

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

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

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

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 buying 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 / 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
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

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*
 - 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

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

- SGD¹
 - 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

¹SGD notes are dispensed in SGD50 denominations only

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, 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 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
- Dormant Mastercard CashCard (Inactive for more than 12 months) BND 10 per month
- Reactivation of Dormant Mastercard CashCard BND 10
- 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

<ul style="list-style-type: none"> Foreign Currency Conversion Fee Transactions in Foreign Currency 	<p>2% of transaction amount after conversion to BND</p> <p>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</p>
Instant Rewards Card – Other Fees	
<ul style="list-style-type: none"> Name Personalisation Fee Card Instant Issuance Stamp Duty for Lost/Stolen Card Retrieval of Statement <ul style="list-style-type: none"> Current to 12 months More than 12 months 	<p>BND15 per card</p> <p>BND5 per card</p> <p>BND2</p> <p>BND5 per statement cycle</p> <p>BND10 per statement cycle</p>

H. CREDIT CARDS

New Issuance & Annual Fees

	Principal Card	Supplementary Card
<ul style="list-style-type: none"> Visa Credit <ul style="list-style-type: none"> Infinite Prestige Infinite Platinum Classic Smart Executive Platinum Royal Brunei Visa Infinite (free for first 4 years) Royal Brunei Visa Platinum (free for first 4 years) Mastercard Credit <ul style="list-style-type: none"> Platinum Classic 	<p>Free</p> <p>BND 380</p> <p>BND 280</p> <p>BND 40</p> <p>Free</p> <p>BND300</p> <p>BND200</p> <p>BND 280</p> <p>BND 40</p>	<p>Free</p> <p>BND 190</p> <p>BND 140</p> <p>BND 20</p> <p>BND 50</p> <p>BND150</p> <p>BND100</p> <p>BND 140</p> <p>BND 20</p>

Replacement Card

<ul style="list-style-type: none"> Non-Chip Cards Cards with EMV Chip Uncollected cards for more than 3 months 	<p>BND 15</p> <p>BND 25</p> <p>BND 20</p>
---	---

Other Fees

<ul style="list-style-type: none"> Physical Card PIN Request Stamp Duty for Lost/Stolen Cards Cash Advance Fees 	<p>BND 10</p> <p>BND 2</p> <p>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</p>
<ul style="list-style-type: none"> 0% Instalment Processing Fee 0% Instalment - Early Settlement Late Payment Fees Financial Charge / Interest Over-limit Fee Standing Instruction Returned 	<p>3% or minimum BND30</p> <p>BND 100</p> <p>BND 35 per month</p> <p>1.5% monthly (on the outstanding balance)</p> <p>BND 15 at each occurrence</p> <p>BND 15</p>

• 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

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
- SME and SME Oil & Gas Vendor Financing
 - Upon approval and prior to issuance of Facility Offer Letter BND 500
- SME Fully Cash Secured
 - After approval and prior to issuance of Facility Offer Letter BND 100

Renewal Fee

- Unsecured personal financing products BND 100 (for Overdraft only)
- Mortgage loan BND 100 (for Overdraft Only)
- SME and SME Oil & Gas Vendor Financing BND 250
- SME Fully Cash Secured BND 250

Extension Fee

- Extension / Renewal Fees (Overdraft & other facilities) BND 100
- Extension / Renewal Fees (SME Overdraft & other SME facilities) BND 250
- Overdraft without changes / amendments BND100
- Overdraft with changes / amendments BND200

Stamp Duty

- Mortgage Loan Loan amount (Divided by) / \$500
- Unsecured personal financing products (for deed of undertaking of assignment of salary) BND 1 + 0.20% of the loan amount
- 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)

- Unsecured personal financing BND 200
- Mortgage loan, SME financing and SME Fully cash secured BND 250

Amendment/Restructure/Extension Fee

- Restructure/Top-up fee (Unsecured personal financing inclusive Consolidation loan within Baiduri Bank & subsidiaries) BND 150

• Amendment fee to monthly due date (Unsecured personal financing)	BND 50
• Amendment charges/Restructure/Extension (Mortgage and SME financing loan)	BND 50
• Amendment fee to Loan Repayment (Mortgage Loan)	BND 50
• Amendment fee to Insurance (Mortgage Loan)	BND 50
• 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
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 | 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 | |
| o To bank in Brunei | BND 10 |
| o To bank in ASEAN Countries, including Hong Kong | BND 10 |
| o To Bank in other countries | BND 15 |
| • Commission in-lieu of exchange
Foreign Currency remittance sent in same currency, inclusive of SGD | |
| o Up to BND100,000 in equivalent | 1/10%, min. BND10 in equivalent |
| o Over to BND100,000 in equivalent | 1/32%, min. BND100 in equivalent |

Cashier's Cheque - 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
- Unsecured Loan

Waived

Waived