

# GENERAL TARIFF

## - CORPORATE ACCOUNT



### A. BRUNEI DOLLAR DEPOSIT ACCOUNT

#### Minimum Opening Deposit

- Current Account BND 2,000
- Fixed Deposit Account BND 1,000
- MSME Account BND 50

#### Minimum Balance Requirement

- Current Account BND 2,000
- MSME Account BND 50

**Maintenance Fee (if balance falls below minimum)** BND 10 per month

**Dormant Account Fee (if account remains inactive for more than 12 months)** BND 15 per month

**Reactivation Fee** BND 10

**Account Closure Fee (if closed within 6 months from opening date)** 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

**Stopped payment/Cheque** BND 15 per cheque, max. BND 100 per instruction letter

**Stopped Cheque Fee Due to Insufficient Funds** BND100 per cheque

**Marked Cheque Fee** BND 30

**Cheque Certification Fee** BND 20

**Returned Cheque Fee Due to Insufficient Fund** 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 50 per cheque book of 50 leaves
- Stamp duty BND 0.10 per cheque
- Uncollected after 1 month BND 20

### B. FOREIGN CURRENCY DEPOSIT ACCOUNT

#### Minimum Opening Deposit

- 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 / JPY1,000,000

**Minimum Balance Requirement** AUD 2,000 / CAD 2,000 / EUR 1,000 / GBP 1,000 / HKD 10,000 / NZD 2,000 / USD 1,000 / JPY 200,000

**Maintenance Fee (if balance falls below minimum)** AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD100 / NZD 10 / USD 10 / JPY 1,000 per month

**Dormant Account Fee (if account remains inactive for more than 12 Months)** AUD 5 / CAD 5 / EUR 5 / GBP 5 / HKD 20 / NZD 5 / USD 5 / JPY 500 per month

<b>Reactivation Fee</b>	AUD 10 / CAD 10 / EUR 10 / GBP 10 / HKD 100 / NZD 10 / USD 10 / JPY 1,000
<b>Account Closure Fee (if closed 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
<b>Handling fee for Early 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>	
<ul style="list-style-type: none"> <li>Currency notes transaction (subject to availability)</li> </ul>	1%, min. BND 10 in equivalent
<ul style="list-style-type: none"> <li>Other transactions (inclusive of transactions between BND and SGD); <ul style="list-style-type: none"> <li>Up to BND100,000 in equivalent</li> <li>Over BND100,000 in equivalent</li> </ul> </li> </ul>	1/10%, min. BND 10 in equivalent 1/32%, min. BND 100 in equivalent
<b>Stopped Payment/Cheque</b>	USD 10 per cheque
<b>Cheque Certification Fee</b>	USD 15 per cheque
<b>Returned Cheques - Insufficient Funds</b>	USD 50 per cheque
<b>Returned Cheques - Technical Reasons</b>	USD 5 per cheque
<b>Lost Cheque Book</b>	USD 10 per cheque, max USD 25
<b>Issuance of Cheque books</b>	
<ul style="list-style-type: none"> <li>Issuance fee</li> </ul>	BND 50 in equivalent per cheque book of 50 leaves, at prevailing buying TT rate of the transaction date
<ul style="list-style-type: none"> <li>Stamp duty</li> </ul>	BND 0.10 in equivalent per cheque
<ul style="list-style-type: none"> <li>Uncollected after 1 month</li> </ul>	BND 20 in equivalent
<b>Customised Cheque</b>	
<ul style="list-style-type: none"> <li>Setup Fee</li> </ul>	USD 100
<ul style="list-style-type: none"> <li>Material cost</li> </ul>	At customer's expense and advised upon quotation

## C. OVER THE COUNTER (VIA BRANCH)

<b>Account Transfer</b>	
<ul style="list-style-type: none"> <li>Handling fee for one off manual account transfer</li> </ul>	BND 5
<ul style="list-style-type: none"> <li>Manual transfer from Savings Account to cover excess in Current Account</li> </ul>	BND 30
<b>Cash Deposit and Withdrawal over the counter</b>	
<ul style="list-style-type: none"> <li>Up to BND 5,000</li> <li>BND 5,001 to BND 50,000</li> <li>BND 50,001 and above</li> </ul>	BND 1 per transaction BND 5 per transaction 0.1% of deposit or withdrawal amount per transaction
<b>Standing Instruction</b>	
<ul style="list-style-type: none"> <li>Set up</li> <li>Amendment</li> <li>Cancellation</li> </ul>	BND 10 BND 10 BND 10

- Each Standing Instruction:
  - Internal Fund Transfer / Bill Payment Free
  - Local / Overseas Bank Fund Transfer BND 10, plus prevailing Outward Local Fund Transfer / Cashier's Cheque charges
- Administration fee for insufficient funds BND 30 after 3 consecutive daily attempts
- Letter of Notice (termination due to insufficient funds For 3 consecutive months) BND 30

#### **Outward Local Fund Transfer**

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

#### **Outward Overseas Fund Transfer**

- Cable charge: -
  - To ASEAN countries, including Hong Kong BND 20
  - To other Countries BND 30
- Cancellation BND 10, plus prevailing cable charge, commission In lieu of exchange and correspondence bank fee, if any
- Amendment BND 10, plus prevailing cable charge, commission In lieu of exchange and correspondence bank fee, if any
- Stamp Duty BND 0.10 per transaction
- 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 BND100,000 in equivalent 1/32%, min. BND100 in equivalent

#### **Correspondent Bank Fees (Beneficiary to receive exact amount - OUR)**

- USD BND 45 for BND Account or BND 45 in equivalent for Foreign Currency Account
- JPY 0.05% of remitted amount, min BND 35 for BND Account or BND 35 in equivalent for Foreign Currency Account
- Other Currencies BND 35 for BND Account or BND 35 in equivalent for Foreign Currency Account

#### **Inward Local Fund Transfer (via RTGS)**

Free

#### **Inward Overseas Fund Transfer**

- Credit to customer account within Baiduri Bank BND 5
- Paid to account with local bank (via RTGS) BND20, plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
- Stamp Duty BND 0.10 per transaction
- Commission in-lieu of exchange
  - Foreign Currency remittance paid in same currency, inclusive of SGD

- Up to BND100,000 in equivalent
- Over BND100,000 in equivalent

1/10%, min. BND10 in equivalent  
1/32%, min. BND100 in equivalent

#### 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, or BND 20 in equivalent if deposited to Foreign Currency Account per cheque plus prevailing courier charges
- To credit same foreign currency account BND20 in equivalent per cheque, plus commission in lieu of exchange 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

#### Company Payroll – Over the counter

- Processing fee per instruction
  - Transfer fee within Baiduri Bank
  - Transfer fee to other local banks (per bank)
  - Additional fee for requests submitted with less than 24-hour notice
- Note: A minimum notice of 2 working days is required for normal requests

#### Standard Format

BND 10  
Free  
BND 20  
BND 30

#### Non-Standard Format

BND 50  
Free  
BND 20  
BND 30

## D. OTHER SERVICES

#### Audit Confirmation Report (per accounting period per account)

- Within 12 Months BND 100
- Above 1 year to 2 years BND 200
- Above 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 Support

BND 50

#### Letter of Reference

BND 50

#### Letter of Undertaking

BND 50

#### Reminder Letter

BND 100 / USD 100

#### 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 |

### Drop-In Deposit

- |  |        |
|--|--------|
| • Pouch:                                     |        |
| ○ New  | Free   |
| ○ Replacement for damaged / lost / destroyed | Free   |
| ○ Unreturned pouch                           | Free   |
| ○ Holding fee for uncollected returned pouch | Free   |
| ○ Discrepancy Fee                            | BND 15 |
| ○ Stamp duty                                 | BND 2  |

### Day & Night Safe Deposit

- |  |  |
|--|--|
| • Key:   |  |
| ○ New (refundable upon return)                   | BND100 per key                                     |
| ○ Replacement for damaged / lost / destroyed     | BND500 per key                                     |
| ○ Unreturned key                                 | BND500 per key                                     |
| • Pouch:   |  |
| ○ New (refundable upon return)                   | BND50 per pouch                                    |
| ○ Replacement for damaged / lost / destroyed     | BND50 per pouch                                    |
| ○ Unreturned pouch                               | BND50 per pouch                                    |
| ○ Holding fee for uncollected pouch after return | BND10 per pouch per week (from the day of deposit) |
| ○ Discrepancy Fee                                | BND 15   |

### Unsorted Cash

- |                                   |       |
|-----------------------------------|-------|
| • Unsorted Cash Up to BND 500     | BND 5 |
| • Unsorted Cash BND 501 and above | 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 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

#### Biller Service

- Insurance bill payment received over the counter BND2 per transaction
- Daily reconciliation report BND500 per month

## E. ATM & CREDIT CARD

#### Annual Fees

- ATM Corporate Card Free
- ATM Deposit Card Free
- Baiduri Mastercard Platinum Business Credit Card (free for first 5 years) BND 280 thereafter

#### Replacement Card

- Non-Chip Card BND 15
- Cards with EMV Chip BND 25
- Uncollected cards for more than 3 months BND 20

#### Other Fees

- Financial Charge / Interest 1.5% per month
- 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
- Late Payment Fee BND 35 per month
- Over-limit Fee BND 15 at each occurrence
- Physical Card PIN Request BND 10
- Stamp Duty for Lost/Stolen Card BND2
- Administration Fee for Insufficient Funds to Meet Standing Instructions BND 15
- Returned Cheque / Payment Order BND 100

- Temporary Limit Fee BND 25
- Retrieval of Statement
  - Current to 12 months BND5 per statement cycle
  - More than 12 months BND10 per statement cycle
- Card Instant Issuance BND 5 per card
- Foreign Currency Conversion Fee 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

## F. 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, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
  - Other Countries BND 15, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
- Cancellation BND 10, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
- Amendment BND 10, Plus prevailing cable charge, commission in lieu of exchange and correspondent bank fee, if any
- Stamp Duty BND 0.10 per transaction in equivalent

**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

**Bill Payments**

Free

**Standing Instruction**

- Set up BND 5
- Amendment BND 5
- Cancellation BND 5
- Each Standing Instruction:
  - Internal Fund Transfer / Bill Payment Free
  - Local Bank Fund Transfer Refer to Fund Transfer to Local Bank
  - Overseas Bank Fund Transfer Refer to Fund Transfer To Overseas Bank

**Token**

- Issuance / Lost / Damaged / Non-return BND 30

**Company Payroll – b.Digital Business****Standard Format only**

- Processing Fee Per Instruction BND 5
- Transfer Fee Within Baiduri Bank Free
- Transfer Fee to Other Local Banks (per bank) BND 10
- Additional Fee for Requests Submitted With Less Than 24-Hour Notice BND 30

Note: A minimum notice of 2 working days is required for normal requests

**Issuance of Cheque books - Request via b.Digital Business**

• Issuance Fee	BND 50 per cheque book of 50 leaves
• Stamp Duty	BND 0.10 per cheque
• Uncollected after 1 month	BND 20

**G. TRADE FINANCE****LETTERS OF CREDIT****Import Letter of Credit (Import LC)**

• Issuance (Sight / Usance)	0.125% per month, min. BND 80
• Usance Acceptance / Deferred Payment Commission	0.125% per month, min. BND 80
• Amendment (Amount / Tenor)	0.125% per month, min. BND 80
• Other Amendment	BND 50
• Cancellation	BND 50

**Import LC – Drawings**

• Excess Drawing	0.125% per month on excess amount, min. BND 80
• Drawing Against Expired LC	0.125% per month from LC expiry date to payment date, min. BND 80
• Reimbursement Commission	0.125% flat, min. BND 50

**Import LC – SWIFT / Cable / Postage Charges**

• New Documentary Credits Issued – Foreign	BND 100
• New Documentary Credits Issued – Local	BND 50
• Short Cable – Foreign (Drawings and Tracers)	BND 50
• Short Cable – Local (Drawings and Tracers)	BND 30
• Postage	BND 5

**Import LC – Other Charges**

• Stamp Duty on Sight Documentary Credits	BND 0.10
• Stamp Duty on Usance Documentary Credits	0.10% on bill amount
• Discrepancy Charge – Local	BND 75
• Discrepancy Charge – Foreign	USD 75 / GBP 75 / EUR 75 / AUD 75 / CAD 75 / NZD 75 Other Foreign currency at BND 75 equivalent
• Shipping Guarantee / Airway Bill Endorsement	BND 50

**Export Letter of Credit (Export LC)**

• Advising Commission	BND 50
• Advising Amendment Fee	BND 50
• Negotiation Commission	0.125% flat, min. BND 50
• Confirmation Commission	Subject to arrangement, min. 0.25% or BND 500, whichever is higher
• Transfer Commission for Transferable LC (Full / Partial / Increase in Amount Amendment)	Subject to arrangement, min. 0.25% or BND 500, whichever is higher Any other amendments shall be charged BND 80

**Export LC – SWIFT / Cable / Postage Charges**

• SWIFT / Short Cable (Reimbursement)	BND 50 for Foreign LC, BND 30 for Local LC
• Courier Fee	BND 10 for Local, BND 50 for ASEAN and Hong Kong, BND 80 for all other countries



• Postage	BND 5
<b>Export LC – Other Charges</b>	
• Collection Service – Presentation of Demand under Standby Letter of Credit (SBLC)	0.125% flat, min. BND 200
<b>DOCUMENTARY COLLECTION</b>	
<b>Inward Collection</b>	
• Presentation Charge	BND 15
• Collection Commission (Sight / Usance / Free of Payment)	0.125% flat, min. BND 50
• Amendment to Collection Instruction	BND 50
• Holding Fee	BND 50 per month after 2 months
<b>Inward Collection – Other Charges</b>	
• SWIFT / Short Cable (Payment / Tracers)	BND 50 for Foreign Bills, BND 30 for Local Bills
• Postage	BND 5
• Stamp Duty on Sight Documentary Credits	BND 0.10
• Stamp Duty on Usance Documentary Credits	0.10% on bill amount
• Commission in lieu of exchange (for SGD only)	
• Up to BND100,000 in equivalent	1/10%, min. BND10
• Over BND100,000 in equivalent	1/32%, min. BND100
• Shipping Guarantee / Airway Bill Endorsement	0.125% flat, min. BND 50
<b>Outward Collection</b>	
• Collection Commission (Sight / Usance / Free of Payment)	0.125% flat, min. BND 50
• Amendment to Collection Instruction	BND 50
• Holding Fee for Unpaid / Returned Items	BND 50 per month after 2 months
<b>Outward Collection – Other Charges</b>	
• Courier Fee	BND 10 for Local, BND 50 for ASEAN and Hong Kong, BND 80 for all other countries
• Postage	BND 5
• Commission-in-Lieu of Foreign Exchange (for SGD only)	
• Up to BND100,000 in equivalent	1/10%, min. BND10
• Over BND100,000 in equivalent	1/32%, min. BND100
• Protest Charge	BND 100 plus legal costs
• Tracers for Import / Export Collection by mail	BND 30 per tracer
<b>BANKER'S GUARANTEE</b>	
• Issuance (Labour Guarantee / Performance Bond / Airline Guarantee / Custom Guarantee / Payment Guarantee / Other Guarantee on fully secured basis)	1% – 1.5% per annum, min. BND 100 for standard format or BND 200 for non-standard format For counter guarantees, min. BND300 plus overseas bank issuance charges
• Amendment (Amount / Tenor)	1% – 1.5% per annum, min. BND 100
• Other Amendment	BND 50
• Advisement	BND 50
• Stamp Duty	BND 1.25
• Stamp Duty for Full Counter Indemnity	BND 1.00
• SWIFT / Cable Charge (if applicable)	BND 50

## INVOICE FINANCING

### Local Invoice Financing

- Commission 0.125% flat, min. BND 50
- Presentation Charge BND 15

### Foreign Invoice Financing

- Commission 0.125% flat, min. BND 50
- Presentation Charge BND 15

### Other Charges

- SWIFT / Cable Charge BND 30 for local bill payment, BND 50 for foreign bill payment
- Postage BND 5