

TARIFF OF CHARGES FOR CARDS

CREDIT CARD FEES / CHARGES				
DESCRIPTION	FEES / CHARGES			
ANNUAL FEES				
	Card Type	Infinite	Platinum	Classic
Visa	Principal Card	BND380	BND280	BND40
	Supp Card	BND190	BND140	BND20
	Card Type	Infinite		
Prestige Visa	Principal Card	FREE		
	Supp Card	FREE		
	Card Type	Platinum		
Smart Executive Visa	Principal Card	FREE		
	Supp Card	BND50		
	Card Type	Infinite	Platinum	
Royal Brunei Visa (free for first 4 years)	Principal Card	BND300	BND200	
	Supp Card	BND150	BND100	
	Card Type	Platinum	Classic	
Mastercard	Principal Card	BND280	BND40	
	Supp Card	BND140	BND20	
	Card Type	Platinum		
Mastercard Business (free for first 5 years)	Principal Card	BND280		
FEES / CHARGES				
Financial Charge / Interest	1.5% monthly (on the outstanding balance)			
Credit Card Balance Transfer Finance Charge / Interest	1% monthly for 12-months (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Cash Advance Fees	3% of amount withdrawn, subject to a minimum of BND10 for each transaction, plus interest at the rate of 1.5% per month on each Cash Advance from the date of the Cash Advance until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			
0% Instalment Processing Fee	3% or minimum BND30			
0% Instalment – Early Settlement	BND100			
Late Payment Fees	BND35 per month			
Over-limit Fee	BND15 at each occurrence			
Card Replacement	BND25 for cards with EMV chip BND15 for non-chip card BND20 for 3 months non-collected			

Physical Card PIN Request	BND10
Stamp Duty for Lost/Stolen Card	BND2
Standing Instruction Returned	BND15
Returned Cheque / Payment Order	BND100
Temporary Limit Fee	BND25
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 Months)
Card Instant Issuance	BND5 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
Dispute Handling	BND10 per transaction (genuine transaction)

DEBIT CARD / CORPORATE ATM / CASHCARD FEES / CHARGES	
DESCRIPTION	FEES / CHARGES
ANNUAL FEES	
Royal Brunei Visa Platinum Debit (free for first 4 years)	BND18
Visa Platinum Debit	BND18
Visa Classic Debit (with Bonus Points)	BND9
Visa Classic Debit (no Bonus Points)	FREE
Visa Supasave Debit (free for first 5 years)	BND9
Smart Executive Mastercard Platinum Debit	FREE
Mastercard World Debit	FREE
UnionPay Debit	FREE
ATM Corporate / Deposit Card	FREE
FEES / CHARGES	
Cash Withdrawal at Baiduri ATM Network	FREE (BND only)
Cash Withdrawal at non-Baiduri ATM Network	BND3 per withdrawal
Foreign Currency Cash Withdrawal at Baiduri Multi-Currency ATM, Brunei International Airport	<u>SGD¹</u> BND3 per withdrawal (SGD50 – SGD100) BND5 per withdrawal (SGD150 – SGD1,000) BND10 per withdrawal (above SGD1,000) ¹ SGD notes are dispensed in denominations of SGD50 only <u>Other foreign currencies (other than SGD)</u> FREE
Card Replacement	BND25 for cards with EMV chip BND15 for non-chip card BND20 for 3 months non-collected
Physical Card PIN Request	BND10
Stamp Duty for Lost/Stolen Card	BND2
Name Personalization Fee for Pre-Embossed Cards (optional)	BND15 per card
Dormant Mastercard CashCard (Inactive for more than 12 months)	BND10 per month
Reactivation of Dormant Mastercard CashCard	BND10
Card Instant Issuance	BND5 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 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
Dispute Handling	BND10 per transaction (genuine transaction)

INSTANT REWARDS CARD FEES / CHARGES	
DESCRIPTION	FEES / CHARGES
ANNUAL FEES	
Instant Rewards Card	FREE
FEES / CHARGES	
Card Replacement	BND15 for non-chip card BND20 for 3 months non-collected
Stamp Duty for Lost/Stolen Card	BND2
Name Personalization Fee (optional)	BND15 per card
Card Instant Issuance	BND5 per card
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 months)
Dispute Handling	BND10 per transaction (genuine transaction)