

Tariff Booklet 2018

CONTENTS

JustOne Savings Account	1 - 2
Brunei Dollar Current Account	3
Foreign Currency Current Account	4 - 5
Fixed Deposit Account	5
Flexi Fixed Deposit Inward / Outward Remittances	6
Draft and Telex Service / Cheque Sent for Collection	7
Loan Facility	8 - 9
Credit Card	10
Investment	11
Business Banking Loan Facility	12 - 13
Straight2Bank Online Service	14
General Services	15 - 16
Priority Banking General Services	17
Priority Banking Credit Card and Loan Facility	18

Note:

(1) In case of any inconsistency or dispute, the higher rates shall prevail.

(2) The bank reserves the right to make changes to the Tariff Booklet as and when required and will notify customers only where there is a direct impact.

JustOne Savings Account	
Initial deposit to open account	BND500
Minimum average monthly balance¹	BND500
Monthly maintenance fee (if average monthly balance falls below minimum balance)	BND5
Dormant Account² (inactive for 24 months)	BND10 per month
Reactivation of Dormant Account	BND10
Interest Calculation	Interest is calculated on the daily closing balance and credited each month
Closed Account (closed within 6 months of account opening)	BND50
Fees and charges for passbook	
Replacement of Lost Passbook	BND50 per passbook
Service Fee of Passbook Savings³	BND8 per quarter

1 Waived for Priority Banking and Employee Banking members, loan repayment and investment accounts.

2 Waived for investment accounts.

3 Waived for Priority Banking members, salary, and loan repayment accounts.

JustOne Savings Account (con't)

Minimum Balance

(initial deposit to open account and the minimum average monthly balance required)

AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY*	SGD	JPY
1,000	1,000	5,000	1,000	100,000

Monthly Maintenance Fee

(if average monthly balance falls below minimum balance)

AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY*	SGD	JPY
16	10	100	15	1,700

Deposit	AUD/ CAD/NZD	GBP/ USD/EUR	HKD/ CNY*	SGD	JPY
Minimum charge	12	8	75	15	1,300
BND	Conversion of charges in Brunei Dollars to foreign currency will be based on prevailing exchange rate.				
Same Foreign Currency • Notes	1.5% or minimum charge whichever is higher (waived for SGD deposits into SGD accounts)				
Withdrawal Minimum charge	12	8	75	15	1,300
BND	Conversion of charges in foreign currency to Brunei Dollars will be based on prevailing exchange rate.				
Same Foreign Currency • Notes	1.5% or minimum charge whichever is higher (waived for SGD deposits into SGD accounts)				
• Telex / Draft	0.1% or minimum charge whichever is higher				
Dormant Account (inactive for 24 months) • Monthly dormant fee • Reactivation fee	8 8	5 5	50 50	15 10	850 850
Closed Account (within 6 months of account opening)	40	25	250	50	4,500
Standing Instruction • Set up / Amendment • Payment to local Standard Chartered Bank account • Payment to account with another bank in Brunei or overseas** • Penalty for insufficient fund	23 4 8 40	15 3 5 25	150 25 50 250	30 5 10 50	2,600 450 850 4,500

Note :

(1) For Foreign Currency Accounts, charges (where applicable) will be charged in the respective currencies

* Chinese Yuan Renminbi Offshore

** This charge is in addition to the prevailing charges for Telex / Draft / Cashier's Order services where appropriate

BRUNEI DOLLAR CURRENT ACCOUNT

	Individual (JustOne Current Account)	Business Banking Company	Business Banking Company with Business Instalment Loan / Trade Working Capital	Offshore Business Banking Company
Minimum Balance (initial deposit to open account and the minimum average monthly balance required)	BND1,000*	BND10,000	BND10,000	BND45,000
Monthly Maintenance Fee (if average monthly balance falls below minimum balance)	BND15*	BND75	BND75	BND300
Monthly Service Fee (one-off charge irrespective of accounts held)	-	-	-	BND250
Counter charges for transactions which can be performed through ATM/CDM/ Online Banking	BND2*	-	-	-
Dormant Account (inactive for 12 months)	BND15 per month**			
Reactivation of Dormant Account	BND10			
Closed Account (closed within 6 months of account opening)	BND50			
Returned Cheque	BND100 (insufficient fund) BND10 (technical error e.g. post-dated, missing signature etc.)			
Stopped Cheque	BND15 per cheque, up to BND100 per instruction letter			
Marked Cheque	BND30			
Cheque Book Standard Design (50 leaves per book) • 1-2 books per order • 3 books or more per order	Stamp duty BND5 per book BND5 per book and BND5 service fee per book			} Postage: Minimum BND5 (additional BND2.50 per book for more than 2 books)
Special Design (company cheque book) • Minimum order of 60 books (3,000 cheque leaves)	As per quotation from Bank's supplier plus BND200 set up fee			

* Waived for Priority Banking members, Total Salary Solution and Student \$aver customers and loan repayment or overdraft accounts.

** Waived for Student \$aver customers.

FOREIGN CURRENCY CURRENT ACCOUNT

Individual

Minimum Balance

(initial deposit to open account and the minimum average monthly balance required)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*	SGD
2,000	2,000	2,000	2,000	2,000	2,000	10,000	2,000

Monthly Maintenance Fee

(if average monthly balance falls below minimum balance)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*	SGD
16	16	16	10	10	10	100	15

Onshore Business Banking Company

Minimum Balance

(initial deposit to open account and the minimum average monthly balance required)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*
4,000	4,000	4,000	4,000	4,000	4,000	20,000

Monthly Maintenance Fee

(if average monthly balance falls below minimum balance)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*
48	48	48	30	30	30	300

Offshore Business Banking Company

Minimum Balance

(initial deposit to open account and the minimum average monthly balance required)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*
45,000	45,000	45,000	22,500	33,750	22,500	225,000

Monthly Maintenance Fee

(if average monthly balance falls below minimum balance)

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*
300	300	300	150	210	150	1,500

Monthly Service Fee BND250

(one-off charge irrespective of accounts held)

Deposit	AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY*	SGD
Minimum charge	12	8	75	15
BND	Conversion of charges in Brunei Dollars to foreign currency will be based on prevailing exchange rate.			
Same Foreign Currency <ul style="list-style-type: none"> • Notes • Inward Telex / Draft • Traveller's Cheques 	1.5% or minimum charge whichever is higher 0.1% or minimum charge whichever is higher Refer to cheque sent for collection			
Minimum charge	12	8	75	15
BND	Conversion of charges in Brunei Dollars to foreign currency will be based on prevailing exchange rate.			
Same Foreign Currency <ul style="list-style-type: none"> • Notes • Telex / Draft / Transfer 	1.5% or minimum charge whichever is higher 0.1% or minimum charge whichever is higher			
Dormant Account (inactive for 12 months) <ul style="list-style-type: none"> • Monthly dormant fee • Reactivation fee 	12 40	8 25	75 250	15 10

* Chinese Yuan Renminbi Offshore

FOREIGN CURRENCY CURRENT ACCOUNT (con't)

	AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY***	SGD
Returned Cheque				
• Insufficient fund	80	50	500	-
• Technical error	8	5	50	-
Stopped Cheque				
• Per cheque	12	8	75	-
• Maximum	80	50	500	-
Marked Cheques	23	15	150	-
Closed Account (inactive within 6 month of account opening)	40	25	250	50
Standing Instruction				
• Set up / Amendment	23	15	150	30
• Payment to local Standard Chartered Bank account	4	3	25	5
• Payment to account with another bank in Brunei or overseas*	8	5	50	10
• Penalty for insufficient fund	40	25	250	50

FIXED DEPOSIT ACCOUNT

	AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY***
Minimum Charge	12	8	75
Same Foreign Currency	1.5% or minimum charge whichever is higher		
• Deposit in notes	1.5% or minimum charge whichever is higher		
• Withdrawal in notes	1.5% or minimum charge whichever is higher		
• Early upliftment service fee**	16	10	100
• Early upliftment	Penalty is calculated on days remaining to maturity. The penalty is charged at 1.5% on top of the prevailing rate (prevailing rate is set by the Bank).		
Brunei Dollar/ Singapore Dollar	Interest paid is based on the nearest completed term less 1% whichever is lower of the following:		
• Early upliftment	1. Counter rate on upliftment date or 2. Counter rate at original contract date		
	No interest is paid when completed term is less than 1 month and when the interest after deduction is negative		
• Early upliftment service fee**	BND20		

* This charge is in addition to the prevailing charges for Telex / Draft / Cashier's Order services where appropriate

** Only applicable when interest earned after penalty is equivalent to BND20 or more

*** Chinese Yuan Renminbi Offshore

FLEXI FIXED DEPOSIT

<p>Initial Deposit</p> <p>Closed Account (closed within 6 months of account opening)</p> <p>Interest Calculation</p>	<p>BND500</p> <p>BND50</p> <p>Interest is calculated on the daily closing balance and credited every 31st December</p> <p>Minimum interest rate is applied to Flexi Fixed Deposit account with more than one withdrawal in a calendar year or any daily closing balance above BND5,000</p>
---	--

INWARD REMITTANCES

<p>Brunei Dollar Commission-in-lieu</p> <ul style="list-style-type: none"> • Paid into local Standard Chartered Bank BND account <p>Singapore Dollar Commission-in-lieu</p> <ul style="list-style-type: none"> • BND1 to BND100,000 • Above BND100,000 <p>All Other Currencies</p> <ul style="list-style-type: none"> • Paid in Brunei Dollar 	<p>Free</p> <p>0.1% , minimum BND15 0.03125%, minimum BND100</p> <p>At TT buying rate</p> <p>For payment to another local bank, the above charges shall apply in addition to BND30 and prevailing charge for Draft / Telex** or Cashier Order^ service.</p>
--	---

OUTWARD REMITTANCES

<p>Brunei Dollar and Singapore Dollar Commission-in-lieu</p> <ul style="list-style-type: none"> • BND1 to BND100,000 • Above BND100,000 <p>All Other Currencies Paid for in</p> <ul style="list-style-type: none"> • Brunei Dollar • Same currency as local Standard Chartered Bank Foreign Currency Account • Foreign currency notes 	<p>0.1%, minimum BND15 plus prevailing charge for Draft / Telex** service 0.03125%, minimum BND100 plus prevailing charge for Draft / Telex** service</p> <p>Prevailing (OD/TT) selling rate plus prevailing charge for Draft / Telex** service 0.1%, minimum BND15 and maximum BND1,000 plus prevailing charge for Draft / Telex** service</p> <p>1.5%, minimum BND15 and maximum BND1,000 plus prevailing charges for Draft / Telex** service</p>
--	---

** See Draft & Telex Service

^ See General Services

DRAFT AND TELEX SERVICE

<p>Draft Service</p> <ul style="list-style-type: none"> • Per draft issue • Additional charge for draft to Australia • Draft cancellation / query / amendment <ul style="list-style-type: none"> - To New York - To all other countries 	<p>BND40 BND5</p> <p>BND85 BND50</p>												
<p>Telex Service</p> <p>Additional Charge</p> <ul style="list-style-type: none"> • Remitter to bear the overseas charges and the beneficiary to receive the exact remitted amount* • To Great Britain imposed by Standard Chartered Bank, London for amounts of GBP150 and below <p>Telex Cancellation / Query / Amendment</p> <ul style="list-style-type: none"> • To all other countries <p>Surcharge for incomplete information or when sort code is not specified</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Online Banking</th> <th style="text-align: center;">Counter</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">BND10</td> <td style="text-align: center;">BND30</td> </tr> <tr> <td style="text-align: center;">BND50</td> <td style="text-align: center;">BND50</td> </tr> <tr> <td style="text-align: center;">BND50</td> <td style="text-align: center;">BND50</td> </tr> <tr> <td style="text-align: center;">BND50**</td> <td style="text-align: center;">BND50**</td> </tr> <tr> <td style="text-align: center;">BND20</td> <td style="text-align: center;">BND20</td> </tr> </tbody> </table>	Online Banking	Counter	BND10	BND30	BND50	BND50	BND50	BND50	BND50**	BND50**	BND20	BND20
Online Banking	Counter												
BND10	BND30												
BND50	BND50												
BND50	BND50												
BND50**	BND50**												
BND20	BND20												

* Waived when the remitter and the beneficiary are Standard Chartered account holders worldwide

** Plus additional charges which may be incurred by processing country

CHEQUE SENT FOR COLLECTION

<p>Cheque Sent for Collection*</p> <ul style="list-style-type: none"> • Cheques denominated in all other currencies** • Additional charge by Standard Chartered Bank, London for cheques of GBP100 and below <p>Brunei Dollar (BND) Denominated Cheque</p> <ul style="list-style-type: none"> • Local Bank cheque • Foreign Bank cheque <p>Singapore Dollar (SGD) Denominated Cheque</p>	<p>1%, minimum BND35 and maximum BND50 plus prevailing telex (TT) buying rate upon clearance</p> <p>GBP8</p> <p>Free</p> <p>1%, minimum BND35 and maximum BND50 plus prevailing BND commission-in-lieu charge for inward remittances</p> <p>1%, minimum BND35 and maximum BND50 plus prevailing SGD commission-in-lieu charge for inward remittances</p>
---	--

* Plus any charges imposed by the other party

** Plus additional charges which may be incurred by processing country

LOAN FACILITY

HOME LOAN / MORTGAGE OVERDRAFT

<p>Processing Fee</p> <ul style="list-style-type: none"> • For new application • For top-up application 	<p>BND400 BND200</p>
<p>Amendment Fee</p>	<p>BND400</p>
<p>Renewal Fee (for overdraft facility)</p>	<p>BND400</p>
<p>Full Prepayment Fee</p> <ul style="list-style-type: none"> • Loan paid up to 5 years • Loan paid up over 5 - 10 years • Loan paid up over 10 years or more 	<p>5% of loan outstanding or minimum BND5,000 whichever is higher 3% of loan outstanding or minimum BND3,000 whichever is higher 1.5% of loan outstanding or minimum BND1,500 whichever is higher</p>
<p>Partial Prepayment Fee</p> <ul style="list-style-type: none"> • Loan paid up to 5 years • Loan paid up over 5 - 10 years • Loan paid up over 10 years or more 	<p>3% of prepaid amount* 1.5% of prepaid amount* 1% of prepaid amount*</p>
<p>Payout Fee Loan transferred to other banks</p>	<p>3% of loan outstanding balance or minimum BND3,000 in addition to the Full Prepayment Fee</p>
<p>Late Payment Charges</p>	<p>Overdue interest of 13.5% p.a. on the unpaid monthly installment</p>
<p>Cancellation Fee (After signing of Banking Facility Letter)</p>	<p>BND300</p>

PERSONAL OVERDRAFT

<p>Processing Fee</p> <ul style="list-style-type: none"> • Limit of BND20,000 and below • Limit above BND20,000 	<p>BND200 BND300</p>
<p>Renewal Fee</p>	<p>BND100</p>

GENERAL INSTALMENT LOAN, EDUCATION LOAN, HOME IMPROVEMENT LOAN, CONSOLIDATION LOAN AND TRANSPORTATION LOAN

<p>Processing Fee</p> <ul style="list-style-type: none"> • General Instalment Loan / Education Loan / Home Improvement Loan / Consolidation Loan 	<p>BND200</p>
--	---------------

* No minimum amount

LOAN FACILITY (con't)

<p>Prepayment Purposes For Full Repayment By Cash or Transfer By Another Bank</p> <ul style="list-style-type: none"> • Remaining Tenor less than half of the original tenor • Remaining Tenor more than half of the original tenor <p>Late Payment Charges</p> <p>Cancellation Fee</p> <ul style="list-style-type: none"> • Before loan disbursement • After loan disbursement 	<p>1% of outstanding balance or maximum amount of BND250, whichever is lower</p> <p>2% of outstanding balance or maximum amount of BND500, whichever is lower</p> <p>BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly instalment</p> <p>BND50 BND300</p>
<p>CASH / INVESTMENT SECURED OVERDRAFT</p>	
<p>Processing / Renewal Fee</p> <p>Minimum Overdraft Utilisation Charge</p> <p>Cancellation Fee (if cancelled within 12 months of facility granted or average utilisation for past 6 months is 30% or less)</p>	<p>BND100</p> <p>BND25</p> <p>BND200</p>
<p>CASH / INVESTMENT SECURED TERM LOAN</p>	
<p>Processing Fee</p> <p>Fees on Prepayment Purposes and Others</p> <p>Late Payment Charges</p>	<p>BND100</p> <p>Refer to General Instalment Loan, Education Loan, Home Improvement Loan, Consolidation Loan and Transportation Loan</p> <p>Overdue interest of 13.5% p.a. on the unpaid monthly instalment</p>
<p>STANDARD PERSONAL LENDING FEE</p>	
<p>Clearance Letter</p> <p>Certificate of Balance</p>	<p>BND30</p> <p>BND30</p>

CREDIT CARD

Annual Fee	Basic	Supplementary	Corporate
Classic / Standard Visa / MasterCard	BND45	BND20	
Gold Visa / MasterCard	BND120	BND80	BND120
Platinum Visa	BND268	BND138	BND268
Infinite Visa	BND688	BND388	
Affinity / Co-brand / Special Feature Visa / MasterCard			
• Royal Brunei Catering MasterCard Standard	BND22	BND10	
• Royal Brunei Catering MasterCard Gold	BND60	BND40	
• Hua Ho MasterCard	BND120	BND80	
Cash Advance Fee	3% of the amount withdrawn, subject to minimum BND20 per transaction		
0% EasyPay • 6 and 12 months plan • 18 and 24 months plan	3% service fee or BND30, whichever is higher 3% service fee or BND50, whichever is higher Penalty fee of BND100* for early settlement		
Minimum payment	8.33% of principal outstanding balance** or \$40 whichever is higher plus interest, fees and charges, any overlimit amount and past due amount and the monthly instalments under the 0% EasyPay Instalment Plan		
Late Payment	5% of minimum payment due (subject to a minimum of BND25)		
General Service Fee	BND10 per month for accounts with credit balances after 6 months of closure		
Replacement of Credit Card / PIN	BND20		
Overlimit Fee	BND15		
Returned Direct Debit (Standing Instruction)	BND30 per instruction		
Returned Cheque	BND50 per cheque		
Retrieval of Statements	BND10 per copy for any monthly statement		

* Finance charges will apply if payment is not made in full

** Comprises of retail transactions and cash advance

INVESTMENT	
PREMIUM CURRENCY INVESTMENT	
Fee margin	Up to 50.00% of total annualised yield ¹
STRUCTURED DEPOSIT	
Fee margin	Up to 5.00% of notional amount
Early termination cost	Subject to mark-to-market valuation and administrative cost of 0.5% on the nominal value

¹ Refers to the total premium received for the sale or purchase of the option and the interest earned (if any).

INSURANCE	
General insurance	We may earn a fee for the distribution/referral of the product
Life insurance	We may earn a fee for the distribution/referral of the product

BUSINESS BANKING LOAN FACILITY

PROPERTY SECURED TERM LOAN / OVERDRAFT

<p>Processing Fee</p>	<p>1% of the loan amount subject to minimum of BND500 and maximum of BND1,000</p>
<p>Amendment Fee</p>	<p>BND400</p>
<p>Renewal Fee (for overdraft facility)</p>	<p>BND400</p>
<p>Full Prepayment Fee</p> <ul style="list-style-type: none"> • Loan paid up to 5 years 	<p>5% of loan outstanding or minimum BND5,000, whichever is higher</p>
<ul style="list-style-type: none"> • Loan paid up over 5 - 10 years 	<p>3% of loan outstanding or minimum BND3,000, whichever is higher</p>
<ul style="list-style-type: none"> • Loan paid up over 10 years or more 	<p>1.5% of loan outstanding or minimum BND1,500, whichever is higher</p>
<p>Partial Prepayment Fee</p> <ul style="list-style-type: none"> • Loan paid up to 5 years • Loan paid up over 5 - 10 years • Loan paid up over 10 years or more 	<p>3% of prepaid amount* 1.5% of prepaid amount* 1% of prepaid amount*</p>
<p>Payout Fee Loan transferred to another bank</p>	<p>3% of loan outstanding balance or minimum BND3,000, in addition to the Full Prepayment Fee</p>
<p>Late Payment Fee</p>	<p>Overdue interest of 13.5% p.a. on the unpaid monthly instalments</p>

CASH SECURED OVERDRAFT

<p>Processing Fee (New / Amendment / Temporary)</p>	<p>BND400</p>
<p>Renewal Fee</p>	<p>BND200</p>

GUARANTEE

<p>Processing Fee</p>	<p>BND250</p>
<p>Renewal Fee</p>	<p>BND200</p>
<p>Amendment Fee</p>	<p>BND250 per request</p>
<p>Commission Fee</p> <ul style="list-style-type: none"> • Fully cash secured or secured by third party reputable bank** 	<p>1% p.a. or minimum BND200 per guarantee, whichever is higher</p>
<ul style="list-style-type: none"> • Fully secured by Standard Chartered Bank branch overseas^ 	<p>USD100 flat</p>
<ul style="list-style-type: none"> • Partial secured / unsecured 	<p>1.5% p.a. or minimum BND200 per guarantee, whichever is higher</p>
<ul style="list-style-type: none"> • Amendment fee 	<p>Minimum BND100 per guarantee</p>

* No minimum amount

** Minimum charges for up to 20 pages

^ Counter Guarantee / Standby Letter of Credit

BUSINESS BANKING LOAN FACILITY (con't)**BUSINESS INSTALMENT LOAN**

Processing Fee <ul style="list-style-type: none"> • New • Top Up 	<p>1% of loan amount or minimum BND500, whichever is higher</p> <p>50% discount on the normal processing fee</p>
Full Prepayment Fee <ul style="list-style-type: none"> • New Loan (no early redemption allowed within first 12 months) • Top Up 	<p>10% of outstanding balance or minimum BND5,000, whichever is higher</p> <p>Waived</p>
Partial Prepayment Fee (no repayment allowed within first 12 months)	<p>3% of amount prepaid or minimum BND500 whichever is higher</p>
Amendment Fee	<p>BND500 per request</p>
Late Payment Fee	<p>BND60 plus overdue interest of 13.5% p.a. on the unpaid monthly instalments</p>
Minimum Balance on the Repayment of Current Account (required monthly minimum balance)	<p>BND10,000</p>
Monthly Maintenance Fee (if average monthly balance falls below minimum balance)	<p>BND75</p>
STANDARD BUSINESS BANKING LENDING FEE	
Clearance Letter	<p>BND30</p>
Certificate of Balance	<p>BND30</p>
Cancellation Fee	<p>BND400</p>

Note on Business Banking Loan Facility:

- 1) Interest on loan and overdraft is charged at our prevailing rates which may be sighted upon request. A higher rate will apply for all unauthorised excesses.
- 2) No commission is refundable where a documentary credit is cancelled, expires or is totally or partially unutilised.
- 3) All fees may differ during promotions.
- 4) Other charges may apply depending on the complexity or urgency of facility.

STRAIGHT2BANK ONLINE SERVICE

BUNDLED PRICING⁽¹⁾

Service Offered	Setup	Monthly Maintenance	Charge for each maintenance request ⁽²⁾
Enquiry	Free	Waived	BND10
Enquiry /Payment	Free (Includes 2 tokens)	BND50	Waived
Enquiry /Payment /Payroll	Free (Includes 2 tokens)	BND100 ⁽³⁾	Waived
Multiple Link ⁽⁴⁾		BND120	

STANDALONE PRICING

Service Offered	Setup	Monthly Maintenance	Charge for each maintenance request ⁽²⁾
Enquiry	BND75	Waived	BND10
Enquiry /Payment	BND75 (Includes 2 tokens)	BND50	Waived
Enquiry /Payment /Payroll	BND75 (Includes 2 tokens)	BND100 ⁽³⁾	Waived
Multiple Link ⁽⁴⁾		BND120	

OTHER PRICING

Each Additional Token	BND20
-----------------------	-------

Note on Straight2Bank:

- (1) Bundled Pricing refers to applying for Straight2Bank at point of New Account Opening.
- (2) Charges for each maintenance request refer to maintenance such as reactivation of dormant or suspended accounts / change of authorised users.
- (3) Monthly maintenance charges for "Enquiry / Payment / Payroll" will be waived if customer has a Payroll with us with at least 10 employees.
- (4) Multiple Link refers to companies with main accounts out of Brunei wanting to view their Brunei accounts without having another set of Username / Password. Only applies to customers without a Brunei Straight2Bank Account.

GENERAL SERVICES

<p>Debit Card</p> <ul style="list-style-type: none"> • Annual Fee • Replacement (Card/PIN number) • CIRRUS / PLUS withdrawal • ATM Access Fee <p>Payroll</p> <ul style="list-style-type: none"> • Automated • Non-Automated <ul style="list-style-type: none"> - within 3 working days - within 1 working day <p>Standing Instruction / Periodic Payment Set up and Amendment</p> <ul style="list-style-type: none"> • Online Banking • Standard payment • Unit Trust - Regular Savings Plan • Standard Chartered Credit Card, Kristal Astro and RBYC bills • Chung Hwa Middle School <p>Periodic Charge for Each Payment</p> <ul style="list-style-type: none"> • Online Banking • Local Standard Chartered Bank account or other local or overseas account • Unit Trust - Regular Savings Plan • Standard Chartered Credit Card, Kristal Astro and RBYC bills • Chung Hwa Middle School <p>Penalty for Insufficient Funds[^]</p> <p>Cancellation Fee (Standing Instruction for Unit Trust - Regular Savings Plan terminated in less than 24 months)</p> <p>Cashier's Order Issuance</p> <ul style="list-style-type: none"> • Online Banking • Counter • Cancellation <p>Direct Credit to SCB account</p> <ul style="list-style-type: none"> • Online Banking • Counter <p>Direct Credit to 3rd party banks Automated Clearing House (ACH)</p> <ul style="list-style-type: none"> • Online Banking • Counter <p>Real Time Gross Settlement (RTGS)</p> <ul style="list-style-type: none"> • Online Banking • Counter • Cancellation <p>Retrieval of Account Statements and Other Documents Request for copies</p> <ul style="list-style-type: none"> • Up to 1 year • 1 year to 3 years • 3 years to 5 years • Over 5 years 	<p>BND12 per annum BND20 BND6 per transaction* BND5 per transaction"</p> <p>Waived</p> <p>Waived BND2 per transaction (subject to minimum BND10 per submission)</p> <p>BND5 (for set up only) BND15 per instruction Waived Waived Waived</p> <p>Waived BND5 per instruction and prevailing charges for Telex / Draft / Cashier's Order services where appropriate Waived Waived</p> <p>BND0.50 per payment</p> <p>BND50 (after 3 attempts) BND120</p> <p>BND10 BND20 BND20</p> <p>Waived Waived</p> <p>BND 2 BND 2</p> <p>BND10 BND30 BND30</p> <p>BND20 per copy BND10 per copy BND25 per copy BND50 per copy</p>
--	--

* Applicable to withdrawals at non Standard Chartered Brunei's ATMs in Brunei and overseas ATMs. For withdrawals outside Brunei (including Singapore), the foreign exchange rate prevailing on the day shall be applied on the transaction amount during conversion.

[^] This charge is in addition to the Periodic Charge for each payment

Applicable for existing customers only

" Applicable for foreign cards issued by other banks other than Standard Chartered.

GENERAL SERVICES (con't)

<p>Audit Confirmation Report Past 2 years:</p> <ul style="list-style-type: none"> • Current Account • Fixed Deposit Account <p>More Than 2 Years:</p> <ul style="list-style-type: none"> • Current Account • Fixed Deposit Account <p>Reference Letter For visa application and education purposes</p> <p>Safe Deposit Locker Annual Rental (payable in advance)</p> <ul style="list-style-type: none"> • Size A (3ins x 10ins x 20ins) • Size B (5ins x 10ins x 20ins) • Size C (10ins x 10ins x 20ins) • Size D (8ins x 16ins x 20ins) <p>Key Deposit (refundable upon termination of the lease)</p> <p>Lost Key Charges (including lock replacement charges)</p> <p>Break Open Locker Charges</p> <p>Bulk Coins and Notes Counting</p> <p>Coins counting</p> <ul style="list-style-type: none"> • First BND50 • Above BND50 <p>Notes counting</p> <ul style="list-style-type: none"> • BND1 and BND5 note combine counting for BND100 and above • BND1 and BND5 notes deposited via secured pack 	<p>Per accounting period</p> <p>BND50 BND5</p> <p>BND200 BND10</p> <p>BND40</p> <p>BND175 BND225 BND350 BND400</p> <p>BND200 and prevailing stamp duty charge</p> <p>BND300 and prevailing stamp duty charge</p> <p>BND100 and prevailing stamp duty charge</p> <p>Free 10% of amount or minimum of BND5</p> <p>1% or minimum of BND10</p> <p>50% discount on the 1% or minimum of BND10</p>				
<p>Courier, Postage and Fax Charges</p> <ul style="list-style-type: none"> • Brunei • ASEAN# • Others 	<table border="1"> <thead> <tr> <th data-bbox="518 1437 730 1511">Courier (minimum charge)</th> <th data-bbox="730 1437 944 1511">Postage Fax* (minimum charge)</th> </tr> </thead> <tbody> <tr> <td data-bbox="518 1511 730 1633">BND10 BND20 BND40</td> <td data-bbox="730 1511 944 1633">BND5 BND8 BND10</td> </tr> </tbody> </table>	Courier (minimum charge)	Postage Fax* (minimum charge)	BND10 BND20 BND40	BND5 BND8 BND10
Courier (minimum charge)	Postage Fax* (minimum charge)				
BND10 BND20 BND40	BND5 BND8 BND10				
<p>Stamp Duty</p> <ul style="list-style-type: none"> • Letter of Indemnity 	<p>BND2</p>				

* Minimum charges for up to 20 pages

ASEAN countries are Cambodia, Indonesia, Laos, Malaysia, Myanmar, the Philippines, Singapore, Thailand and Vietnam

PRIORITY BANKING GENERAL SERVICES

<p>Current and Savings Account for all Currencies</p> <p>Debit Card</p> <ul style="list-style-type: none"> • Annual fee • Replacement (Card/PIN) • CIRRUS/PLUS withdrawal <p>Cashier's Order (Issuance)</p> <p>Demand Draft (Issuance)</p> <p>Telegraphic Transfer# (Issuance)</p> <p>Safe Deposit Lockers Annual Rental (Payable in advance)</p> <ul style="list-style-type: none"> • Size A (3inches x 10inches x 20inches) • Size B (5inches x 10inches x 20inches) • Size C (10inches x10inches x 20inches) • Size D (8inches x 16inches x 20inches) <p>Key Deposit (refundable upon termination)</p> <p>Lost Key Charges (including lock replacement charges)</p> <p>Break Open Locker Charges</p>	<p>Monthly maintenance fee waived</p>	
	<p>Waived</p> <p>BND20</p> <p>Waived</p>	
	<p>BND10</p>	
	<p>Online Banking</p>	<p>Counter</p>
	<p>Not Available</p> <p>BND10*</p>	<p>BND40</p> <p>BND15*</p>

* Fee applicable for transfer to third party account within Standard Chartered Bank worldwide or to other Banks. Transfer between own accounts within Standard Chartered Bank worldwide is waived.
 ^ Transfer to a third party account within Standard Chartered Bank worldwide / to other Banks
 # For other charges beside issuance, see Draft & Telex Service

PRIORITY BANKING CREDIT CARD

Annual Fee

- Visa Infinite
- Hua Ho MasterCard

Basic

Waived
Waived

Supplementary

Waived for the first 2 cards
Waived for the first 2 cards

PRIORITY BANKING LOAN FACILITY

PROPERTY SECURED TERM LOAN

Processing Fee

Waived

Full Prepayment Fee

- Loan paid up to 5 years
- Loan paid up over 5-10 years
- Loan paid up for more than 10 years

5% of the loan outstanding or minimum BND5,000, whichever is higher
3% of the loan outstanding or minimum BND3,000, whichever is higher
1.5% of the loan outstanding or minimum BND1,500, whichever is higher

Partial Prepayment Fee

- Loan paid up to 5 years
- Loan paid up over 5 - 10 years
- Loan paid up over 10 years or more

3% of prepaid amount*
1.5% of prepaid amount*
1% of prepaid amount*

Payout Fee

(loans transferred to other banks)

3% of the loan outstanding balance or minimum BND3,000 in addition to the Full Prepayment Fee

Certificate of Balance

BND30

Cancellation Fee

BND300

OVERDRAFT

Processing Fee

(New / Amendment / Renewal)

Waived

Minimum Overdraft Utilisation Charge

BND25

Cancellation Fee

(if cancelled within 12 months of facility granted or average utilisation for past 6 months is 30% or less)

BND200

* No minimum amount