

GENERAL TARIFF

- 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
-------------------------------------	--------

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	Monthly Charge: -
- Savings Account (inactive above 24 months)	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	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.

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

F. CREDIT CARDS

Credit Card Annual Fees		
- Visa	Principal Card	Supplementary Card
- Infinite	BND 380	BND 190
- Platinum	BND 280	BND 140
- Classic	BND 40	BND 20
- MasterCard	Principal Card	Supplementary Card
- Platinum / Ladies Platinum	BND 280	BND 140
- Classic	BND 40	BND 20
- Ladies Classic	BND 50	N/A
- Royal Brunei American Express	Principal Card	Supplementary Card
- Gold	BND 150	Waived
- Classic	BND 70	Waived
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 Advance Fees	3% of amount withdrawn, min. BND 10	
Cash Advance Over The Counter	N/A	
0% Installment Processing Fee		
- Classic, Gold and Platinum	3% of amount or min BND 30 whichever is higher	
- Infinite	BND 30	
0% Installment 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		
- Current to 12 months	BND 5 per statement cycle	

- More than 12 months	BND 10 per statement cycle
Instant Issuance	BND 5 per statement cycle
Sales Draft Retrieval	BND 10
G. 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 Fees	
- Overdraft and Other Facilities	BND 100
Early Repayment Fees	
- Unsecured Loan remaining tenor: -	
- More than half of the original tenor	2% of the outstanding or max. BND 500 whichever lower
- Less than half of the original tenor	1% of the outstanding or max. BND 250 whichever lower
- Term Loan remaining tenor: -	
- 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 5,000 whichever is higher
- Mortgage* (b) Refinance by other bank	10% on prepayment amount, min. BND 5,000 whichever is higher
<i>*Mortgage Loan Early Prepayment Fee, only 1 prepayment fee is charged either (a) or (b)</i>	
Cancellation Fees	
- Before issuance of Facility Offer Letter (Mortgage Loan)	BND 250
- After issuance of Facility Offer Letter (Mortgage Loan)	BND 500
- After issuance of Facility Offer Letter (Unsecured Loan)	BND 250
Stamp Duty	
- Mortgage Loan	Loan amount (Divided by) / \$500
- Unsecured Loan	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
Processing of Temporary Overdraft	BND 250
Facility Arrangement Fee	0.025% - 0.05% of total facility amount, min. BND 250 - BND 3,750
Commitment Fee for Undrawn Loan	0.375% per annum based on undrawn Term Loan balance
Amendment Charges / Restructure / Extension	Nil - BND 50
Issuance of Supplementary Facility Offer Letter	BND 250
Amendment Fee to Loan Repayment (Mortgage Loan)	BND 50
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