

# GENERAL TARIFF

## - CORPORATE ACCOUNT



### A. BRUNEI DOLLAR DEPOSIT ACCOUNT

<b>Minimum Opening Deposit</b>	
• Current Account	BND 2,000
• Fixed Deposit Account	BND 1,000
<b>Minimum credit balance required to be maintained in Current Account</b>	BND 2,000
<b>Should average monthly balance fall below the minimum balance required in Current Account</b>	BND 10 per month
<b>Dormant Current Account (inactive above 12 months)</b>	BND 15 per month
<b>Reactivation of Dormant Current Account</b>	BND 10
<b>Closed Current Account within 6 months from opening date</b>	BND 100
<b>Handling fee for premature upliftment</b>	BND 20
<b>Stop Payment/Cheque</b>	BND 15 per piece, max. BND 100 per instruction letter
<b>Marked Cheques</b>	BND 30
<b>Certifying Cheque good for payment</b>	BND 20
<b>Returned Cheques - Insufficient Funds</b>	BND 100
<b>Returned Cheques - Technical Reasons</b>	BND 10
<b>Lost Cheque Book</b>	BND 10 per piece, max BND 50
<b>Issuance of Cheque books</b>	
• Service Fee	BND 10 per cheque book of 50 leaves
• Stamp Duty	BND 0.10 per cheque
• Uncollected after 1 month	BND 20

### B. FOREIGN CURRENCY DEPOSIT ACCOUNT

<b>Minimum Opening Deposit</b>	
• 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 / JPY 1,000,000
<b>Minimum credit balance required to be maintained in Current Account</b>	AUD 2,000 / CAD 2,000 / EUR 1,000 / GBP 1,000 / HKD 10,000 / NZD 2,000 / USD 1,000 / JPY 200,000
<b>Should average monthly balance falls below the minimum balance required in Current Account</b>	Monthly Charge: AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Dormant Current Account (inactive above 12 months)</b>	Monthly Charge: AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500
<b>Reactivation of Dormant Current Account</b>	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Closed Current Account within 6 months from opening date</b>	AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 / NZD 50 / USD 50 / JPY 5,000

<b>Early upliftment for Fixed Deposit</b>	Penalty of 1%, min, AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000 No interest is paid when completed term is less than 1 month, and when interest after deduction is negative.
<b>Handling fee for premature upliftment</b>	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Commission in lieu of exchange</b>	
<ul style="list-style-type: none"> <li>• Currency notes transaction (subject to availability in respect of withdrawal)</li> <li>• Other transactions (inclusive of transactions between BND and SGD); <ul style="list-style-type: none"> <li>○ Up to BND100,000 in equivalent</li> <li>○ Over BND100,000 in equivalent</li> </ul> </li> </ul>	<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>
<b>Stop Payment/Cheque</b>	USD 10 per cheque
<b>Certifying Cheque good for payment</b>	USD 15 per cheque
<b>Returned Cheques - Insufficient Funds</b>	USD 50 per cheque
<b>Returned Cheques - Technical Reasons</b>	USD 5 per cheque
<b>Lost Cheque Book</b>	USD 10 per cheque, max USD 25
<b>Issuance of Cheque books</b>	
<ul style="list-style-type: none"> <li>• Service Fee</li> <li>• Stamp duty</li> <li>• Uncollected after 1 month</li> </ul>	<p>Equivalent to BND 10 per cheque book of 50 leaves, at prevailing buying TT rate of the transaction date</p> <p>Equivalent to BND 0.10 per cheque</p> <p>Equivalent to BND 20</p>
<b>Customized Cheque</b>	
<ul style="list-style-type: none"> <li>• Setup Fee</li> <li>• Material cost</li> </ul>	<p>USD 100</p> <p>At customer expense and advised upon quotation</p>

## C. ACCOUNT RELATED SERVICES

<b>Account Transfer over the counter</b>	
<ul style="list-style-type: none"> <li>• Handling fee for one off manual account transfer</li> <li>• Manual transfer from Savings Account to cover excess in Current Account</li> </ul>	<p>BND 5</p> <p>BND 30</p>
<b>Cash Deposit and Withdrawal over the counter</b>	
<ul style="list-style-type: none"> <li>• Per transaction amount: - <ul style="list-style-type: none"> <li>○ Up to BND 5,000</li> <li>○ BND 5,001 to BND 50,000</li> <li>○ BND 50,001 and above</li> </ul> </li> </ul>	<p>BND 1</p> <p>BND 5</p> <p>0.1% of deposit amount per transaction</p>
<b>Standing Instruction</b>	
<ul style="list-style-type: none"> <li>• Set up</li> <li>• Amendment</li> <li>• Cancellation</li> <li>• Each generated payment: <ul style="list-style-type: none"> <li>○ Through account transfer / bill payments</li> <li>○ To an account in a local / overseas bank</li> </ul> </li> </ul>	<p>BND 10</p> <p>BND 10</p> <p>BND 10</p> <p>Free</p> <p>BND 10*</p>
*Plus prevailing Outward Transfer / Cashier's Cheque Charges	
<ul style="list-style-type: none"> <li>• Administration fee for insufficient funds to meet standing instruction</li> <li>• Letter of Notice for termination of standing instruction</li> </ul>	<p>BND 30 after 3 consecutive daily attempts</p> <p>BND 30</p>

**Outward transfer to local bank**

- Via RTGS BND 20
- Stamp Duty BND 0.10 per transaction

**Outward Telegraphic Transfer**

- Cable charge : -
  - To ASEAN countries, including Hong Kong BND 20
  - To other Countries BND 30
- Cancellation BND 10\*
- Amendment BND 10\*
- 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 to BND100,000 in equivalent 1/32%, min. BND100 in equivalent
 \*Plus prevailing cable charge, commission in lieu and correspondent bank fee, if any
- Correspondent Bank Fees  
(Beneficiary to receive exact amount -OUR)
  - For USD BND 45
  - For JPY 0.05% of remitted amount, min BND 35
  - For Other Currencies BND 35

**Local Transfer from bank in Brunei (via RTGS)**

- Credit to customer account with the bank Free

**Overseas Inward Telegraphic Transfer**

- Credit to customer account with the bank BND 5
- Paid to an account with another bank in Brunei (via RTGS) BND 40
- 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 to BND100,000 in equivalent 1/32%, min. BND100 in equivalent
 \*Plus prevailing cable charge, commission in lieu and correspondent bank fee, if any

**Cashier's Cheque**

- Issuance BND 20
- Cancellation BND 20
- Stamp Duty BND 0.10 per cheque

**Foreign Currency Cheque**

- Sent by us for collection BND 20 plus prevailing courier charges
- Sent to us for collection 1/8% or min BND 25 with commission in lieu if in Same currency

**Stamp Duty**

- Letter of Indemnity BND 2

**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**

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

**Certificate of Balance / Credit Reference**

- Request for certificate of balance by non-borrowing accounts: -
  - To be collected in 2 working days BND 30
  - For immediate collection BND 45

**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

**Drop-In Deposit**

- Pouch:
  - New (refundable upon return) 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 returned pouch BND10 per pouch per week (from the day of deposit)
  - Discrepancy Fee BND 15

### Unsorted Cash

- Unsorted cash surcharge below BND 500 BND 5
- Unsorted cash surcharge above BND 500 BND10

### Bulk Coins Change and Deposit (3 working days)

- First BND 100 Free
- BND 100 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 100 to BND 500 BND 10
- Above BND 500 1%, min BND 10, max BND 50

### Courier Charges

- Within Brunei BND 5 per item\*
  - ASEAN Countries including Hong Kong Min BND 20 per item\*
  - Other Countries Min BND 30 per item\*
- \*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

## E. ATM

### Overseas Card ATM Access Fee

BND 3 per withdrawal

### Airport Multi-currency ATM

- Withdrawal fees for Singapore Dollar:
  - 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

## F. INTERNET BANKING

### Fund Transfer within the Bank

Free

### Fund Transfer To Local Bank

- via RTGS BND 15
- via ACH-DC BND 5
- 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 fee for Telegraphic Transfer BND 10\*

- Amendment BND 10\*
  - Stamp Duty BND 0.10 per transaction in equivalent
- \*Plus prevailing cable charge/draft, commission in lieu and correspondent bank fee, if any

#### Commission in Lieu

- 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:
  - Through account transfer / bill payments Free
  - To an account in a local bank Refer to Fund Transfer to Local Bank
  - To an account in an oversea bank Refer to Fund Transfer To Overseas Bank

#### Token

- Lost / damaged / non-return BND 50

#### Company Payroll – Business I-Banking

#### 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 Business I-Banking

- Service Fee BND 10 per cheque book of 50 leaves
- Stamp Duty BND 0.10 per cheque
- Uncollected after 1 month BND 20