



| BAB   | DEPOSIT ACCOUNT        |   |   |  |  |   |   | CHEQUE         |   |                             | STANDING ORDERS<br>(in Brunei) |                             | SERVICES APPLICABLE IN<br>ALL FINANCINGS / LOANS |                              | FINANCING / LOANS      |   |  |   |  | ATM / DEBIT CARD                     |                                  |              |   |  | CREDIT CARDS  |   |   |  |  |  |   |  |
|-------|------------------------|---|---|--|--|---|---|----------------|---|-----------------------------|--------------------------------|-----------------------------|--|------------------------------|------------------------|---|--|---|--|--------------------------------------|----------------------------------|--------------|---|--|---|---|---|--|--|--|---|--|
|       | Account Type           | Minimum Opening Deposit   | Minimum Balance to be maintained  | Dormant / Inactive Account               | Reactivation of Dormant / Inactive Account | Closed Account within 6 months of opening | Minimum Balance Charge                          | Stop Cheque    | Marked Cheque   | Returned Cheque             | Setup / Amendment              | Within Own Bank             | To other Bank                                    | Certificate of Balance (COB) | Clearance Letter       | Financing / Loan Type   | Application Fee  | Prepayment Fees (Full / Partial)  | Late Payment Fees                          | Amendment / Restructure / Top Up Fee | Cancellation Fee                 | Issuance Fee | Annual Fee  | Replacement / Lost Fee                             | Cash Withdrawal at Other Banks' ATM (per transaction) | Cash Advance Fee                        | late Payment Fee                                    | Replacement Fee / Lost Fee   | Finance Fee / Admin Fee  | Annual Fees  |   |  |
| BIBD  | Savings                | Easy Saver - BND050   | Easy Saver - BND1,000   | Haj Saver - BND100                       | Haj Saver - BND100                         | BND5 monthly                              | BND15   | BND25          | NIL   | BND15/ Maximum BND10        | BND30                          | BND120 (insufficient funds) | BND10  | BND30                        | BND30                  | Personal  | BND200   | If the remaining tenor is <b>more</b> than half of the original tenor - 2% of the outstanding amount or maximum BND50, whichever is lower.<br><br>If the remaining tenor is <b>less</b> than half of the original tenor - 1% of the outstanding amount or maximum BND250, whichever is lower. | NIL  | BND150                               | BND150                           | NIL          | NIL   | Card - BND15 PIN - Free                            | BND6  | BND35 per withdrawal                    | NIL   | Card - BND20 PIN - BND15   | 1.5% of credit limit per month   | 1) World Mastercard<br>a) Primary: Waived<br>b) Supplementary: Waived<br>2) Platinum Mastercard<br>a) Not applicable<br>b) Not applicable<br>3) Gold Mastercard<br>a) Primary: BND120<br>b) Supplementary: BND60<br>4) Classic Mastercard<br>a) Primary: BND35<br>b) Supplementary: BND15<br>5) Visa Platinum<br>a) Primary: BND250<br>b) Supplementary: BND125<br>6) Visa Gold<br>a) Primary: BND120<br>b) Supplementary: BND60 |   |  |
|       | Current                | General/Tiered BND1,000   | General/Tiered BND1,000   | MSME BND50                               | MSME BND50                                 | General/Tiered BND5 monthly               | BND15   | BND50          | MSME BND2 monthly   | BND10                       | BND30                          | BND120 (insufficient funds) | BND10  | BND30                        | BND30                  | Home  | BND350   | 4 months of profit or minimum BND1,000, whichever is higher   | NIL  | BND150                               | BND150                           | NIL          | NIL   | Card - BND15 PIN - Free                            | BND6  | BND35 per withdrawal                    | NIL   | Card - BND20 PIN - BND15   | 1.5% of credit limit per month   | 1) World Mastercard<br>a) Primary: Waived<br>b) Supplementary: Waived<br>2) Platinum Mastercard<br>a) Not applicable<br>b) Not applicable<br>3) Gold Mastercard<br>a) Primary: BND120<br>b) Supplementary: BND60<br>4) Classic Mastercard<br>a) Primary: BND35<br>b) Supplementary: BND15<br>5) Visa Platinum<br>a) Primary: BND250<br>b) Supplementary: BND125<br>6) Visa Gold<br>a) Primary: BND120<br>b) Supplementary: BND60 |   |  |
|       | Multi-Currency Savings | BND100  | NIL   | NIL                                      | NIL  | BND35 (within 3 months of opening)        | NIL   | BND10          | BND10 (insufficient funds)  | BND10                       | BND30                          | N/A                         | BND30  | BND30                        | N/A                    | N/A   | N/A  | N/A   | N/A  | N/A                                  | N/A                              | N/A          | N/A   | N/A  | N/A   | N/A                                     | N/A   | N/A  | N/A  |  |   |  |
| BOCHK | Current                | BND100  | NIL   | NIL                                      | NIL  | BND35 (within 3 months of opening)        | NIL   | BND15          | BND10 (technical error)   | BND10                       | BND30                          | N/A                         | BND30  | BND30                        | N/A                    | N/A   | N/A  | N/A   | N/A  | N/A                                  | N/A                              | N/A          | N/A   | N/A  | N/A   | N/A                                     | N/A   | N/A  | N/A  |  |   |  |
|       | Savings                | Berjaya - BND500<br>Property Saver & Retirement Saver - BND500<br>Others - BND50  | Berjaya & Property Saver - BND500<br>Medical and Health Saver, Retirement Saver - BND100<br>Others - BND50  | Tekad Hajj and Retirement Saver - Waived | Tekad Hajj and Retirement Saver - Waived   | Tekad Hajj and Retirement Saver - Waived  | BND25   | NIL            | Due to Lost/ Stolen/ Other Reasons: BND15 per cheque/ Max. BND100 | BND30                       | BND10                          | ACH - BND2 RTGS - BND20     | BND30  | BND30                        | Personal               | BND200  | Full Settlement Fees:<br>If the remaining tenor is more than half of the original tenor - 2% of the outstanding amount or maximum BND500, whichever is lower.<br><br>If the remaining tenor is less than half of the original tenor - 1% of the outstanding amount or maximum BND250, whichever is lower.  | NIL   | BND150                                     | BND150                               | NIL                              | NIL          | Due to Lost/ Damaged Card: BND15  | BND6 per transaction                               | BND35   | NIL                                     | BND20   | 1.5% balance amount owed on the purchase   | Classic Card<br>Primary: BND35<br>Supplementary: BND15<br>Gold Card<br>Primary: BND120<br>Supplementary: BND60<br>World Card<br>Primary: BND190<br>Supplementary: BND190 |  |   |  |
|       | Current                | Retail and Corporate - BND1,000<br>Micro - BND50  | Retail and Corporate - BND1,000<br>Micro - BND50  | BND20 per year                           | BND20 per year                             | BND15                                     | BND10   | BND2 per month | BND100  | BND30                       | BND10 (technical error)        | BND10                       | BND30  | BND30                        | Home Mortgage          | BND350  | Early Settlement Fees: 1 month profit and 2% of outstanding balance or minimum BND1,000 whichever is higher  | NIL   | BND300                                     | BND150                               | NIL                              | NIL          | Due to Faulty Card: NIL   | BND35  | NIL   | BND20                                   | 1.5% balance amount owed on the purchase            | *For TAIB Platinum Customer, the Primary Cardholder and up to 3 Supplementary Cardholders shall be waived. |  |  |   |  |
| BBB   | Savings                | BND100<br>(For minor and student accounts)  | BND50   | BND10 monthly                            | BND10                                      | BND50                                     | BND2 monthly                                    | BND15          | BND30   | BND10 (insufficient funds)  | BND10 (technical error)        | BND10                       | BND30  | BND30                        | Personal               | BND200  | If the remaining tenor is <b>more</b> than half of the original tenor - 2% of the outstanding amount or maximum BND500 whichever is lower.<br><br>If the remaining tenor is <b>less</b> than half of the original tenor - 1% of the outstanding amount or maximum BND250 whichever is lower.   | BND30 p.a. over and above the Bank's Prime Lending rate on the overdue loan installment/s   | BND150                                     | BND250                               | NIL                              | NIL          | Visa Classic Debit (No Bonus Points) / UnionPay Debit Card/ Smart Executive MasterCard Debit/ MasterCard Prestige World Debit: FREE | BND25 for cards with EMV chip                      | BND25 for cards with EMV chip                         | BND3                                    | BND25 for cards with EMV chip                       | BND20 for 3 months non-collected   | BND35  | BND25 for cards with EMV chip  | 3% of the 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 | Baiduri Visa Infinite Principal: BND380<br>Supplementary: BND190<br>Royal Brunei Visa Infinite by Baiduri Bank Principal: BND300<br>Supplementary: BND150<br>Baiduri Visa Platinum/ Mastercard Platinum Principal: BND280<br>Supplementary: BND140           |
|       | Current                | BND1,000  | BND1,000  | BND10 monthly                            | BND10                                      | BND100                                    | BND10 monthly                                   | BND15          | BND30   | BND10 (technical error)     | BND10                          | BND30                       | BND30  | Home Mortgage                | BND250                 | Full Prepayment:<br>Loan paid up to 3 years - 5% outstanding balance (min. BND2,500)<br>Loan paid up to 3 years - 3% outstanding balance (min. BND1,000)<br><br>Partial Prepayment:<br>Loan paid up to 3 years - 5% prepaid amount (min. BND2,500)<br>Loan paid up to 3 years - 3% prepaid amount (min. BND1,000) | 8.5% p.a. over and above the Bank's Prime Lending rate on the overdue loan installment/s   | BND300  | BND250 (Before Facility Offer Letter)      | BND250 (After Facility Offer Letter) | NIL                              | NIL          | Visa Classic Debit (with Bonus Points) / Supa Save Visa Debit: BND9   | BND20 for 3 months non-collected                   | BND20 for 3 months non-collected                      | BND3                                    | BND20 for 3 months non-collected                    | BND20 for 3 months non-collected   | BND35  | BND20 for 3 months non-collected   | 1.5% monthly (on the outstanding balance)   | Royal Brunei Visa Platinum by Baiduri Bank Principal: BND200<br>Supplementary: BND100<br>Baiduri Visa Classic/ Mastercard Classic Principal: BND40<br>Supplementary: BND20<br>Smart Executive Visa Platinum Supplementary: BND50                             |
|       | Savings                | BND2,500  | BND2,500  | BND10 monthly                            | BND10                                      | BND50                                     | BND5 monthly                                    | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND15                       | BND30  | BND30                        | Personal               | BND200  | Remaining tenor is less than half of the original tenor:<br>1% of outstanding balance or maximum of BND250, whichever is lower.<br><br>Remaining tenor is more than half of the original tenor:<br>2% of outstanding balance or maximum of BND500, whichever is lower.   | BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly installment   | BND150                                     | BND50 (before loan disbursement)     | BND300 (after loan disbursement) | NIL          | NIL   | Visa Platinum Debit/ RB Visa Platinum Debit: BND18 | BND12   | BND20                                   | BND6  | BND20 for 3 months non-collected   | BND25 or 5% of min payment due, whichever is higher  | Card - BND20 Pin - BND20   | 1.5% monthly (on the outstanding balance)   | VISA INFINITE Basic Principal: BND688<br>Supplementary: BND388<br>VISA PLATINUM Basic Principal: BND268<br>Supplementary: BND138<br>VISA GOLD Basic Principal: BND120<br>Supplementary: BND80<br>VISA CLASSIC Basic Principal: BND45<br>Supplementary: BND20 |
| SCB   | Current (Individual)   | BND5,000  | BND5,000  | BND15 monthly                            | BND10                                      | BND50                                     | BND10 monthly                                   | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND15                       | BND30  | BND30                        | Home Mortgage          | BND300  | Full Prepayment:<br>Loan paid up to 5 years - 5% of outstanding balance (min. BND5,000)<br>Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3,000)<br>Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1,500)<br><br>Partial Prepayment:<br>Loan paid up to 5 years - 3% of prepaid amount<br>Loan paid up over 5 years to 10 years - 1.5% of prepaid amount<br>Loan paid up over 10 years - 1% of prepaid amount | Overdue interest of 13.5% p.a. on the unpaid monthly installment  | BND200                                     | BND200                               | NIL                              | NIL          | BND12   | BND20  | BND6  | BND20 for 3 months non-collected        | BND25 or 5% of min payment due, whichever is higher | Card - BND20 Pin - BND20   | 1.5% monthly (on the outstanding balance)  | MasterCard Standard Principal: BND120<br>Supplementary: BND80  |   |  |
|       | Savings                | BND2,500  | BND2,500  | BND10 monthly                            | BND10                                      | BND50                                     | BND5 monthly                                    | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND15                       | BND30  | BND30                        | Personal               | BND200  | Remaining tenor is less than half of the original tenor:<br>1% of outstanding balance or maximum of BND250, whichever is lower.<br><br>Remaining tenor is more than half of the original tenor:<br>2% of outstanding balance or maximum of BND500, whichever is lower.   | BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly installment   | BND150                                     | BND50 (before loan disbursement)     | BND300 (after loan disbursement) | NIL          | NIL   | Visa Platinum Debit/ RB Visa Platinum Debit: BND18 | BND12   | BND20                                   | BND6  | BND20 for 3 months non-collected   | BND25 or 5% of min payment due, whichever is higher  | Card - BND20 Pin - BND20   | 1.5% monthly (on the outstanding balance)   | MasterCard Standard Principal: BND120<br>Supplementary: BND80  |
|       | Current                | BND10,000   | BND10,000   | BND10 monthly                            | BND10                                      | BND50                                     | BND5 monthly                                    | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND10                       | BND30  | BND30                        | Home Mortgage          | BND300  | Full Prepayment:<br>Loan paid up to 5 years - 5% of outstanding balance (min. BND5,000)<br>Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3,000)<br>Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1,500)<br><br>Partial Prepayment:<br>Loan paid up to 5 years - 3% of prepaid amount<br>Loan paid up over 5 years to 10 years - 1.5% of prepaid amount<br>Loan paid up over 10 years - 1% of prepaid amount | BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly installment   | BND200                                     | BND200                               | NIL                              | NIL          | BND10   | BND20  | BND6  | BND20 for 3 months non-collected        | BND25 or 5% of min payment due, whichever is higher | Card - BND30 Pin - BND30   | 1.25% monthly (on the outstanding balance)   | VISA CLASSIC BND40 BND20<br>VISA GOLD BND120 BND60<br>VISA BLACK BND250 BND125   |   |  |
| RHB   | Savings                | BND100  | BND50   | BND25 half yearly                        | BND10                                      | BND10                                     | BND5 (within 6 months of opening)               | NIL            | BND15   | BND30                       | BND100 (insufficient funds)    | BND20 (technical error)     | BND15  | BND30                        | Personal               | N/A   | N/A  | N/A   | N/A  | N/A                                  | N/A                              | N/A          | N/A   | N/A  | N/A   | N/A                                     | N/A   | N/A  | N/A  | N/A  |   |  |
|       | Current                | Individual & Non-Individual - BND1,100  | BND1,000  | BND15 monthly                            | BND10                                      | BND50                                     | BND5 (within 3 months of opening)               | BND10          | BND10   | BND100 (insufficient funds) | BND20 (technical error)        | NIL                         | BND10  | BND20                        | Home Mortgage          | 0.05% of loan amount (min. BND350)  | Full Prepayment:<br>Loan paid up to 5 years - 3% of outstanding balance<br>Partial Prepayment:<br>Full 3 months interest charge  | 0.05% of loan amount (min. BND200)  | 0.05% of outstanding balance (min. BND300) | NIL                                  | NIL                              | BND15        | N/A   | N/A  | N/A   | N/A                                     | N/A   | N/A  | N/A  | N/A  | N/A   | N/A  |
| MBB   | Savings                | BND3,000 however this increase does not apply if the customer:<br>1) Have lending facilities;<br>2) Salary assigned to Maybank;<br>3) Age 60 and above;<br>4) Minor; and<br>5) Student below age 25 | BND3,000 however this increase does not apply if the customer:<br>1) Have lending facilities;<br>2) Salary assigned to Maybank;<br>3) Age 60 and above;<br>4) Minor; and<br>5) Student below age 25 | BND10 monthly                            | BND10                                      | BND50                                     | BND5 monthly                                    | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND10                       | BND30  | BND30                        | Personal               | BND200  | Full Prepayment:<br>Remaining tenor is more than half of the original tenor - 2% of the outstanding amount or maximum BND500, whichever is lower.<br><br>Remaining tenor less than half of the original tenor - 1% of the outstanding amount or maximum BND250, whichever is lower.<br><br>Partial Prepayment:<br>1% of the prepaid amount (not on the limit or outstanding amount) or BND200 whichever is lower.  | BND30 plus overdue interest of 13.5% p.a. on the amount in arrears  | BND150                                     | BND250                               | NIL                              | BND10        | BND10   | BND20  | N/A   | 3% of the amount withdrawn (min. BND10) | Card - BND30 Pin - BND30                            | 1.25% monthly (on the outstanding balance)   | VISA CLASSIC BND40 BND20<br>VISA GOLD BND120 BND60<br>VISA BLACK BND250 BND125   |  |   |  |
|       | Current                | Personal BND1,000<br>Company BND5,000   | Personal BND1,000<br>Company BND5,000   | BND10 monthly                            | BND10                                      | BND60                                     | Personal BND10 monthly<br>Company BND50 monthly | BND10          | BND60   | BND100 (insufficient funds) | BND10 (technical error)        | BND10                       | BND30  | BND30                        | Mortgage and shophouse | BND300  | Full Prepayment:<br>Loan paid up to 5 years - 5% of outstanding balance (min. BND5,000)<br>Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3,000)<br>Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1,500)<br><br>Partial Prepayment:<br>Loan paid up to 5 years - 3% of prepaid amount<br>Loan paid up over 5 years to 10 years - 1.5% of prepaid amount<br>Loan paid up over 10 years - 1% of prepaid amount | BND30 plus overdue interest of 13.5% p.a. on the amount in arrears  | 0.1% of loan amount (min. BND100)          | BND300                               | NIL                              | BND10        | BND10   | BND20  | N/A   | 3% of the amount withdrawn (min. BND10) | Card - BND30 Pin - BND30                            | 1.25% monthly (on the outstanding balance)   | VISA CLASSIC BND40 BND20<br>VISA GOLD BND120 BND60<br>VISA BLACK BND250 BND125   |  |   |  |
|       | Savings                | N/A   | N/A   | N/A                                      | N/A  | N/A                                       | N/A   | BND15          | BND30   | BND100 (insufficient funds) | BND10 (technical error)        | BND15                       | BND20  | BND30                        | Personal               | N/A   | N/A  | N/A   | N/A  | N/A                                  | N/A                              | N/A          | N/A   | N/A  | N/A   | N/A                                     | N/A   | N/A  | N/A  | N/A  |   |  |
| UOB   | Current                | Corporate BND10,000   | Corporate BND10,000   | BND50 per month                          | BND25                                      | BND150                                    | BND75 per month                                 | BND15          |   |                             |                                |                             |  |                              |                        |   |  |   |  |                                      |                                  |              |   |  |   |   |   |  |  |  |   |  |