

### 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 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 12 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

#### Closed account within 6 months from opening date

- Savings Account BND 50
- Current Account BND 100

#### Early upliftment for fixed and 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

#### Issuance of Passbook

BND 10

#### Replacement of lost Passbook (Issuance of duplicate)

BND 20 per book

#### Passbook Savings Account Service Fee

BND 2 per quarter

#### Opt-in for physical statements for savings and current account

BND 5 per month per account

#### Stop Payment/Cheque

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

#### Stop cheque due to insufficient fund

BND100

#### 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 cheque
- 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 12 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

<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>	
• Service Fee	Equivalent to BND 5 per cheque book of 25 leaves, at prevailing buying TT rate of the transaction date
• Stamp duty	Equivalent to BND 0.10 per cheque
• Uncollected after 1 month	Equivalent to BND 20
<b>Customized Cheque</b>	
• Setup Fee	USD 50
• Material cost	At customer expense and advised upon quotation

## C. ACCOUNT RELATED SERVICES

<b>Account Transfer</b>	
• Handling fee for one off manual account transfer	BND 5
• Manual transfer from Savings Account to cover excess in Current Account	BND 30
<b>Standing Instruction</b>	
• 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 / Cashier's Cheque Fees
• Administration fee for insufficient funds to meet standing instructions	BND 30 after 3 consecutive daily attempts
• Letter of Notice for termination of standing instruction	BND 30
<b>Outward Transfer to Local Bank</b>	
• Via RTGS	BND 20
• Stamp Duty	BND 0.10 per transaction
<b>Outward Telegraphic Transfer</b>	
• 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 and correspondent bank fee, if any
• Amendment	BND 10 Plus, prevailing cable charge, commission in lieu and correspondent 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 to BND100,000 in equivalent 1/32%, min. BND100 in equivalent
- 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) \*BND20  
Plus, prevailing cable charge, commission in lieu 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 to BND100,000 in equivalent 1/32%, min. BND100 in equivalent

#### Cashier's Cheque

- Issuance BND 20
- Cancellation BND 20
- Stamp duty for issuance of cashier's cheque BND 0.10 per cheque

#### Foreign Currency Cheque

Sent by us for collection

- To credit BND account, with prevailing buying OD rate BND 20 per cheque plus prevailing courier charge
- To credit same foreign currency account Eqv. To BND20 per cheque plus commission in lieu and prevailing courier charges
- Sent to us for collection 1/8% or min BND 25 with commission in lieu if in same currency

#### Stamp Duty

- Lost Passbook Indemnity BND 2

## D. OTHER SERVICES

#### Audit Confirmation Report

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

(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
- 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*                      |
| • 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

## E. 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

- |   |                       |
|---|-----------------------|
| • SGD <sup>1</sup>                          |                       |
| ○ 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                  |

<sup>1</sup>SGD notes are dispensed in SGD50 denominations only

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

### 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 Refer to Fund Transfer to Overseas Bank

## G. DEBIT CARDS & INSTANT REWARDS CARDS

### New Issuance & 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
<b>Instant Rewards Card – Other Fees</b>	
• Name Personalisation Fee	BND15 per card
• Card Instant Issuance	BND5 per card
• Stamp Duty for Lost/Stolen Card	BND2
• Retrieval of Statement	
o Current to 12 months	BND5 per statement cycle
o More than 12 months	BND10 per statement cycle

## H. CREDIT CARDS

### New Issuance & Annual Fees

	Principal Card	Supplementary Card
• <b>Visa Credit</b>		
o Infinite	BND 380	BND 190
o Platinum	BND 280	BND 140
o Classic	BND 40	BND 20
o Smart Executive Platinum	Free	BND 50
o Royal Brunei Visa Infinite (free for first 4 years)	BND300	BND150
o Royal Brunei Visa Platinum (free for first 4 years)	BND200	BND100
• <b>Mastercard Credit</b>		
o Platinum	BND 280	BND 140
o 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% monthly (on the outstanding balance)

• Over-limit Fee	BND 15 at each occurrence
• 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

## I. RETAIL FINANCING & LOANS

### Personal Financing Product<sup>1</sup>

• <b>Processing Fee</b>	
○ New Application	BND 100 - 200
○ Top-up/Restructure Application	BND 150
• <b>Amendment Fee</b>	
○ Change of Monthly Due Date / Repayment Account	BND 50
○ Extension of Loan Tenor	BND100
○ Limit Increase (Personal Overdraft only)	BND200
• <b>Renewal Fee (Personal Overdraft only)</b>	BND 100
• <b>Early Repayment Fee (Full Settlement)</b>	
○ Unsecured Personal Financing	If remaining tenor is more than half of the original tenor – 2% of the outstanding <sup>2</sup> amount or maximum <b>BND 500</b> , whichever is lower. If remaining tenor is less than half of the original tenor – 1% of the outstanding amount or maximum <b>BND 250</b> , whichever is lower.
○ Secured Personal Financing (Personal Term Loan only)	BND 100
• <b>Prepayment Fee (Partial Settlement)</b>	
○ Unsecure Personal Financing	<b>1%</b> of the prepaid amount or maximum <b>BND 200</b> , whichever lower
○ Secured Personal Financing (Personal Term Loan only)	BND 100
• <b>Cancellation fee</b>	BND 250

<sup>1</sup> Personal Financing Product: Personal Loan, Education Loan, Home Renovation Loan, Consolidation Loan, Consumer Goods Financing and Overdraft.

<sup>2</sup> Outstanding amount is defined as total principal amount of the credit facility (excluding interest) which remains unpaid at the point of settlement.



• <b>Commitment Fee for Undrawn Loan (Personal Term Loan only)</b>	0.375% per annum of undrawn Personal Term Loan balance
• <b>Past Due Charges</b>	
○ Default Interest Rate (this applied on the overdue amount)	8.5% above Prime Lending Rate <sup>3</sup> (i.e. 8.5% + 5.5% = 14% per annum)
○ Issuance if Past Due Letter	BND 30
○ Issuance of Reminder Letter	BND 30
• <b>Issuance of Certificate of Balance</b>	BND 30
• <b>Issuance of Clearance Letter</b>	BND 30
• <b>Issuance of Advice Letter</b>	BND 50
• <b>Issuance of Supplementary Facility Offer Letter</b>	BND 200
• <b>Other Fees</b>	
○ Stamp Duty for Deed of Undertaking and Assignment of Salary	BND 1 + 0.20% of the loan amount
○ Lawyer Registration Fee	BND 20
○ Courier/Freight Fee*	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5
*For the purpose to serve the notice of assignment of salary to the applicant's employer	

#### Mortgage Financing Product<sup>4</sup>

• <b>Processing Fee</b>	
○ New Application	BND 250
• <b>Amendment Fee</b>	
○ Restructure/Extension e.g., extension of acceptance date, initial drawdown period, commitment expiry date	BND 50
○ Change of Monthly Repayment Due Date/Repayment Account	
○ Change of Insurance Policy	
○ Extension of Loan Tenor	
• <b>Renewal Fee (Home Equity Loan only)</b>	BND 100
• <b>Early Repayment Fee (Full Settlement) &amp; Prepayment Fee (Partial Settlement) Fee</b> (settlement by own funds)	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
	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
• <b>Early Repayment (Full Settlement) Fee</b> (refinance by other bank/financial institution)	10% on repayment amount or minimum of BND 5,000, whichever is higher or as stipulated in The Facility Offer Letter.
• <b>Cancellation Fee</b>	
○ Cancellation of application approved with different terms by the bank but not accepted by the customer	No cancellation fee

<sup>3</sup> Prime Lending Rate is currently at 5.5%

<sup>4</sup> Mortgage Financing Product: Home Ownership Loan, Home Equity Release Loan/Overdraft, Home Refinancing Loan, Property Investment Loan and Brunei Shell Petroleum Home Ownership Scheme

Rates listed were last updated on 29 December 2023

For most current rates, please refer to branches

○ Cancellation of application with different terms proposed by the Bank and accepted by customer before issuance of Facility Offer Letter	BND 250
○ Cancellation of application after signing of Facility Offer Letter and before Submission of all property security documentations forwarding to lawyer	BND 750 (BND 250 for cancellation fees and BND 500 for the issuance of Facility Offer Letter)
<b>• Past Due Charges</b>	
○ Default Interest Rate (this applied on the overdue amount)	8.5% above Prime Lending Rate (i.e 8.5% + 5.5% = 14% per annum)
○ Issuance of Past Due Letter	BND 30
○ Issuance of Reminder Letter	BND 30
<b>• Commitment Fee for Undrawn Loan</b>	0.375% per annum of undrawn balance of the facility
<b>• Issuance of Certificate of Balance</b>	BND 30
<b>• Issuance of Clearance Letter</b>	BND 30
<b>• Issuance of Advice Letter</b>	BND 50
<b>• Issuance of Supplementary Facility Offer Letter</b>	BND 250
<b>• Other Fees</b>	
○ Courier/Freight Fee* *For the purpose of serving the notice of assignment of salary to the applicant's employer	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5

## J. PRESTIGE

### Prestige Visa Infinite Annual Fee

- |                 |   |
|-----------------|---|
| • Principal     | Free  |
| • Supplementary | Free (strictly for immediate family members and up to 4 cards per family) |

### Prestige MasterCard World Debit Card Annual Fee

- |             |      |
|-------------|------|
| • Principal | Free |
|-------------|------|

### 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<br>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 |

<b>Cashier's Cheque - Issuance</b>	BND10
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<b>Standing Instruction – Setup Fee</b>	BND 5
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<b>Handling fee for one-off manual account transfer</b>	Waived
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<b>Letter of reference (Travel, Visa, etc)</b>	Waived
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### Application Processing Fees

- Mortgage Loan Waived
- Unsecured Loan Waived