



standard  
chartered

# Tariff Booklet

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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.

<b>JustOne Savings Account</b>	
<b>Initial deposit to open account<sup>1</sup></b>	BND2,500
<b>Minimum average monthly balance<sup>1</sup></b>	BND2,500
<b>Monthly maintenance fee</b> (if average monthly balance falls below minimum balance)	BND5
<b>Dormant Account<sup>2</sup></b> (inactive for 24 months)	BND10 per month
<b>Reactivation of Dormant Account</b>	BND10
<b>Interest Calculation</b>	Interest is calculated on the daily closing balance and credited each month
<b>Closed Account</b> (closed within 6 months of account opening)	BND50

- 1 Waived for all customers with salary or pension assigned to Standard Chartered Bank, Student Account, customers with credit cards, personal loan or mortgage loan; or investment products with Standard Chartered Bank or Standard Chartered Securities and Priority Banking customers.
- 2 Waived for investment accounts.

## JustOne Savings Account (con't)

**Minimum Balance<sup>1</sup>**

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

AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY*	SGD	JPY
2,500	2,500	15,000	2,500	200,000

**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.				
<b>Same Foreign Currency</b> • Notes	1.5% or minimum charge whichever is higher (waived for SGD deposits into SGD accounts)				
<b>Withdrawal</b> 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.				
<b>Same Foreign Currency</b> • 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				
<b>Dormant Account</b> (inactive for 24 months)					
• Monthly dormant fee	8	5	50	15	850
• Reactivation fee	8	5	50	10	850
<b>Closed Account</b> (within 6 months of account opening)	40	25	250	50	4,500
<b>Standing Instruction</b>					
• Set up / Amendment	23	15	150	30	2,600
• Payment to local Standard Chartered Bank account	4	3	25	5	450
• Payment to account with another bank in Brunei or overseas**	8	5	50	10	850
• Penalty for insufficient fund	40	25	250	30	4,500

1 Waived for all customers with salary or pension assigned to Standard Chartered Bank, Student Account, customers with credit cards, personal loan or mortgage loan; or investment products with Standard Chartered Bank or Standard Chartered Securities and Priority Banking customers.

2 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)
<b>Minimum Balance<sup>1</sup></b> (initial deposit to open account and the minimum average monthly balance required)	BND5,000
<b>Monthly Maintenance Fee</b> (if average monthly balance falls below minimum balance)	BND10
<b>Monthly Service Fee</b> (one-off charge irrespective of accounts held)	-
<b>Counter charges for transactions which can be performed through ATM/CDM/ Online Banking/Cheque Dropbox</b>	BND2
<b>Dormant Account</b> (inactive for 12 months)	BND15 per month**
<b>Reactivation of Dormant Account</b>	BND10
<b>Closed Account</b> (closed within 6 months of account opening)	BND50
<b>Returned Cheque</b>	BND100 (insufficient fund) BND10 (technical error e.g. post-dated, missing signature etc.)
<b>Stopped Cheque</b>	BND15 per cheque, up to BND100 per instruction letter
<b>Marked Cheque</b>	BND30
<b>Cheque Book Standard Design</b> (50 leaves per book)	BND25 per book and BND 5 Stamp duty fee per book
<b>Special Design</b> (company cheque book) <ul style="list-style-type: none"> <li>• Minimum order of 60 books (3,000 cheque leaves)</li> </ul>	As per quotation from Bank's supplier plus BND200 set up fee

<sup>1</sup> Waived for all customers with salary or pension assigned to Standard Chartered Bank, Student Account, customers with credit cards, personal loan or mortgage loan; or investment products with Standard Chartered Bank or Standard Chartered Securities and Priority Banking customers.

\*\* Waived for Student \$aver customers.

## FOREIGN CURRENCY CURRENT ACCOUNT

### Individual Minimum Balance<sup>1</sup>

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

AUD	CAD	NZD	GBP	USD	EUR	HKD/CNY*	SGD
5,000	5,000	5,000	5,000	5,000	5,000	30,000	5,000

### 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

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

\* Chinese Yuan Renminbi Offshore

<sup>1</sup> Waived for all customers with salary or pension assigned to Standard Chartered Bank, Student Account, customers with credit cards, personal loan or mortgage loan; or investment products with Standard Chartered Bank or Standard Chartered Securities and Priority Banking customers

## FOREIGN CURRENCY CURRENT ACCOUNT (con't)

	AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY***	SGD
<b>Returned Cheque</b>				
• Insufficient fund	80	50	500	-
• Technical error	8	5	50	-
<b>Stopped Cheque</b>				
• Per cheque	12	8	75	-
• Maximum	80	50	500	-
<b>Marked Cheques</b>	23	15	150	-
<b>Closed Account</b> (inactive within 6 month of account opening)	40	25	250	50
<b>Standing Instruction</b>				
• 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	30

## FIXED DEPOSIT ACCOUNT

	AUD/CAD/NZD	GBP/USD/EUR	HKD/CNY***
<b>Minimum Charge</b>	12	8	75
<b>Same Foreign Currency</b>	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).		
<b>Brunei Dollar/ Singapore Dollar</b>	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><b>Initial Deposit</b></p> <p><b>Closed Account</b> (closed within 6 months of account opening)</p> <p><b>Interest Calculation</b></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>
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**INWARD REMITTANCES**

<p><b>Brunei Dollar Commission-in-lieu</b></p> <ul style="list-style-type: none"> <li>• Paid into local Standard Chartered Bank BND account</li> </ul> <p><b>Singapore Dollar Commission-in-lieu</b></p> <ul style="list-style-type: none"> <li>• BND1 to BND100,000</li> <li>• Above BND100,000</li> </ul> <p><b>All Other Currencies</b></p> <ul style="list-style-type: none"> <li>• Paid in Brunei Dollar</li> </ul> <ul style="list-style-type: none"> <li>• Same currency as local Standard Chartered Bank Foreign Currency Account</li> <li>• Foreign currency notes</li> </ul>	<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> <p>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>
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**OUTWARD REMITTANCES**

<p><b>Brunei Dollar and Singapore Dollar Commission-in-lieu</b></p> <ul style="list-style-type: none"> <li>• BND1 to BND100,000</li> <li>• Above BND100,000</li> </ul> <p><b>All Other Currencies</b> Paid for in</p> <ul style="list-style-type: none"> <li>• Brunei Dollar</li> </ul> <ul style="list-style-type: none"> <li>• Same currency as local Standard Chartered Bank Foreign Currency Account</li> <li>• Foreign currency notes</li> </ul>	<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>
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\*\* See Draft & Telex Service

^ See General Services

## DRAFT AND TELEX SERVICE

<p><b>Draft Service</b></p> <ul style="list-style-type: none"> <li>• Per draft issue</li> <li>• Additional charge for draft to Australia</li> <li>• Draft cancellation / query / amendment                             <ul style="list-style-type: none"> <li>- To New York</li> <li>- To all other countries</li> </ul> </li> </ul>	<p>BND40 BND5</p> <p>BND85 BND50</p>												
<p><b>Telex Service</b></p> <p><b>Additional Charge</b></p> <ul style="list-style-type: none"> <li>• Remitter to bear the overseas charges and the beneficiary to receive the exact remitted amount*</li> <li>• To Great Britain imposed by Standard Chartered Bank, London for amounts of GBP150 and below</li> </ul> <p><b>Telex Cancellation / Query / Amendment</b></p> <ul style="list-style-type: none"> <li>• To all other countries</li> </ul> <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. In the event that the beneficiary bank charges more than BND50 or equivalent, the variance will be deducted from remitter's account accordingly.

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

## CHEQUE SENT FOR COLLECTION

<p><b>Cheque Sent for Collection*</b></p> <ul style="list-style-type: none"> <li>• Cheques denominated in all other currencies**</li> <li>• Additional charge by Standard Chartered Bank, London for cheques of GBP100 and below</li> </ul> <p><b>Brunei Dollar (BND) Denominated Cheque</b></p> <ul style="list-style-type: none"> <li>• Local Bank cheque</li> <li>• Foreign Bank cheque</li> </ul> <p><b>Singapore Dollar (SGD) Denominated Cheque</b></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>
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\* 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><b>Processing Fee</b></p> <ul style="list-style-type: none"> <li>• For new application</li> <li>• For top-up application</li> </ul>	<p>BND300 BND200</p>
<p><b>Amendment Fee</b></p>	<p>BND200</p>
<p><b>Renewal Fee</b> (for overdraft facility)</p>	<p>BND400</p>
<p><b>Full Prepayment Fee</b></p> <ul style="list-style-type: none"> <li>• Loan paid up to 5 years</li> <li>• Loan paid up over 5 - 10 years</li> <li>• Loan paid up over 10 years or more</li> </ul>	<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><b>Partial Prepayment Fee</b></p> <ul style="list-style-type: none"> <li>• Loan paid up to 5 years</li> <li>• Loan paid up over 5 - 10 years</li> <li>• Loan paid up over 10 years or more</li> </ul>	<p>3% of prepaid amount* 1.5% of prepaid amount* 1% of prepaid amount*</p>
<p><b>Payout Fee</b> 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><b>Late Payment Charges</b></p>	<p>Overdue interest of 13.5% p.a. on the unpaid monthly installment</p>
<p><b>Cancellation Fee</b></p>	<p>BND200</p>

**PERSONAL OVERDRAFT (UNSECURED)**

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

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

<p><b>Processing Fee</b></p> <ul style="list-style-type: none"> <li>• General Instalment Loan / Education Loan / Home Improvement Loan / Consolidation Loan</li> </ul>	<p>BND200</p>
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\* Prepaid amount for each partial prepayment must not exceed 6 months of your repayment or maximum BND20,000, whichever is lower. There must not be more than 2 times partial prepayment allowed in one year. If either of the aforementioned partial prepayment conditions are not met, the full prepayment fee shall apply.

**LOAN FACILITY (con't)**

<p><b>Prepayment Purposes For Full Repayment By Cash or Transfer By Another Bank</b></p> <ul style="list-style-type: none"> <li>• Remaining Tenor less than half of the original tenor</li> <li>• Remaining Tenor more than half of the original tenor</li> </ul> <p><b>Late Payment Charges</b></p> <p><b>Cancellation Fee</b></p> <ul style="list-style-type: none"> <li>• Before loan disbursement</li> <li>• After loan disbursement</li> </ul>	<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><b>CASH / INVESTMENT SECURED OVERDRAFT</b></p>	
<p><b>Processing / Renewal Fee</b></p> <p><b>Minimum Overdraft Utilisation Charge</b></p> <p><b>Cancellation Fee</b> (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><b>CASH / INVESTMENT SECURED TERM LOAN</b></p>	
<p><b>Processing Fee</b></p> <p><b>Fees on Prepayment Purposes and Others</b></p> <p><b>Late Payment Charges</b></p>	<p>BND100</p> <p>Refer to General Instalment Loan, Education Loan, Home Improvement Loan and Consolidation Loan</p> <p>Overdue interest of 13.5% p.a. on the unpaid monthly instalment</p>

## CREDIT CARD

Annual Fee	Basic	Supplementary	Corporate
<b>Classic / Standard</b> Visa / MasterCard	BND45	BND20	
<b>Gold</b> Visa / MasterCard	BND120	BND80	BND120
<b>Platinum</b> Visa	BND268	BND138	BND268
<b>Infinite</b> Visa	BND688	BND388	
<b>Affinity / Co-brand / Special Feature Visa / MasterCard</b> • Hua Ho MasterCard	BND120	BND80	
<b>Cash Advance Fee</b>	3% of the amount withdrawn, subject to minimum BND20 per transaction		
<b>0% EasyPay</b> • 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		
<b>EasyCash</b> • 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		
<b>Minimum payment</b>	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		
<b>Late Payment</b>	5% of minimum payment due (subject to a minimum of BND25)		
<b>General Service Fee</b>	BND10 per month for accounts with credit balances after 6 months of closure		
<b>Replacement of Credit Card / PIN</b>	BND20		
<b>Returned Direct Debit</b> (Standing Instruction)	BND15 per instruction***		
<b>Returned Cheque</b>	BND50 per cheque		
<b>Retrieval of Statements</b>	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

\*\*\* Standing Instruction will be automatically cancelled on the third failure attempt

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

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

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

**GENERAL SERVICES**

**Debit Card**

- Annual Fee
- Replacement (Card/PIN number)
- CIRRUS / PLUS withdrawal
- ATM Access Fee

BND12 per annum  
 BND20  
 BND6 per transaction\*  
 BND5 per transaction"

**Standing Instruction / Periodic Payment Set up and Amendment**

- Online Banking
- Standard payment
- Unit Trust - Regular Savings Plan
- Standard Chartered Credit Card, Kristal Astro and RBYC bills
- Chung Hwa Middle School

BND5 (for set up only)  
 BND15 per instruction  
 Waived  
 Waived

**Periodic Charge for Each Payment**

- Online Banking
- Other local or overseas account

Waived

- Unit Trust - Regular Savings Plan
- Standard Chartered Credit Card, Kristal Astro and RBYC bills
- Chung Hwa Middle School

Waived  
 BND5 per instruction and prevailing charges for Telex / Draft / Cashier's Order services where appropriate  
 Waived  
 Waived

**Penalty for Insufficient Funds<sup>^</sup>**

**Cancellation Fee**

(Standing Instruction for Unit Trust - Regular Savings Plan terminated in less than 24 months)

BND0.50 per payment  
 BND30 (after 3 attempts)  
 BND120

**Cashier's Order**

Issuance

- Online Banking
- Counter
- Cancellation

BND10  
 BND20  
 BND20

**Cash Cheque Withdrawal via Counter**

BND2

**Direct Credit to SCB account**

- Online Banking
- Counter

Waived  
 BND 2

**Direct Credit to 3rd party banks Automated Clearing House (ACH)**

- Online Banking
- Counter

BND 0.80  
 BND 5

**Real Time Gross Settlement (RTGS)**

- Online Banking
- Counter
- Cancellation

BND6  
 BND30  
 BND30

**Retrieval of Account Statements and Other Documents**

Request for copies

- Up to 1 year
- 1 year to 3 years
- 3 years to 5 years
- Over 5 years

BND10 per month  
 BND20 per month  
 BND25 per month  
 BND50 per month

For Statement request via Online Banking, discount of BND5 per month is applicable for all tiers

\* 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.

<sup>^</sup> 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><b>Audit Confirmation Report</b>  <b>Past 2 years:</b></p> <ul style="list-style-type: none"> <li>• Current Account</li> <li>• Fixed Deposit Account</li> </ul> <p><b>More Than 2 Years:</b></p> <ul style="list-style-type: none"> <li>• Current Account</li> <li>• Fixed Deposit Account</li> </ul> <p><b>Reference Letter</b>                  For visa application and education purposes</p> <p><b>Certificate of Balance</b></p> <p><b>Clearance Letter</b></p> <p><b>No Objection Letter</b></p> <p><b>Safe Deposit Locker</b>  <b>Annual Rental</b> (payable in advance)</p> <ul style="list-style-type: none"> <li>• Size A (3ins x 10ins x 20ins)</li> <li>• Size B (5ins x 10ins x 20ins)</li> <li>• Size C (10ins x 10ins x 20ins)</li> <li>• Size D (8ins x 16ins x 20ins)</li> </ul> <p><b>Key Deposit</b>                  (refundable upon termination of the lease)</p> <p><b>Lost Key Charges</b>                  (including lock replacement charges)</p> <p><b>Break Open Locker Charges</b></p> <p><b>Bulk Coins and Notes Counting</b></p> <p>Coins counting</p> <p>Notes counting</p>	<p><b>Per accounting period</b></p> <p>BND50 BND5</p> <p>BND200 BND10</p> <p>BND30</p> <p>BND30</p> <p>BND30 BND25 for request via Online Banking</p> <p>BND30</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>1% of amount of min BND5                  Coins to be counted on the same day, additional 50% of the prevailing charges, min BND5</p> <p>0.1% of total amount or min BND5</p>				
<p><b>Courier and Postage Charges</b></p> <ul style="list-style-type: none"> <li>• Brunei</li> <li>• ASEAN#</li> <li>• Others</li> </ul>	<table border="1"> <thead> <tr> <th data-bbox="518 1480 730 1550">Courier (minimum charge)</th> <th data-bbox="730 1480 942 1550">Postage (minimum charge)</th> </tr> </thead> <tbody> <tr> <td data-bbox="518 1550 730 1668">BND10 BND20 BND40</td> <td data-bbox="730 1550 942 1668">BND5 BND8 BND10</td> </tr> </tbody> </table>	Courier (minimum charge)	Postage (minimum charge)	BND10 BND20 BND40	BND5 BND8 BND10
Courier (minimum charge)	Postage (minimum charge)				
BND10 BND20 BND40	BND5 BND8 BND10				
<p><b>Stamp Duty</b></p> <ul style="list-style-type: none"> <li>• Letter of Indemnity</li> </ul>	<p>BND2</p>				

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

## PRIORITY BANKING GENERAL SERVICES

<p><b>Current and Savings Account for all Currencies</b></p> <p><b>Debit Card</b></p> <ul style="list-style-type: none"> <li>• Annual fee</li> <li>• Replacement (Card/PIN)</li> <li>• CIRRUS/PLUS withdrawal</li> </ul> <p><b>Cashier's Order</b> (Issuance)</p> <p><b>Demand Draft</b> (Issuance)</p> <p><b>Telegraphic Transfer<sup>#</sup></b> (Issuance)</p> <p><b>Safe Deposit Lockers</b> Annual Rental (Payable in advance)</p> <ul style="list-style-type: none"> <li>• Size A (3inches x 10inches x 20inches)</li> <li>• Size B (5inches x 10inches x 20inches)</li> <li>• Size C (10inches x10inches x 20inches)</li> <li>• Size D (8inches x 16inches x 20inches)</li> </ul> <p><b>Key Deposit</b> (refundable upon termination)</p> <p><b>Lost Key Charges</b> (including lock replacement charges)</p> <p><b>Break Open Locker Charges</b></p> <p><b>Certificate of Balance</b></p> <p><b>Clearance Letter</b></p> <p><b>No Objection Letter</b></p>	<p>Monthly maintenance fee waived</p> <p>Waived BND20 Waived*</p> <p>BND10</p>	
	Online Banking	Counter
	Not Available	BND40
	BND10**	BND15**
	<p>BND87.50 BND112.50 BND175.00 BND200.00</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>BND30 BND30 BND25 for request via Online Banking</p> <p>BND30</p>	

\* ATM withdrawal charges incurred by Standard Chartered Bank Brunei is waived. Charges incurred by corresponding banks are still applicable.

\*\* 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

### MORTGAGE 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

#### Cancellation Fee

BND200

### CASH/INVESTMENT SECURED 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

\* Prepaid amount for each partial prepayment must not exceed 6 months of your repayment or maximum BND20,000, whichever is lower. There must not be more than 2 times partial prepayment allowed in one year. If either of the aforementioned partial prepayment conditions are not met, the full prepayment fee shall apply.



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