



BAB	DEPOSIT ACCOUNT							CHEQUE			STANDING ORDERS (in Brunei)			SERVICES APPLICABLE IN 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 - BND500 Haj Saver - BND100 Others - BND50	Easy Saver - BND1,000 Haj Saver - BND100 Others - BND50	BND5 monthly	BND15	BND25	NIL	BND15/ Maximum BND100	BND30	BND120 (insufficient funds)	BND10	BND5	BND10 plus- Internal Automated Transfer within BIBD of BND5 or within Brunei Darussalam of BND20.10	BND30	BND30	Personal	BND200	If the remaining tenor is more than half of the original tenor - 2% of the outstanding amount or maximum BSS500, whichever is lower. If the remaining tenor is less than half of the original tenor - 1% of the outstanding amount or maximum BS250, 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 a) Primary- Waived b) Supplementary- Waived 2) Platinum Mastercard a) Not applicable b) Not applicable 3) Gold Mastercard a) Primary- BND120 b) Supplementary- BND60 4) Classic Mastercard a) Primary- BND35 b) Supplementary- BND15 5) Visa Platinum a) Primary- BND250 b) Supplementary- BND125 6) Visa Gold a) Primary- BND120 b) Supplementary- BND60		
	Current	General/Tiered BND1,000 MSME BND50	General/Tiered BND1,000 MSME BND50	General/Tiered BND5 monthly MSME BND10 per half year	BND15	BND50	General/Tiered BND15 monthly MSME BND2 monthly	BND15/ Maximum BND100	BND30	BND120 (insufficient funds)	BND10	BND5	BND10 plus- Internal Automated Transfer within BIBD of BND5 or within Brunei Darussalam of BND20.10	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 a) Primary- Waived b) Supplementary- Waived 2) Platinum Mastercard a) Not applicable b) Not applicable 3) Gold Mastercard a) Primary- BND120 b) Supplementary- BND60 4) Classic Mastercard a) Primary- BND35 b) Supplementary- BND15 5) Visa Platinum a) Primary- BND250 b) Supplementary- BND125 6) Visa Gold a) Primary- BND120 b) Supplementary- BND60		
BOCHK	Multi-Currency Savings	BND100	NIL	NIL	NIL	BND35 (within 3 months of opening)	NIL	BND15	BND10	BND100 (insufficient funds)	N/A	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	N/A	N/A	
	Current	BND100	NIL	NIL	NIL	BND35 (within 3 months of opening)	NIL	BND15	BND10	BND10 (technical error)	N/A	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	N/A	N/A	
TAIB	Savings	Berjasa - BND500 Property Saver & Retirement Saver - BND100 Others - BND50 Tekad Haji - BND10	Berjasa & Property Saver - BND500 Education Saver, Medical and Health Saver, Retirement Saver - BND100 Others - BND50 Tekad Haji - BND10	Tekad Haji and Retirement Saver - Waived Others - BND10 per year	Tekad Haji and Retirement Saver - Waived	BND25	NIL	BND100	BND30	Due to Lost/ Stolen/ Other Reasons: BND15 per cheque/ Max BND100 Due to insufficient Fund: BND120	BND10	NIL	ACH - BND2 RTGS - BND20	BND30	BND30	Personal	BND200	Full Settlement Fees: If the remaining tenor is more than half of the original tenor - 2% of the outstanding amount or maximum BND500, whichever is lower. 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 Due to Faulty Card: NIL	BND6 per transaction	BND35	NIL	Card-BND20	1.5% balance amount owed on the purchase	Classic Card Primary Supplementary : BND35 : BND15 Gold Card Primary Supplementary : BND120 : BND60 World Card Primary Supplementary : BND250 : BND190 ** For TAIB Platinum Customer, the annual fee for the Primary Cardholder and up to 3 Supplementary Cardholder shall be waived.		
	Current	Retail and Corporate - BND1,000 Micro - BND50	Retail and Corporate - BND1,000 Micro - BND50	BND20 per year	Others - BND15	BND25	Retail BND10 per month Micro BND2 per month Corporate BND15 per month	BND100	BND30	Due to insufficient Fund: BND100	BND10	NIL	ACH - BND2 RTGS - BND20	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 Lost/ Damaged Card: BND15 Due to Faulty Card: NIL	BND6 per transaction	BND35	NIL	Card-BND20	1.5% balance amount owed on the purchase	Classic Card Primary Supplementary : BND35 : BND15 Gold Card Primary Supplementary : BND120 : BND60 World Card Primary Supplementary : BND250 : BND190 ** For TAIB Platinum Customer, the annual fee for the Primary Cardholder and up to 3 Supplementary Cardholder shall be waived.		
BBB	Savings	BND100 BND50 (For minor and student accounts)	BND50	BND10 monthly	BND10	BND50	BND2 monthly	BND15	BND30	BND100 (insufficient funds) BND10 (technical error)	NIL	BND10 (plus prevailing charges for RTGS / Telegraphic transfer services, if any)	BND30	BND30	Personal	BND200	Full Prepayment: If the remaining tenor is more than half of the original tenor: 2% of the outstanding amount or maximum BND500 whichever is lower. If the remaining tenor is less than half of the original tenor: 1% of the outstanding amount or maximum BND250 whichever is lower. Partial Prepayment: 1% of the prepayment amount (not from the outstanding balance) or BND200, whichever is lower.	BND30 8.5% 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 Visa Classic Debit (with Bonus Points)/ Supa Save Visa Debit: BND9 Visa Platinum Debit/ RB Visa Platinum Debit: BND18	BND25 for cards with EMV chip BND15 for non-chip card	BND3	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	BND35	BND25 for cards with EMV chip BND20 for 3 months non-collected	1.5% monthly (on the outstanding balance)	Baiduri Visa Infinite Principal Supplementary : BND380 : BND190 Royal Brunei Visa Infinite by Baiduri Bank Principal Supplementary : BND300 : BND150 Baiduri Visa Platinum/ Mastercard Platinum Principal Supplementary : BND280 : BND140 Royal Brunei Visa Platinum by Baiduri Bank Principal Supplementary : BND200 : BND100 Baiduri Visa Classic/ Mastercard Classic Principal Supplementary : BND40 : BND20 Smart Executive Visa Platinum Supplementary : BND50		
	Current	BND1,000	BND1,000	BND10 monthly	BND10	BND100	BND10 monthly	BND15	BND30	BND10 (insufficient funds) BND10 (technical error)	NIL	BND10 (plus prevailing charges for RTGS / Telegraphic transfer services, if any)	BND30	BND30	Home Mortgage	BND250	Full Prepayment: Loan paid up to 3 years - 5% outstanding balance (min. BND2,500) Loan paid up to 3 years - 3% outstanding balance (min. BND1,000) Partial Prepayment: Loan paid up to 3 years - 5% prepaid amount (min. BND2,500) Loan paid up to 3 years - 3% prepaid amount (min. BND1,000)	BND30 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) BND500 (After Facility Offer Letter)	NIL	NIL	Visa Classic Debit (with Bonus Points)/ Supa Save Visa Debit: BND9 Visa Platinum Debit/ RB Visa Platinum Debit: BND18	BND20 for 3 months non-collected	BND3	3% of the amount withdrawn (on the outstanding balance)	BND35	BND20 for 3 months non-collected	1.5% monthly (on the outstanding balance)	Baiduri Visa Infinite Principal Supplementary : BND380 : BND190 Royal Brunei Visa Infinite by Baiduri Bank Principal Supplementary : BND300 : BND150 Baiduri Visa Platinum/ Mastercard Platinum Principal Supplementary : BND280 : BND140 Royal Brunei Visa Platinum by Baiduri Bank Principal Supplementary : BND200 : BND100 Baiduri Visa Classic/ Mastercard Classic Principal Supplementary : BND40 : BND20 Smart Executive Visa Platinum Supplementary : BND50		
SCB	Savings	BND2,500	BND2,500	BND10 monthly	BND10	BND50	BND5 monthly	BND15	BND30	BND100 (insufficient funds) BND10 (technical error)	NIL	BND5 per payment and prevailing charges for Telex / Draft / Cashier's Order services where appropriate	BND30	Personal Home Mortgage	BND200	Remaining tenor is less than half of the original tenor: 1% of outstanding balance or maximum amount of BND250, whichever is lower. Remaining tenor is more than half of the original tenor: 2% of outstanding balance or maximum amount of BND500, whichever is lower.	BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly instalment	BND150	BND50 (before loan disbursement) BND300 (after loan disbursement)	NIL	NIL	BND12	BND20	BND6	3% of the amount withdrawn (min. BND20 per transaction)	BND25 or 5% of min payment due, whichever is higher	Card - BND20	1.5% monthly (on the outstanding balance)	VISA INFINITE Basic Supplementary - BND688 - BND388 MasterCard Gold Basic Supplementary - BND120 - BND80 VISA PLATINUM Basic Supplementary - BND268 - BND138 MasterCard Standard Basic Supplementary - BND45 - BND20 VISA GOLD Basic Supplementary - BND120 - BND80 MasterCard Hua Ho Platinum Basic Supplementary - BND20 - BND80 VISA CLASSIC Basic Supplementary - BND45 - BND20			
	Current (Individual)	BND5,000	BND5,000	BND15 monthly	BND10	BND50	BND10 monthly	BND15	BND30	BND10 (insufficient funds) BND10 (technical error)	NIL	BND5 per payment and prevailing charges for Telex / Draft / Cashier's Order services where appropriate	BND30	Personal Home Mortgage	BND300	Full Prepayment: Loan paid up to 5 years - 5% of outstanding balance (min. BND5,000) Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3,000) Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1,500) Partial Prepayment: Loan paid up to 5 years - 3% of prepaid amount Loan paid up over 5 years to 10 years - 1.5% of prepaid amount Loan paid up over 10 years - 1% of prepaid amount	Overdue interest of 13.5% p.a. on the unpaid monthly instalment	BND200	BND200	NIL	NIL	BND12	BND20	BND6	3% of the amount withdrawn (min. BND20 per transaction)	BND25 or 5% of min payment due, whichever is higher	Card - BND20	1.5% monthly (on the outstanding balance)	VISA INFINITE Basic Supplementary - BND688 - BND388 MasterCard Gold Basic Supplementary - BND120 - BND80 VISA PLATINUM Basic Supplementary - BND268 - BND138 MasterCard Standard Basic Supplementary - BND45 - BND20 VISA GOLD Basic Supplementary - BND120 - BND80 MasterCard Hua Ho Platinum Basic Supplementary - BND20 - BND80 VISA CLASSIC Basic Supplementary - BND45 - BND20			
RHB	Savings	BND100	BND50	BND25 half yearly	BND10	BND25 (within 6 months of opening)	NIL	BND15	BND30	BND100 (insufficient funds)	NIL	NIL	BND20	BND50	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	N/A	N/A
	Current	Individual & Non-Individual - BND1,100	BND1,000	BND15 monthly	BND10	BND50 (within 3 months of opening)	BND10 monthly	BND15	BND30	BND20 (technical error)	NIL	NIL	BND20	BND50	Home Mortgage	0.05% of loan amount (min. BND350)	Full Prepayment: Loan paid up to 5 years - 3% of outstanding balance Partial Prepayment: Full 3 months interest charge	3% p.a. above lending rate on installment in arrears	0.05% (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	
MBB	Savings	BND300 however this increase does not apply if the customer: 1) Have lending facilities: 2) Salary assigned to Maybank; 3) Senior age 60 and above; 4) Minor; and 5) Student below age 25	BND300 however this increase does not apply if the customer: 1) Have lending facilities: 2) Salary assigned to Maybank; 3) Senior age 60 and above; 4) Minor; and 5) Student below age 25	BND10 monthly	BND10	BND50	BND5 monthly	BND15	BND30	BND100 (insufficient funds) BND10 (technical error)	BND10	BND20	BND30	BND30	Personal	BND200	Full Prepayment: Remaining tenor is more than half of the original tenor - 2% of the outstanding amount or maximum BND500, whichever is lower. Remaining tenor less than half of the original tenor - 1% of the outstanding amount or maximum BND250, whichever is lower. Partial Prepayment: 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	BND20	N/A	3% of the amount withdrawn (min. BND10)	BND15 or 5% of min payment due, whichever is higher	Card - BND30 Pin - BND30	1.25% monthly (on the outstanding balance)	VISA CLASSIC BND40 BND20 - Principal - Supplementary VISA GOLD BND120 BND60 - Principal - Supplementary VISA BLACK BND30 BND125 - Principal - Supplementary			
	Current	Personal BND1,000 Company BND5,000	Personal BND1,000 Company BND5,000	Personal BND10 monthly Company BND15 monthly	BND10	BND60	Personal BND10 monthly Company BND50 monthly	BND15	BND30	BND10 (insufficient funds) BND10 (technical error)	BND10	BND20	BND30	BND30	Home Mortgage and shophouse	BND300	Full Prepayment: Loan paid up to 5 years - 5% of outstanding balance (min. BND5,000) Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3,000) Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1,500) Partial Prepayment: Loan paid up to 5 years - 3% of prepaid amount Loan paid up over 5 years to 10 years - 1.5% of prepaid amount 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	BND20	N/A	3% of the amount withdrawn (min. BND10)	BND15 or 5% of min payment due, whichever is higher	Card - BND30 Pin - BND30	1.25% monthly (on the outstanding balance)	VISA CLASSIC BND40 BND20 - Principal - Supplementary VISA GOLD BND120 BND60 - Principal - Supplementary VISA BLACK BND30 BND125 - Principal - Supplementary			
UOB	Savings	N/A	N/A	N/A	N/A	N/A	N/A	BND15	BND30	BND100 (insufficient funds)	N/A	N/A	BND30	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	N/A	N/A
	Current	Corporate BND10,000	Corporate BND10,000	BND50 per month	BND25	BND150	BND75 per month	BND15	BND30	BND10 (insufficient funds) BND10 (technical error)	BND15	BND20	BND30 per transaction + SWIFT charges	BND30	BND30	Home Mortgage	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	N/A

With effective from 21 October 2015, United Overseas Bank Limited had ceased all Personal Financial Services