

| Transaction Banking |

# **Cash and Trade Pricing Guide 2017**

Brunei Darussalam

|  |           |
|--|-----------|
| <b>Cash Management: Account Services</b>       | <b>3</b>  |
| <b>Cash Management: Payment Services</b>       | <b>6</b>  |
| <b>Cash Management: Collection Services</b>    | <b>10</b> |
| <b>Cash Management: Channel Services</b>       | <b>11</b> |
| <b>Cash Management: Investigation Services</b> | <b>12</b> |
| <b>Trade Services</b>                          | <b>13</b> |
| <b>Terms &amp; Conditions</b>                  | <b>18</b> |

\*This pricing guide is applicable for Corporate and Financial Institution Clients only.

## Cash Management

### Account Services

#### Onshore Company

|                               | BND   | AUD  | CAD  | NZD  | GBP  | USD  | EUR  | HKD   | CNY   | SGD   |
|-------------------------------|-------|------|------|------|------|------|------|-------|-------|-------|
| Minimum Balance <sup>1</sup>  | 10000 | 4000 | 4000 | 4000 | 4000 | 4000 | 4000 | 20000 | 20000 | 10000 |
| Maintenance Fee <sup>2</sup>  | 75    | 48   | 48   | 48   | 30   | 30   | 30   | 300   | 300   | 75    |
| Dormant Account <sup>3</sup>  | 15    | 12   | 12   | 12   | 8    | 8    | 8    | 75    | 75    | 15    |
| Reactivation fee <sup>4</sup> | 10    | 40   | 40   | 40   | 25   | 25   | 25   | 250   | 250   | 10    |

#### Offshore company

|                               | BND   | AUD   | CAD   | NZD   | GBP   | USD   | EUR   | HKD   | CNY   | SGD   |
|-------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Minimum Balance <sup>1</sup>  | 45000 | 45000 | 45000 | 45000 | 22500 | 33750 | 22500 | 22500 | 22500 | 45000 |
| Maintenance Fee <sup>2</sup>  | 300   | 300   | 300   | 300   | 150   | 210   | 150   | 1500  | 1500  | 300   |
| Dormant Account <sup>3</sup>  | 15    | 12    | 12    | 12    | 8     | 8     | 8     | 75    | 75    | 15    |
| Reactivation fee <sup>4</sup> | 10    | 40    | 40    | 40    | 25    | 25    | 25    | 250   | 250   | 10    |

#### Financial Institution

|                               | Onshore (BND) | Offshore (BND) |
|-------------------------------|---------------|----------------|
| Minimum Balance <sup>1</sup>  | 100000        | 300000         |
| Maintenance Fee <sup>2</sup>  | 75            | 300            |
| Dormant Account <sup>3</sup>  | 15            | 15             |
| Reactivation fee <sup>4</sup> | 10            | 10             |

<sup>1</sup>initial deposit to open account and minimum average monthly balance required

<sup>2</sup> If average monthly balance falls below minimum balance

<sup>3</sup> inactive for 12 months

<sup>4</sup> activation of dormant account

| <b>Local Currency Current Account or Call Account</b>            |   |
|--|---|
| Monthly Service Fee – offshore company                           | BND250  |
| Account Statement (LCY)  | BND20 per page  |
| Cash Deposit Over-the-Counter (LCY) - Account Currency (>BND100) | 1% or min BND10   |
| Cash Deposit Over-the-Counter (LCY) - Foreign Currency notes     | Free  |
| Bulk deposit of coins (< BND50)                                  | Free  |
| Bulk deposit of coins (>BND50)                                   | 10% of amount or min BND5                                     |
| Bulk deposit of notes (>BND100)                                  | 1% of amount or min BND10                                     |
| Bulk deposit of notes (>BND100) via secured pack                 | 0.5% of amount or min BND10                                   |
| Cash Withdrawal Over-the-Counter (LCY) - Account Currency        | Free  |
| Cash Withdrawal Over-the-Counter (LCY) - Foreign Currency notes  | Free  |
| Standard Cheque Book (LCY)                                       | BND5  |
| Direct marking of cheque (LCY)                                   | BND30   |
| Immediate clearance of house cheques OTC (LCY)                   | Free  |
| Stop Cheque Payment (LCY)  | BND15 per cheque, up to BND100 per instruction                |
| Cheque Return-Issued on your account (LCY)                       | BND10 (technical reason)<br>BND100 (Insufficient funds)       |
| Cheque Return-Deposited in to your account (LCY)                 | Free  |
| <b>Foreign Currency Current Account or Call Account</b>          |   |
| Monthly Service Fee – offshore company                           | BND250  |
| Account Statement (FCY)  | BND20 per page  |
| Cash Deposit Over-the-Counter (FCY) – same with Account Currency | 1.5% or minimum charges (USD8 equivalent) whichever is higher |
| Cash Deposit Over-the-Counter                                    | Free  |

|   |   |
|---|---|
| (FCY) - Foreign Currency notes                            |   |
| Cash Withdrawal Over-the-Counter (FCY) - Account Currency | 1.5% or minimum charges (USD8 equivalent) whichever is higher   |
| Cash Withdrawal Over-the-Counter (FCY) - Foreign Currency | Free  |
| Standard Cheque Book (FCY)                                | BND5  |
| Direct marking of cheque (FCY)                            | USD15 or equivalent   |
| Stop Cheque Payment (FCY)                                 | USD8 or equivalent  |
| Cheque Return-Issued on your account (FCY)                | USD5 (Technical reason)<br>USD50 (Insufficient funds)   |
| Cheque Return-Deposited in to your account (FCY)          | Free  |
| <b>Other Account Services</b>                             |   |
| Audit Confirmation  | BND100 (for past 2 years)<br>BND200 (for more than 2 years)   |
| Certificate of Balance or Letter of Reference             | BND30   |
| Cheque Retrieval (cheque image)                           | Free  |
| Account Statement Retrieval                               | BND20 per page  |
| Standing instructions Setup/<br>Amendment                 | BND15   |
| Standing instruction - periodic charge                    | BND5 per instruction and prevailing charges for Telex/Draft/Cashier order's service where appropriate |
| Penalty for insufficient funds                            | BND50 (after 3 attempts)  |
| SWIFT MT940/950 (monthly)                                 | BND120  |

## Payment Services

| <b>Book Transfers</b>                                |       |
|--|-------|
| Book Transfer Within Own Accounts - Electronic       | Free  |
| Book Transfer To Other Accounts - Electronic         | Free  |
| Book Transfer Within Own Accounts - Manual           | Free  |
| Book Transfer To Other Accounts - Manual             | Free  |
| Book Transfer Stop - Electronic                      | BND30 |
| Book Transfer Stop - Manual                          | BND30 |
| Book Transfer Reject                                 | Free  |
| <b>Local Funds Transfers (RTGS)</b>                  |       |
| Local Fund Transfer (RTGS) - Electronic              | BND10 |
| Local Fund Transfer (RTGS) - Manual                  | BND30 |
| Local Fund Transfer (RTGS) Stop - Electronic         | BND30 |
| Local Fund Transfer (RTGS) Stop - Manual             | BND30 |
| Local Fund Transfer (RTGS) Reject                    | Free  |
| Local Bank Transfer (RTGS) Return                    | Free  |
| <b>Direct Credit (ACH)</b>                           |       |
| Direct Credit to SCB account - Electronic            | Free  |
| Direct Credit to 3rd Party Bank Account - Electronic | BND2  |
| Direct Credit to SCB account - Manual                | Free  |
| Direct Credit to 3rd Party Bank                      | BND2  |

|  |               |
|--|---------------|
| Account - Manual   |               |
| Direct Credit Stop - Electronic                                      | BND30         |
| Direct Credit Stop - Manual  | BND30         |
| Direct Credit Reject   | Free          |
| Direct Credit Return   | Free          |
| <b>Direct Credit (Payroll)</b>                                       |               |
| Direct Credit Payroll to Standard Chartered Bank Account- Electronic | Free          |
| Direct Credit Payroll to 3rd Party Bank Account - Electronic         | BND1          |
| Direct Credit Payroll to Standard Chartered Bank Account - Manual    | Free          |
| Direct Credit Payroll to 3rd Party Bank Account - Manual             | BND1          |
| Direct Credit Payroll Stop - Electronic                              | BND30         |
| Direct Credit Payroll Stop - Manual                                  | BND30         |
| Direct Credit Payroll Reject   | Free          |
| Direct Credit Payroll Return   | Free          |
| <b>Local Bank Cheque</b>   |               |
| Cashier's Order Customization  | BND350        |
| Cashier's Order Maintenance  | BND100        |
| Cashier's Order Collect From Counter - Electronic                    | BND10         |
| Cashier's Order Courier - Electronic                                 | BND10 + BND10 |
| Cashier's Order Collect From Counter - Manual                        | BND20         |
| Cashier's Order Courier - Manual                                     | BND20 + BND10 |
| Cashier's Order Reject - Electronic                                  | Free          |
| Cashier's Order Reject - Manual                                      | Free          |
| Cashier's Order Cancellation - Electronic                            | BND30         |
| Cashier's Order Cancellation -                                       | BND15         |

|  |                                    |
|--|------------------------------------|
| Manual   |                                    |
| Cashier's Order Cancellation and Re-issuance                             | BND15 + BND20 (manual)             |
| Stale Cashier's Order Cancellation                                       | BND15                              |
| <b>Corporate Cheque</b>  |                                    |
| Corporate Cheque Customization - Setup/ change layout                    | BND350                             |
| Corporate Cheque Maintenance   | BND100                             |
| Corporate Cheque Collect From Counter                                    | BND1                               |
| Corporate Cheque Courier   | BND1 + BND10                       |
| Corporate Cheque Invoice Printing - Electronic                           | Free                               |
| Corporate Cheque Stop - Electronic                                       | BND30                              |
| Corporate Cheque Stop - Manual   | BND15                              |
| Corporate Cheque Stop and Re-issuance                                    | BND15 + BND1                       |
| <b>International Bank Cheque</b>   |                                    |
| International Bank Cheque (with FX) Collect From Counter - Electronic    | BND20                              |
| International Bank Cheque (with FX) Courier - Electronic                 | BND20 + BND10                      |
| International Bank Cheque (with FX) Collect From Counter - Manual        | BND40                              |
| International Bank Cheque (with FX) Courier - Manual                     | BND40 + BND10                      |
| International Bank Cheque (without FX) Collect From Counter - Electronic | BND20 + 1/10% or min BND15         |
| International Bank Cheque (without FX) Courier - Electronic              | BND20 + BND10 + 1/10% or min BND15 |
| International Bank Cheque (without FX) Collect From Counter - Manual     | BND40 + 1/10% or min BND15         |
| International Bank Cheque (without FX) Courier - Manual                  | BND40 + BND10 + 1/10% or ,in BND15 |
| International Bank Cheque Invoice  | Free                               |



|   |  |
|---|--|
| Printing  |  |
| International Bank Cheque Reject-Electronic                           | Free   |
| International Bank Cheque Reject-Manual                               | N/A  |
| International Bank Cheque Cancellation - Electronic                   | BND30  |
| International Bank Cheque Cancellation - Manual                       | BND 50<br>BND 85 (to New York)                               |
| <b>Outward Telegraphic Transfers</b>                                  |  |
| Outgoing Telegraphic Transfer (with FX) - Electronic                  | BND10 + BND50 (OUR charges)                                  |
| Outgoing Telegraphic Transfer (without FX) - Electronic               | BND10 + 1/10%(min BND15, Max BND1,000) + BND50 (OUR charges) |
| Outgoing Telegraphic Transfer (with FX) - Manual                      | BND30 + BND50 (OUR charges)                                  |
| Outgoing Telegraphic Transfer (without FX) - Manual                   | BND30 + 1/10%(min BND15, Max BND1,000) + BND50 (OUR charges) |
| Outgoing Telegraphic Transfer Cover Charges                           | BND25  |
| Outgoing Telegraphic Transfer Electronic Debit Advice (Paper)         | Free   |
| Outgoing Telegraphic Transfer Electronic Debit Advice (Email)         | Free   |
| Outgoing Telegraphic Transfer Manual Debit Advice (Paper)             | Free   |
| Outgoing Telegraphic Transfer Manual Debit Advice (Email)             | Free   |
| Outgoing Telegraphic Transfer – Stop (Electronic)                     | BND30  |
| Outgoing Telegraphic Transfer – Stop (Manual)                         | BND30  |
| Outgoing Telegraphic Transfer Repair** (Query/amendment/cancellation) | BND50  |
| <b>Beneficiary Advising</b>   |  |

|                            |      |
|----------------------------|------|
| Beneficiary Advice Setup   | Free |
| Beneficiary advice (Email) | Free |

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

## Collection Services

|  |  |
|--|--|
| <b>International Wires</b>                                       |  |
| Inward Telegraphic Transfer                                      | 1/10%, min BND15 (if same ccy with credit acc)                                       |
| <b>Domestic Electronic Collection</b>                            |  |
| High-value Electronic Collection                                 | Free   |
| Low-value Electronic Collection                                  | Free   |
| <b>General Collection Services</b>                               |  |
| Inward Telegraphic Transfers<br>Credit Advice (paper)            | Free   |
| Inward Telegraphic Transfers<br>Credit Advice (email)            | Free   |
| <b>LCY Cheque Collection (cleared locally)</b>                   |  |
| Cheque Collection (LCY) Local<br>Cheque Processing - Clear Funds | Free   |
| <b>FCY Cheque Collection (cleared locally)</b>                   |  |
| Cheque Collection (FCY) - Clear<br>Funds                         | 1%, min BND35 and max BND50 +<br>1/10% or min BND15 (if same ccy with<br>credit acc) |
| <b>FCY Cheque Collection (cleared overseas)</b>                  |  |
| Cheque Collection (FCY) With FX<br>- Cleared Overseas            | 1%, min BND35 and max BND50 +<br>prevailing TT buying rate upon<br>clearance         |
| Cheque Collection (FCY) Without<br>FX - Cleared Overseas         | 1%, min BND35 and max BND50 +<br>1/10% or min BND15 (if same ccy with<br>credit acc) |

## Channel Services

|  |   |
|--|---|
| <b>Straight2Bank – Basic Setup</b>                           |   |
| Straight2Bank - Setup and Implementation                     | BND75                                   |
| Straight2Bank - Approver Device (Vasco token)                | BND20 per token<br>(first 2 token free) |
| Straight2Bank - Training/ Troubleshooting                    | Free                                    |
| <b>Straight2Bank Transaction Initiation and Reporting</b>    |   |
| Straight2Bank (Txn Initiation and Reporting) - Monthly Usage | BND50                                   |
| Straight2Bank (Txn Initiation and Reporting) Reports - Email | Free                                    |
| <b>Straight2Bank – Reporting Only</b>                        |   |
| Straight2Bank (Reporting Only) - Monthly Usage               | Free                                    |
| Straight2Bank (Reporting) Reports - Email                    | Free                                    |
| <b>Straight2Bank – Info Manager</b>                          |   |
| Straight2Bank Info Manager - Monthly Usage                   | Free                                    |
| Straight2Bank Info Manager Reports - Web                     | Free                                    |
| Straight2Bank Info Manager Reports - Email                   | Free                                    |
| <b>Straight2Bank Access</b>                                  |   |
| Straight2Bank Access Setup and Implementation                | BND500                                  |
| Straight2Bank Access - Monthly Usage                         | BND50                                   |

## Investigation Services

|   |                  |
|---|------------------|
| Remittance Cancellation/ Recall of Funds  | BND50            |
| Rate Enquiry/ Credit Confirmation         | Free             |
| Remittance Amendment                      | BND50            |
| Swift Message Request                     | Free             |
| Return of funds                           | Free             |
| Beneficiary claiming non-receipt of funds | Free             |
| Tracers per customer's request            | BND15 per tracer |
| MT 103 advice via Fax                     | N/A              |

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## Trade Services

### Imports

#### Letters of Credit (LC)

|   |   |
|---|---|
| <b>LC issuance</b>  |   |
| - LC issuance   | 0.125% per month or part thereof        |
| <i>Minimum Fee</i>  | 0.25% (2 months) or BND50               |
| - Discretionary charges for lengthy LC  | BND20 per page                          |
| <b>LC Amendment</b>   |   |
| Amendment for sight/ usance LC<br><b>(*a further commission will be levied for increased amount or extended validity of credit)</b> | BND50 per amendment                     |
|   |   |
| - Extension of LC validity or increase in LC value  | 0.125% per month or part thereof        |
| <i>Minimum Fee</i>  | BND50                                   |
| <b>Transmission Handling Fee for Full Text or Amendment L/C via Telex/ SWIFT</b>  |   |
| Brunei  |   |
| Full Text or Amendment L/C  | BND30                                   |
| ASEAN   |   |
| Full Text L/C   | BND50                                   |
| Amendment L/C   | BND30                                   |
| Other Countries   |   |
| Full Text L/C   | BND100                                  |
| Amendment L/C   | BND50                                   |
| <b>LC Cancellation</b>  |   |
| - Cancellation fee  | 0.125%                                  |
| <i>Minimum Fee</i>  | Min. BND50 plus applicable telex/ swift |

|  |  |
|--|--|
|  | and courier/ postage charges   |
| <i>Maximum Fee</i>                     | Max. BND1000 plus applicable telex/ swift and courier/ postage charges |
| <b>Import Bills under LC</b>           |  |
| - Usance/ Deferred payment commission  | 0.125% per month (on bill amount)                                      |
| <i>Minimum Fee</i>                     | BND50  |
| - Expired LC                           | 0.125% per month (on bill amount)                                      |
| <i>Minimum Fee</i>                     | BND50  |
| - Overdrawn amount for sight/usance LC | 0.125% per month (on overdrawn amount)                                 |
| <i>Minimum Fee</i>                     | BND50  |
| - Discrepancy fee (for beneficiary)    | BND75  |

## Collections

|  |   |
|--|---|
| <b>Import Bills for Collection (DA/DP)</b>   |   |
| - Handling commission                        | 0.125% on the amount of the bill                            |
| <i>Minimum Fee</i>                           | BND50   |
| - Release of docs free of payment            | BND50   |
| - Handling commission (to other local banks) | BND15 per presentation plus ½ share of commission of 0.125% |
| <i>Minimum Fee</i>                           | BND50, whichever is higher                                  |
| - Tracing/ Enquiry Fee                       | BND15 per chaser/ tracer                                    |
| - Amendment                                  | BND30 per transaction                                       |
| - Protest handling fee                       | BND100 plus legal expenses and notary fees                  |

## Shipping Guarantee

|  |                          |
|--|--------------------------|
| Issuance fee   |                          |
| - Under LC   | BND30                    |
| - Under Collections Bills for customer with Trade facility | 0.125% on invoice amount |
| <i>Minimum Fee</i>   | BND30                    |

## Guarantee

|  |  |
|--|--|
| <b>Guarantee/ SBLC issuance</b>                                    |  |
| - Commission (fully cash secured or by third party reputable bank) | 1% p.a.                                    |
| <i>Minimum Fee</i>   | BND200 per guarantee (whichever is higher) |
| - Commission (secured by SCB branch overseas)                      | USD100 flat                                |
| - Commission (partially secured/ unsecured)                        | 1.5% p.a.                                  |
| <i>Minimum Fee</i>   | BND200 per guarantee (whichever is higher) |
| - Amendments   | BND100 per guarantee                       |
| Stamp Duty for Letter of Indemnity                                 | BND2                                       |

## Exports

### Letters of Credit (LC)

|   |                          |
|---|--------------------------|
| <b>LC Advising</b>                                    |                          |
| - LC Advising fee - customers                         | BND30                    |
| - LC Advising fee – non-customers                     | BND50                    |
| <b>LC Amendment</b>                                   |                          |
| - LC Amendment fee - customers                        | BND30                    |
| - LC Amendment fee – non-customers                    | BND50                    |
| <b>Documents Presented under Export L/C</b>           |                          |
| - Document handling fee (for sight/ usance export LC) | 0.125% on invoice amount |
| <i>Minimum Fee</i>                                    | BND50                    |

### Collections

|   |                          |
|---|--------------------------|
| <b>Export Bills for Collection</b>            |                          |
| - Handling commission                         | 0.125% on invoice amount |
| <i>Minimum Fee</i>                            | BND50                    |
| - Amendment charges to Collection instruction | BND30                    |
| - Chaser/ tracer                              | BND15 per chaser/ tracer |

### Other Charges

|                                       |                        |
|---------------------------------------|------------------------|
| <b>Commission-in-lieu of exchange</b> |                        |
| - BND1 to BND100,000                  | 0.1%                   |
| <i>Minimum Fee</i>                    | BND15                  |
| - Above BND100,000                    | 0.03125%               |
| <i>Minimum Fee</i>                    | BND100                 |
| - Telex/ Swift Fee                    | BND30 per telex/ swift |



|  |   |       |
|--|---|-------|
| - Courier Charges                                    | Brunei  | BND10 |
|  | ASEAN   | BND20 |
|  | Others  | BND40 |
| - Postage & Fax Charges                              | Brunei  | BND5  |
|  | ASEAN   | BND8  |
|  | Others  | BND10 |
| <b>Stamp Duty</b>                                    |   |       |
| - Sight Draft  | BND0.10   |       |
| - Usance Draft                                       | 0.1% of draft amount  |       |
| - Handling Fee for Aborted/<br>Cancelled Transaction | 0.125%  |       |
| <i>Minimum Fee</i>                                   | BND50<br>plus applicable telex/ swift ad courier/<br>postage charges    |       |
| <i>Maximum Fee</i>                                   | BND1,000<br>plus applicable telex/ swift ad courier/<br>postage charges |       |

**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.
- (4) For details of specialized products or structured cash solutions, please contact your Relationship Manager or Client Service Group.

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