



CURRENT ACCOUNTS / SAVINGS ACCOUNTS

Minimum Opening Deposit - Savings A/c	\$100.00
- Current A/c i) personal	\$1,100.00
ii) company	\$1,100.00
Dormant/Inactive Account	\$15.00 monthly
Reactivation Dormant A/c	\$10.00
Saving A/c Closed within 6 months	\$25.00
Standing Orders	\$20.00
- Set up / Amendment	N/A
- Automated generated payment	N/A
Stop payment	\$15.00 per cheque
Marked Cheques	\$30.00
Returned cheques - i) Insufficient funds	\$100.00
- ii) Technical reasons	\$20.00
Bulk notes deposits	Below \$1,000.00 - Free Above \$1,000.00 - \$5 per \$1,000.00(unsorted) Above \$1,000.00 - \$1 per \$1,000.00(sorted)
Bulk coins deposits	above \$50.00 - 5%
Monthly closing on Current A/c (Daily outstanding balance less than \$1K)	\$10.00 monthly
Statement of Account - over counter/posted	\$5.00
Lost Passbook / Indemnity	\$15.00
Safe deposit lockers	N/A
Cheque books - i) Large (50 leaves)	\$5.00
ii) Small (25 leaves)	\$2.50
C/A closed within 3 months of its opening date	\$50.00
Service charges :-	
Letter of Intent	\$30.00
Reference Letter	\$50.00

FINANCING / LOANS

Early Repayment Fee - Financing - SME	3 mths interest charge
Processing Fees (New)	0.05% or minimum \$350.00
Cancellation Fees	\$300.00
Certificates of Balance (COB) - Commercial \ Mortgage	\$50.00
Clearance Letter - Commercial \ Mortgage	\$50.00
Reminder Letter	Free
Amendment Charges/Restructure - Commercial \ Mortgage	0.05% or minimum \$200.00
Audit Confirmation Report	\$30.00-\$50.00
Extension/Renewal Fees	0.05% or minimum \$250.00
Cashier's Order	\$20.00
Commitment Fees on Unutilized Overdraft (chargeable monthly)	
- Corporate and Commercial	1% p.a.
- Consumer (Chargeable on facilities exceeding BND100,000 only)	1% p.a.
Non-Submission of audited/management financials 2 months prior to renewal date	\$150.00
Default Interest Rate (Housing & Term Loans)	3% above lending rate
Interest on any overdraft amount in excess	8% p.a. above lending rate on daily rest basis

ATM & CREDIT CARDS CHARGES

ATM Card - Issue	Free
- Lost Pin number/ATM	\$15.00
- Replacement	\$15.00
- Cash withdrawal	Free
FOREIGN REMITTANCES	
Inward Remittances	
USD	N/A
SGD - BND10K and above	0.1% of amount
Below BND10K	\$10.00
Outward Remittances	
Telegraphic Trasfer	
RHB - BND10K and above	0.1% of amount + \$20.00
Below BND10K	\$30.00
Non RHB - BND10K and above	0.1% of amount + \$25.00
Below BND10K	\$35.00
FTT via SWIFT	\$45.00
Demand Drafts	
BND10K and above	0.1% of amount
Below BND10K	\$10.10
Cheques Purchased/collection	
Spore	\$25.00
M'sia	\$25.00
FOREIGN TRADE SERVICES	
Letter of credit - Issue	1/8% p.m , \$30.00
- Amendment 1) Increase in Amount	1/8% p.m , \$30.00
2) Extension L/C	1/8% per month, \$30.00
3) Other amendment	\$30.00
- Advising	\$30.00
- Marginal Deposit	N/A
Shipping guarantee	\$30.00
- Endorsement	\$30.00
Stamp Duty	\$0.80
Export Bills Collection / Negotiation	1/8% flat; \$30.00
Documentary collection	1/8% flat; \$30.00
Back-to-back L/Cs	1/8% p.m
Bills Purchased	N/A
Commission in lieu of exchange	SGD0.1% of Bills Amount Minimum B\$10.00
Bankers' Guarantee	1% PA Minimum B\$100.00 \$7.00