

GENERAL TARIF

– PERSONAL ACCOUNT

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

Early upliftment for Fixed Deposit

Penalty of 1%

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

• Collect in 3 days	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 eqv.
- Other transactions (inclusive of transactions between BND and SGD);
 - 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

- 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

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 eqv.
 - 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 *Plus prevailing cable charge and correspondent bank fee, if any	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.
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

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 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

Issuance of Cheque books

- Collect in 3 days BND 5 per cheque book of 25 leaves
- Stamp Duty BND 0.10 per piece
- Uncollected after 1 month BND 20

G. ATM & DEBIT CARDS

New Issuance & Annual Fees

- Union Pay Free
- Visa payWave Bonus Points BND 9 / No Bonus Points Free
- Supasave Visa payWave BND 9 (Free for first 5 years)
- Mastercard Cash Card BND 36 (valid for 3 years)

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

- | | | |
|------------|----------------|--------------------|
| • Visa | Principal Card | Supplementary Card |
| ○ Infinite | BND 380 | BND 190 |

<ul style="list-style-type: none"> o Platinum o Classic 	BND 280	BND 140
	BND 40	BND 20
<ul style="list-style-type: none"> • MasterCard <ul style="list-style-type: none"> o Platinum / Ladies Platinum o Classic o Ladies Classic 	Principal Card BND 280 BND 40 BND 50	Supplementary Card BND 140 BND 20 N/A
Replacement Card		
<ul style="list-style-type: none"> • Non-Chip Card • Chip Card • Card destroyed after 3 months non-collection 	BND 15 BND 25 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		
<ul style="list-style-type: none"> • Classic, Gold and Platinum • Infinite 	3% of amount or min BND 30 whichever is higher 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		
<ul style="list-style-type: none"> • Current to 12 months • More than 12 months 	BND 5 per statement cycle BND 10 per statement cycle	
Instant Issuance	BND 5 per statement cycle	
Sales Draft Retrieval	BND 10	

I. RETAIL FINANCING & LOANS

Processing and Administration Fees

- | | |
|---------------------------------------|---------|
| • Unsecured Loan New Application | BND 200 |
| • Unsecured Loan Restructure / Top-up | BND 150 |
| • Mortgage Loan | BND 250 |

Renewal & Extension Fee

- | | |
|--------------------------|---|
| • Overdraft | BND 100 |
| • Facility Extension Fee | BND 50 (initial drawdown period/Commitment Expiry Date) |

Early Repayment Fees

- | | |
|---|--|
| <ul style="list-style-type: none"> • Unsecured Loan remaining tenor: - <ul style="list-style-type: none"> o More than half of the original tenor o Less than half of the original tenor • Term Loan remaining tenor: - | 2% of the outstanding or max. BND 500 whichever lower
1% of the outstanding or max. BND 250 whichever lower |
|---|--|

○ Tenor less than 5 years	8% on outstanding loan amount, min. BND 5,000
○ Tenor more than 5 years	5% on outstanding loan amount, min. BND 3,000
• 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
○ Tenor more than 3 years	3% on prepayment amount or min, BND 1,000 whichever is Higher
• Mortgage* (b) Refinance by other financial institution/bank	10% on prepayment amount, min. BND 5,000 whichever is higher
*Mortgage Loan Early Prepayment Fee, only (1) prepayment fee is charged either (a) or (b)	
Cancellation Fees	
• Before issuance of Facility Offer Letter (Mortgage Loan)	BND 250
• After issuance of Facility Offer Letter (Mortgage Loan)	BND 750
• Upon approval of unsecured loan application	BND 250
Stamp Duty	
• Mortgage Loan	Loan amount (Divided by) / \$500
• Unsecured personal financing products	0.20% of the loan amount + BND 1
• Solicitor's Fee (Unsecured Loan)	BND 20
Certificate of Balance	BND 30
Clearance Letter	BND 30
Reminder Letter	BND 30 – BND 50
Non-submission of Financials	BND 200 per quarter
Facility Arrangement Fee	0.025% – 0.05% of total facility amount, min. BND 250
Commitment Fee for Undrawn Loan	– BND 3,750
Amendment Charges / Restructure / Extension	0.375% per annum based on undrawn Term Loan balance
Issuance of Supplementary Offer Letter	Nil – BND 50
Amendment Fee to Loan Repayment (Mortgage Loan)	BND 250
Amendment Fee to Insurance (Mortgage Loan)	BND 50
Amendment Fee to Loan Tenure (Mortgage Loan)	BND 50
Default Interest Rates	
• Mortgage Loan	8.5% above the prime lending rate
• Unsecured Loan	8.5% above the prime lending rate