

ACCOUNT CHARGES
BND DEPOSIT ACCOUNTS – CURRENT

Minimum Initial Deposit	BND10,000
Minimum Average Daily Balance	BND10,000
Minimum Balance Fee (Average monthly balance falls below BND10,000)	BND75 per month
Account Closure Fee (Account is closed within 6 months of opening)	BND150
Dormant Account (Account is inactive for 6 months and above)	BND50 per month
Reactivation of Dormant Account	BND25
Account in excess/overdrawn interest (per month)	Prime* + 4% per annum on overdrawn amount
Account in excess/overdrawn charges	BND100 per month in additional to the above

GLOBAL CURRENCY ACCOUNTS – CURRENT

Minimum Initial Deposit	USD20,000
Minimum Average Daily Balance	USD20,000
Minimum Balance Fee (Average monthly balance falls below USD20,000)	USD100 per month
Account Closure Fee (Account is closed within 6 months of opening)	USD300
Dormant Account (Account inactive for 6 months and above)	USD100 per month
Reactivation of Dormant Account	USD100
Account in excess/overdrawn interest (per month)	Prime*+ 4% per annum on overdraft amount
Account in excess / Overdrawn charges	USD100 per month

* Prime Rate: 5.5% (subject to change)

Early upliftment	Penalty 1% on uplifted amount (No interest to be paid)
Handling fee for premature upliftment	BND20 per fixed deposit receipt

GENERAL SERVICES FEES
CHEQUE[^]

Cheque Book Charge (per book)	BND25
Stamp Duty (50 leaves per book)	BND5
Uncollected after 1 month	BND50
Stop Cheque	BND15
Loss Cheque (Per cheque leave)	BND20, max BND100
Returned Cheque	
❖ Insufficient funds	BND100
❖ Technical reason	BND10
Marked Cheque	BND30
Cheque Retrieval	BND50 per copy

STANDING INSTRUCTION

Set-up fee	BND15
Amendment fee	BND15
Payment to an account within UOB Brunei	BND20
Payment to other bank	BND30 per transaction plus SWIFT charges
Penalty for insufficient funds	BND100 (after daily attempts for 3 consecutive days including managed sinking fund)

[^] Not applicable for Global Currency Accounts

PAYROLL

Credit to account with another bank in Brunei (Instruction to be received in T-2, cut off 12pm)	BND20 per local bank plus applicable swift charges
Additional fee for value same date on request submitted less than T-2	BND50 in additional to above

OTHER SERVICES

Audit Confirmation Report (per accounting period)

❖ Non-borrowing customer	BND50 per account
❖ Borrowing customer	BND100 per account

Statement Retrieval Charges (within 7 years from date of request)	BND20 per page
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Retrieval of documents[^] (excluding cheque and bank statement)	BND30 per documents
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Reminders letter	BND50
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Swift statement (MT940/MT950)	BND120
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Swift single transaction confirmation (MT900/MT910)	BND120
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Certified true copy of banking documents	BND50 per document
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BULK COINS DEPOSITS / EXCHANGE[^]

❖ First BND20	Free
❖ Above BND20 (per transaction)	1%, min BND10

INWARD REMITTANCE FEES

Credit to an account holder in BND

❖ In Brunei Dollar	Free
❖ In Singapore Dollar (Commission-in-lieu of exchange)	0.1%, min BND15
❖ In Foreign Currency	BND15

Credit to an account holder in Foreign Currency

❖ In Same Currency	0.1%, min USD50
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Payment to another local bank via RTGS / ACH[#] (Where UOB Brunei is an intermediary bank)	BND40*
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[^] Applicable to BND Currency only

[#] Real Time Gross Settlement, Automated Clearing House

* In addition to the above charges

OUTWARD REMITTANCE FEES

Debit BND account with UOB (Remit outside Brunei)

❖ In Brunei Dollar / Singapore Dollar	0.1%, min BND15 plus Swift and agent charges if any
❖ Other Currency	At TT buying rate plus Swift and agent charges if any
❖ In Ringgit Malaysia	Handling fee BND15 plus charges as per BND Segment

Debit BND account within UOB Brunei

Free

Debit Global Currency Account with UOB Brunei

❖ In Same Currency/ other currency (At bank prevailing buying/selling rate)	Free
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OTHER REMITTANCES CHARGES

SWIFT Cancellation / Query / Amendment

BND50

REQUEST FOR DEBIT/CREDIT ADVICE

BND20 PER ADVICE

REQUEST FOR SWIFT COPY (BY FAX /EMAIL)

BND20

FOREIGN CHEQUE FOR COLLECTION

Outward Cheque collection

Handling Charges

BND30 plus courier/
agent charges if any

Commission-in-lieu of exchange

0.1%, min BND15
Per cheque

INWARD CHEQUE FOR COLLECTION

Handling Charges

BND30 plus swift
Charges if any

IMPORT SERVICES
LETTER OF CREDIT (LC)

Issuance of LC (By Swift)	0.125% per month, min 0.25% (min BND50) Whichever is higher
Non Swift LC	BND100 flat in addition to issuance of
Cancellation of LC (before LC expire date)	BND20
LC Amendment	
❖ Increase of LC value BND50)	0.125% per month, min 0.25% (min whichever is higher
❖ Extension of LC Expiry date	0.125% per month of outstanding balance (min BND50)
❖ Other Amendments	BND50

INWARD BILLS

❖ Sight LC	0.125%, min BND50
❖ Usance LC acceptance	0.125% per month from LC expiry date to due date, min BND50
❖ LC Overdrawn	0.125% per month, min 0.25% or BND50 whichever is higher on LC overdrawn value
❖ Discrepancy Fee	BND100

SHIPPING GUARANTEE (SG)

❖ Under LC	BND50
❖ Under Collection Bills	0.125%, min BND50
❖ Unredeemed SG	0.5% for every 3 months, min BND200

BANKER'S GUARANTEE (BG)
Issuance

❖ Non-financial	2% p.a., min BND300 Whichever is higher
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❖ **Financial**

2% p.a., min BND300
Whichever is higher

❖ **Non- standard text**

BND100 in addition to issuance fee

❖ **Stamp Duty**

BND1

Amendment

❖ **Amount**

Same fee as issuance based on incremental amount

❖ **Tenor**

Same fee as issuance based on incremental tenor, min 1 month

❖ **Other amendment**

BND150

❖

INVOICE FINANCING

❖ **Handling Commission**

0.125%, min BND100

❖ **Handling Commission – Clean**

0.125% min BND200

❖ **Stamp Duty**

BND1.10

INWARD DOCUMENTARY COLLECTIONS

Handling Commission

0.125%, min BND50

EXPORT SERVICES

Advising of LC

BND50

Confirmation of LC

BND50

Negotiation under LC

0.125%, min BND50

OUTWARD DOCUMENTARY COLLECTIONS

Handling Commission

0.125%, min BND50

Unpaid and returned items

BND75 plus any applicable charges

Amendment fee

BND30

OTHER CHARGES (APPLICABLE TO ALL PRODUCTS)

Lengthy swift message

Swift message exceeding two pages, a charges of BND50 per additional page to be imposed

Fax request

(excluding MT103/MT700)

BND5 per fax

Tracer for investigation

BND30 per message

Commission-in-lieu of exchange#

0.1%, min BND15

Applicable to all transactions where there is no foreign exchange involved

Handling fee for aborted/cancelled transaction	0.125% of transaction amount plus any applicable charges
Trust Receipt Agreement	BND1
Agent fees for USD payment	BND15
Stamp Duty	
❖ Sight Draft	BND0.10
❖ Usance Draft	0.1% of draft amount
Swift Charge	
❖ Local	BND30
❖ ASEAN[^]	BND25
❖ Other Countries	BND45
Postage Charge	
❖ Local	BND5
❖ ASEAN[^]	BND8
❖ Other Countries	BND10
Courier Charge	
❖ Local	BND10
❖ Singapore & Malaysia	BND20
❖ Other Countries	BND50
Reminders	BND50

SME FINANCING & COMMERCIAL LOANS

PROCESSING CHARGES

❖ New / Increase	0.1% of facility limit, min BND500
❖ Renewal	0.05% of facility limit, min BND500
❖ Restructure / Amendment Fee / Other Requests	
• With no change or decrease In facility	BND300
❖ Cancellation Fee	BND500

Trade Loan Extension

❖ 1st request	BND300 per item
❖ 2nd request	BND500 per item

Payout Fee[^]	5% of facility limit
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[^] ASEAN countries are Singapore, Indonesia, Malaysia, Philippines, Thailand, Myanmar, Vietnam, Cambodia, Laos

[^] Loan transferred to another bank

* Prime Rate: 5.5% (subject to change)

** Monthly commitment fee will be imposed if the average utilization for the month is below 80% of the Overdraft Limit.

Monthly Commitment Fee
[For overdraft facility]

1% p.a. of average unutilized limit**

Penalty Charges

- ❖ Loans
- ❖ Trust Receipt
- ❖ Overdraft
- ❖ Default

Prime + 6.5% p.a. on overdue amount
Prime + 4% p.a. on overdue loan
Prime + 4% p.a. on overdrawn amount
Prime + 6.5% p.a. on whole sum outstanding

Letter of Intent

BND50 per letter

Reference letter

BND50 per letter

Loan Statement

BND50 per year

Redemption letter

BND30 per issuance

Certificate of Balance (COB)

BND30

Clearance letter

BND30

Retrieval of Security Document

BND30 per document

Service Charge on Valuation Report
(excluding fee from Valuer)

BND30 per report

UOB BUSINESS INTERNET BANKING (BIBPLUS)

- ❖ Registration (with 2 free token)
- ❖ Request for additional token
- ❖ Replacement for lost token
- ❖ Replacement for damaged/faulty token

Free
BND30 per token
BND20 per token
Waive (token must be returned to enjoy waiver)

UOB Customer Service Hotline

+673 2225477 9am to 4pm, Monday to Thursday
9am to 12pm, 2pm to 4pm, Friday