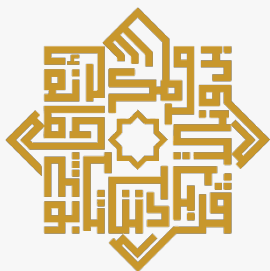


TAIB Schedule of Tariffs and Fees



TAIB

Aspirations always find a way.



CONTENT

	PAGE		PAGE
ACCOUNTS.....	3-5	REMITTANCE.....	8
Savings Account (Al-Wadiah, SiManja, Tekad Haji, Berjasa and Syarikat)		Inward Telegraphic Transfer	
Purpose Saver Account (Education, Property, Medical & Health and Retirement)		Outward Telegraphic Transfer	
Term Deposit (Ar-Rizq Personal and Ar-Rizq Corporate)		Inward Bill Collection	
TAIB Deposit Certificate {TDC} (TDC Retail and TDC Corporate)		Outward Bill Collection	
Abadi Corporate Deposit		Local Interbank Fund Transfer	
Current Account (Retail, Micro and Corporate)		OTHER SERVICES.....	9
CARDS.....	6	Audit Confirmation	
Debit Cards (TAIB Debit Mastercard® and TAIB Debit World Mastercard®)		Standing Instruction	
Credit Cards (TAIB Classic Credit Mastercard®, TAIB Gold Credit Mastercard®, TAIB World Credit Mastercard® and TAIB Gold Corporate Credit Mastercard®)		Bulk Coins Counting	
FINANCING.....	7	Document Retrieval (Voucher and Statement)	
Personal Financing		TAIB <i>Platinum</i> SERVICES.....	10
Personal Refinancing		Outward Telegraphic Transfer	
Education Financing		TAIB <i>Platinum</i> Debit World Mastercard®	
Education Kit Financing		TAIB <i>Platinum</i> World Mastercard®	
Consolidated Financing			
Additional Financing			
Home Improvement Financing			
Property Financing			
Vehicle Financing			
Personal Naqd (Overdraft) Financing			
Corporate Naqd (Overdraft) Financing			



ACCOUNTS

Savings Account

Al-Wadiah Account

Initial Deposit	B\$ 50
Minimum balance for Hibah (gift)	B\$ 50
Initial Passbook issuance	B\$ 10
Passbook Renewal	B\$ 10
Re-issuance of damaged passbook	B\$ 10
Re-issuance of lost passbook	B\$ 15
Early Account Closure - within 6 months of opening	B\$ 25
Annual Dormancy	B\$ 10
Dormant reactivation	B\$ 15

SiManja Account

Initial Deposit	B\$ 50
Minimum balance for Hibah (gift)	B\$ 50
Initial Passbook issuance	Waived
Passbook Renewal	Waived
Re-issuance of damaged passbook	B\$ 10
Re-issuance of lost passbook	B\$ 15
Early Account Closure - within 6 months of opening	B\$ 25
Annual Dormancy	B\$ 10
Dormant reactivation	B\$ 15

Tekad Haji Account

Initial Deposit	B\$ 10
Minimum balance for Hibah (gift)	B\$ 10
Initial Passbook issuance	Waived
Passbook Renewal	Waived
Re-issuance of damaged passbook	B\$ 10
Re-issuance of lost passbook	B\$ 15
Early Account Closure - within 6 months of opening	B\$ 25
Annual Dormancy	Waived
Dormant reactivation	Waived

Berjasa Account

Initial Deposit	B\$ 500
Minimum balance for Hibah (gift)	B\$ 500
Initial Passbook issuance	Waived
Passbook Renewal	Waived
Re-issuance of damaged passbook	B\$ 10
Re-issuance of lost passbook	B\$ 15
Early Account Closure - within 6 months of opening	B\$ 25
Annual Dormancy	B\$ 10
Dormant reactivation	B\$ 15

Syarikat Account

Initial Deposit	B\$ 1,000
Minimum balance for Hibah (gift)	B\$ 1,000
Initial Passbook issuance	B\$ 10
Passbook Renewal	B\$ 10
Re-issuance of damaged passbook	B\$ 10
Re-issuance of lost passbook	B\$ 15
Early Account Closure - within 6 months of opening	B\$ 25
Annual Dormancy	B\$ 10
Dormant reactivation	B\$ 15



ACCOUNTS

Purpose Saver Account

Education Saver

Initial deposit	B\$ 50
Minimum balance for Hibah (gift)	B\$ 100
Early Account Closure - within 6 months	B\$ 25
Annual dormancy	B\$ 10
Dormant reactivation	B\$ 15

Medical& Health Saver

Initial deposit	B\$ 50
Minimum balance for Hibah (gift)	B\$ 100
Early Account Closure - within 6 months	B\$ 25
Annual dormancy	B\$ 10
Dormant reactivation	B\$ 15

Property Saver

Initial deposit	B\$ 100
Minimum balance for Hibah (gift)	B\$ 500
Early Account Closure - within 6 months	B\$ 25
Annual dormancy	B\$ 10
Dormant reactivation	B\$ 15

Retirement Saver

Initial deposit	B\$ 100
Minimum balance for Hibah (gift)	B\$ 100
Early Account Closure - within 6 months	B\$ 25
Annual dormancy	Waived
Dormant reactivation	Waived

Term Deposit Account

Ar-Rizq (Personal)

Initial deposit	B\$1,000
Maximum deposit	B\$2,000,000
Certificate 1st re-issue due to Loss	B\$10
Certificate subsequent re-issue due to Loss	B\$15

Ar-Rizq (Corporate)

Initial deposit	B\$1,000
Maximum deposit	B\$5,000,000
Certificate 1st re-issue due to Loss	B\$10
Certificate subsequent re-issue due to Loss	B\$15

TAIB Deposit Certificate (TDC)

TDC (Retail)

Initial deposit	B\$100
Certificate 1st re-issue due to Loss	B\$10
Certificate subsequent re-issue due to Loss	B\$15

TDC (Corporate)

Initial deposit	B\$100
Certificate 1st re-issue due to Loss	B\$10
Certificate subsequent re-issue due to Loss	B\$15

Abadi Corporate Deposit

Initial deposit	B\$1,000,000
Wakalah Fee	Waived



ACCOUNTS

Current Account

Retail Current

Initial deposit	B\$1,000
Minimum daily balance	B\$1,000
Fall below daily balance	B\$10/Month
Early Account Closure - within 6 months	B\$25
Annual dormancy	B\$20
Dormant reactivation	B\$ 15

Cheques

Cheque book stamp duty fee	B\$5/50 Leaves
Marked Cheque	B\$30
Uncollected cheque in 3 months	B\$15
Stopped Cheque due to lost / stolen / other reason	B\$15 per cheque / Maximum B\$100
Stopped Cheque due to Insufficient Funds	B\$100
Returned Cheque due to Insufficient Funds	B\$120
Lost Cheque Book	B\$5 per cheque/ Maximum B\$50

Micro Current Account

Initial deposit	B\$ 300
Minimum daily balance	B\$ 300
Fall below daily balance	B\$10/Month
Early Account Closure - within 6 months	B\$25
Annual dormancy	B\$20
Dormant reactivation	B\$ 15

Cheques

Cheque book stamp duty fee	B\$5/50 Leaves
Marked Cheque	B\$30
Uncollected cheque in 3 months	B\$15
Stopped Cheque due to lost / stolen / other reason	B\$15 per cheque / Maximum B\$100
Stopped Cheque due to Insufficient Funds	B\$100
Returned Cheque due to Insufficient Funds	B\$120
Lost Cheque Book	B\$5 per cheque/ Maximum B\$50

Corporate Current Account

Initial deposit	B\$1,000
Minimum daily balance	B\$1,000
Fall below daily balance	B\$15/Month
Early Account Closure - within 6 months	B\$25
Annual dormancy	B\$20
Dormant reactivation	B\$ 15

Cheques

Cheque book stamp duty fee	B\$5/50 Leaves
Marked Cheque	B\$30
Uncollected cheque in 3 months	B\$15
Stopped Cheque due to lost / stolen / other reason	B\$15 per cheque / Maximum B\$100
Stopped Cheque due to Insufficient Funds	B\$100
Returned Cheque due to Insufficient Funds	B\$120
Lost Cheque Book	B\$5 per cheque/ Maximum B\$50



CARDS

Debit Cards

TAIB Debit Mastercard®

New Card	Free
Annual Fee	Free
Replacement Fee for lost/damaged card	B\$15
Replacement Fee for faulty card	Free
PIN Replacement	Free
TAIB's ATM/MFM transaction fee	Free
Fee for Withdrawals from other bank's ATM/MFM	B\$6 per transaction
Foreign currency transaction fee	2% of transaction amount
Dispute Handling Fee	B\$5 per transaction
Sales draft retrieval fee	B\$10 per copy

Spending and Withdrawal limits

Daily maximum cash withdrawal through ATM/MFM	B\$4,000
Daily maximum spending limit	B\$4,000 (default) or up to B\$10,000 ⁽¹⁾

For TAIB *Platinum* Debit World Mastercard® (Please refer to TAIB *Platinum* Services at Page 10)

Credit Cards

Annual Fee (Primary Card)

Classic Mastercard®	B\$35
Gold Mastercard®	B\$120
World Mastercard®	B\$250
Gold Corporate Mastercard®	B\$50

Annual Fee (Supplementary Card)

Classic Mastercard®	B\$15
Gold Mastercard®	B\$60
World Mastercard®	B\$190

Administration Fee

Classic Mastercard®	B\$75
Gold Mastercard®	B\$300
World Mastercard®	B\$4,500
Gold Corporate Mastercard®	B\$4,500

Administration Fee payable monthly

Minimum Payment	1.5% of balance amount owed on the purchase
	8% of the balance of amount owed on the purchase and cash withdrawal/advance or B\$40 (whichever is higher) <i>Plus</i> Fee and Charges imposed (if any) <i>Plus</i> Monthly Instalments (if any) as shown in the Credit Card.

Cash Withdrawal/Advance	B\$35
Credit Card Replacement Fee	B\$20
PIN Replacement	B\$15
Foreign currency transaction fee	2% of transaction amount
Dispute Handling Fee	B\$5 per transaction

Sales draft retrieval fee	B\$10 per copy
Returned Direct Debit (standing instruction failure due to insufficient fund)	B\$20

Retrieval of Hardcopy Statement	
Less than 12 months	B\$5 (up to 5 sheets) ⁽²⁾
More than 12 months and up to 24 months	B\$15 (up to 15 sheets) ⁽²⁾
More than 24 months and up to 48 months	B\$20 (up to 20 sheets) ⁽²⁾
More than 48 months	B\$30 (up to 30 sheets) ⁽²⁾

Maximum Limit

Classic Mastercard®	B\$5,000
Gold Mastercard®	B\$20,000
World Mastercard®	B\$300,000
Gold Corporate Mastercard®	B\$300,000

A Cardholder who holds a Classic Mastercard or Gold Mastercard may apply for a higher Credit Card limit than the assigned limit whilst maintaining the respective Credit Card type. However, the Cardholder shall be upgraded to the next level Credit Card type including the applicable Tariffs and Fees.

For TAIB *Platinum* World Mastercard® Annual Fee (Please refer to TAIB *Platinum* Services at Page 10)

Notes

- (1) Subject to Perbadanan TAIB's further assessment
- (2) For additional sheets, it will be chargeable at B\$1 per sheet



FINANCING

Personal Financing

Processing fee	B\$200
Cancellation fee	B\$150
Early settlement	(1)

Personal Refinancing

Processing fee	B\$150
Cancellation fee	B\$150
Early settlement	(1)

Consolidated Financing

Processing fee	B\$150
Cancellation fee	B\$150
Early settlement	(1)

Home Improvement Financing

Processing fee	B\$200
Refinancing fee	B\$150
Cancellation fee	B\$150
Early settlement	(1)

Vehicle Financing

Cancellation fee	B\$150
Ceased Letter	Free
Temporarily withdrawal of Bluecard	B\$50 (Forfeited if not returned within 2 weeks)
Towing Fee	Min. B\$55 (Depending on the locations)
Storage Fee	B\$100 (Upon Repossession)
Repossession Fees	
3 to 5 months	B\$200
6 to 7 months	B\$250
8 months & above	B\$350

Education Financing

Processing fee	B\$200
Cancellation fee	B\$150
Early settlement	(1)

Education Kit Financing

Processing fee	B\$200
Cancellation fee	B\$150
Early settlement	(1)

Additional Financing

Processing fee	B\$200
Cancellation fee	B\$150
Early settlement	(1)

Property Financing

Processing fee	B\$350
Amendment/Restructure/Top up fee	B\$300
Cancellation fee	B\$150
Early settlement	1 month profit and 2% of the outstanding balance or minimum \$1,000 whichever is higher

Naqd (Overdraft) Financing

Personal Naqd (Overdraft)

Processing fee	B\$200
Renewal Fee	B\$100
Amendment fee (Limit change, change collateral and restructuring)	B\$100
Cancellation fee	B\$150

Corporate Naqd (Overdraft)

Processing fee	B\$500
Renewal Fee	B\$300
Amendment fee (Limit change, change collateral and restructuring)	B\$500
Cancellation fee	B\$100

Notes

- (1) If the remaining tenor of Financing facility is less than half of the original tenor: 1% of the outstanding principal amount or maximum B\$250, whichever is lower.
If the remaining tenor of Financing facility is more than half of the original tenor: 2% of the outstanding principal amount or maximum B\$500, whichever is lower.



REMITTANCE

Inward Telegraphic Transfer

Payment in BND

Credit to account within Perbadanan TAIB Free

Payment into account with other banks in Brunei Darussalam B\$20 + RTGS charges

Payment in SGD

Credit to BND account within Perbadanan TAIB

≤ B\$100,000 equivalent 0.1% fee in lieu of foreign exchange or minimum of B\$12

> B\$100,000 equivalent 0.03125% fee in lieu of foreign exchange or a minimum of B\$80

Payment into account with other banks in Brunei Darussalam via Perbadanan TAIB

Bank charge B\$20 + RTGS charges
≤ B\$100,000 equivalent 0.1% fee in lieu of foreign exchange or minimum of B\$12

> B\$100,000 equivalent 0.03125% fee in lieu of foreign exchange or a minimum of B\$80

Payment in foreign currency

Credit to BND account within Perbadanan TAIB Free @ Prevailing Buying Rate (TT)

Inward Bill Collection

Bank Charges B\$10

Returned Cheque B\$120

Collection Fee

Local Cheque RTGS Charges (Over The Counter) apply

Foreign Cheque OTT charges apply

Local Interbank Fund Transfer

Over the Counter

Via ACH B\$2

Via RTGS B\$20

Online (TAIBVX)

Via ACH B\$0.80

Via RTGS B\$5

Outward Telegraphic Transfer

Bank charges (cable charge)

Within Brunei Darussalam B\$20

Outside Brunei Darussalam B\$25

Correspondent charges EUR / GBP / SGD / USD: B\$45
(Beneficiary will receive the same amount - OUR)
JPY: 0.05% of the remitted amount or minimum of B\$35

Other Currencies: B\$35

Exchange rate Prevailing Selling Rate (TT)

Fee in lieu of foreign exchange (FILE) for SGD and FCY (Foreign Currency) for OTT/OBC/IBC

≤ B\$100,000 equivalent 0.1% fee in lieu of foreign exchange or minimum of B\$12

> B\$100,000 equivalent 0.03125% fee in lieu of foreign exchange or minimum of B\$80

Amendment / cancellation / return / refund / stop payment / query B\$25 + beneficiary bank charges

Outward Bill Collection

Minimum amount of foreign cheque EUR / GBP / USD: FCY 500

AUD / SGD: FCY 250

Bank Charges B\$15 + drawing bank charges

Additional Charges GBP 100 and below - B\$30
EUR - B\$30

AUD - B\$7

Collection Fee 0.125% of the amount or minimum B\$25

Postage Prevailing courier service rate

Notes

- (1) If the remaining tenor of Financing facility is less than half of the original tenor: 1% of the outstanding principal amount or maximum B\$250, whichever is lower.
If the remaining tenor of Financing facility is more than half of the original tenor: 2% of the outstanding principal amount or maximum B\$500, whichever is lower.



OTHER SERVICES

Audit Confirmation

Less than 2 years	B\$100
2 years onwards	B\$200

Standing Instruction

Set-up fees (External)	B\$10
Amendment Fee (External)	B\$10
Insufficient funds	B\$20

Bulk Coins Counting

Amount below B\$50	Waived
For Syarikat account	
From B\$50.01 to B\$200	B\$5
Above B\$200	5% of the amount
For Al Wadiah account	
Amount above B\$50	B\$5
For other accounts	
Amount above B\$50	Waived

Letter/Certificate Request

Certificate of Balance	B\$30
Clearance Letter	B\$30
Letter of Certification (for Visa Application/Educational Purposes)	B\$20

Document Retrieval

Voucher (Such as Deposit/Withdrawal Slip)

Current up to 1 year	B\$5 per voucher
1 to 2 years	B\$15 per voucher
3 to 4 years	B\$20 per voucher
5 years onwards	B\$30 per voucher

Statements

Current up to 1 year	First 5 sheets – B\$5 ⁽¹⁾
1 to 2 years	First 15 sheets – B\$15 ⁽¹⁾
3 to 4 years	First 20 sheets – B\$20 ⁽¹⁾
5 years onwards	First 30 sheets – B\$30 ⁽¹⁾

Notes

(1) For additional sheets, it will be chargeable at B\$1 per sheet



TAIB *Platinum* SERVICES

Outward Telegraphic Transfer

Bank charges (cable charge)

Within/Outside Brunei Darussalam	Waived for the first 3 transactions within a year only. For the 4th transaction onwards, B\$15.00 will be charged
Correspondent charges (Beneficiary will receive the same amount - OUR)	EUR / GBP / SGD / USD: B\$45 JPY: 0.05% of the remitted amount or minimum of B\$35 Other Currencies: B\$35

Exchange rate

Below B\$50,000	Prevailing Selling Rate (TT)
Above B\$50,000	Special rate for B\$50,000 and above ⁽¹⁾

Fee in lieu of foreign exchange (FILE) for SGD and FCY (Foreign Currency) for OTT/OBC/IBC

≤ B\$100,000 equivalent	0.1% fee in lieu of foreign exchange or minimum of B\$12
> B\$100,000 equivalent	0.03125% fee in lieu of foreign exchange or minimum of B\$80
Amendment / cancellation / return / refund / stop payment / query	B\$25 + beneficiary bank charges

TAIB *Platinum*

World Debit Mastercard[®]

New Card	Free
Annual Fee	Free
Replacement Fee for lost/damaged card	B\$15
Replacement Fee for faulty card	Free
PIN Replacement	Free
TAIB's ATM/MFM transaction fee	Free
Fee for Withdrawals from other bank's ATM/MFM	B\$6 per transaction
Foreign currency transaction fee	2% of transaction amount
Dispute Handling Fee	B\$5 per transaction
Sales draft retrieval fee	B\$10 per copy

Spending and Withdrawal limits

Daily maximum cash withdrawal through ATM/MFM	B\$5,000
Daily maximum spending limit	B\$10,000 (default) or up to B\$30,000 ⁽²⁾

Notes

- (1) Special Rate can be obtained via *Platinum* centre or *Platinum* Relationship Manager
- (2) Subject to Perbadanan TAIB's further assessment
- (3) Subsequent Supplementary Card will be charged at B\$190 annually per card.
- (4) For additional sheets, it will be chargeable at B\$1 per sheet

TAIB *Platinum* World Mastercard[®]

Annual Fee

Primary Card	Waived
Supplementary Card	Waived for a maximum of three(3) Supplementary Cards. ⁽³⁾

Administration Fee	B\$4,500
Monthly Payable Administration Fee	1.5% of balance amount owed on the purchase
Minimum Payment	8% of the balance of amount owed on the purchase and cash withdrawal/advance or B\$40 (whichever is higher) <i>Plus</i> Fee and Charges imposed (if any) <i>Plus</i> Monthly Instalments (if any) as shown in the Credit Card.
Cash Withdrawal/Advance	B\$35
Credit Card Replacement Fee	B\$20
PIN Replacement	B\$15
Foreign currency transaction fee	2% of transaction amount
Dispute Handling Fee	B\$5 per transaction
Sales draft retrieval fee	B\$10 per copy
Returned Direct Debit (standing instruction failure due to insufficient fund)	B\$20

Retrieval of Hardcopy Statement

Less than 12 months	B\$5 (up to 5 sheets) ⁽⁴⁾
More than 12 months and up to 24 months	B\$15 (up to 15 sheets) ⁽⁴⁾
More than 24 months and up to 48 months	B\$20 (up to 20 sheets) ⁽⁴⁾
More than 48 months	B\$30 (up to 30 sheets) ⁽⁴⁾
Maximum Limit	B\$300,000