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Note:

- (1) We reserve the right to introduce charges not included in this guide and / or to amend charges without prior notice.
- (2) For Foreign Currency Accounts, charges (where applicable) will be charged in the respective currencies.
- (3) In case of any inconsistency or dispute, the higher rates shall prevail.

## JustOne Savings Account

<p><b>Initial deposit to open account</b></p> <p><b>Minimum average monthly balance<sup>1</sup></b></p> <p><b>Monthly maintenance fee</b> (if average monthly balance falls below minimum balance)</p>	<p>BND500</p> <p>BND500</p> <p>BND5</p>
<p><b>Dormant Account<sup>2</sup></b> (inactive for 24 months)</p> <p><b>Reactivation of Dormant Account</b></p> <p><b>Interest Calculation</b></p> <p><b>Closed Account</b> (closed within 6 months of account opening)</p>	<p>BND10 per month</p> <p>BND10</p> <p>Interest is calculated on the daily closing balance and credited each month</p> <p>BND50</p>
<b>Fees and charges for passbook</b>	
<p><b>Replacement of Lost Passbook</b></p> <p><b>Service Fee of Passbook Savings<sup>3</sup></b></p>	<p>BND50 per passbook</p> <p>BND8 per quarter</p>

1 Waived for Priority 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.				
<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	50	4,500

\* 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)	Company	Company with Business Instalment Loan / Trade Working Capital	Offshore Company
<b>Minimum Balance</b> (initial deposit to open account and the minimum average monthly balance required)	BND1,000*	BND10,000	BND10,000	BND45,000
<b>Monthly Maintenance Fee</b> (if average monthly balance falls below minimum balance)	BND15*	BND75	BND75	BND300
<b>Monthly Service Fee</b> (one-off charge irrespective of accounts held)	-	-	-	BND250
<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) • 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)
<b>Special Design</b> (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 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 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.			
<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

## 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	50

## 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 on days remaining to maturity based on prevailing rate (as calculated 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>	<p>Free</p> <p>1/10%, minimum BND15 1/32%, 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>
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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> <li>• Same currency as local Standard Chartered Bank Foreign Currency Account</li> <li>• Foreign currency notes</li> </ul>	<p>1/10%, minimum BND15 plus prevailing charge for Draft / Telex** service 1/32%, 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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\* BND10 (for Student \$aver)

\*\* 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> <li>• To Australia imposed by the Australian Government</li> <li>• For all third-party currency telexes</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 sorting 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;">BND5</td> <td style="text-align: center;">BND5</td> </tr> <tr> <td style="text-align: center;">BND25</td> <td style="text-align: center;">BND25</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	BND5	BND5	BND25	BND25	BND50**	BND50**	BND20	BND20
Online Banking	Counter																
BND10	BND30																
BND50	BND50																
BND50	BND50																
BND5	BND5																
BND25	BND25																
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><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



## 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> <li>• For BSP Housing Scheme</li> </ul> <p><b>Amendment Fee</b></p> <p><b>Renewal Fee</b> (for overdraft facility)</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><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><b>Payout Fee</b> Loan transferred to other banks</p>	<p>BND400 BND200 BND200</p> <p>BND400</p> <p>BND400</p> <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>3% of prepaid amount* 1.5% of prepaid amount* 1% of prepaid amount*</p> <p>3% of loan outstanding balance or minimum BND3,000 in addition to the Full Prepayment Fee</p>
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### PERSONAL OVERDRAFT

<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><b>Renewal Fee</b></p>	<p>BND200 BND300</p> <p>BND100</p>
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### GENERAL INSTALMENT LOAN, EDUCATION LOAN, HOME IMPROVEMENT LOAN, HOME PRODUCT LOAN, TRANSPORTATION LOAN AND COMPUTER LOAN

<p><b>Processing Fee</b></p> <ul style="list-style-type: none"> <li>• General Instalment Loan / Education Loan / Home Improvement Loan</li> <li>• Transportation Loan / Computer Loan / Home Product Loan</li> </ul>	<p>BND250 BND100</p>
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\* No minimum amount

## LOAN FACILITY (con't)

<p><b>Prepayment Purposes</b>  <b>For Full Repayment By Cash or Transfer By Another Bank</b></p> <ul style="list-style-type: none"> <li>• Remaining tenure of less than 3 years</li>   <li>• Remaining tenure of 3 years or more</li> </ul> <p><b>Others</b></p> <ul style="list-style-type: none"> <li>• Remaining tenure of 3 months or less</li> <li>• Remaining tenure of more than 3 months</li> </ul> <p><b>Late Payment Charges</b></p>	<p>3% of outstanding balance or minimum BND1,000, whichever is higher</p> <p>5% of outstanding balance or minimum BND2,000, whichever is higher</p> <p>Waived            1% of outstanding balance or minimum BND200, whichever is higher</p> <p>BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly instalment</p>
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### CASH / INVESTMENT SECURED OVERDRAFT

<p><b>Processing / Renewal Fee</b></p> <p><b>Minimum Overdraft Utilisation Charge</b></p> <p><b>Cancellation Fee</b>  <small>(if cancelled within 12 months of facility granted or average utilisation for past 6 months is 30% or less)</small></p>	<p>BND100</p> <p>BND25</p> <p>BND200</p>
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### CASH / INVESTMENT SECURED TERM LOAN

<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, Home Product Loan, Transportation Loan and Computer Loan</p> <p>Overdue interest of 13.5% p.a. on the unpaid monthly instalment</p>
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### STANDARD PERSONAL LENDING FEE

<p><b>Clearance Letter</b></p> <p><b>Certificate of Balance</b></p> <p><b>Cancellation Fee</b></p>	<p>BND30</p> <p>BND30</p> <p>BND50 - BND300</p>
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## CREDIT CARD

Annual Fee	Basic	Supplementary	Corporate
<b>Classic / Standard</b> Visa / MasterCard	BND45	BND20	BND36
<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> <ul style="list-style-type: none"> <li>• Royal Brunei Catering MasterCard Standard</li> <li>• Royal Brunei Catering MasterCard Gold</li> <li>• Hua Ho MasterCard</li> <li>• Visa Business Card</li> </ul>	BND22	BND10	
	BND60	BND40	
	BND28	BND18	
	BND120	BND100	
<b>Cash Advance Fee</b>	3% of the amount withdrawn, subject to minimum BND20 per transaction		
<b>Cash Withdrawal                      Non Standard                      Chartered Bank Cards</b> (over the counter)	BND20 per transaction		
<b>0% EasyPay</b> <ul style="list-style-type: none"> <li>• 6 and 12 months plan</li> <li>• 18 and 24 months plan</li> </ul>	3% service fee or BND30, whichever is higher 3% service fee or BND50, whichever is higher Penalty fee of BND100* for early settlement		
<b>0% EasyPay</b> <ul style="list-style-type: none"> <li>• 6 and 12 months plan</li> <li>• 18 and 24 months plan</li> </ul>	5% service fee or BND30, whichever is higher 8% service fee or BND50, whichever is higher Penalty fee of BND100* for early settlement		
<b>Late Payment</b>	5% of minimum payment due (subject to a minimum of BND25)		
<b>Overlimit Fee</b>	BND20		
<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		

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

## CREDIT CARD (con't)

<b>Returned Direct Debit</b> (Standing Instruction)	BND30 per instruction
<b>Returned Cheque</b>	BND50 per cheque
<b>Retrieval of Statements</b>	BND10 per copy for any monthly statement
<b>Retrieval of Sales Draft</b>	
• Original	BND20 per slip
• Duplicate copy	BND10 per slip

## eCASH CARD (PREPAID CARD)

<b>Issuing Fee</b>	BND25
<b>Embossing Fee</b> (Optional)	BND15
<b>Top-up Fee</b>	
• At Standard Chartered Bank ATMs and Cash Deposit Machines in Brunei	Free
• At Standard Chartered Bank counters in Brunei	BND3 per transaction
<b>Cash Withdrawal Fee</b>	
• At Standard Chartered Bank ATMs in Brunei	Free
• At Standard Chartered Bank counters in Brunei	BND3 or 1% of withdrawal amount per transaction whichever is higher
• Non-Standard Chartered Bank ATMs (local and overseas)	BND3 or 1% of withdrawal amount per transaction whichever is higher
<b>Account Maintenance Fee</b>	BND5 per month after 45 days from the date of expiry
<b>Card Re-issuing Fee</b>	BND25 plus refund fee if applicable
<b>Refund Fee</b>	BND3
<b>Cashier's Order Fee</b>	BND20 per transaction

## INVESTMENT

### BONDS

<b>Subscription and redemption</b>	We make trading-revenue from the position.
<b>*Monthly Custodial Fee</b>	0.08% p.a. on the nominal value and capped at maximum \$200 per month in respective currency

### PREMIUM CURRENCY INVESTMENT AND STRUCTURED PRODUCTS

<b>Fee margin</b>	We make trading-revenue from the position.
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### UNIT TRUST

<b>Sales Charge</b>	5% on settlement amount
<b>Switching Fee</b>	
• Internal switching*	1% on settlement amount
• External switching*	5% on settlement amount

\* Internal switching refers to selling one fund to buy another from the same umbrella of funds. External switching refers to selling one fund from one umbrella of funds to buy into another umbrella of funds.

+ Effective 1 July 2014.

## TRADE AND WORKING CAPITAL

<b>Processing Charges</b> <ul style="list-style-type: none"> <li>• New application</li> </ul>	0.1% p.a. of facility limit, minimum BND500
<ul style="list-style-type: none"> <li>• Renewal</li> </ul>	0.025% p.a. of facility limit, minimum BND250
<b>Restructure / Amendment Fee</b> <ul style="list-style-type: none"> <li>• With no change or decrease in facilities</li> <li>• With increase in facilities</li> </ul>	BND500 flat BND1000 flat
<b>Cancellation Fee</b>	BND500 flat
<b>Credit References</b> <ul style="list-style-type: none"> <li>• Company search</li> <li>• Trade and credit information</li> </ul>	BND50 BND50
<b>Letter of Credit (L/C)</b> <ul style="list-style-type: none"> <li>• Issuance of sight or usance L/C commission</li> </ul>	0.125% per month (or part thereof), minimum 0.25% (2 months) or BND50
<ul style="list-style-type: none"> <li>• Amendment to sight or usance L/C* (*a further commission will be levied for increased amount or extended validity of credit)</li> </ul>	BND50 per amendment
<ul style="list-style-type: none"> <li>• Increase amount or extension of L/C</li> </ul>	0.125% per month (or part thereof), minimum BND50
<ul style="list-style-type: none"> <li>• Discretionary charges of lengthy L/C</li> </ul>	BND20 per page, depending on the length of L/C
<b>Transmission Handling Fee for Full Text or Amendment L/C via Telex / Swift</b>	
<b>Brunei</b> <ul style="list-style-type: none"> <li>• Full Text or Amendment L/C</li> </ul>	BND30
<b>ASEAN#</b> <ul style="list-style-type: none"> <li>• Full Text L/C</li> <li>• Amendment L/C</li> </ul>	BND50 BND30
<b>Other Countries</b> <ul style="list-style-type: none"> <li>• Full Text L/C</li> <li>• Amendment L/C</li> </ul>	BND100 BND50
<b>Handling Fee For Cancellation Of L/C Before Expiry</b> <ul style="list-style-type: none"> <li>• Brunei</li> <li>• ASEAN#</li> <li>• Other countries</li> </ul>	BND30 BND40 BND50

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

## TRADE AND WORKING CAPITAL (con't)

<p><b>Import Bills for L/C</b></p> <ul style="list-style-type: none"> <li>• Usance L/C acceptance / deferred payment commission</li>   <li>• Expired L/C</li>   <li>• Overdrawn amount for sight / usance L/C</li>   <li>• Discrepancy fee</li> </ul>	<p>0.125% per month on the amount of the bill, minimum BND50</p> <p>0.125% per month (or part thereof), minimum BND50</p> <p>0.125% per month on the overdrawn amount of the bill, minimum BND50</p> <p>BND75</p>
<p><b>Shipping Guarantees</b></p> <ul style="list-style-type: none"> <li>• Under L/C</li>   <li>• Under Collection Bills for customer with Trade Facility</li> </ul>	<p>BND30</p> <p>0.125% on invoice amount, minimum BND30</p>
<p><b>Invoice Financing</b> Retire to Trade Loan</p>	<p>0.125% on invoice amount, minimum BND50 per item</p>
<p><b>Import Bills for Collection</b></p> <ul style="list-style-type: none"> <li>• Handling commission for sight draft (documents against payment) and usance draft (documents against acceptance)</li> <li>• Amendment charges</li>   <li>• Chaser / Tracer</li>   <li>• Protest-handling fee</li>   <li>• Documents received for delivery free of payment</li> <li>• Handling commission for presenting to other local banks</li> </ul>	<p>0.125% on the amount of the bill, minimum BND50</p> <p>BND30 per transaction</p> <p>BND15 per chase / tracer</p> <p>BND100 plus legal expenses and notary fees</p> <p>BND50</p> <p>BND15 per presentation plus 1/2 share commission of 0.125% minimum BND50, whichever is higher</p>
<p><b>Trade Loan Extension for:</b></p> <ul style="list-style-type: none"> <li>• 30 days</li> <li>• 60 days</li> <li>• 90 days</li> </ul>	<p>BND250 per item</p> <p>BND300 per item</p> <p>BND350 per item</p>
<p><b>Export</b></p> <ul style="list-style-type: none"> <li>• L/C Advising Fee</li>   <li>• L/C Amendment Advising Fee</li> </ul>	<p>BND30 flat for account holder; BND50 flat for non-account holder</p> <p>BND30 flat for account holder; BND50 flat for non-account holder</p>
<p><b>Documents Presented under Export L/C</b> Handling commission for sight or usance Export L/C</p>	<p>0.125% on invoice amount, minimum BND50</p>

## TRADE AND WORKING CAPITAL (con't)

<p><b>Documents Presented under Collection</b></p> <ul style="list-style-type: none"> <li>• Handling commission for sight draft (documents against payment) and usance draft (documents against acceptance)</li> <li>• Amendment charges to Collection instruction</li> <li>• Chaser / Tracer</li> </ul> <p><b>Other Charges</b> Commission-in-lieu of exchange</p> <ul style="list-style-type: none"> <li>• BND1 to BND100,000</li> <li>• Above BND100,000</li> </ul> <p><b>Telex / Swift Fee</b></p>	<p>0.125% on invoice amount, minimum BND50</p> <p>BND30 flat</p> <p>BND15 per chase / tracer</p> <p>0.1% minimum BND15 0.03125% minimum BND100</p> <p>BND30 per telex / swift</p>								
<p><b>Courier, Postage and Fax Charges</b></p> <ul style="list-style-type: none"> <li>• Brunei</li> <li>• ASEAN#</li> <li>• Others</li> </ul>	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 50%;">Courier*</th> <th style="width: 50%;">Postage Fax*</th> </tr> </thead> <tbody> <tr> <td>BND10</td> <td>BND5</td> </tr> <tr> <td>BND20</td> <td>BND8</td> </tr> <tr> <td>BND40</td> <td>BND10</td> </tr> </tbody> </table>	Courier*	Postage Fax*	BND10	BND5	BND20	BND8	BND40	BND10
Courier*	Postage Fax*								
BND10	BND5								
BND20	BND8								
BND40	BND10								
<p><b>Stamp Duty</b></p> <ul style="list-style-type: none"> <li>• Sight Draft</li> <li>• Usance Draft</li> </ul> <p><b>Handling Fee for Aborted / Cancelled Transaction</b></p>	<p>BND0.10 0.1% of draft amount</p> <p>0.125% subject to minimum BND50 and maximum BND1,000 plus applicable telex / swift and courier / postage* charges</p>								
<p><b>Guarantees Commission</b></p> <ul style="list-style-type: none"> <li>• Fully cash secured or secured by third party reputable bank*</li> <li>• Fully secured by Standard Chartered Bank branch overseas^</li> <li>• Partial secured / unsecured</li> <li>• Amendment fee</li> </ul>	<p>1% p.a. or minimum BND200 per guarantee</p> <p>USD100 flat</p> <p>1.5% p.a. or minimum BND200 per guarantee</p> <p>Minimum BND100 per guarantee</p>								
<p><b>Term Loan</b> Full or partial prepayment fee</p>	<p>5% of prepaid amount or BND5,000, whichever is higher</p>								
<p><b>Letter Of Intent</b> (Non Committal)</p>	<p>BND50</p>								
<p><b>Late submission of Financial Statements Due</b></p>	<p>BND500</p>								

\* Minimum charges for up to 20 pages

^ Counter Guarantee / Standby L/C

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

## SME LOAN FACILITY

### PROPERTY SECURED TERM LOAN / OVERDRAFT

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

### CASH SECURED OVERDRAFT

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

### GUARANTEE

<p><b>Processing Fee</b></p>	<p>BND250</p>
<p><b>Renewal Fee</b></p>	<p>BND200</p>
<p><b>Amendment Fee</b></p>	<p>BND250 per request</p>

\* No minimum amount



## SME LOAN FACILITY (con't)

<b>Commissions Fee</b>	1% p.a. or minimum BND200 per guarantee, whichever is higher
<b>BUSINESS INSTALMENT LOAN</b>	
<b>Processing Fee</b> <ul style="list-style-type: none"> <li>• New</li>   <li>• Top Up</li> </ul>	1% of loan amount or minimum BND500, whichever is higher  50% discount on the normal processing fee
<b>Full Prepayment Fee New Loan</b> (no early redemption allowed within first 12 months)	10% of outstanding balance or minimum BND5,000, whichever is higher
<b>Partial Prepayment Fee</b> (no repayment allowed within first 12 months)	3% of amount prepaid or minimum BND500 whichever is higher
<b>Amendment Fee</b>	BND500 per request
<b>Late Payment Fee</b>	BND60 plus overdue interest of 13.5% p.a. on the unpaid monthly instalments
<b>Minimum Balance on the Repayment of Current Account</b> (required monthly minimum balance)	BND10,000
<b>Monthly Maintenance Fee</b> (if average monthly balance falls below minimum balance)	BND75
<b>STANDARD SME LENDING FEE</b>	
<b>Clearance Letter</b>	BND30
<b>Certificate of Balance</b>	BND30
<b>Cancellation Fee</b>	BND400

Note on SME 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<sup>(1)</sup>

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

### STANDALONE PRICING

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

### OTHER PRICING

Each Additional Token	BND20
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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><b>Automated Teller Machines (ATM) card</b></p> <ul style="list-style-type: none"> <li>• First issue of ATM card</li> <li>• Replacement (Card/PIN number)</li> <li>• CIRRUS withdrawal</li> </ul> <p><b>Payroll</b></p> <ul style="list-style-type: none"> <li>• Automated</li> <li>• Non-Automated               <ul style="list-style-type: none"> <li>- within 3 working days</li> <li>- within 1 working day</li> </ul> </li> </ul> <p><b>Standing Instruction / Periodic Payment Set up and Amendment</b></p> <ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Standard payment</li> <li>• Unit Trust - Regular Savings Plan</li> <li>• Standard Chartered Credit Card, Kristal Astro and RBYC bills</li> <li>• Chung Hwa Middle School</li> </ul> <p><b>Periodic Charge for Each Payment</b></p> <ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Local Standard Chartered Bank account or other local or overseas account</li> <li>• Unit Trust - Regular Savings Plan</li> <li>• Standard Chartered Credit Card, Kristal Astro and RBYC bills</li> <li>• Chung Hwa Middle School</li> </ul> <p><b>Penalty for Insufficient Funds<sup>^</sup></b></p> <p><b>Cancellation Fee</b> (Standing Instruction for Unit Trust - Regular Savings Plan terminated in less than 24 months)</p> <p><b>Cashier's Order Issuance</b></p> <ul style="list-style-type: none"> <li>• Online Banking</li> <li>• Counter</li> <li>• Cancellation</li> </ul> <p><b>Retrieval of Account Statements and Other Documents</b> Request for copies</p> <ul style="list-style-type: none"> <li>• Up to 1 year</li> <li>• 1 year to 3 years</li> <li>• 3 years to 5 years</li> <li>• Over 5 years</li> </ul> <p><b>Collection / Hold Mail Service<sup>#</sup></b></p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Monthly</li> </ul>	<p>BND12 per annum BND20 BND6 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</p> <p>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)</p> <p>BND120</p> <p>BND10 BND20 BND20</p> <p>BND20 per copy BND10 per copy BND25 per copy BND50 per copy</p> <p>BND500 per annum BND200 per annum BND100 per annum</p>
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\* 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

<sup>#</sup> Applicable for existing customers only

## 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>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 when the key is returned and upon termination of the lease)</p> <p><b>Lost Key Charge</b>  (including lock replacement charges)</p> <p><b>Bulk Coins and Notes Counting</b></p> <p>Coins counting</p> <ul style="list-style-type: none"> <li>• First BND50</li> <li>• Above BND50</li> </ul> <p>Notes counting</p> <ul style="list-style-type: none"> <li>• BND1 and BND5 note combine counting for BND100 and above</li> <li>• BND1 and BND5 notes deposited via secured pack</li> </ul> <p><b>Courier, Postage and Fax Charges</b></p> <ul style="list-style-type: none"> <li>• Brunei</li> <li>• ASEAN#</li> <li>• Others</li> </ul> <p><b>Stamp Duty</b></p> <ul style="list-style-type: none"> <li>• Letter of Indemnity</li> </ul>	<p><b>Per accounting period</b></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>BND150 for lock replacement and prevailing stamp duty charge plus forfeiture of key deposit</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>				
	<table border="1" style="width: 100%;"> <tr> <th style="width: 50%;">Courier (minimum charge)</th> <th style="width: 50%;">Postage Fax* (minimum charge)</th> </tr> <tr> <td style="text-align: center;">BND10 BND20 BND40</td> <td style="text-align: center;">BND5 BND8 BND10</td> </tr> </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				
	BND2				

\* 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><b>Service Fee</b> (if deposit and investment balances do not meet the eligibility criteria of BND150,000)</p> <p><b>Current and Savings Account for all Currencies</b></p> <p><b>Automated Teller Machines (ATM) card</b></p> <ul style="list-style-type: none"> <li>• First issue of ATM card</li> <li>• Replacement (Card/PIN)</li> <li>• CIRRUS withdrawal</li> </ul> <p><b>Overseas ATM Cash Withdrawals</b></p> <p><b>Cashier's Order</b> (Issuance)</p> <p><b>Draft Service*</b> (Issuance)</p> <p><b>Telex Service*</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 when the key is returned and upon termination)</p> <p><b>Lost Key Charges</b> (including lock replacement charges)</p>	<p>BND100 per month</p> <p>Monthly maintenance fee waived</p> <p>Waived BND20 Waived</p> <p>Waived (For Standard Chartered and MasterCard CIRRUS ATM machines)</p> <p>BND10</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">Online Banking</td> <td style="width: 50%;">Counter</td> </tr> <tr> <td>Not Available BND20 Waived* BND10^</td> <td>Waived* BND15^</td> </tr> </table> <p>BND87.50 BND112.50 BND175.00 BND200.00</p> <p>BND200 and prevailing stamp duty charge</p> <p>BND150 for lock replacement and prevailing stamp duty charge plus forfeiture of initial key deposit.</p>	Online Banking	Counter	Not Available BND20 Waived* BND10^	Waived* BND15^
Online Banking	Counter				
Not Available BND20 Waived* BND10^	Waived* BND15^				

\* Transfer between own accounts within Standard Chartered Bank worldwide

^ 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	Basic	Supplementary
<ul style="list-style-type: none"> <li>• Visa Infinite</li> <li>• Royal Brunei Catering</li> <li>• MasterCard Gold</li> <li>• Hua Ho MasterCard</li> </ul>	BND688* BND60*  BND28*	BND388** BND40**  BND18**

## PRIORITY BANKING LOAN FACILITY

### PROPERTY SECURED TERM LOAN

<b>Processing Fee</b>	1% of the amount, or minimum BND500 and maximum BND1,000, whichever is higher
<b>Partial Prepayment and Full Prepayment Fee</b> <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 for more than 10 years</li> </ul>	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
<b>Payout Fee</b> (loans transferred to other banks)	3% of the loan outstanding balance or minimum BND3,000 in addition to the Full Prepayment Fee
<b>Certificate of Balance</b>	BND30
<b>Cancellation Fee</b>	BND400

### OVERDRAFT

<b>Processing Fee</b> (New / Amendment / Renewal)	Waived
<b>Temporary Arrangement</b>	BND200
<b>Advice and Cover Letter for all excesses / unarranged overdraft</b>	BND100
<b>Minimum Overdraft Utilisation Charge</b>	BND25
<b>Cancellation Fee</b> (if cancelled within 12 months of facility granted or average utilisation for past 6 months is 30% or less)	BND200

\* Waived perpetually

\*\* Waived perpetually for up to 2 cards

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