BAIDURI BANK

General Tariff

Personal Accounts

Co. Reg No. AGO/RC/3275

Co-creating your future

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A. Brunei Dollar Deposit Account

Minimum Opening Deposit	
• Savings Account	BND 100
• Savings Account for minor and student	BND 50
• Current Account	BND 1,000
• Fixed Deposit Account	BND 1,000
Minimum Balance Requirement	
• Savings Account	BND 50
• Current Account	BND 1,000
Maintenance Fee (if balance falls below minimum)	
• Savings Account	BND 2 per month
• Current Account	BND 10 per month
Dormant Account Fee (if account remains inactive more than 12 months)	
• Savings Account	BND 10 per month
• Current Account	BND 10 per month
Reactivation Fee (to reactivate a dormant account)	
• Savings Account & Current Account	BND 10
Account Closure Fee (if closed within 6 months from opening date)	
• Savings Account	BND 50
• Current Account	BND 100
Early Upliftment for Fixed Deposit (inclusive of Certificate of Deposit)	BND 10 minimum or up to 1% of principal amount invested (whichever is greater).
Handling Fee for Early Upliftment	BND 20
Issuance of Passbook	BND 10
Replacement of Passbook Fee	BND 20 per book
Passbook Savings Account Service Fee	BND 2 per quarter
Lost Passbook Indemnity	BND 2
Opt-in for Physical Statements Fee	BND 5 per month per account

B. Cheque-Related Fees

Stop Payment/Cheque	BND 15 per piece, max. BND 100 per instruction letter
Stop Cheque Fee Due to Insufficient Funds	BND100
Marked Cheque Fee	BND 30
Cheque Certification Fee	BND 20
Returned Cheque Fee Due to Insufficient Funds	BND 100
Returned Cheque Fee Due to Technical Reasons	BND 10
Lost Cheque Book	BND 10 per piece, max. BND 50
Issuance of Cheque Books	
• Issuance Fee	BND 25 per cheque book of 50 leaves

• Stamp Duty	BND 0.10 per cheque
• Uncollected after 1 month	BND 20

C. 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 Balance Requirement	
• 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
Maintenance Fee (if balance falls below minimum)	
• Savings Account	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000 per month
• Current Account	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000 per month
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
Handling Fee for Early Upliftment	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
Dormant Account Fee (if account remains inactive for more than 12 months)	
• Savings Account	AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500 per month
• Current Account	AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500 per month
Reactivation Fee (to reactivate a 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
Account Closure Fee (if closed 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)	1%, min. BND 10 in equivalent
• Other transactions (inclusive of transactions between BND and SGD):	
○ Up to BND 100,000 in equivalent	1/10%, min. BND 10 in equivalent
○ Over BND 100,000 in equivalent	1/32%, min. BND 100 in equivalent

D. Foreign Currency Cheque Related Fees

Stop Payment/Cheque	USD 10 per cheque
Cheque Certification Fee	USD 15 per cheque
Returned Cheque Fee Due to Insufficient Funds	USD 50 per cheque
Returned Cheque Fee Due to Technical Reasons	USD 5 per cheque
Lost Cheque Book	USD 10 per cheque, max. USD 25
Issuance of Cheque Books	
• Issuance Fee	BND 25 in equivalent per cheque book of 50 leaves at prevailing buying TT rate as of the transaction date
• Stamp duty	Equivalent to BND 0.10 per cheque
• Uncollected after 1 month	Equivalent to BND 20

Customized Cheque

• Setup Fee	USD 50
• Material cost	At customer's expense and advised upon quotation

E. Account Related Services

Account Transfer

• Handling fee for one off manual account transfer	BND 5
• Manual transfer from other Account to cover debit balance in Current Account	BND 30

Standing Instruction

• Set up	BND 10
• Amendment	BND 10
• Cancellation	BND 10
• Each generated payment:	
○ Internal Fund Transfer / Bill Payment	Free
○ Local / Overseas Bank Fund Transfer	BND 10, plus prevailing RTGS / Fund Transfer to Overseas Bank Fee
• Administration fee for insufficient funds	BND 30 after 3 consecutive daily attempts
• Letter of Notice for termination of Standing Instruction	BND 30

Fund Transfer to Local Bank (via Branch Counters)

• Via RTGS	BND 20
• Stamp Duty	BND 0.10 per transaction

Fund Transfer to Overseas Bank (via Branch Counters)

• Cable Charges:	
○ To ASEAN countries, including Hong Kong	BND 20
○ To other countries	BND 30
• Amendment / Cancellation / Refund/ Return / Stop Payment / Query	BND 25*
• Commission In-Lieu of Exchange	
For SGD remittance paid in same currency	
○ Up to BND 100,000 in equivalent	1/10%, min. BND 10 in equivalent
○ Over BND 100,000 in equivalent	1/32%, min. BND 100 in equivalent
For other Foreign Currency remittance paid in same currency	
○ Up to BND 100,000 in equivalent	Free
○ Over BND 100,000 in equivalent	Free
• Stamp Duty	BND 0.10 per transaction
• Correspondent Bank Fees (Beneficiary to receive exact amount - OUR)	
○ For USD	BND 45 or equivalent to BND 45 for Foreign Currency Account
○ For JPY	0.05% of remitted amount, min. BND 35 or equivalent to BND 35 for Foreign Currency Account
○ For Other Currencies	BND 35 or equivalent to BND 35 for Foreign Currency Account

Fund Transfer from Local Bank (via RTGS)

• Credit to customer account with the bank	Free

Fund Transfer from Overseas Bank

• Paid to account with Baiduri Bank	Free
• Paid to account with local bank via RTGS	BND 20*
• Commission In-Lieu of Exchange	
For SGD remittance paid in same currency	
○ Up to BND 100,000 in equivalent	1/10%, min. BND 10 in equivalent
○ Over BND 100,000 in equivalent	1/32%, min. BND 100 in equivalent

* The disclosed fee does not include fees charged by other banks.

For other Foreign Currency remittance paid in same currency

- Up to BND 100,000 in equivalent — Free
- Over BND 100,000 in equivalent — Free

- Stamp Duty — BND 0.10 per transaction

Cashier's Cheque

- Issuance — BND 20
- Cancellation — BND 20
- Stamp duty — BND 0.10 per cheque

Foreign Currency Cheque

Sent by us for collection

- To credit BND account, with prevailing buying OD rate — BND 20 per cheque plus prevailing courier charges
- To credit same foreign currency account — BND 20 in equivalent per cheque, plus commission in-lieu and prevailing courier charges

Sent to us for collection — 1/8%, min. BND 25, plus commission in-lieu of exchange if collection in the same currency

F. Other Services

Audit Confirmation Report (per accounting period per account)

- Within 12 months — BND 100
- More than 1 year to 2 years — BND 200
- More than 2 years — BND 300

Certificate of Balance

- Certificate of balance (non-borrowing accounts only)
  - Collection within 2 working days — BND 30
  - Immediate collection — BND 45

Letter of Reference (travel, visa etc)

- Collection within 2 Working Days — BND 20

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 years 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

Unsorted Cash

• Unsorted Cash up to BND 500	BND 5
• Unsorted Cash BND 501 and above	BND 10

Bulk Coins Change and Deposit (3 working days)

• First BND 100	Free
• BND 101 to BND 500	BND 10
• Above BND 500	1%, min. BND 10, max. BND 50
• Coins to be confirmed on the same day	Additional 50% of the above prevailing charge, min. BND 2

Bulk BND 1 Notes Change and Deposit

• First BND 100	Free
• BND 101 to BND 500	BND 10
• Above BND 500	1%, min. BND 10, max. BND 50

Courier Charges

• Within Brunei	BND 5 per item*
• Other countries *Subject to weight	As per charge by forwarding company*

Postage - up to 100 grammes

• Within Brunei	BND 3*
• ASEAN Countries including Hong Kong	BND 5*
• Other Countries	BND 10*
• More than 100 grammes * subject to weight	Min. BND 20*

G. ATM

Cash Withdrawal at Baiduri ATM Network	Free (BND only)
Cash Withdrawal at Non-Baiduri ATM Network	BND 3 per withdrawal

Foreign Currency Cash Withdrawal at Baiduri Multi-Currency ATM, Brunei International Airport

• SGD[1]	
○ 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
• Other Foreign Currencies	Free

H. Internet Banking

Fund Transfer within the Bank	Free

Fund Transfer to Local Bank

• via RTGS	BND 5

[1]SGD notes are dispensed in SGD 50 denominations only

• via ACH-DC	BND 0.50
• Stamp Duty	BND 0.10 per transaction

Fund Transfer to Overseas Bank

• Cable Charges:	
o To ASEAN countries, including Hong Kong	BND 10
o To other countries	BND 15
• Amendment / Cancellation / Refund/ Return / Stop Payment / Query	BND 25*
• Correspondent Bank Fees (Beneficiary to receive exact amount - OUR)	
o For USD	BND 45 or equivalent to BND 45 for Foreign Currency Account
o For JPY	0.05% of remitted amount, min. BND 35 or equivalent to BND 35 for Foreign Currency Account
o For Other Currencies	BND 35 or equivalent to BND 35 for Foreign Currency Account

Commission In-lieu of Exchange

For SGD remittance paid in same currency	
• Up to BND 100,000 in equivalent	1/10%, min. BND 10
• Above BND 100,000 in equivalent	1/32%, min. BND 100
For other Foreign Currency remittance paid in same currency	
• Up to BND 100,000 in equivalent	Free
• Above BND 100,000 in equivalent	Free
• Stamp Duty	BND 0.10 per transaction in equivalent

Bill Payments	Free

Standing Instruction

• Set up	BND 5
• Amendment	BND 5
• Cancellation	BND 5
• Each generated payment:	
o Internal Fund Transfer / Bill Payment	Free
o Local Bank Transfer	Refer to Fund Transfer to Local Bank
o Overseas Bank Transfer	Refer to Fund Transfer to Overseas Bank

I. Debit Cards

Annual Fees

• Baiduri UnionPay Debit	Waived
• Baiduri Visa Classic Debit	BND 9 (with bonus points) / waived (no bonus points)
• Baiduri Supa Save Visa Debit	BND 9 (waived for first 5 years)
• Baiduri Visa Platinum Debit	BND 18

*The disclosed fee does not include fees charged by other banks.

• Royal Brunei Visa Platinum Debit	BND 18 (waived for first 4 years)
• Baiduri Smart Executive Mastercard Platinum Debit	Waived
• Baiduri Mastercard World Debit	Waived

Other Fees / Charges

• Physical Card PIN Request	BND 10
• Name Personalisation for Pre-embossed Cards (optional)	BND 15 per card
• Stamp Duty for Lost/Stolen Cards	BND 2
• Instant Card Issuance	BND 5 per card
• Cash Withdrawal at Baiduri ATM Network (BND only)	Free
• Cash Withdrawal at Non-Baiduri ATM Network	BND 3 per withdrawal
• Foreign Currency Conversion	2% of transaction amount after conversion to BND
• Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International, Mastercard International or UnionPay International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction.
• Card Replacement	
○ EMV chip cards	BND 25
○ Non-chip cards	BND 15
○ Cards uncollected within 3 months	BND 20
• Dispute Handling	BND 10 per genuine transaction
• Non-Physical Cash / Money Transfer	BND 5 per transaction

J. Instant Rewards Card – Other Fees

• Annual Fee	Waived
• Name Personalisation (optional)	BND 15 per card
• Instant Issuance	BND 5 per card
• Stamp Duty for Lost/Stolen Card	BND 2
• Retrieval of Statement	
○ Current to 12 months	BND 5 per statement cycle
○ More than 12 months	BND 10 per statement cycle
• Card Replacement	
○ Non-chip card	BND 15
○ Cards uncollected within 3 months	BND 20
• Dispute Handling	BND 10 per genuine transaction

K. Credit Cards

Annual Fees

• **Visa Credit**	**Principal Card**	**Supplementary Card**
○ Infinite	BND 380	BND 190
○ Platinum	BND 280	BND 140
○ Classic	BND 40	BND 20
○ Smart Executive Platinum	Free	BND 50
○ Royal Brunei Visa Infinite (waived for first 4 years)	BND 300	BND 150

○ Royal Brunei Visa Platinum (waived for first 4 years)	BND 200	BND 100

• **Mastercard Credit**	**Principal Card**	**Supplementary Card**
○ Platinum	BND 280	BND 140
○ Classic	BND 40	BND 20

Other Fees / Charges

• Physical Card PIN Request	BND 10
• Stamp Duty for Lost/Stolen Cards	BND 2
• Cash Advance	3% of amount withdrawn, subject to a minimum of BND 10 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
• 0% Instalment Processing	3% or min. BND 30
• 0% Instalment - Early Settlement	BND 100
• Late Payment	BND 35 per month
• Financial Charge / Interest	1.5% per month (on the outstanding balance)
• Over-limit	BND 15 at each occurrence
• Administration Fee for Insufficient Funds for Standing Instruction	BND 15
• Returned Cheque / Payment Order	BND 100
• Temporary Limit	BND 25
• Retrieval of Statement	
○ Current to 12 months	BND 5 per statement cycle
○ More than 12 months	BND10 per statement cycle
• Instant Card Issuance	BND 5 per card
• Foreign Currency Conversion	2% of transaction amount after conversion to BND
• Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International or Mastercard International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction.
• Credit Card Balance Transfer Finance Charge / Interest	1% per month for 12 months (on the outstanding balance)
• Dispute Handling	BND 10 per genuine transaction
• Card Replacement	
○ EMV chip cards	BND 25
○ Cards uncollected within 3 months	BND 20

L. Retail Financing and Loans

Personal Financing

• **Processing Fee**	
○ New Application	BND 100 - 200
○ Top-up/Restructure Application	BND 150

• **Amendment Fee**	
○ Change of Monthly Due Date / Repayment Account	BND 50
○ Extension of Loan Tenor	BND 100
○ Limit Increase (Personal Overdraft only)	BND 200
• **Renewal Fee (Unsecured Personal Overdraft)**	BND 100
• **Renewal Fee (Fully Secured Personal Overdraft)**	
○ Without changes[2]	BND 100
○ With changes	BND 200
• **Early Repayment Fee (Full Settlement)**	
○ Unsecured Personal Financing For remaining tenor more than half of the original tenor	**BND 500 max.**, 2% of the outstanding[3] amount or whichever is lower.
○ Unsecured Personal Financing For remaining tenor less than half of the original tenor	**BND 250 max.**, 1% of the outstanding amount or whichever is lower.
○ Secured Personal Financing (Personal Term Loan only)	BND 100
• **Prepayment Fee (Partial Settlement)**	
○ Unsecured Personal Financing	**1%** of the prepaid amount or max. **BND 200**, whichever is lower
○ Secured Personal Financing (Personal Term Loan only)	BND 100
• **Cancellation fee**	BND 250
• **Commitment Fee for Undrawn Loan (Personal Term Loan only)**	0.375% per annum of undrawn Personal Term Loan balance
• **Past Due Charges**	
○ Default Interest Rate	8.5% above Prime Lending Rate[4] (i.e. 8.5% + 5.5% = 14% per annum)
○ Issuance of Past Due Letter	BND 30
○ Issuance of Reminder Letter	BND 30
• **Issuance of Certificate of Balance**	BND 30
• **Issuance of Clearance Letter**	BND 30
• **Issuance of Advice Letter**	BND 50
• **Issuance of Supplementary Facility Offer Letter**	BND 200
• **Other Fees**	
○ Stamp Duty for Deed of Undertaking and Assignment of Salary	BND 1 + 0.20% of the loan amount

[2] Changes refer to adjustments made to the overdraft limit or security documentation required upon renewal.
[3] Outstanding amount is defined as total principal amount of the credit facility (excluding interest) which remains unpaid at the point of settlement.
[4] Prime Lending Rate is currently at 5.5%

○ Lawyer Registration Fee	BND 20
○ Courier/Freight Fee*	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5
*For the purpose of serving the notice of assignment of salary to the applicant's employer	

Mortgage Financing

• **Processing Fee**	
○ New Application	BND 250
○ Restructure/Extension e.g., extension of acceptance date, initial drawdown period, commitment expiry date	BND 50
• **Amendment Fee**	
○ Change of Monthly Repayment Due Date/Repayment Account	BND 50
○ Change of Insurance Policy	BND 50
○ Extension of Loan Tenor	BND 50
• **Renewal Fee (Home Equity Loan only)**	BND 100
• **Early Repayment Fee (Full Settlement) & Prepayment Fee (Partial Settlement) Fee** (settlement by own funds)	If remaining tenor is more than 3 years from the original tenor – 3% of repayment/prepayment amount or minimum of BND 1,000, whichever is higher or as stipulated in the Facility Offer Letter If remaining tenor is less than 3 years from the original tenor – 5% of repayment/prepayment amount or minimum of BND 2,500, whichever is higher or as stipulated in the Facility Offer Letter
• **Early Repayment (Full Settlement) Fee** (refinanced by other bank/financial institution)	BND 5,000. min., or 10 % on repayment amount, whichever is higher or as stipulated in The Facility Offer Letter.

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• **Cancellation Fee**	
○ Approved with different terms by the bank but **not accepted by customer**	No charge applicable
○ Approved with different terms by bank and accepted by customer **before issuance** of Facility Offer Letter	BND 250
○ Approved application **after issuance** of Facility Offer Letter signed before forwarding to lawyer	BND 750 (BND 250 for cancellation fees and BND 500 for the Issuance of Facility Offer Letter)
• **Past Due Charges**	
○ Default Interest Rate	8.5% above Prime Lending Rate (i.e. 8.5% + 5.5% = 14% per annum)
○ Issuance of Past Due Letter	BND 30
○ Issuance of Reminder Letter	BND 30

• **Commitment Fee for Undrawn Loan**	0.375% per annum of undrawn balance of the facility
• **Issuance of Certificate of Balance**	BND 30
• **Issuance of Clearance Letter**	BND 30
• **Issuance of Advice Letter**	BND 50
• **Issuance of Supplementary Facility Offer Letter**	BND 250
• **Other Fees**	
o Courier/Freight Fee* *For the purpose of serving the notice of assignment of salary to the applicant's employer	Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5

M. Prestige

Prestige Visa Infinite Credit Card Annual Fee

• Principal	Waived
• Supplementary	Waived (strictly for immediate family members and up to 4 cards per family)

Other Fees / Charges for Credit Cards

• Physical Card PIN Request	BND 10
• Stamp Duty for Lost/Stolen Cards	BND 2
• Cash Advance	3% of amount withdrawn, subject to a minimum of BND 10 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
• 0% Instalment Processing	3% or min. BND 30
• 0% Instalment - Early Settlement	BND 100
• Late Payment	BND 35 per month
• Financial Charge / Interest	1.5% per month (on the outstanding balance)
• Over-limit	BND 15 at each occurrence
• Administration Fee for Insufficient Funds for Standing Instruction	BND 15
• Returned Cheque / Payment Order	BND 100
• Temporary Limit	BND 25
• Retrieval of Statement	
o Current to 12 months	BND 5 per statement cycle
o More than 12 months	BND 10 per statement cycle
• Instant Card Issuance	BND 5 per card
• Foreign Currency Conversion	2% of transaction amount after conversion to BND

• Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International or Mastercard International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction.
• Credit Card Balance Transfer Finance Charge / Interest	1% per month for 12 months (on the outstanding balance)
• Dispute Handling	BND 10 per genuine transaction
• Card Replacement	
o EMV chip cards	BND 25
o Cards uncollected within 3 months	BND 20

Prestige Mastercard World Debit Card Annual Fee	Waived

Other Fees / Charges for Debit Cards

• Physical Card PIN Request	BND 10
• Stamp Duty for Lost/Stolen Cards	BND 2
• Instant Card Issuance	BND 5 per card
• Cash Withdrawal at Baiduri ATM Network (BND only)	Free
• Cash Withdrawal at Non-Baiduri ATM Network	BND 3 per withdrawal
• Foreign Currency Conversion	2% of transaction amount after conversion to BND
• Transactions in Foreign Currency	Card transactions in US Dollars (USD) shall be converted to Brunei Dollars (BND). Transactions in foreign currency other than USD and Singapore Dollars (SGD) will be converted into USD before being converted to BND. All conversions shall be based on prevailing rates as determined by Visa International, Mastercard International or UnionPay International on the business day prior to the day of conversion. The rates may differ from the rates in effect on the date of the transaction.
• Card Replacement	
o EMV chip cards	BND 25
o Cards uncollected within 3 months	BND 20
• Dispute Handling	BND 10 per genuine transaction
• Non-Physical Cash / Money Transfer	BND 5 per transaction

Membership Fee	BND 1,200 per year

Fund Transfers

• Cable Charges:	
o Local banks	BND 10
o To ASEAN Countries, including Hong Kong	BND 10
o To other countries	BND 15
• Commission In-lieu of Exchange	
For SGD remittance paid in same currency	
o Up to BND 100,000 in equivalent	1/10%, min. BND 10 in equivalent

○ Over to BND 100,000 in equivalent	1/32%, min. BND 100 in equivalent

For other Foreign Currency remittance paid in same currency

○ Up to BND 100,000 in equivalent	Free
○ Over to BND 100,000 in equivalent	Free

Cashier's Cheque - Issuance	BND 10
Standing Instruction – Setup Fee	BND 5
Handling fee for one-off manual account transfer	Waived
Letter of reference (Travel, Visa, etc)	Waived

Application Processing Fees

• Mortgage Financing	Waived
• Unsecured Personal Financing	Waived