

A. BRUNEI DOLLAR DEPOSIT ACCOUNT

Minimum Opening Deposit

- Current Account BND 2,000
- Fixed Deposit Account BND 1,000
- MSME Account BND 50

Minimum Balance Requirement

- Current Account BND 2,000
- MSME Account BND 50

Maintenance Fee (if balance falls below minimum) BND 10 per month

Dormant Account Fee (if account remains inactive for more than 12 months) BND 15 per month

Reactivation Fee BND 10

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

Stopped payment/Cheque BND 15 per cheque, max. BND 100 per instruction letter

Stopped Cheque Fee Due to Insufficient Funds BND100 per cheque

Marked Cheque Fee BND 30

Cheque Certification Fee BND 20

Returned Cheque Fee Due to Insufficient Fund 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 BND 50 per cheque book of 50 leaves
- Stamp duty BND 0.10 per cheque
- Uncollected after 1 month BND 20

B. FOREIGN CURRENCY DEPOSIT ACCOUNT

Minimum Opening Deposit

- Current Account AUD 2,000 / CAD 2,000 / EUR 1,000 / GBP 1,000 / HKD 10,000 / NZD 2,000 / USD 1,000 / JPY 200,000
- Fixed Deposit Account AUD 10,000 / CAD 10,000 / EUR 5,000 / GBP 5,000 / HKD 25,000 / NZD 10,000 / USD 5,000 / JPY1,000,000

Minimum Balance Requirement AUD 2,000 / CAD 2,000 / EUR 1,000 / GBP 1,000 / HKD 10,000 / NZD 2,000 / USD 1,000 / JPY 200,000

Maintenance Fee (if balance falls below minimum) AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD100 / NZD 10 / USD 10 / JPY 1,000 per month

Dormant Account Fee (if account remains inactive for more than 12 Months) AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500 per month

Reactivation Fee	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)	AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 / NZD 50 / USD 50 / JPY 5,000
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
Commission in lieu of exchange	
<ul style="list-style-type: none"> • Currency notes transaction (subject to availability) • Other transactions (inclusive of transactions between BND and SGD); <ul style="list-style-type: none"> ○ Up to BND100,000 in equivalent ○ Over BND100,000 in equivalent 	<p>1%, min. BND 10 in equivalent</p> <p>1/10%, min. BND 10 in equivalent</p> <p>1/32%, min. BND 100 in equivalent</p>
Stopped Payment/Cheque	USD 10 per cheque
Cheque Certification Fee	USD 15 per cheque
Returned Cheques - Insufficient Funds	USD 50 per cheque
Returned Cheques - Technical Reasons	USD 5 per cheque
Lost Cheque Book	USD 10 per cheque, max USD 25
Issuance of Cheque books	
<ul style="list-style-type: none"> • Issuance fee • Stamp duty • Uncollected after 1 month 	<p>BND 50 in equivalent per cheque book of 50 leaves, at prevailing buying TT rate of the transaction date</p> <p>BND 0.10 in equivalent per cheque</p> <p>BND 20 in equivalent</p>
Customised Cheque	
<ul style="list-style-type: none"> • Setup Fee • Material cost 	<p>USD 100</p> <p>At customer's expense and advised upon quotation</p>

C. OVER THE COUNTER (VIA BRANCH)

Account Transfer	
<ul style="list-style-type: none"> • Handling fee for one off manual account transfer • Manual transfer from Savings Account to cover excess in Current Account 	<p>BND 5</p> <p>BND 30</p>
Cash Deposit and Withdrawal over the counter	
<ul style="list-style-type: none"> ○ Up to BND 5,000 ○ BND 5,001 to BND 50,000 ○ BND 50,001 and above 	<p>BND 1 per transaction</p> <p>BND 5 per transaction</p> <p>0.1% of deposit or withdrawal amount per transaction</p>
Standing Instruction	
<ul style="list-style-type: none"> • Set up • Amendment • Cancellation 	<p>BND 10</p> <p>BND 10</p> <p>BND 10</p>

- Each Standing Instruction:
 - Internal Fund Transfer / Bill Payment Free
 - Local / Overseas Bank Fund Transfer BND 10, plus prevailing Outward Local Fund Transfer / Cashier's Cheque charges
- Administration fee for insufficient funds BND 30 after 3 consecutive daily attempts
- Letter of Notice (termination due to insufficient funds For 3 consecutive months) 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 of exchange and correspondence bank fee, if any
- Amendment BND 10, plus prevailing cable charge, commission In lieu of exchange and correspondence bank fee, if any
- Stamp Duty BND 0.10 per transaction
- 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 BND100,000 in equivalent 1/32%, min. BND100 in equivalent

Correspondent Bank Fees (Beneficiary to receive exact amount - OUR)

- USD BND 45 for BND Account or BND 45 in equivalent for Foreign Currency Account
- JPY 0.05% of remitted amount, min BND 35 for BND Account or BND 35 in equivalent for Foreign Currency Account
- Other Currencies BND 35 for BND Account or BND 35 in equivalent for Foreign Currency Account

Inward Local Fund Transfer (via RTGS)

Free

Inward Overseas Fund Transfer

- Credit to customer account 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, or BND 20 in equivalent if deposited to Foreign Currency Account per cheque plus prevailing courier charges
- To credit same foreign currency account BND20 in equivalent per cheque, plus commission in lieu of exchange 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

Company Payroll – Over the counter

- Processing fee per instruction
 - Transfer fee within Baiduri Bank
 - Transfer fee to other local banks (per bank)
 - Additional fee for requests submitted with less than 24-hour notice
- Note: A minimum notice of 2 working days is required for normal requests

Standard Format

- BND 10
- Free
- BND 20
- BND 30

Non-Standard Format

- BND 50
- Free
- BND 20
- BND 30

D. OTHER SERVICES

Audit Confirmation Report (per accounting period per account)

- Within 12 Months BND 100
- Above 1 year to 2 years BND 200
- Above 2 years BND 300

Certificate of Balance

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

Letter of Support

BND 50

Letter of Reference

BND 50

Letter of Undertaking

BND 50

Reminder Letter

BND 100 / USD 100

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

Drop-In Deposit

- Pouch:
 - New Free
 - Replacement for damaged / lost / destroyed Free
 - Unreturned pouch Free
 - Holding fee for uncollected returned pouch Free
 - Discrepancy Fee BND 15
 - Stamp duty BND 2

Day & Night Safe Deposit

- Key:
 - New (refundable upon return) BND100 per key
 - Replacement for damaged / lost / destroyed BND500 per key
 - Unreturned key BND500 per key
- Pouch:
 - New (refundable upon return) BND50 per pouch
 - Replacement for damaged / lost / destroyed BND50 per pouch
 - Unreturned pouch BND50 per pouch
 - Holding fee for uncollected pouch after return BND10 per pouch per week (from the day of deposit)
 - Discrepancy Fee BND 15

Unsorted Cash

- Unsorted Cash Up to BND 500 BND 5
- Unsorted Cash BND 501 and above 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 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

Biller Service

- Insurance bill payment received over the counter BND2 per transaction
- Daily reconciliation report BND500 per month

E. ATM & CREDIT CARD

Annual Fees

- ATM Corporate Card Free
- ATM Deposit Card Free
- Baiduri Mastercard Platinum Business Credit Card (free for first 5 years) BND 280 thereafter

Replacement Card

- Non-Chip Card BND 15
- Cards with EMV Chip BND 25
- Uncollected cards for more than 3 months BND 20

Other Fees

- Financial Charge / Interest 1.5% per month
- Cash Advance Fees 3% of amount withdrawn, subject to a minimum of BND10 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
- Late Payment Fee BND 35 per month
- Over-limit Fee BND 15 at each occurrence
- Physical Card PIN Request BND 10
- Stamp Duty for Lost/Stolen Card BND2
- Administration Fee for Insufficient Funds to Meet Standing Instructions 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

F. 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, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
 - Other Countries BND 15, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
- 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 Standing Instruction:
 - 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

Token

- Issuance / Lost / Damaged / Non-return BND 30

Company Payroll – b.Digital Business**Standard Format only**

- Processing Fee Per Instruction BND 5
- Transfer Fee Within Baiduri Bank Free
- Transfer Fee to Other Local Banks (per bank) BND 10
- Additional Fee for Requests Submitted With Less Than 24-Hour Notice BND 30

Note: A minimum notice of 2 working days is required for normal requests

Issuance of Cheque books - Request via b.Digital Business

- Issuance Fee BND 50 per cheque book of 50 leaves
- Stamp Duty BND 0.10 per cheque
- Uncollected after 1 month BND 20

G. TRADE FINANCE

LETTERS OF CREDIT

Import Letter of Credit (Import LC)

- Issuance (Sight / Usance) 0.125% per month, min. BND 80
- Usance Acceptance / Deferred Payment Commission 0.125% per month, min. BND 80
- Amendment (Amount / Tenor) 0.125% per month, min. BND 80
- Other Amendment BND 50
- Cancellation BND 50

Import LC – Drawings

- Excess Drawing 0.125% per month on excess amount, min. BND 80
- Drawing Against Expired LC 0.125% per month from LC expiry date to payment date, min. BND 80
- Reimbursement Commission 0.125% flat, min. BND 50

Import LC – SWIFT / Cable / Postage Charges

- New Documentary Credits Issued – Foreign BND 100
- New Documentary Credits Issued – Local BND 50
- Short Cable – Foreign (Drawings and Tracers) BND 50
- Short Cable – Local (Drawings and Tracers) BND 30
- Postage BND 5

Import LC – Other Charges

- Stamp Duty on Sight Documentary Credits BND 0.10
- Stamp Duty on Usance Documentary Credits 0.10% on bill amount
- Discrepancy Charge – Local BND 75
- Discrepancy Charge – Foreign USD 75 / GBP 75 / EUR 75 / AUD 75 / CAD 75 / NZD 75
Other Foreign currency at BND 75 equivalent
- Shipping Guarantee / Airway Bill Endorsement BND 50

Export Letter of Credit (Export LC)

- Advising Commission BND 50
- Advising Amendment Fee BND 50
- Negotiation Commission 0.125% flat, min. BND 50
- Confirmation Commission Subject to arrangement, min. 0.25% or BND 500, whichever is higher
- Transfer Commission for Transferable LC (Full / Partial / Increase in Amount Amendment) Subject to arrangement, min. 0.25% or BND 500, whichever is higher
Any other amendments shall be charged BND 80

Export LC – SWIFT / Cable / Postage Charges

- SWIFT / Short Cable (Reimbursement) BND 50 for Foreign LC, BND 30 for Local LC
- Courier Fee BND 10 for Local, BND 50 for ASEAN and Hong Kong, BND 80 for all other countries

• Postage	BND 5
Export LC – Other Charges	
• Collection Service – Presentation of Demand under Standby Letter of Credit (SBLC)	0.125% flat, min. BND 200
DOCUMENTARY COLLECTION	
Inward Collection	
• Presentation Charge	BND 15
• Collection Commission (Sight / Usance / Free of Payment)	0.125% flat, min. BND 50
• Amendment to Collection Instruction	BND 50
• Holding Fee	BND 50 per month after 2 months
Inward Collection – Other Charges	
• SWIFT / Short Cable (Payment / Tracers)	BND 50 for Foreign Bills, BND 30 for Local Bills
• Postage	BND 5
• Stamp Duty on Sight Documentary Credits	BND 0.10
• Stamp Duty on Usance Documentary Credits	0.10% on bill amount
• Commission in lieu of exchange (for SGD only)	
• Up to BND100,000 in equivalent	1/10%, min. BND10
• Over BND100,000 in equivalent	1/32%, min. BND100
• Shipping Guarantee / Airway Bill Endorsement	0.125% flat, min. BND 50
Outward Collection	
• Collection Commission (Sight / Usance / Free of Payment)	0.125% flat, min. BND 50
• Amendment to Collection Instruction	BND 50
• Holding Fee for Unpaid / Returned Items	BND 50 per month after 2 months
Outward Collection – Other Charges	
• Courier Fee	BND 10 for Local, BND 50 for ASEAN and Hong Kong, BND 80 for all other countries
• Postage	BND 5
• Commission-in-Lieu of Exchange (for SGD only)	
• Up to BND100,000 in equivalent	1/10%, min. BND10
• Over BND100,000 in equivalent	1/32%, min. BND100
• Protest Charge	BND 100 plus legal costs
• Tracers for Import / Export Collection by mail	BND 30 per tracer
BANKER'S GUARANTEE	
• Issuance (Labour Guarantee / Performance Bond / Airline Guarantee / Custom Guarantee / Payment Guarantee / Other Guarantee on fully secured basis)	1% – 1.5% per annum, min. BND 100 for standard format or BND 200 for non-standard format For counter guarantees, min. BND300 plus overseas bank issuance charges
• Amendment (Amount / Tenor)	1% – 1.5% per annum, min. BND 100
• Other Amendment	BND 50
• Advisement	BND 50
• Stamp Duty	BND 1.25
• Stamp Duty for Full Counter Indemnity	BND 1.00
• SWIFT / Cable Charge (if applicable)	BND 50

INVOICE FINANCING

Local Invoice Financing

- Commission 0.125% flat, min. BND 50
- Presentation Charge BND 15

Foreign Invoice Financing

- Commission 0.125% flat, min. BND 50
- Presentation Charge BND 15

Other Charges

- SWIFT / Cable Charge BND 30 for local bill payment, BND 50 for foreign bill payment
- Postage BND 5