

TARIFF OF CHARGES FOR CARDS

CREDIT CARD FEES / CHARGES				
DESCRIPTION	FEES / CHARGES			
ANNUAL FEES				
Visa	Card Type	Infinite	Platinum	Classic
	Principal Card	BND380	BND280	BND40
	Supp Card	BND190	BND140	BND20
Prestige Visa	Card Type	Infinite		
	Principal Card	Free		
	Supp Card	Free		
Smart Executive Visa	Card Type	Platinum		
	Principal Card	FREE		
	Supp Card	\$50		
Royal Brunei Visa	Card Type	Infinite	Platinum	
	Principal Card	BND300	BND200	
	Supp Card	BND150	BND100	
Mastercard	Card Type	Platinum	Classic	
	Principal Card	BND280	BND40	
	Supp Card	BND140	BND20	
FEES / CHARGES				
Financial Charge / Interest	1.5% monthly (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Cash Advance Fees	3% of amount withdrawn, subject to a minimum of BND10 for each transaction, plus interest at the rate of 1.5% per month on each Cash Advance from the date of the Cash Advance until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			
Cash Advance Over the Counter	N/A			
0% Instalment Processing Fee	3% or minimum BND30			
0% Instalment – Early Settlement	BND100			
Late Payment Fees	BND35			
Over-limit Fee	BND15			
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
Sales Draft Retrieval Fee	BND10 per copy

DEBIT / CASHCARD FEES / CHARGES	
DESCRIPTION	FEES / CHARGES
ANNUAL FEES	
Royal Brunei Visa Platinum Debit	BND18
Visa Platinum Debit	BND18
Visa Classic Debit (with Bonus Points)	BND9
Visa Classic Debit (no Bonus Points)	FREE
Supasave Visa Debit	BND9 (free for first 5 years)
UnionPay Debit	FREE
FEES / CHARGES	
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
CashCard (Inactive for more than 12 months)	BND10 per month
Reactivation of Dormant CashCard	BND10
Card Instant Issuance	BND5
Sales Draft Retrieval Fee	BND10 per copy

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
Card Instant Issuance	BND5
Sales Draft Retrieval Fee	BND10 per copy
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 months)