

FEES & CHARGES EFFECTIVE 01 MARCH 2023
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
Over-the-counter (OTC) Cash transactions	0.1% of the transacted amount or minimum of BND5

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)

FIXED DEPOSIT (UNLIEN)

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 Charges (per book)	BND50
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 (after daily attempts for 3 consecutive days including managed sinking fund)	BND100

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

[^] Not applicable for Global Currency Accounts

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

Retrieval of documents[^] (excluding cheque and bank statement)

BND30 per documents

Reminder letter

BND50

SWIFT statement (MT940/MT950)

BND120 per month

SWIFT single transaction confirmation (MT900/MT910)

BND120 per month

Certified true copy of banking documents

BND50 per document

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 |
|--------------------|-----------------|

Payment to another local bank via RTGS / ACH[#] (Where UOB Brunei is an intermediary bank)

BND40*

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 |
|---------------------------------------|--|

[^] Applicable to BND Currency only

[#] Real Time Gross Settlement, Automated Clearing House

* In addition to the above charges

- ❖ 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

OTHER REMITTANCES CHARGES

SWIFT Cancellation / Query / Amendment BND50

Request for Debit/Credit Advice BND20 per advice

Request for SWIFT Copy BND20
(By Fax / Email)

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

TRADE SERVICES FEES

IMPORT SERVICES

LETTER OF CREDIT (LC)

Issuance of LC 0.125% per month, min 0.25% (min BND50)
(By SWIFT) Whichever is higher

Non SWIFT LC BND100 flat in addition to issuance

Cancellation of LC BND20
(before LC expire date)

LC Amendment

❖ Increase of LC value	0.125% per month, min 0.25% (min BND50) 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
❖ 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
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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
Handling fee for aborted/cancelled transaction	BND100 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

[#] Applicable to all transactions where there is no foreign exchange involved

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
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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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Monthly Commitment Fee [For overdraft facility]	1% p.a. of average unutilized limit ^{**}
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Penalty Charges

❖ Loans	Prime + 6.5% p.a. on overdue amount
❖ Trust Receipt	Prime + 4% p.a. on overdue loan
❖ Overdraft	Prime + 4% p.a. on overdrawn amount
❖ Default	Prime + 6.5% p.a. n whole sum outstanding

Letter of Intent	BND50 per letter
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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.

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)	Free
❖ Request for additional token	BND30 per token
❖ Replacement for lost token	BND20 per token
❖ Replacement for damaged/faulty 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