

GENERAL TARIFFS

- 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 falls 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 Deposit	Penalty of 1%, No interest is paid when completed term is less than 1 month, and when interest after deduction is negative.
Handling fee for premature upliftment	BND 20
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	
• Collect in 3 days	BND 10 per cheque book of 50 leaves
• Stamp Duty	BND 0.10 per piece
• 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); 	1%, min. BND 10 in eqv.
Up to BND100,000 in eqv.	1/10%, min. BND 10 in eqv.
Over BND100,000 in eqv.	1/32%, min. BND 100 in eqv.

C. ACCOUNT RELATED SERVICES

Account Transfer over the counter

• 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 another account with another local / overseas bank	BND 10*
• 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

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 eqv
• Commission in-lieu of exchange	
Foreign Currency remittance sent in same currency, inclusive of SGD	
○ Up to BND100,000 in eqv.	1/10%, min. BND10 in eqv.
○ Over to BND100,000 in eqv.	1/32%, min. BND100 in eqv.
*Plus prevailing cable charge and correspondent bank fee, if any	

Local Transfer from bank in Brunei (via RTGS)

• Credit to customer account with the bank	Free
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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

• Commission in-lieu of exchange	
Foreign Currency remittance paid in same currency, inclusive of SGD	

- Up to BND100,000 in eqv. 1/10%, min. BND10 in eqv.
 - Over to BND100,000 in eqv. 1/32%, min. BND100 in eqv.
- *Plus prevailing cable charge and correspondent bank fee, if any

Cashier's Cheque

- Issuance BND 20
- Cancellation BND 20
- Stamp Duty BND 0.10 in eqv.

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 eqv
 - Commission in-lieu of exchange Foreign Currency remittance sent in same currency, inclusive of SGD
 - Up to BND100,000 in eqv. 1/10%, min. BND10 in eqv.
 - Over to BND100,000 in eqv. 1/32%, min. BND100 in eqv.
- *Plus prevailing cable charge 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

Company Payroll – Over the counter

- Payroll Process (received in 2 working day notice): -
 - Credit to accounts with the bank BND 20 per instruction
 - Credit to accounts with another local bank BND 20 per local bank
 - Additional fee for same value date on requests submitted less than 24 hours BND 5

D. OTHER SERVICES

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 Request

- 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

E. ATM

Overseas Card ATM Access Fee BND 3 per withdrawal

Airport Multi-currency ATM

- Withdrawal fees for Singapore Dollar:
 - 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

F. INTERNET BANKING

Fund Transfer To Local Bank

- via RTGS BND 15*
- via ACH-DC BND 5*
- *Stamp Duty BND 0.10 in eqv

Fund Transfer To Bank Abroad (Telegraphic Transfer)

- Cable Charges: -
 - ASEAN countries including Hong Kong BND 10*
 - Other Countries BND 15*
- Demand Draft BND 15*
- *Stamp Duty BND 0.10 in eqv

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

Standing Instruction

- Set up BND 5
- Amendment BND 5
- Cancellation BND 5
- Each generated payment: -
 - Through account transfer / bill payments Free
 - To an account with another local bank as per Cashier's Cheque charges above
 - To an account with an oversea bank (bank abroad) as per Telegraphic Transfer charges above

Token

- Lost / damaged / non-return BND 50

Company Payroll – Business I-Banking

- Payroll Process (received in 2 working day notice): -
 - Credit to accounts with the bank BND 10 per instruction
 - Credit to accounts with another local bank BND 10 per local bank
 - Additional fee for same value date on requests submitted less than 24 hours BND 5

Issuance of Cheque books – Request via Personal I-banking

- Collect in 3 days BND 10 per cheque book of 50 leaves
- Stamp Duty BND 0.10 per piece
- Uncollected after 1 month BND 20

G. SME FINANCING & LOANS

Processing Fees and Administration Fees	
• SME	1% of the loan amount, min. of BND 300
• SME - Oil & Gas Vendor Financing	1% of the loan amount, min. of BND 300 up to max. of BND 1,000
• Fully Cash Secured	BND 250
• Temporary Overdraft	BND 250
Renewal & Extension	
• SME Overdraft & Other SME Facilities	BND 250
Early Repayment Fees	
• SME: -	
o Partial loan repayment	2% of the amount paid, min. BND 500
o Full loan repayment	5% of the loan outstanding, min. BND 2,500
• SME - Oil & Gas Vendor Financing	
o Partial loan repayment	2% of the amount paid, min. BND 500
o Full loan repayment	5% of the loan outstanding, min. BND 2,500
Cancellation Fees	
• Upon approval and prior to issuance of Facility offer letter (SME including Oil & Gas Vendor Financing)	BND 500
• Cancellation fees for fully cash secured (SME)	BND 100
Company Search	BND 30 – BND 100 plus direct charges from Registrar of Companies
Certificate of Balance	BND 30
Clearance Letter	BND 30
Reminder Letter	BND 30
Letter of Advice	BND 50
Audit Confirmation Report	BND 50 – BND 100
Non-submission of Financials	BND 200 per quarter
Stamp Duty	Loan Amount / 500
Issuance of Supplementary Facility Offer Letter	BND 250
Commitment Fee for Undrawn Loan	0.375% per annum based on undrawn Term Loan balance
Amendment Charges / Restructure / Extension	Maximum BND 50
Default Interest Rates	
• SME - Oil & Gas Vendor Financing	8.5% above the prime lending rate