

A. BRUNEI DOLLAR DEPOSIT ACCOUNT

Minimum Opening Deposit

• Savings Account	BND 100
• Statement Savings for minor and student accounts	BND 50
• Current Account	BND 1,000
• Fixed Deposit Account	BND 1,000

Minimum credit balance required to be maintained in account

• Savings Account	BND 50
• Current Account	BND 1,000

Should average monthly balance falls below the minimum balance required

• Savings Account	BND 2 per month
• Current Account	BND 10 per month

Dormant Account

• Savings Account (inactive above 24 months)	BND 10 per month
• Current Account (inactive above 12 months)	BND 10 per month

Reactivation of Dormant Account

• Savings Account & Current Account	BND 10
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Closed account within 6 months from opening date

• Savings Account	BND 50
• Current Account	BND 100

Handling fee for premature upliftment

BND 20

Issuance of Passbook

Free

Replacement of lost Passbook (Issuance of duplicate)

BND 20 per book

Stop Payment/Cheque

BND 15 per piece, max. BND 100 per instruction letter

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 5 per cheque book of 25 leaves
• Stamp Duty	BND 0.10 per piece
• Uncollected after 1 month	BND 20

B. 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 credit balance required to be maintained in account

- 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

Should average monthly balance falls below the minimum balance required

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

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

Dormant Account

- Savings Account (inactive above 24 months) Monthly Charge:
AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500
- 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 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

Closed account 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 in respect of withdrawal) 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

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	
• Service Fee	Equivalent to BND 5 per cheque book of 25 leaves, at prevailing buy TT rate 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 expense and advised upon quotation

C. ACCOUNT RELATED SERVICES

Account Transfer

- | | |
|---|--------|
| • Handling fee for one off manual account transfer | BND 5 |
| • Manual transfer from Savings Account to cover excess in Current Account | BND 30 |

Standing Instruction

- | | |
|--|---|
| • Set up | BND 10 |
| • Amendment | BND 10 |
| • Cancellation | BND 10 |
| • Each generated payment: | |
| ◦ Through account transfer / bill payments | Free |
| ◦ To an account in a local / overseas bank | BND 10* |
| *Plus prevailing Outward Transfer / Demand Draft / Cashier's Cheque Fees | |
| • Administration fee for insufficient funds to meet standing instruction | BND 30 after 3 consecutive daily attempts |
| • Letter of Notice for termination of standing instruction | BND 30 |

Outward Transfer to Local Bank

- | | |
|--------------|------------------------|
| • Via RTGS | BND 20 |
| • Stamp Duty | BND 0.10 in equivalent |

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 in equivalent |
| • 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 in equivalent
 - 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 in equivalent

Demand Draft

- Issuance BND 20
 - Cancellation BND 20*
 - Lost demand draft BND 20*
 - Stop payment BND 20*
 - Amendment fee BND 20*
 - Stamp Duty BND 0.10 in equivalent
 - 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

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

D. OTHER SERVICES**Audit Confirmation Report**

- Within 2 years BND 50
- More than 2 years BND100

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
- Letter of Reference (travel, visa etc) 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 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: | |
| o SGD 50 – SGD 100 | BND 3 per withdrawal |
| o SGD 150 – SGD 1,000 | BND 5 per withdrawal |
| o 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 in equivalent |

Fund Transfer To Bank Abroad (Telegraphic Transfer)

- 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 in equivalent

*Plus prevailing cable charge, 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 overseas bank (bank abroad) Refer to Fund Transfer To Bank Abroad (Telegraphic Transfer)

G. ATM & DEBIT CARDS

New Issuance & Annual Fees

- Union Pay Free
- Visa Classic Bonus Points BND 9 / No Bonus Points Free
- Visa Platinum BND 18
- Supasave Visa Debit BND 9 (Free for first 5 years)
- Royal Brunei Visa Platinum Debit BND 18
- Mastercard Cash Card BND 36 (valid for 3 years)
- Smart Executive MasterCard Platinum Free
- Prestige MasterCard World Free

Replacement Card

- Non-Chip Card BND 15
- Chip Card BND 25
- Card destroyed after 3 months non-collection BND 20

Replacement PIN BND 10

Stamp Duty for Lost / Stolen Cards BND 2

Cash Card (Inactive for more than 12 months) BND 10 per month

Reactivation of Dormant Cash Card BND 10

Instant Issuance BND 5

Sales Draft Retrieval Fee BND 10

Cash withdrawal from Non-Baiduri ATM BND 3 per transaction

H. CREDIT CARDS

Credit Card Annual Fees

	Principal Card	Supplementary Card
• Visa		
○ Infinite	BND 380	BND 190
○ Platinum	BND 280	BND 140
○ Classic	BND 40	BND 20
○ Smart Executive Platinum	Free	BND 50
○ Prestige Visa Infinite	Free	Free
○ Royal Brunei Visa Infinite	BND300	BND150
○ Royal Brunei Visa Platinum	BND200	BND100
• MasterCard		
○ Platinum	BND 280	BND 140
○ Classic	BND 40	BND 20

Replacement Card

• Non-Chip Card	BND 15
• Chip Card	BND 25
• Card destroyed after 3 months non-collection	BND 20

Replacement PIN

BND 10

Stamp Duty for Lost / Stolen Cards

BND 2

Cash Advance Fees

3% of amount withdrawn, min. BND 10

Cash Advance Over The Counter

N/A

0% Instalment Processing Fee

• Classic, Gold and Platinum	3% of amount or min BND 30 whichever is higher
• Infinite	BND 30

0% Instalment Early Settlement

BND 100

Late Payment Fees

BND 35

Finance Charger (Interest)

18% per annum

Over-limit Fee

BND 15

Standing Instruction Returned

BND 15

Returned Cheque

BND 100

Temporary Limit Fee

BND 25

Retrieval of Statement

• Current to 12 months	BND 5 per statement cycle
• More than 12 months	BND 10 per statement cycle

Instant Issuance

BND 5 per statement cycle

Sales Draft Retrieval

BND 10

I. RETAIL FINANCING & LOANS

Application Processing and Administration Fees

• Unsecured Personal Financing Products	BND 50 – 200
• Mortgage Loan	BND 250
• Fully Cash Secured	BND 200
• SME	1% of the loan amount, min BND 300
• SME – Oil & Gas Vendor Financing	1% of the loan amount, min BND 300, max BND 1,000
• SME Temporary Overdraft	BND 250
• SME Fully Cash Secured	BND 250

Early Repayment Fees

• Unsecured personal financing products remaining tenor	
○ More than half of the original tenor	2% of the outstanding or max. BND 500 whichever lower
○ Less than half of the original tenor	1% of the outstanding or max. BND 250 whichever lower
• Mortgage* (a) Settlement by own funds either partial or full settlement	
○ Tenor less than 3 years	5% on prepayment amount or min, BND 2,500 whichever is higher or stipulated in the Banking Facility Letter
○ Tenor more than 3 years	3% on prepayment amount or min, BND 1,000 whichever is higher or stipulated in the Banking Facility Letter
• Mortgage* (b) Refinance by other financial institution/bank	10% on prepayment amount, min. BND 5,000 whichever is higher or stipulated in the Banking Facility Letter
*Mortgage Loan Early Prepayment Fee, only (1) prepayment fee is charged either (a) or (b)	
• SME and SME Oil & Gas Vendor Financing	
○ Partial loan prepayment	2% of the amount paid or min BND 500
○ Full loan prepayment	5% of the amount paid or min BND 2500
• SME Fully Cash Secured	
○ Partial loan repayment	BND 50
○ Full loan repayment	BND 100
• Term Loan remaining tenor	
○ Tenor less than 5 years	8% on outstanding loan amount, min. BND 5,000 or stipulated in the Banking Facility Letter
○ Tenor more than 5 years	5% on outstanding loan amount, min. BND 3,000 or stipulated in the Banking Facility Letter
• Fully Cash Secured early settlement for Term Loan & Overdraft	BND100 or stipulated in the Banking Facility Letter

Cancellation Fees

• Unsecured personal financing products	BND 250
• Mortgage Loan	
○ Approved application after Facility Offer Letter signed before forwarded to lawyer	BND750
○ Approved with different terms by bank and accepted by customer before the issuance of Facility Offer Letter	BND750
○ Approved with different terms by the bank but not accepted by customer	BND 0

<ul style="list-style-type: none"> SME and SME Oil & Gas Vendor Financing <ul style="list-style-type: none"> Upon approval and prior to issuance of Facility Offer Letter 	BND 500
<ul style="list-style-type: none"> SME Fully Cash Secured <ul style="list-style-type: none"> After approval and prior to issuance of Facility Offer Letter 	BND 100
Renewal Fee	
<ul style="list-style-type: none"> Unsecured personal financing products 	BND 100 (for Overdraft only)
<ul style="list-style-type: none"> Mortgage loan 	BND 100 (for Overdraft Only)
<ul style="list-style-type: none"> SME and SME Oil & Gas Vendor Financing 	BND 250
<ul style="list-style-type: none"> SME Fully Cash Secured 	BND 250
Extension Fee	
<ul style="list-style-type: none"> Extension / Renewal Fees (Overdraft & other facilities) 	BND 100
<ul style="list-style-type: none"> Extension / Renewal Fees (SME Overdraft & other SME facilities) 	BND 250
<ul style="list-style-type: none"> Overdraft without changes / amendments 	BND100
<ul style="list-style-type: none"> Overdraft with changes / amendments 	BND200
Stamp Duty	
<ul style="list-style-type: none"> Mortgage Loan 	Loan amount (Divided by) / \$500
<ul style="list-style-type: none"> Unsecured personal financing products (for deed of undertaking of assignment of salary) 	BND 1 + 0.20% of the loan amount
<ul style="list-style-type: none"> SME and SME Oil & Gas Vendor Financing (applicable to those registering in CRS)* 	Stamp duty payable at security amount/ \$500
*All assignment of Project/Indent/Purchase to be registered in CRS (Collateral Registry System)	
Issuance of Supplementary Facility Offer Letter (FOL)	
<ul style="list-style-type: none"> Unsecured personal financing 	BND 200
<ul style="list-style-type: none"> Mortgage loan, SME financing and SME Fully cash secured 	BND 250
Amendment/Restructure/Extension Fee	
<ul style="list-style-type: none"> Restructure/Top-up fee (Unsecured personal financing inclusive Consolidation loan within Baiduri Bank & subsidiaries) 	BND 150
<ul style="list-style-type: none"> Amendment fee to monthly due date (Unsecured personal financing) 	BND 50
<ul style="list-style-type: none"> Amendment charges/Restructure/Extension (Mortgage and SME financing loan) 	Nil – BND 50
<ul style="list-style-type: none"> Amendment fee to Loan Repayment (Mortgage Loan) 	BND 50
<ul style="list-style-type: none"> Amendment fee to Insurance (Mortgage Loan) 	BND 50
<ul style="list-style-type: none"> Amendment fee to Loan Tenure (Mortgage Loan) 	BND 50
Company Search (for SME financing facilities)	BND 30 – BND 100 plus direct charges for Registrar of Companies
Security Registration Charges	BND 10 for all types
Certificate of Balance	BND 30
Clearance Letter	BND 30
Reminder Letter	BND 30
Past Due letter	BND 30
Letter of Advice	BND 50
Non-submission of Financials (For Overdraft renewal facilities)	BND 200 per quarter
Non authorised excesses	Refer to tariffs under Brunei Dollar Deposit Account

Commitment Fee for Undrawn Loan	0.375% per annum based on undrawn Term Loan balance
Audit Confirmation Report	BND 50 – BND 100
Cashier's Order	Refer to tariffs under Account Related Services
Default Interest Rates	
• Mortgage Loan	8.5% above the prime lending rate (currently 5.5%)
• Unsecured Loan	8.5% above the prime lending rate (currently 5.5%)
• SME & SME Oil & Gas vendor Financing	8.5% above the prime lending rate (currently 5.5%)
J. PRESTIGE	
Prestige Visa Infinite Annual Fee	
• Principal	Annual fee waived
• Supplementary	Annual fee waived (strictly for immediate family members and up to 4 cards per family)
Prestige MasterCard World Debit Card Annual Fee	
• Principal	Annual fee waived
Telegraphic 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
Demand Draft – 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 Loan	Waived
• Unsecured Loan	Waived