

**A. DEPOSIT ACCOUNT**

<b>Minimum Opening Deposit</b>	
· Multi-Tier Savings Account	BND 100
· Multi-Rate Savings Account	BND 500
· Fixed Deposit Account	BND 1,000
<b>Minimum Balance</b>	
· Multi-Tier Savings Account	BND 50
· Multi-Rate Savings Account	BND 50
· Fixed Deposit Account	BND 1,000
<b>Maintenance Fee (If average monthly balance falls below the minimum balance requirement)</b>	
· Multi-Tier Savings Account	BND 2 per month
· Multi-Rate Savings Account	BND 2 per month
<b>Dormant Account</b>	
· All type of savings accounts (inactive for over 12 months)	BND 10 per month
<b>Reactivation of Dormant Account</b>	
· All type of savings accounts	BND 10
<b>Account Closure within 6 months from opening date</b>	
· All type of savings accounts	BND 50
<b>Issuance of Passbook</b>	
	BND 10
<b>Replacement of Lost Passbook (Issuance of duplicate)</b>	
	BND 20 per book
<b>Stamp Duty</b>	
- Indemnity of Lost Passbook	BND 2
- Indemnity of Lost Original FD Certificate	BND 2
<b>Passbook Savings Account Service Fee</b>	
	BND 2 per quarter
<b>Opt-In for Physical Statements</b>	
	BND 5 per month per account

**B. ACCOUNT RELATED SERVICES**

<b>Account Transfer</b>	
· Handling fee for one off manual account transfer	BND 5
<b>Standing Instruction</b>	
· Administration fee for insufficient funds to fulfill standing instructions	BND 30 after 3 consecutive daily attempts

**C. OTHER SERVICES**

<b>Audit Confirmation Report</b>	
· Within 12 Months	BND100
· Above 1 year to 2 years	BND200
· Above 2 years	BND300
(Per accounting period per account)	
<b>Certificate of Balance / Credit Reference</b>	
· Request for certificate of balance by non-borrowing accounts:	
o Collection within 2 working days	BND 30
o Immediate collection	BND 45
<b>Reference Letter</b>	
· Letter of Reference (travel, visa etc.)	BND 20
<b>Statement Retrieval</b>	
· Current to 1 year	BND 5 per statement cycle
· More than 1 year to 2 years	BND 10 per statement cycle
· More than 2 years to 5 years	BND 20 per statement cycle
· More than 5 years	BND 30 per statement cycle
<b>Other Record Retrieval</b>	
· Current to 1 year	BND 3 per copy
· More than 1 year to 3 years	BND 10 per copy
· More than 3 years	BND 15 per copy
<b>Unsorted Cash</b>	
· Unsorted cash surcharge below BND 500	BND 5
· Unsorted cash surcharge of BND 500 and above	BND10
<b>Bulk Coins Change and Deposit (Completed within 3 working days)</b>	
· First BND 100	Free
· BND 100 to BND 500	BND 10
· Above BND 500	1%, minimum BND 10, maximum BND 50
· Completed within the same day	Additional 50% of the prevailing charge, minimum BND2
<b>Bulk BND \$1 Notes Change and Deposit</b>	
· First BND 100	Free
· BND 100 to BND 500	BND 10
· Above BND 500	1%, minimum BND 10, maximum BND 50
<b>Courier Charges</b>	
· Within Brunei	BND 5 per item*
· Other Countries	As per rates set by the forwarding company*
*subject to weight	
<b>Postage - up to 100 grammes</b>	
· Within Brunei	BND 3*
· ASEAN Countries including Hong Kong	BND 5*
· Other Countries	BND 10*
· More than 100 grammes	Minimum BND 20*
* subject to weight	

**A. HIRE PURCHASE ACCOUNT RELATED SERVICES**

<b>Early Settlement</b>	
- Remaining tenor is MORE than half of original tenor	2% of the outstanding amount <sup>1</sup> or maximum BND500, whichever is lower
- Remaining tenor is LESS than half of original tenor	1% of the outstanding amount <sup>1</sup> or maximum BND250, whichever is lower
<b>Overdue Interest</b>	1.25% per month from due date until the final payment
<b>Customer Ledger/Transaction History Request</b>	BND3 per copy
<b>Certificate of Balance</b>	BND30
<b>Ceased Letter (to Land Transport Department)</b>	
- First Issuance	BND30
- Duplicate Copy	BND15
<b>Clearance Letter</b>	BND30
<b>Hire Purchase Accounts:</b>	
- Assignment	BND260 including BND10 levied for Collateral Registry System
- Restructure/Repackage	BND160 including BND10 levied for Collateral Registry System
- Notice of Intention to Repossess (Fifth Schedule)	BND30
- Repossession fee	Minimum BND200
- Car Yard Storage Upon Repossession	Minimum BND200 per entry
- Towing Upon Repossession	Minimum BND70
- Disposal Asset Fee	BND350 per unit
- Notice to Hirer (Sixth Schedule)	BND30
- Over-the-counter (OTC) cash transactions fee <sup>2</sup>	BND1 per transaction
<b>Audit Confirmation Report</b>	
- Within 12 months	BND100
- Above 1 year to 2 years	BND200
- Above 2 years	BND300
<b>Bluecard, Insurance &amp; Road Tax Renewal</b>	
- Retention Letter for change of car registration number	BND30
- Duplicate Bluecard (if original is lost)	BND250
<b>Tender Vehicle</b>	
- Tender Fee (applicable only to successful tenderers)	BND150

**IMPORTANT NOTES**

- The above tariffs and fees are valid as at 15 December 2024

<sup>1</sup> Outstanding amount refers to the principal amount of the credit facility

<sup>2</sup> OTC cash transaction fee does not apply to  
 Early settlement fee  
 Customer Ledger/Transaction history request  
 Duplicate copy of cease letter for Hire Purchase

- Baiduri Finance Berhad reserves the right to revise or introduce additional fees and charges from time to time, by providing at least one month's prior notice.