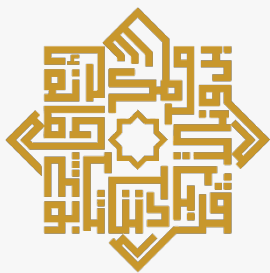


# TAIB Schedule of Tariffs and Fees



**TAIB**

*Aspirations always find a way.*

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## 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

#### 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

#### 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

#### Retirement Saver

Initial deposit	B\$ 100
Minimum balance for Return distribution	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\$ 50
Minimum daily balance	B\$ 50
Fall below daily balance	B\$2/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 **BND**

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
<b>Cheques</b>	
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 **USD**

Initial deposit	US\$1,000
Minimum daily balance	US\$1,000
Fall below daily balance	US\$10/Month
Early Account Closure - within 6 months	US\$25
Annual dormancy	US\$60
Dormant reactivation	US\$10



## 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 <sup>(1)</sup>

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	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) *Plus* Fee and Charges imposed (if any) *Plus* Monthly Instalments (if any) as shown in the Credit Card.

### SimplePay

Minimum amount per conversion	B\$300.00
Maximum amount per conversion	B\$6,000.00
Processing fee	
3 months until 12 months	B\$40.00
13 months until 24 months	B\$70.00
Cancellation fee	B\$100.00

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) <sup>(2)</sup>
More than 12 months and up to 24 months	B\$15 (up to 15 sheets) <sup>(2)</sup>
More than 24 months and up to 48 months	B\$20 (up to 20 sheets) <sup>(2)</sup>
More than 48 months	B\$30 (up to 30 sheets) <sup>(2)</sup>
MTP by DragonPass Lounge Access <sup>(3)</sup>	USD\$32 <sup>(4)</sup> per access per person

#### 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
- (3) Applicable for World Mastercard Cardholder only
- (4) Billed in BND currency according to the prevailing conversion rate.

## 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)

### 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

### 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

#### 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.

## FINANCING

### Vehicle Financing

Processing fee (used vehicle only)	B\$100	Letter of Overdue notice	B\$30
Cancellation fee	B\$150	Issuance of 5 <sup>th</sup> schedule notice	B\$30
Temporary withdrawal of Bluecard	B\$50 (Deposit will be forfeited if the bluecard is not returned after 60 days)	Issuance of 6 <sup>th</sup> schedule notice	B\$30
		Issuance of notice of litigation	B\$30
		Tender Form	B\$2
Card yard storage (upon repossession)	B\$100	Fee for successful Bidder	B\$100
Repossession fee	B\$200	Inspection of vehicle (upon repossession)	B\$20
Towing fee	B\$50 (Subject to districts)	Inspection of used vehicle	B\$20
Transfer of name	B\$100	Repossession Administration Charges	B\$60
Restructuring fee	B\$100	Repossession Advertisement Fee	B\$30
Ceased letter	First Issuance: Free Subsequent Copy: B\$20	Clearance letter (Vehicle Financing only)	B\$10
AITAB Vehicle Financing agreement Document	First Issuance: Free Subsequent Copy: B\$10	Early settlement	(1)
Payment Schedule	First issuance: Free Subsequent Copy: B\$10		
Audit Confirmation (Vehicle Financing only)	B\$50		
Examination of means	B\$20		
Ledger / Transaction history request	B\$3 per copy		
Letter for change of car registration number	B\$30		
Reminder to return the Bluecard	B\$1 per SMS		

#### 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 (FCY) currency

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

##### Payment to same FCY 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

### 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\$0.50
Via RTGS	B\$5
Person-to-any via tarus	B\$0.50*
Business-to-any via tarus	B\$0.50*

\*Waived until 31 Dec 2025

### Outward Telegraphic Transfer

#### Bank charges (cable charge)

Within Brunei Darussalam	B\$20
Outside Brunei Darussalam	B\$25
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	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

## OTHER SERVICES

### Audit Confirmation

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

### Standing Instruction

Set-up fees (External)	B\$10 (per setup)
Periodic charges – Payment to another local bank in Brunei or overseas from FCY account	B\$10 + Prevailing Outward Telegraphic Transfers
Amendment Fee (External)	B\$10
Insufficient funds	B\$20

### Bulk Coins Counting

Amount below B\$50	Waived
<b>For Syarikat account</b>	
From B\$50.01 to B\$200	B\$5
Above B\$200	5% of the amount
<b>For Al Wadiah account</b>	
Amount above B\$50	B\$5
<b>For other accounts</b>	
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 <sup>(1)</sup>
1 to 2 years	First 15 sheets – B\$15 <sup>(1)</sup>
3 to 4 years	First 20 sheets – B\$20 <sup>(1)</sup>
5 years onwards	First 30 sheets – B\$30 <sup>(1)</sup>

### Deposit fees

In BND cash to USD Account	Free @ Prevailing Selling Rate (Cash)
Transfer to BND Account to USD Account	Free @ Prevailing Selling Rate (TT)
<u>Payment in USD into USD Account</u>	
≤ 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

### Withdrawal fees

In BND cash from USD Account	Free @ Prevailing Buying Rate (Cash)
Transfer to BND Account from USD Account	Free @ Prevailing Buying Rate (TT)
In USD cash from USD account (subject to availability of cash during withdrawal)	1% handling fee or minimum US\$10

## 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 <sup>(1)</sup>

#### 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 <sup>(2)</sup>

### TAIB *Platinum* World Mastercard®

#### Annual Fee

Primary Card	Waived
Supplementary Card	Waived for a maximum of three <sup>(3)</sup> Supplementary Cards. <sup>(3)</sup>
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
MTP by DragonPass Lounge Access <sup>(5)</sup>	US\$32 <sup>(6)</sup> per access per person

#### Retrieval of Hardcopy Statement

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

#### 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
- (5) Applicable for World Mastercard Cardholder only and beyond the complimentary access.
- (6) Billed in BND currency according to the prevailing conversion rate.