

# GENERAL TARIFF

- CORPORATE ACCOUNT

BAIDURI BANK 

## A. BRUNEI DOLLAR DEPOSIT ACCOUNT

<b>Minimum Opening Deposit</b>	
- Current Account	BND 2,000
- Fixed Deposit Account	BND 1,000
<b>Minimum credit balance required to be maintained in Current Account</b>	BND 2,000
<b>Should average monthly balance fall below the minimum balance required in Current Account</b>	BND 10 per month
<b>Dormant Current Account (inactive above 12 months)</b>	BND 15 per month
<b>Reactivation of Dormant Current Account</b>	BND 10
<b>Closed Current Account within 6 months from opening date</b>	BND 100
<b>Early upliftment for Fixed Deposit</b>	Penalty of 1%, No interest is paid when completed term is less than 1 month, and when interest after deduction is negative.
<b>Handling fee for premature upliftment</b>	BND 20
<b>Stop Payment/Cheque</b>	BND 15 per piece, max. BND 100 per instruction letter
<b>Marked Cheques</b>	BND 30
<b>Certifying Cheque good for payment</b>	BND 20
<b>Returned Cheques - Insufficient Funds</b>	BND 100
<b>Returned Cheques - Technical Reasons</b>	BND 10
<b>Lost Cheque Book</b>	BND 10 per piece, max BND 50
<b>Issuance of Cheque books</b>	
- 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

<b>Minimum Opening Deposit</b>	
- 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
<b>Minimum credit balance required to be maintained in Current Account</b>	AUD 2,000 / CAD 2,000 / EUR 1,000 / GBP 1,000 / HKD 10,000 / NZD 2,000 / USD 1,000 / JPY 200,000
<b>Should average monthly balance fall below the minimum balance required in Current Account</b>	Monthly Charge: AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD100 / NZD 10 / USD 10 / JPY 1,000
<b>Dormant Current Account (inactive above 12 months)</b>	Monthly Charge: AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500
<b>Reactivation of Dormant Current Account</b>	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Closed Current Account within 6 months from opening date</b>	AUD 50 / CAD 50 / EUR 50 / GBP 50 / HKD 200 / NZD 50 / USD 50 / JPY 5,000
<b>Early upliftment for Fixed Deposit</b>	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.
<b>Handling fee for premature upliftment</b>	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Commission in lieu of exchange</b>	
- 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

<b>Account Transfer over the counter</b>	
- Handling fee for one off manual account transfer	BND 5
- Manual transfer from Savings Account to cover excess in Current Account	BND 30

<b>Standing Instruction</b>	
- 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
<b>Outward transfer to local bank via RTGS</b>	BND 20
<b>Outward Telegraphic Transfer</b>	
- 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	
<b>Local Transfer from bank in Brunei (via RTGS)</b>	
- Credit to customer account with the bank	Free
<b>Overseas Inward Telegraphic Transfer</b>	
- 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	
<b>Cashier's Cheque</b>	
- Issuance	BND 20
- Cancellation	BND 20
- Stamp Duty	BND 0.10 in eqv.
<b>Demand Draft</b>	
- Issuance	BND 20
- Cancellation	BND 20*
- Lost demand draft	BND 20*
- Stop payment	BND 20*
- Amendment fee	BND 20*
*plus prevailing cable charge and correspondent bank fee, if any	
- 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.
<b>Foreign Currency Cheque</b>	
- 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
<b>Stamp Duty</b>	
- Letter of Indemnity	BND 2
<b>Company Payroll - Over the counter</b>	
Payroll Process (received in 2 working days 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
<b>Other Record Retrieval</b>	
- 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

<b>Overseas Card ATM Access Fee</b>	BND 3 per withdrawal
<b>Airport Multi-currency ATM</b>	
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

<b>Fund Transfer To Local Bank</b>	
- via RTGS	BND 15*
- via ACH-DC	BND 5*
- *Stamp Duty	BND 0.10 in eqv
<b>Fund Transfer To Bank Abroad (Telegraphic Transfer)</b>	
- Cable Charges;	
- ASEAN countries including Hong Kong	BND 10*
- Other Countries	BND 15*
- Demand Draft	BND 15*
- *Stamp Duty	BND 0.10 in eqv
<b>Commission in Lieu</b>	
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
<b>Standing Instruction</b>	
- 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
<b>Token</b>	
- Lost / damaged / non-return	BND 50
<b>Company Payroll - Business I-Banking</b>	
Payroll Process (received in 2 working days 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
<b>Issuance of Cheque books - Request via Personal I-banking</b>	
- 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

<b>Processing Fees and Administration Fees</b>	
- SME	1% of the loan amount or minimum BND 300
- SME (Oil and Gas Vendor Financing)	1% of the loan amount or minimum BND 300 up to maximum BND1,000
- Fully Cash Secured	BND 250
- Temporary Overdraft	BND 250
<b>Renewal and Extension Fees</b>	
- SME Overdraft and Other SME Facilities	BND 250
<b>Early Repayment Fees</b>	
- SME	
- Partial loan repayment	2% of the amount paid or minimum BND 500
- Full loan repayment	5% of the loan outstanding or minimum BND 2,500

- SME; Oil and Gas Vendor Financing	
- Partial loan repayment	2% of the amount paid or minimum BND 500
- Full loan repayment	5% of the loan outstanding or minimum BND 2,500
<b>Cancellation Fees</b>	
- Upon approval and prior to issuance of Facility Offer letter (including SME Oil and Gas Vendor Financing)	BND 500
- Cancellation fees for fully cash secured (SME)	BND 100
<b>Company Search</b>	BND 30 - BND 100 plus direct charges from Registrar of Companies
<b>Certificate of Balance</b>	BND 30
<b>Clearance Letter</b>	BND 30
<b>Reminder Letter</b>	BND 30
<b>Letter of Advice</b>	BND 50
<b>Audit Confirmation Report</b>	BND 50 - BND 100
<b>Non-submission of Financials</b>	BND 200 per quarter
<b>Stamp Duty</b>	Loan Amount / 500
<b>Issuance of Supplementary Facility Offer Letter</b>	BND 250
<b>Commitment Fee for Undrawn Loan</b>	0.375% per annum based on undrawn Term Loan balance
<b>Amendment / Restructure / Extension Fee</b>	Maximum BND 50
<b>Default Interest Rates</b>	
- SME Oil and Gas Vendor Financing	8.5% above the prime lending rate