reactivation Fee (to reactivate a dormant account)

- Savings Account
AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 /
NZD 10 / USD 10 / JPY 1,000
- Current Account
AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 /
NZD 10 / USD 10 / JPY 1,000

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

- Savings Account
AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 /
NZD 50 / USD 50 / JPY 5,000
- Current Account
AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 /
NZD 50 / USD 50 / JPY 5,000

Commission In-lieu of Exchange

- | | |
|--|----------------------------------|
| • Currency notes transaction (subject to availability) | 1%, min. BND 10 in equivalent |
| • Other transactions
(inclusive of transactions between BND and SGD): | |
| ○ Up to BND100,000 in equivalent | 1/10%, min. BND 10 in equivalent |
| ○ Over BND100,000 in equivalent | 1/32%, min BND 100 in equivalent |

D. FOREIGN CURRENCY CHEQUE RELATED FEES

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| Stop Payment/Cheque | USD 10 per cheque |
| Cheque Certification Fee | USD 15 per cheque |
| Returned Cheque Fee Due to Insufficient Funds | USD 50 per cheque |
| Returned Cheque Fee Due to Technical Reasons | USD 5 per cheque |
| Lost Cheque Book | USD 10 per cheque, max USD 25 |
| Issuance of Cheque books | |
| • Issuance Fee | BND 25 in equivalent per cheque book of 50 leaves at prevailing buying TT rate as of the transaction date |
| • Stamp duty | Equivalent to BND 0.10 per cheque |
| • Uncollected after 1 month | Equivalent to BND 20 |
| Customized Cheque | |
| • Setup Fee | USD 50 |
| • Material cost | At customer's expense and advised upon quotation |

E. ACCOUNT RELATED SERVICES VIA BRANCH COUNTERS

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| 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 |

<ul style="list-style-type: none"> • Cancellation • Amendment • Stamp Duty 	<p>BND 10, Plus prevailing cable charge, commission in-lieu and correspondent bank fee, if any</p> <p>BND 10, Plus, prevailing cable charge, commission in-lieu and correspondent bank fee, if any</p> <p>BND 0.10 per transaction</p>
<ul style="list-style-type: none"> • Correspondent Bank Fees (Beneficiary to receive exact amount - OUR) <ul style="list-style-type: none"> ◦ For USD ◦ For JPY ◦ For Other Currencies <p>Inward Local Fund Transfer (via RTGS)</p> <ul style="list-style-type: none"> • Credit to customer account with the bank <p>Inward Overseas Fund Transfer</p> <ul style="list-style-type: none"> • Within Baiduri Bank • Paid to account with local bank via RTGS • Stamp Duty • Commission in-lieu of exchange <p>Foreign Currency remittance paid in same currency, inclusive of SGD</p> <ul style="list-style-type: none"> ◦ Up to BND100,000 in equivalent ◦ Over BND100,000 in equivalent 	<p>BND 45 or equivalent to BND 45 for Foreign Currency Account</p> <p>0.05% of remitted amount, min BND 35 or equivalent to BND 35 for Foreign Currency Account</p> <p>BND 35 or equivalent to BND 35 for Foreign Currency Account</p> <p>Free</p> <p>BND 5</p> <p>BND20 Plus, prevailing cable charge, commission in-lieu of exchange and correspondent bank fee if any</p> <p>BND 0.10 per transaction</p> <p>1/10%, min. BND10 in equivalent</p> <p>1/32%, min. BND100 in equivalent</p>
<p>Cashier's Cheque</p> <ul style="list-style-type: none"> • Issuance • Cancellation • Stamp duty 	<p>BND 20</p> <p>BND 20</p> <p>BND 0.10 per cheque</p>
<p>Foreign Currency Cheque</p> <p>Sent by us for collection</p> <ul style="list-style-type: none"> • To credit BND account, with prevailing buying OD rate • To credit same foreign currency account <p>Sent to us for collection</p>	<p>BND 20 per cheque plus prevailing courier charge</p> <p>BND20 in equivalent per cheque, plus commission in-lieu and prevailing courier charges</p> <p>1/8%, min BND 25, plus commission in-lieu of exchange if collection in the same currency</p>

F. OTHER SERVICES

Audit Confirmation Report (per accounting period per account)

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

Certificate of Balance

- Certificate of balance (non-borrowing accounts only)
 - Collection within 2 Working Days BND 30
 - Immediate Collection BND 45

Letter of Reference (travel, visa etc)

- Collection within 2 Working Days BND 20

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 year 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 Below BND 500 BND 5
- Unsorted Cash Above BND 500 BND10

Bulk Coins Change and Deposit (3 working days)

- First BND 100 Free
- BND 101 to BND 500 BND 10
- Above BND 500 1%, min BND 10, max BND 50
- Coins to be confirmed on the same day 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

- Within Brunei BND 5 per item*
 - 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 Min BND 20*
- * subject to weight

G. 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

- SGD¹
 - 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

¹SGD 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

Annual Fees

- UnionPay Debit Free
- Visa Classic Debit 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 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

J. INSTANT REWARDS CARD – OTHER FEES

• Name Personalisation Fee	BND15 per card
• Instant Issuance Fee	BND5 per card
• Stamp Duty for Lost/Stolen Card	BND2
• Retrieval of Statement	
○ Current to 12 months	BND5 per statement cycle
○ More than 12 months	BND10 per statement cycle

K. CREDIT CARDS

Annual Fees

	Principal Card	Supplementary Card
• Visa Credit		
○ Infinite	BND 380	BND 190
○ Platinum	BND 280	BND 140
○ Classic	BND 40	BND 20
○ Smart Executive Platinum	Free	BND 50
○ Royal Brunei Visa Infinite (free for first 4 years)	BND300 thereafter	BND150 thereafter
○ Royal Brunei Visa Platinum (free for first 4 years)	BND200 thereafter	BND100 thereafter
• Mastercard Credit		
○ Platinum	BND 280	BND 140
○ Classic	BND 40	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 | 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 |
| • 0% Instalment Processing Fee | 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

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|--|---------------|
| • 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 |

<ul style="list-style-type: none"> • Early Repayment Fee (Full Settlement) <ul style="list-style-type: none"> ○ Unsecured Personal Financing For remaining tenor more than half of the original tenor ○ Unsecured Personal Financing For remaining tenor less than half of the original tenor ○ Secured Personal Financing (Personal Term Loan only) 		<p>BND 500 Maximum, 2% of the outstanding¹ amount or whichever is lower.</p> <p>BND 250 Maximum, 1 % of the outstanding amount or whichever is lower.</p> <p>BND 100</p>
<ul style="list-style-type: none"> • Prepayment Fee (Partial Settlement) <ul style="list-style-type: none"> ○ Unsecured Personal Financing ○ Secured Personal Financing (Personal Term Loan only) 		<p>1% of the prepaid amount or maximum BND 200, whichever is lower</p> <p>BND 100</p>
<ul style="list-style-type: none"> • Cancellation fee 		BND 250
<ul style="list-style-type: none"> • Commitment Fee for Undrawn Loan (Personal Term Loan only) 		0.375% per annum of undrawn Personal Term Loan balance
<ul style="list-style-type: none"> • Past Due Charges <ul style="list-style-type: none"> ○ Default Interest Rate ○ Issuance of Past Due Letter ○ Issuance of Reminder Letter 		<p>8.5% above Prime Lending Rate² (i.e. 8.5% + 5.5% = 14% per annum)</p> <p>BND 30</p> <p>BND 30</p>
<ul style="list-style-type: none"> • Issuance of Certificate of Balance 		BND 30
<ul style="list-style-type: none"> • Issuance of Clearance Letter 		BND 30
<ul style="list-style-type: none"> • Issuance of Advice Letter 		BND 50
<ul style="list-style-type: none"> • Issuance of Supplementary Facility Offer Letter 		BND 200
<ul style="list-style-type: none"> • Other Fees <ul style="list-style-type: none"> ○ Stamp Duty for Deed of Undertaking and Assignment of Salary ○ Lawyer Registration Fee ○ Courier/Freight Fee* 		<p>BND 1 + 0.20% of the loan amount</p> <p>BND 20</p> <p>Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5</p>

*For the purpose to serve the notice of assignment of salary to the applicant's employer

Mortgage Financing

<ul style="list-style-type: none"> • Processing Fee <ul style="list-style-type: none"> ○ New Application ○ Restructure/Extension e.g., extension of acceptance date, initial drawdown period, commitment expiry date 		<p>BND 250</p> <p>BND 50</p>
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¹ Outstanding amount is defined as total principal amount of the credit facility (excluding interest) which remains unpaid at the point of settlement.

² Prime Lending Rate is currently at 5.5%
Rates listed were last updated on 12 August 2024
For most current rates, please refer to branches

<ul style="list-style-type: none"> • Amendment Fee <ul style="list-style-type: none"> ○ Change of Monthly Repayment Due Date/Repayment Account ○ Change of Insurance Policy ○ Extension of Loan Tenor 		<p>BND 50</p> <p>BND 50</p> <p>BND 50</p>
<ul style="list-style-type: none"> • Renewal Fee (Home Equity Loan only) 		BND 100
<ul style="list-style-type: none"> • Early Repayment Fee (Full Settlement) & Prepayment Fee (Partial Settlement) Fee (settlement by own funds) 		<p>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</p> <p>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</p>
<ul style="list-style-type: none"> • Early Repayment (Full Settlement) Fee (refinance 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.
<ul style="list-style-type: none"> • Cancellation Fee <ul style="list-style-type: none"> ○ Approved with different terms by the bank but not accepted by customer ○ Approved with different terms by bank and accepted by customer before issuance of Facility Offer Letter ○ Approved application after issuance of Facility Offer Letter signed before forwarding to lawyer 		<p>No charged applicable</p> <p>BND 250</p> <p>BND 750 (BND 250 for cancellation fees and BND 500 for the Issuance of Facility Offer Letter)</p>
<ul style="list-style-type: none"> • Past Due Charges <ul style="list-style-type: none"> ○ Default Interest Rate ○ Issuance of Past Due Letter ○ Issuance of Reminder Letter 		<p>8.5% above Prime Lending Rate (i.e 8.5% + 5.5% = 14% per annum)</p> <p>BND 30</p> <p>BND 30</p>
<ul style="list-style-type: none"> • Commitment Fee for Undrawn Loan 		0.375% per annum of undrawn balance of the facility
<ul style="list-style-type: none"> • Issuance of Certificate of Balance • Issuance of Clearance Letter • Issuance of Advice Letter • Issuance of Supplementary Facility Offer Letter 		<p>BND 30</p> <p>BND 30</p> <p>BND 50</p> <p>BND 250</p>
<ul style="list-style-type: none"> • Other Fees <ul style="list-style-type: none"> ○ Courier/Freight Fee* <p>*For the purpose of serving the notice of assignment of salary to the applicant's employer</p>		<p>Brunei Muara and Tutong district – BND 3</p> <p>Kuala Belait and Temburong district – BND 5</p>

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