


**SEMI ANNUAL PUBLICATION OF BANK SERVICE CHARGES 2014**

BAB	FINANCING / LOANS					
	Financing / Loan Type	Application Fee	Prepayment Fees (Full / Partial)	Late Payment Fees	Amendment / Restructure / Top Up Fee	Cancellation Fee
BIBD	Personal	BND200	4 months of profit (min. BND 500)	NIL	BND150	BND150
	Home Mortgage	BND350	4 months of profit (min. BND1000)	NIL	BND150	BND150
TAIB	Personal	BND200	1 Months Profit and 2% of outstanding balance	NIL	BND200	BND100
	Home Mortgage	BND300		NIL	BND300	BND100
BBB	Personal	BND200	Full Prepayment: Loan paid up to 3yrs - 5% of outstanding balance (min. BND1000) Loan paid up over 3yrs - 2.5% of outstanding balance (min. BND500)  Partial Prepayment: Loan paid up to 3yrs - 5% of prepaid amount (min. BND1000) Loan paid up over 3yrs - 2.5% of prepaid amount (min. BND500)	6% p.a. over and above the applicable prescribe rate on installment / interest	BND200	BND250 (Before Facility Offer Letter)  BND500 (After Facility Offer Letter)
	Home Mortgage	BND250	Full Prepayment: Loan paid up to 3yrs - 5% of outstanding balance (min. BND2500) Loan paid up over 3yrs - 3% of outstanding balance (min. BND1000)  Partial Prepayment: Loan paid up to 3yrs - 5% of prepaid amount (min. BND2500) Loan paid up over 3yrs - 3% of prepaid amount (min. BND1000)	6% p.a. over and above the applicable prescribe rate on installment / interest	BND200	BND250 (Before Facility Offer Letter)  BND500 (After Facility Offer Letter)
SCB	Personal	BND250	Remaining tenure < 3 Years - 3% of outstanding balance or BND1000, whichever is higher.  Remaining tenure ≥ 3 Years - 5% on outstanding balance or BND2000 whichever is higher.	BND30 plus overdue interest of 13.5% p.a. on the unpaid monthly instalment	BND250	BND50 (before loan disbursement)  BND300 (after loan disbursement)
	Home Mortgage	BND400	Full Prepayment: Loan paid up to 5 years - 5% of outstanding balance (min. BND5000) Loan paid up over 5 years to 10 years - 3% of outstanding balance (min. BND3000) Loan paid up over 10 years - 1.5% of outstanding balance (min. BND1500)  Partial Prepayment: Loan paid up to 5 years - 3% of prepaid amount Loan paid up over 5 years to 10 years - 1.5% of prepaid amount Loan paid up over 10 years - 1% of prepaid amount	Overdue interest of 13.5% p.a. on the unpaid monthly instalment	BND400	BND300
HSBC	Personal	BND250	3% of outstanding balance (min. of BND500)	BND50 plus overdue interest of 11% (min. BND15) on the overdue instalment	BND250	3% of outstanding balance (min. of BND500)
	Home Mortgage	BND350	Loan paid up to 3 years - 1.5% of outstanding balance (min. BND2000)  Loan paid up to 6 years - 1% of outstanding balance (min BND500)  Loan paid up to 10 years - 0.75% of outstanding balance (min. BND250)  Loan paid up over 11 years - 0.5% of outstanding balance (min. BND250)	BND50 plus overdue interest of 3% (min. BND15) above the prescribed rate of the loan.	BND300	BND150 - Before Facility Offer Letter  0.35% of approved amount (min. BND500) - After Facility Offer Letter
RHB	Personal		N/A			
	Home Mortgage	0.05% of loan amount (min. BND300)	Full Prepayment : Loan paid up to 5 years - 3% of outstanding balance  Partial Prepayment : Full 3 months interest charge	1% p.a. above lending rate on installment in arrears	0.05% (min. BND200)	0.05% of outstanding balance (min. BND300)
MBB	Personal	1% of loan amount (max. BND200)	3 months interest in lieu	1% p.a. on installment / interest in arrears subject to a minimum of BND10 per month	1% of the loan amount or BND200, whichever is lower	BND250
	Home Mortgage	BND300	Full Prepayment : Loan paid up to 5 yrs - 5% of outstanding balance (min. BND5000) Loan paid up over 5 to 10 yrs - 3% of outstanding balance (min. BND3000) Loan paid up over 10 yrs - 1.5% of outstanding balance (min. BND1500)  Partial Prepayment : Loan paid up to 5 yrs - 3% of prepaid amount Loan paid up over 5 - 10 yrs - 1.5% of prepaid amount Loan paid up over 10 yrs - 1% of prepaid amount	5% p.a. above the prescribed rate of the loan on installment / interest in arrears with minimum BND50 monthly	0.1% of loan amount (min. BND100)	BND300
UOB	Personal	Loan amount ≤ B\$500k = 0.150%	Loan paid up to 5 years - 5% of outstanding balance	12% per annum	BND300	2% of outstanding balance (After Facility Offer Letter)
		Loan amount > B\$500k to B\$1m = 0.125%	Loan paid up over 5 years - 1% of outstanding balance (Subject to minimum based on the subsidy provided by the bank)  [If refinancing by another Bank additional fee of 5% (within first 5 years) and 3% (after the 5th year) will be charged based on the loan limit refinanced]			
	Home Mortgage	Loan amount ≤ B\$500k = 0.150%	Loan paid up to 5 years - 5% of outstanding balance	12% per annum	BND300	2% of outstanding balance (After Facility Offer Letter)
		Loan amount > B\$500k to B\$1m = 0.125%  Loan amount > B\$1m = 0.100% (Above subject to min. \$300)	Loan paid up over 5 years - 1% of outstanding balance (Subject to minimum based on the subsidy provided by the bank)  [If refinancing by another Bank additional fee of 5% (within first 5 years) and 3% (after the 5th year) will be charged based on the loan limit refinanced]			