



JustOne Current Account

Important Notice

You need to read this document.

This document contains additional product terms applicable to your JustOne Current Account. You must read it in conjunction with our Customer Terms, our Current/Saving Account and Fixed Deposit terms and/or any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail. For details on fees and charges, please refer to the latest tariffs guide on our website.

This information provided in this disclosure sheets is valid as at 15 March 2021.

| Minimum Age | You must be at least: <ul style="list-style-type: none"> • 15 years of age to open the BND account; or • 18 years of age to open the account in all other currencies | | | | | | | | | | | | | | | | | | | |
|---|--|-------------------------|---------------|---|--|-----------------|--|----------------|---------------|----------------------|-----------|-----------------|-----------|--------------------|---|-------|----|---------|--------|-----|
| Minimum initial deposit and minimum average monthly balance requirement | <p>You must deposit a minimum amount before we open the account.</p> <p>You must always maintain a minimum monthly average balance, fee in the respective currencies. Otherwise, we charge you a fee in the respective currencies until you top up the account to the minimum balance.</p> <table border="1"> <thead> <tr> <th>Currencies</th> <th>Minimum initial deposit and monthly average balance requirement</th> <th>Monthly maintenance fee</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>5,000</td> <td>10</td> </tr> <tr> <td>AUD/CAD/NZD</td> <td>5,000</td> <td>16</td> </tr> <tr> <td>GBP/USD/EUR</td> <td>5,000</td> <td>10</td> </tr> <tr> <td>SGD</td> <td>5,000</td> <td>15</td> </tr> <tr> <td>HKD/CNY</td> <td>30,000</td> <td>100</td> </tr> </tbody> </table> <p>The minimum balance requirement will be waived for all:</p> <ol style="list-style-type: none"> Customers with salaries/pension credited to Standard Chartered Bank Customers with credit card or personal loan or mortgage loan; or investment with Standard Chartered Bank or Standard Chartered Securities Priority Banking clients | | Currencies | Minimum initial deposit and monthly average balance requirement | Monthly maintenance fee | BND | 5,000 | 10 | AUD/CAD/NZD | 5,000 | 16 | GBP/USD/EUR | 5,000 | 10 | SGD | 5,000 | 15 | HKD/CNY | 30,000 | 100 |
| Currencies | Minimum initial deposit and monthly average balance requirement | Monthly maintenance fee | | | | | | | | | | | | | | | | | | |
| BND | 5,000 | 10 | | | | | | | | | | | | | | | | | | |
| AUD/CAD/NZD | 5,000 | 16 | | | | | | | | | | | | | | | | | | |
| GBP/USD/EUR | 5,000 | 10 | | | | | | | | | | | | | | | | | | |
| SGD | 5,000 | 15 | | | | | | | | | | | | | | | | | | |
| HKD/CNY | 30,000 | 100 | | | | | | | | | | | | | | | | | | |
| Interest | <table border="1"> <thead> <tr> <th>Currencies</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>The rate of interest on the credit balance in the account is calculated daily, from BND1,000 onwards and paid monthly.</td> </tr> <tr> <td></td> <td> <table border="1"> <thead> <tr> <th>Credit Balance</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>BND1,000 – BND99,999</td> <td>0.01% pa.</td> </tr> <tr> <td>Above BND99,999</td> <td>0.02% pa.</td> </tr> </tbody> </table> </td> </tr> <tr> <td>Foreign Currencies</td> <td>There is no interest rate paid on this account.</td> </tr> </tbody> </table> | Currencies | Interest Rate | BND | The rate of interest on the credit balance in the account is calculated daily, from BND1,000 onwards and paid monthly. | | <table border="1"> <thead> <tr> <th>Credit Balance</th> <th>Interest Rate</th> </tr> </thead> <tbody> <tr> <td>BND1,000 – BND99,999</td> <td>0.01% pa.</td> </tr> <tr> <td>Above BND99,999</td> <td>0.02% pa.</td> </tr> </tbody> </table> | Credit Balance | Interest Rate | BND1,000 – BND99,999 | 0.01% pa. | Above BND99,999 | 0.02% pa. | Foreign Currencies | There is no interest rate paid on this account. | | | | | |
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| Foreign Currencies | There is no interest rate paid on this account. | | | | | | | | | | | | | | | | | | | |
| Statement | We encourage you to subscribe our e-statement service. We send you e-statement(s) to your registered email address or half-yearly for paper statement. | | | | | | | | | | | | | | | | | | | |



| Dormant / Unclaimed / Reactivation of dormant accounts | <p>Your account will turn dormant if there's no movement of transactions in your account for 12 months. If the account remains dormant for 6 years, any balance (principal and interest) in the account will be considered as unclaimed money and transferred to the authority. You will be charged with the following fees every month in the respective currencies if you do not maintain any active account.</p> <table border="1" data-bbox="418 447 1344 619"> <thead> <tr> <th>Currencies</th> <th>Monthly Dormant/Unclaimed Fees</th> <th>Actual Reactivation Fee</th> </tr> </thead> <tbody> <tr> <td>BND</td> <td>15</td> <td>10</td> </tr> <tr> <td>AUD/CAD/NZD</td> <td>12</td> <td>40</td> </tr> <tr> <td>GBP/USD/EUR</td> <td>8</td> <td>25</td> </tr> <tr> <td>SGD</td> <td>15</td> <td>10</td> </tr> <tr> <td>HKD/CNY</td> <td>75</td> <td>250</td> </tr> </tbody> </table> <p>To activate the account, simply visit any of our branches.</p> | Currencies | Monthly Dormant/Unclaimed Fees | Actual Reactivation Fee | BND | 15 | 10 | AUD/CAD/NZD | 12 | 40 | GBP/USD/EUR | 8 | 25 | SGD | 15 | 10 | HKD/CNY | 75 | 250 |
|--|--|-------------------------|--------------------------------|-------------------------|-----|----|----|-------------|----|----|-------------|---|----|-----|----|----|---------|----|-----|
| Currencies | Monthly Dormant/Unclaimed Fees | Actual Reactivation Fee | | | | | | | | | | | | | | | | | |
| BND | 15 | 10 | | | | | | | | | | | | | | | | | |
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| SGD | 15 | 10 | | | | | | | | | | | | | | | | | |
| HKD/CNY | 75 | 250 | | | | | | | | | | | | | | | | | |
| Overdrawing | If you withdraw funds from the account which results in you overdrawing the account, we may (or may not) permit the withdrawal. If we permit the withdrawal, we charge you a minimum fee of 25 in BND / AUD / CAD / NZD / GBP / USD / EUR / SGD or 125 HKD/CNY or 18% of the overdrawn amount per annum, whichever is higher. | | | | | | | | | | | | | | | | | | |
| Cheque Book | We issue you with cheque book when you are 18 years old and above. We only issue cheques book denominated in BND or USD. Kindly refer to our Standard Tariff for cheque book issuance fees. | | | | | | | | | | | | | | | | | | |
| Debit Card | We issue you a Debit Card for BND account(s) only. | | | | | | | | | | | | | | | | | | |
| Early Closure | You must maintain the account for at least six months. If you close the account before the expiry of this period, we charge you a fee as per our latest tariff guide on our website, which we notify you when you ask us to close the account. We debit the fee from the account when you ask us to close it. | | | | | | | | | | | | | | | | | | |
| Foreign Exchange Controls | Foreign currency accounts and all transactions under them are subject to any applicable exchange control laws. | | | | | | | | | | | | | | | | | | |
| Exchange Risk | <p>You acknowledge that:</p> <ul style="list-style-type: none"> • you are aware of the risk of interest rate and exchange rate fluctuations and the effect that such fluctuations may have on the credit balances in the account; • adverse exchange rate movement could result in the credit balance (even after interest is credited) being less than the amount you deposit. | | | | | | | | | | | | | | | | | | |

This product information is available at all our branches and on our website at www.sc.com/bn.

If you have any enquiries, please contact us at **+673 2658000** or via email SCB.Brunei@sc.com (for non-account related enquiries). Customers who have registered for Standard Chartered online banking may also contact us through our website or visit any of our branches for more information.

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at fci@ambd.gov.bn or walk-in to their address as follow:

Level 7, Financial Consumer Issues
Autoriti Monetari Brunei Darussalam
Ministry of Finance and Economy Building
Commonwealth Drive
Bandar Seri Begawan
Tel : +673 2380007