

TARIFF OF CHARGES FOR CARDS

CREDIT CARD FEES / CHARGES				
DESCRIPTION	FEES / CHARGES			
ANNUAL FEES				
Visa	Card Type	Infinite	Platinum	Classic
	Principal Card	BND380	BND280	BND40
	Supplementary Card	BND190	BND140	BND20
Prestige Visa	Card Type	Infinite		
	Principal Card	Waived		
	Supplementary Card	Waived		
Smart Executive Visa	Card Type	Platinum		
	Principal Card	Waived		
	Supplementary Card	BND50		
Royal Brunei Visa (Waived for first 4 years)	Card Type	Infinite	Platinum	
	Principal Card	BND300	BND200	
	Supplementary Card	BND150	BND100	
Mastercard	Card Type	Platinum	Classic	
	Principal Card	BND280	BND40	
	Supplementary Card	BND140	BND20	
Mastercard Business (Waived for first 5 years)	Card Type	Platinum		
	Principal Card	BND280		
OTHER FEES / CHARGES				
Financial Charge / Interest	1.5% per month (on the outstanding balance)			
Credit Card Balance Transfer Finance Charge / Interest	1% per month for 12-months (on the outstanding balance)			
Cash Advance	3% of amount withdrawn, subject to a minimum of BND10 for each transaction, plus interest at the rate of 1.5% per month on each Cash Advance from the date of the Cash Advance until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			
0% Instalment Processing	3% or minimum BND30			
0% Instalment – Early Settlement	BND100			
Late Payment	BND35 per month			
Over-limit	BND15 at each occurrence			
Card Replacement	BND25 for EMV chip cards BND15 for non-chip cards BND20 for cards uncollected within 3 months			

Physical Card PIN Request	BND10
Stamp Duty for Lost / Stolen Card	BND2
Administration fee for Insufficient Funds for Standing Instructions	BND15
Returned Cheque / Payment Order	BND100
Temporary Limit	BND25
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 months)
Instant Card Issuance	BND5 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
Dispute Handling	BND10 per genuine transaction

DEBIT CARD AND CORPORATE ATM FEES / CHARGES	
DESCRIPTION	FEES / CHARGES
ANNUAL FEES	
Royal Brunei Visa Platinum Debit	BND18 (waived for first 4 years)
Baiduri Visa Platinum Debit	BND18
Baiduri Visa Classic Debit	BND9 (with bonus points) Waived (no bonus points)
Baiduri Supa Save Visa Debit	BND9 (waived for first 5 years)
Baiduri Smart Executive Mastercard Platinum Debit	Waived
Baiduri Mastercard World Debit	Waived
Baiduri UnionPay Debit	Waived
Corporate ATM Deposit Card	Waived
OTHER FEES / CHARGES	
Cash Withdrawal at Baiduri ATM Network (BND only)	Free
Cash Withdrawal at Non-Baiduri ATM Network	BND3 per withdrawal
Foreign Currency Cash Withdrawal at Baiduri Multi-Currency ATM	<u>SGD¹</u> BND3 per withdrawal (SGD50 – SGD100) BND5 per withdrawal (SGD150 – SGD1,000) BND10 per withdrawal (above SGD1,000) ¹ SGD notes are dispensed in denominations of SGD50 only <u>Other foreign currencies (other than SGD)</u> Free
Card Replacement	BND25 for EMV chip cards BND15 for non-chip cards BND20 for cards uncollected within 3 months
Physical Card PIN Request	BND10
Stamp Duty for Lost / Stolen Card	BND2
Name Personalisation for Pre-Embossed Cards (optional)	BND15 per card
Instant Card Issuance	BND5 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, 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
Dispute Handling	BND10 per genuine transaction
Non-Physical Cash / Money Transfer	BND5 per transaction

INSTANT REWARDS CARD FEES / CHARGES	
DESCRIPTION	FEES / CHARGES
ANNUAL FEES	
Instant Rewards Card	Waived
OTHER FEES / CHARGES	
Card Replacement	BND15 BND20 for cards uncollected within 3 months
Stamp Duty for Lost / Stolen Card	BND2
Name Personalization(optional)	BND15 per card
Instant Issuance	BND5 per card
Retrieval of Statement	BND5 per statement cycle (current to 12 months) BND10 per statement cycle (more than 12 months)
Dispute Handling	BND10 per genuine transaction