



一般銀行服務收費表

General Banking Services Charges

1. 存款及其他一般銀行服務

(2017.07)

服務	項目	收費/說明	
往來賬戶	退票	因款項不足而退票(文萊元支票) 每張BND100.00 因其他原因而退票(文萊元支票) 每張BND10.00	
	止付支票	建立止付檔案 每個指示BND15.00	
	支票簿(印花稅)	每本支票簿BND5.00	
	支票簿(印製)	每本支票簿BND5.00	
	於開戶後三個月內結清賬戶	每個賬戶BND35.00	
	服務月費	港幣儲蓄賬戶和港幣往來賬戶每月綜合平均結餘低於HKD5,000.00 (只適用於個人銀行客戶)	每月HKD60.00 ^{註一} (只適用於個人銀行客戶)
		瑞士法郎(「CHF」)往來賬戶內CHF的每月平均結餘超過CHF500,000.00 (只適用於企業客戶)	按該賬戶當月CHF的平均結餘收取1.00%年利率的服務月費。該服務月費將以CHF計算 (只適用於企業客戶)
		丹麥克朗(「DKK」)往來賬戶內DKK的每月平均結餘超過DKK4,000,000.00 (只適用於企業客戶)	按該賬戶當月DKK的平均結餘收取0.85%年利率的服務月費。該服務月費將以DKK計算 (只適用於企業客戶)
		瑞典克朗(「SEK」)往來賬戶內SEK的每月平均結餘超過SEK5,000,000.00 (只適用於企業客戶)	按該賬戶當月SEK的平均結餘收取1.00%年利率的服務月費。該服務月費將以SEK計算 (只適用於企業客戶)
	於其他外幣電匯賬戶存入/提取原幣現鈔(只適用於SGD/HKD/USD/CNY/EUR/AUD/GBP/NZD, 而提取原幣現鈔服務需按實際庫存情況提供。) (存入或提取收費會按金額分開計算)		本行會按存款全數金額1.00%計收(最低收費BND15.00), 或按提取全數金額1.00%計收(最低收費BND15.00) (只適用於SGD/HKD/USD/CNY/EUR/AUD/GBP/NZD)

服務	項目	收費/說明	
儲蓄賬戶	於開戶後三個月內結清賬戶	每個賬戶BND35.00	
	服務月費	港幣儲蓄賬戶和港幣往來賬戶每月綜合平均結餘低於HKD5,000.00 (只適用於個人銀行客戶)	每月HKD60.00 ^{註一} (只適用於個人銀行客戶)
		瑞士法郎(「CHF」)儲蓄賬戶或外匯寶儲蓄賬戶內CHF的每月平均結餘超過CHF500,000.00 (只適用於企業客戶)	按該賬戶當月CHF的平均結餘收取1.00%年利率的服務月費。該服務月費將以CHF計算 (只適用於企業客戶)
		丹麥克朗(「DKK」)儲蓄賬戶或外匯寶儲蓄賬戶內DKK的每月平均結餘超過DKK4,000,000.00 (只適用於企業客戶)	按該賬戶當月DKK的平均結餘收取0.85%年利率的服務月費。該服務月費將以DKK計算 (只適用於企業客戶)
		瑞典克朗(「SEK」)儲蓄賬戶或外匯寶儲蓄賬戶內SEK的每月平均結餘超過SEK5,000,000.00 (只適用於企業客戶)	按該賬戶當月SEK的平均結餘收取1.00%年利率的服務月費。該服務月費將以SEK計算 (只適用於企業客戶)
	於其他外幣電匯賬戶存入/提取原幣現鈔(只適用於SGD/HKD/USD/CNY/EUR/AUD/GBP/NZD, 而提取原幣現鈔服務需按實際庫存情況提供。) (存入或提取收費會按金額分開計算)		本行會按存款全數金額1.00%計收(最低收費BND15.00), 或按提取全數金額1.00%計收(最低收費BND15.00) (只適用於SGD/HKD/USD/CNY/EUR/AUD/GBP/NZD)

服務	項目	收費/說明
定期存款	到期前提取	若本行酌情允許客戶在到期前提取有關定期存款, 客戶將不獲得任何利息, 並須按照下列計算方式繳付手續費, 最低手續費為BND35.00: 定期存款本金 x (同業拆息折出利率 - 定期存款年利率) x 尚餘到期日數 / 一年總日數
銀行證明	加簽賬戶餘額證明(由會計師樓提交有關文件)	每份BND50.00
	簽發賬戶財務狀況證明書	每份BND30.00

服務	項目		收費/說明	
匯款 - 匯出匯款	電匯 (經分行渠道辦理)	以文萊元支付款項	文萊境外 每筆BND25.00	
		以原幣支付款項 (如於戶口扣除該外幣並匯至海外銀行的同一幣值賬戶內)	金額是BND100,000.00的等值或以下	每筆滙款之0.1%, 最低收費BND12.00
			金額是BND100,000.00的等值以上	每筆滙款之0.03125%, 最低收費BND80.00
	給收款人附言的處理費	透過分行辦理 每筆首十個中文字符或首十個英文單詞可獲豁免; 超額收費每筆BND20.00		
	電匯 (經網上銀行辦理)	以文萊元支付款項	文萊境外	每筆BND15.00
		以原幣支付款項 (如於戶口扣除該外幣並匯至海外銀行的同一幣值賬戶內)	金額是BND100,000.00	每筆滙款之0.08%, 最低收費BND10.00
			金額是BND100,000.00	每筆滙款之0.025%, 最低收費BND65.00
	給收款人附言的處理費	透過網上銀行辦理 免收		
	代理銀行費用 ^{註三} (適用於匯款人表示承擔代理銀行費用的匯款交易)	美元	匯款至所有地區 (中國內地除外)	每筆BND28.00
		歐羅	匯款至所有歐元區	匯款金額EUR100.00或以下不設預收; 匯款金額由EUR100.01至12,500.00每筆EUR25.00; 匯款金額EUR12,500.00以上每筆EUR35.00
		英鎊	匯款至英國或愛爾蘭	每筆GBP20.00
		日圓	匯款至日本	每筆最低JPY3,000.00
		泰國銖	匯款至所有地區	每筆THB25.00
其他			每筆最低BND35.00	
以SWIFT/電子報文向收款銀行確認匯款			每筆BND20.00	
申請查詢 / 更改 / 取消 / 退匯的手續費 ^{註三}			每筆BND25.00	

服務	項目		收費/說明
匯款 - 匯入匯款	將文萊元匯款款項存入本行戶口	匯款金額是BND100,000.00的等值或以下	豁免
		匯款金額是BND100,000.00等值以上	
	將新加坡元匯款款項存入本行戶口	匯款金額是BND100,000.00的等值或以下	匯款金額0.1%, 最低收費BND12.00
		匯款金額是BND100,000.00等值以上	匯款金額0.03125%, 最低收費BND80.00
	將其他外幣匯款款項存入本行戶口	匯款金額是BND100,000.00的等值或以下	匯款金額0.1%, 最低收費BND12.00
		匯款金額是BND100,000.00等值以上	匯款金額0.03125%, 最低收費BND80.00
以現金支付予客戶(同一貨幣)		每筆滙款之1%, 最低收費BND15.00	
	以現金支付予客戶(BND)或存入至客戶本行BND戶口	每筆需付電匯買入價的相關收費	
	存入至客戶本地銀行戶口	每筆BND20.00; 另需付有關電匯的相關服務費	
匯款 - 其他服務	圖文傳真	本地(五頁以內)	每次BND10.00
		文萊境外(兩頁以內)	每次BND20.00
		超過指定的頁數	每頁另加BND10.00
	補發通知書/收條副本	一年內	每頁BND10.00
		一至兩年	每頁BND20.00
二至三年		每頁BND30.00	
三年至七年	每頁BND35.00至60.00		
本地銀行轉賬	特快轉賬(RTGS)	以特快轉賬(RTGS) 透過分行辦理	每筆BND20.00 ^{註四}
		撥款至其他銀行 透過網上銀行辦理	每筆BND10.00 ^{註四}
	申請查詢 / 更改 / 取消 / 退回的手續費 ^{註三}		每筆BND25.00
自動轉賬	自動轉賬付款	本地跨行轉賬	每筆BND2.00
		本行轉賬	免收

服務	項目	收費/說明
其他服務	索取存款歷史資料紀錄(儲蓄賬戶或定期存款)	一年資料 每份BND5.00
		一年以上資料(最多七年) 每份BND20.00
	索取各類結單副本(申請日起計的最近一個月至最多七年內的資料)	每份BND10.00
	建立 / 修改常設指示	BND15.00
	大量輔幣存款(必須先自行分類)	首BND50.00: 豁免 BND50.00以上: 全數金額10.00%計收, 最低手續費BND10.00
	大量現鈔存款/交易(文萊元) ^{註五}	全數金額1.00%計收, 最低手續費為BND10.00

註一：由客戶指定一個港幣儲蓄及一個港幣往來賬戶作為綜合計算每月平均結餘的賬戶，若「每月平均綜合結餘」在港幣5,000元或以上，可獲豁免月費；若「每月平均綜合結餘」低於港幣5,000元，則需支付月費港幣60元。未有辦理指定賬戶組合手續的賬戶，有關服務月費將按每一賬戶每月平均結餘獨立計算。

65歲或以上長者以及中國銀行(香港)有限公司(文萊分行) (「本行」)不時指定客戶(包括選用本行指定產品/服務的客戶)，可申請豁免港幣儲蓄及往來賬戶服務月費。

註二：代理銀行費用是指代理銀行、中轉銀行、結算機構及/或收款銀行等銀行/機構處理匯款的費用及本行的額外處理費用的統稱。如選擇代理銀行費用由匯款人承擔，本行有權於辦理匯款時預收代理銀行費用。預收的金額不會退回；但，如實際徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，有關銀行/機構銀行向匯款人的徵費一般比較由收款人承擔高。

註三：(i) 不論申請是否被接納手續費不會退回。(ii) 代理銀行及/或收款銀行可能對相關要求徵收費用，本行可預收或後收代理銀行及/或收款銀行的費用及本行的額外處理費用。

註四：如選擇收款銀行費用由匯款人承擔，本行有權於辦理轉賬時預收收款銀行的費用及本行的額外處理費用。預收的金額由本行按相關收款銀行的徵費紀錄釐訂而不作通告，預收的金額不會退回；但，如果實際被徵收的費用高於預收的金額，本行則有權收回差額。另外，請注意因這種收費選擇涉及較多工作，收款銀行向匯款人的徵費一般比較由收款人承擔高。

註五：本行保留修改有關費用及徵收額外費用的權利而無須事先通知，詳情可與本行職員查詢。

- 以上收費未能盡錄，詳情請向本行職員查詢。

- 收費謹供參考，本行保留權利調整有關費用。

1. Deposit and General Banking Services

(2017.07)

Type of Services		Charges/Details
CURRENT ACCOUNT		
Returned cheque		BND100.00 per returned cheque
	Insufficient funds	BND10.00 per returned cheque
	Other reasons	BND15.00 per instruction
Stopped payment order		BND5.00 per cheque book
Cheque book (Stamp Duty)		BND5.00 per cheque book
Cheque book (Issuance)		BND35.00 per account
Account closed within 3 months after account opening		
Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00 (Only applicable to personal customers)	HKD60.00 per month ¹ (Only applicable to personal customers)
	Average monthly balance in the "Swiss Franc" ("CHF") in the Current Account exceeds CHF500,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)
	Average monthly balance in the "Danish Krone" ("DKK") in the Current Account exceeds DKK4,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 0.85% per annum of the average monthly balance of DKK in the current month. The monthly service fee will be calculated in DKK. (Only applicable to corporate customers)
	Average monthly balance in the "Swedish Krona" ("SEK") in the Current Account exceeds SEK5,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of SEK in the current month. The monthly service fee will be calculated in SEK. (Only applicable to corporate customers)
Other foreign currency notes deposit to /withdrawal from T/T account (Only applicable for SGD / HKD / USD / CNY / EUR / AUD / GBP / NZD and subject to availability in respect of withdrawals) (Deposit or withdrawal charge is calculated separately)		Subject to 1.00% of whole deposit amount (Min BND15.00), or 1.00% of whole withdrawal amount (Min BND15.00). (Only applicable for SGD / HKD / USD / CNY / EUR / AUD / GBP / NZD)

Type of Services		Charges/Details
SAVINGS ACCOUNT		
Account closed within 3 months after account-opening date		BND35.00 per account
Monthly fee	Combined average monthly balance in HKD current account(s) and savings account(s) below HKD5,000.00 (Only applicable to personal customers)	HKD60.00 per month ¹ (Only applicable to personal customers)
	Average monthly balance of the "Swiss Franc" ("CHF") in the CHF Savings Account or Multi-Currency Savings Account exceeds CHF500,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of CHF in the current month. The monthly service fee will be calculated in CHF. (Only applicable to corporate customers)
	Average monthly balance of the "Danish Krone" ("DKK") in the DKK Savings Account or Multi-Currency Savings Account exceeds DKK4,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 0.85% per annum of the average monthly balance of DKK in the current month. The monthly service fee will be calculated in DKK. (Only applicable to corporate customers)
	Average monthly balance of the "Swedish Krona" ("SEK") in the SEK Savings Account or Multi-Currency Savings Account exceeds SEK5,000,000.00 (Only applicable to corporate customers)	Subject to a monthly service fee based on 1.00% per annum of the average monthly balance of SEK in the current month. The monthly service fee will be calculated in SEK. (Only applicable to corporate customers)
Other foreign currency notes deposit to /withdrawal from T/T account (Only applicable for SGD / HKD / USD / CNY / EUR / AUD / GBP / NZD and subject to availability in respect of withdrawals) (Deposit or withdrawal charge is calculated separately)		Subject to 1.00% of whole deposit amount (Min BND15.00), or 1.00% of whole withdrawal amount (Min BND15.00). (Only applicable for SGD / HKD / USD / CNY / EUR / AUD / GBP / NZD)

Type of Services		Charges/Details
FIXED DEPOSIT		
Fixed deposit	Early uplifting	If we exercise our discretion to allow uplift of time deposit before maturity, no interest will be payable and the customer must pay charges calculated based on the following formulae subject to a minimum of BND35.00: Time Deposit Principal x (Inter-Bank Offer Rate - Time Deposit Interest Rate) x No. of Days due to Maturity/ Total No. of Days in a Year
BANK CERTIFICATION		
Auditor's confirmation		BND50.00 per set
Banker's reference letter		BND30.00 per item

Type of Services		Charges/Details	
OUTWARD REMITTANCE			
Telegraphic Transfer (Conducted via branches)	For Payments in BND	Outside Brunei	BND25.00 per item
	Payments in Foreign Currency Paid in the Same Currency (If paid by debit of foreign currency to an account with overseas banks in that currency)	Remittance amount not more than BND100,000.00 or equivalent	0.1% of remittance amount, with a minimum of BND12.00
		Remittance amount more than BND100,000.00 or equivalent	0.03125% of remittance amount, with a minimum of BND80.00
Handling Fee of Message to Beneficiary	Conducted via branches		Waived if message is within 10 Chinese characters or 10 English words; BND20.00 per item if exceeded
Telegraphic Transfer (Conducted via internet banking)	For Payments in BND	Outside Brunei	BND15.00 per item
	Payments in Foreign Currency Paid in the Same Currency (If paid by debit of foreign currency to an account with overseas banks in that currency)	Remittance amount not more than BND100,000.00 or equivalent	0.08% of remittance amount, with a minimum of BND10.00
		Remittance amount more than BND100,000.00 or equivalent	0.025% of remittance amount, with a minimum of BND65.00
Handling Fee of Message to Beneficiary	Conducted via internet banking		Waived
Correspondent Bank Charges ² (Applicable if remitter requested to bear correspondent bank charges)	USD	To anywhere (excluding the Mainland of China)	BND28.00 per item
	EUR	To Euro Area	No charge in advance if remittance amount is EUR100.00 or below EUR25.00 per item if remittance amount is EUR100.01 to EUR12,500.00 EUR35.00 per item if remittance amount is above EUR12,500.00
	GBP	To United Kingdom and Ireland	GBP20.00 per item
	JPY	To Japan	Minimum JPY3,000 per item
	THB	To anywhere	THB25.00 per item
	All Others		Minimum BND35.00 per item
Confirmation to Beneficiary Bank by SWIFT / electronic message			BND20.00 per item
Request for Enquiry / Amendment / Cancellation / Return ³			BND25.00 per item

Type of Services		Charges/Details	
INWARD REMITTANCE			
Proceeds BND credited to a BOCHK (Brunei Branch) BND account	Remittance amount not more than BND100,000.00 or equivalent		Waived
	Remittance amount more than BND100,000.00 or equivalent		
Proceeds SGD credited to a BOCHK (Brunei Branch) BND account	Remittance amount not more than BND100,000.00 or equivalent		0.1% of remittance amount, with a minimum of BND12.00
	Remittance amount more than BND100,000.00 or equivalent		0.03125% of remittance amount, with a minimum of BND80.00
Proceeds other foreign currency credited to a BOCHK (Brunei Branch) foreign currency / BND account	Remittance amount not more than BND100,000.00 or equivalent		0.1% of remittance amount, with a minimum of BND12.00
	Remittance amount more than BND100,000.00 or equivalent		0.03125% of remittance amount, with a minimum of BND80.00
	Paid to customer in cash (same currency)		1% of remittance amount, with a minimum of BND15.00
	Paid to customer in cash (BND) or into customer's BND account		At TT buying rate
Paid into an account in another local bank			BND20.00 plus regular remittance charges
REMITTANCE - OTHERS			
Facsimile	Local (within 5 pages)		BND10.00 per item
	Outside Brunei (within 2 pages)		BND20.00 per item
	Each additional page		BND10.00 per item
Request for copy of advice or receipt	Item within 1 year		BND10.00 per page
	1 - 2 years		BND20.00 per page
	2 - 3 years		BND30.00 per page
	3 - 7 years		BND35.00 - BND60.00 per page
LOCAL BANK TRANSFER			
Express Transfer (RTGS)	Funds Transfer to other local banks by	Conducted via branches	BND20.00 per item ⁴
	Express Transfer (RTGS)	Conducted via internet banking	BND10.00 per item ⁴
	Handling charge for request to Enquiry / Amendment / Cancellation / Return ³		BND25.00 per item
DIRECT PAYMENT			
Direct Credit	Transfer between local banks		BND2.00 per item
	Transfer within the bank		Waived

Type of Services		Charges/Details
OTHER SERVICES		
Request for deposit record (savings account / fixed deposit)	1 year	BND5.00 per record
	More than 1 year (maximum 7 years)	BND20.00 per additional year
Request for copy of account statements		BND10.00 per statement cycle
Setting up / Amendment of standing instruction		BND15.00
Bulk coins deposit (presorting is required)		First BND50.00 : Waived Above BND50.00 : 10% of total amount for deposit. Subject to a minimum fee of BND10.00 per
Bulk cash deposit / transaction (BND) ⁵		1% of total amount for deposit. Subject to a minimum fee of BND10.00

Remarks:

1. Customers should designate ONE HKD savings account and ONE HKD current account for the calculation of the consolidated monthly average balance. If the consolidated monthly average balance is at or over HKD5,000, the monthly fee will be waived. If such balance falls below HKD5,000, a monthly fee of HKD60 will be charged. For accounts other than those designated ones, the monthly fee will be charged to each individual account if its monthly average balance falls below the requirement.

Senior citizens aged 65 or above or Bank of China (Hong Kong) Limited (Brunei Branch) (the "Bank") designated customers from time to time (including those taken up designated products / services) can apply for monthly fee waiver of HKD current and savings account.

2. "Correspondent Bank Charges" means collectively the charges imposed by the related correspondent banks, intermediary banks, clearing institutions &/or beneficiary bank in processing the remittance, plus extra handling charge of the Bank. If Correspondent Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges in advance. The collected amount is not refundable. But, if the actual claims exceeded the collected amount, the Bank is entitled to collect the shortfall. Please also note that this charge option requires more work and the related banks/institutions generally collect higher amount than if they are otherwise borne by beneficiary.

3. (a) The handling charge of the Bank is not refundable regardless of whether the request is fulfilled. (b) Correspondent banks and/or the beneficiary bank may levy their handling

4. If Beneficiary Bank Charges are requested to be borne by remitter, the Bank is entitled to collect the charges plus extra handling charges of the Bank in advance. The chargeable

5. The Bank reserves the rights to amend service charge and to levy extra charge without prior notice. Please contact our staff for details.

- Other Charges may apply, please contact our staff for details.

- The Bank reserve the right to amend the service charges.