

# General Tariff

Personal Accounts

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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
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### 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)

BND10 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
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- 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 BND100,000 in equivalent 1/10%, min. BND 10 in equivalent
  - Over BND100,000 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 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 charge:
  - 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  
Foreign Currency remittance paid in same currency, inclusive of SGD
  - Up to BND100,000 in equivalent 1/10%, min. BND10 in equivalent
  - Over BND100,000 in equivalent 1/32%, min. BND100 in equivalent
- 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 BND 5\*
- Paid to account with local bank via RTGS BND 20\*
- Commission in-lieu of exchange  
Foreign Currency remittance paid in same currency, inclusive of SGD
  - Up to BND100,000 in equivalent 1/10%, min. BND10 in equivalent
  - Over BND100,000 in equivalent 1/32%, min. BND100 in equivalent
- Stamp Duty BND 0.10 per transaction

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

Rates listed were last updated on 31 July 2025. For most current rates, please refer to branches.

**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 charge  |
| • 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        | BND100 |
| • Above 1 year to 2 years | BND200 |
| • Above 2 years           | BND300 |

**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 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 |

**Unsorted Cash**

- |                               |       |
|-------------------------------|-------|
| • Unsorted Cash Below BND 500 | BND 5 |
| • Unsorted Cash Above BND 500 | BND10 |

**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 BND2 |

**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	As per charge by forwarding company*
*Subject to weight	

**Postage - up to 100 grammes**

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

## 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 <sup>1</sup>	
◦ 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 (other than SGD)	Free

<sup>1</sup>SGD notes are dispensed in SGD50 denominations only

## H. Internet Banking

**Fund Transfer within the Bank**

Free

**Fund Transfer to Local Bank**

• via RTGS	BND 5
• via ACH-DC	BND 0.50
• Stamp Duty	BND 0.10 per transaction

**Fund Transfer to Overseas Bank**

• Cable Charges:	
◦ ASEAN countries including Hong Kong	BND 10
◦ Other Countries	BND 15
• Amendment / Cancellation / Refund/ Return / Stop Payment / Query	BND 25*

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

Rates listed were last updated on 31 July 2025. For most current rates, please refer to branches.



### Commission In-lieu of Exchange

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
- 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:
  - Internal Fund Transfer / Bill Payment Free
  - Local Bank Transfer Refer to Fund Transfer to Local Bank
  - 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
- 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 BND 15 per card (optional)
- 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)	BND15 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

	Principal Card	Supplementary Card
• <b>Visa Credit</b>		
◦ 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
• <b>Mastercard Credit</b>		
◦ 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 minimum 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

• <b>Processing Fee</b>	
◦ New Application	BND 100 - 200
◦ Top-up/Restructure Application	BND 150
• <b>Amendment Fee</b>	
◦ Change of Monthly Due Date / Repayment Account	BND 50
◦ Extension of Loan Tenor	BND100
◦ Limit Increase (Personal Overdraft only)	BND200
• <b>Renewal Fee (Unsecured Personal Overdraft)</b>	BND 100
• <b>Renewal Fee (Fully Secured Personal Overdraft)</b>	
◦ Without changes <sup>2</sup>	BND100
◦ With changes	BND200
• <b>Early Repayment Fee (Full Settlement)</b>	
◦ Unsecured Personal Financing For remaining tenor more than half of the original tenor	<b>BND 500 Maximum</b> , 2% of the outstanding <sup>3</sup> amount or whichever is lower.
◦ Unsecured Personal Financing For remaining tenor less than half of the original tenor	<b>BND 250 Maximum</b> , 1% of the outstanding amount or whichever is lower.
◦ Secured Personal Financing (Personal Term Loan only)	BND 100
• <b>Prepayment Fee (Partial Settlement)</b>	

<sup>2</sup> Changes refer to adjustments made to the overdraft limit or security documentation required upon renewal.

<sup>3</sup> Outstanding amount is defined as total principal amount of the credit facility (excluding interest) which remains unpaid at the point of settlement.

<ul style="list-style-type: none"> <li>○ Unsecured Personal Financing</li> <li>○ Secured Personal Financing (Personal Term Loan only)</li> </ul>	<p><b>1%</b> of the prepaid amount or maximum <b>BND 200</b>, whichever is lower</p> <p>BND 100</p>
<ul style="list-style-type: none"> <li>• <b>Cancellation fee</b></li> </ul>	BND 250
<ul style="list-style-type: none"> <li>• <b>Commitment Fee for Undrawn Loan (Personal Term Loan only)</b></li> </ul>	0.375% per annum of undrawn Personal Term Loan balance
<ul style="list-style-type: none"> <li>• <b>Past Due Charges</b> <ul style="list-style-type: none"> <li>○ Default Interest Rate</li> <li>○ Issuance of Past Due Letter</li> <li>○ Issuance of Reminder Letter</li> </ul> </li> </ul>	<p>8.5% above Prime Lending Rate<sup>4</sup> (i.e. 8.5% + 5.5% = 14% per annum)</p> <p>BND 30</p> <p>BND 30</p>
<ul style="list-style-type: none"> <li>• <b>Issuance of Certificate of Balance</b></li> </ul>	BND 30
<ul style="list-style-type: none"> <li>• <b>Issuance of Clearance Letter</b></li> </ul>	BND 30
<ul style="list-style-type: none"> <li>• <b>Issuance of Advice Letter</b></li> </ul>	BND 50
<ul style="list-style-type: none"> <li>• <b>Issuance of Supplementary Facility Offer Letter</b></li> </ul>	BND 200
<ul style="list-style-type: none"> <li>• <b>Other Fees</b> <ul style="list-style-type: none"> <li>○ Stamp Duty for Deed of Undertaking and Assignment of Salary</li> <li>○ Lawyer Registration Fee</li> <li>○ Courier/Freight Fee*</li> </ul> </li> </ul>	<p>BND 1 + 0.20% of the loan amount</p> <p>BND 20</p> <p>Brunei Muara and Tutong district – BND 3 Kuala Belait and Temburong district – BND 5</p>
<p>*For the purpose to serve the notice of assignment of salary to the applicant's employer</p>	

## Mortgage Financing

<ul style="list-style-type: none"> <li>• <b>Processing Fee</b> <ul style="list-style-type: none"> <li>○ New Application</li> <li>○ Restructure/Extension e.g., extension of acceptance date, initial drawdown period, commitment expiry date</li> </ul> </li> </ul>	<p>BND 250</p> <p>BND 50</p>
<ul style="list-style-type: none"> <li>• <b>Amendment Fee</b> <ul style="list-style-type: none"> <li>○ Change of Monthly Repayment Due Date/Repayment Account</li> <li>○ Change of Insurance Policy</li> <li>○ Extension of Loan Tenor</li> </ul> </li> </ul>	<p>BND 50</p> <p>BND 50</p> <p>BND 50</p>
<ul style="list-style-type: none"> <li>• <b>Renewal Fee (Home Equity Loan only)</b></li> </ul>	BND 100
<ul style="list-style-type: none"> <li>• <b>Early Repayment Fee (Full Settlement) &amp; Prepayment Fee (Partial Settlement) Fee</b> (settlement by own funds)</li> </ul>	<p>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</p> <p>If remaining tenor is less than 3 years from the</p>

<sup>4</sup> Prime Lending Rate is currently at 5.5%

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**  
(refinance by other bank/financial institution) BND 5,000. Minimum or 10 % on repayment amount, whichever is higher or as stipulated in The Facility Offer Letter.
- **Cancellation Fee**
  - Approved with different terms by the bank but **not accepted by customer** No charged 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**
  - 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 minimum 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

#### **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
  - EMV chip cards BND 25
  - 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** BND1,200 per year

#### **Fund Transfers**

- Cable Charges
  - To bank in Brunei BND 10
  - To bank in ASEAN Countries, including Hong Kong BND 10
  - To Bank in other countries BND 15
- Commission In-lieu of Exchange
 

Foreign Currency remittance sent in same currency, inclusive of SGD

  - Up to BND100,000 in equivalent 1/10%, min. BND10 in equivalent
  - Over to BND100,000 in equivalent 1/32%, min. BND100 in equivalent

**Cashier's Cheque - Issuance** BND10

**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