



PUBLICATION OF BANK INDICATIVE CORPORATE LENDING / FINANCING RATES

Brunei Corporate Lending / Financing Rates for BND	Minimum Rates p.a.*
Baiduri	4.00%
BIBD	3.00%
Bank of China (Hong Kong)	4.00%
Maybank	3.50%
RHB	4.50%
Standard Chartered Bank	3.00%
UOB	4.00%
Perbadanan TAIB	3.50%

* Rate quoted is the indicative minimum lending / financing rates in the preceding 12 months.

Lending / Financing rates charged are assessed against multiple criteria including:

- **Credit history of the borrower / customer and key management / guarantors**
- **Financial history and quality of financial reporting**
- **Security quality and coverage**
- **Credit facility type and tenor**
- **Risk based pricing**
- **Global interest / financing rates environment**

Generally, lowest rates are granted to corporates with AA rating; robust security; and short term credit.

Please note that specified rates do not indicate a commitment by the banks to charge customers at those rates as the interest / financing rates may vary according to the criteria above and market conditions. For further inquiry please contact respective bank.