

GENERAL TARIFF

- CORPORATE ACCOUNT



A. BRUNEI DOLLAR DEPOSIT ACCOUNT

Minimum Opening Deposit

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

Minimum credit balance required to be maintained in Current Account BND 2,000

Should average monthly balance fall below the minimum balance required in Current Account BND 10 per month

Dormant Current Account (inactive above 12 months) BND 15 per month

Reactivation of Dormant Current Account BND 10

Closed Current Account within 6 months from opening date BND 100

Early upliftment for fixed or term deposit (inclusive of Certificate of Deposit) BND10 minimum or up to 1% of principal amount invested (whichever is greater)

Handling fee for premature upliftment BND 20

Stop payment/Cheque BND 15 per piece, max. BND 100 per instruction letter

Stop cheque due to insufficient funds BND100 per cheque

Marked Cheques BND 30

Certifying Cheque good for payment BND 20

Returned Cheques - Insufficient Funds BND 100

Returned Cheques - Technical Reasons BND 10

Lost Cheque Book BND 10 per piece, max BND 50

Issuance of Cheque books

- Service fee BND 25 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 / JPY 1,000,000

Minimum credit balance required to be maintained in 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

Should average monthly balance falls below the minimum balance required in Current Account Monthly Charge:
AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000

Dormant Current Account (inactive above 12 months) Monthly Charge:
AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500

Reactivation of Dormant Current Account	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
Closed Current Account 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 No interest is paid when completed term is less than 1 month, and when interest after deduction is negative.
Handling fee for premature 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 in respect of withdrawal) • 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>
Stop Payment/Cheque	USD 10 per cheque
Certifying Cheque good for payment	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"> • Service fee • Stamp duty • Uncollected after 1 month 	<p>Equivalent to BND 25 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>
Customized Cheque	
<ul style="list-style-type: none"> • Setup Fee • Material cost 	<p>USD 100</p> <p>At customer expense and advised upon quotation</p>

C. ACCOUNT RELATED SERVICES

Account Transfer over the counter	
<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"> • Per transaction amount: - <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</p> <p>BND 5</p> <p>0.1% of deposit amount per transaction</p>
Standing Instruction	
<ul style="list-style-type: none"> • Set up • Amendment • Cancellation • Each generated payment: <ul style="list-style-type: none"> ○ Through account transfer / bill payments 	<p>BND 10</p> <p>BND 10</p> <p>BND 10</p> <p>Free</p>

<ul style="list-style-type: none"> ○ To an account in a local / overseas bank 	BND 10*
*Plus prevailing Outward Transfer / Cashier's Cheque Charges	
<ul style="list-style-type: none"> • Administration fee for insufficient funds to meet standing instruction 	BND 30 after 3 consecutive daily attempts
<ul style="list-style-type: none"> • Letter of Notice for termination of standing instruction 	BND 30
Outward transfer to local bank	
<ul style="list-style-type: none"> • Via RTGS 	BND 20
<ul style="list-style-type: none"> • Stamp Duty 	BND 0.10 per transaction
Outward Telegraphic Transfer	
<ul style="list-style-type: none"> • Cable charge : - <ul style="list-style-type: none"> ○ To ASEAN countries, including Hong Kong ○ To other Countries 	 BND 20 BND 30
<ul style="list-style-type: none"> • Cancellation 	BND 10*
<ul style="list-style-type: none"> • Amendment 	BND 10*
<ul style="list-style-type: none"> • Stamp Duty 	BND 0.10 per transaction
<ul style="list-style-type: none"> • Commission in-lieu of exchange Foreign Currency remittance sent in same currency, inclusive of SGD <ul style="list-style-type: none"> ○ Up to BND100,000 in equivalent ○ Over to BND100,000 in equivalent 	 1/10%, min. BND10 in equivalent 1/32%, min. BND100 in equivalent
*Plus prevailing cable charge, commission in lieu and correspondent bank fee, if any	
<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 	 BND 45 0.05% of remitted amount, min BND 35 BND 35
Local Transfer from bank in Brunei (via RTGS)	
<ul style="list-style-type: none"> • Credit to customer account with the bank 	Free
Overseas Inward Telegraphic Transfer	
<ul style="list-style-type: none"> • Credit to customer account with the bank 	BND 5
<ul style="list-style-type: none"> • Paid to an account with another bank in Brunei (via RTGS) 	BND20 Plus, prevailing cable charge, commission in lieu and correspondent bank fee, if any
<ul style="list-style-type: none"> • Stamp Duty 	BND 0.10 per transaction
<ul style="list-style-type: none"> • Commission in-lieu of exchange Foreign Currency remittance paid in same currency, inclusive of SGD <ul style="list-style-type: none"> ○ Up to BND100,000 in equivalent ○ Over to BND100,000 in equivalent 	 1/10%, min. BND10 in equivalent 1/32%, min. BND100 in equivalent
Cashier's Cheque	
<ul style="list-style-type: none"> • Issuance 	BND 20
<ul style="list-style-type: none"> • Cancellation 	BND 20
<ul style="list-style-type: none"> • Stamp Duty for issuance of cashier's cheque 	BND 0.10 per cheque
Foreign Currency Cheque	
Sent by us for collection	
<ul style="list-style-type: none"> • To credit BND account, with prevailing buying OD rate 	BND 20 plus prevailing courier charges
<ul style="list-style-type: none"> • To credit same foreign currency account 	Eqv. To BND20 per cheque plus commission in lieu and prevailing courier charges
<ul style="list-style-type: none"> • Sent to us for collection 	1/8% or min BND 25 with commission in lieu if in 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**

- Within 12 Months BND 100
 - Above 1 year to 2 years BND 200
 - Above 2 years BND 300
- (Per accounting period per account)

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*
- 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 monthly

E. ATM & CREDIT CARD**New Issuance & Annual Fees**

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

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% monthly (on the outstanding balance)
- 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 Fees 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
- Standing Instruction Returned 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*
○ 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	
• Issuance / Lost / damaged / non-return	BND 30

Company Payroll – Business I-Banking

- 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 only

BND 5
Free
BND 10
BND 30

Issuance of Cheque books - Request via Business I-Banking

- Service Fee
 - Stamp Duty
 - Uncollected after 1 month
- BND 25 per cheque book of 50 leaves
BND 0.10 per cheque
BND 20