



# **Disclosure of Fees & Charges**

# **Customer Banking Services**

## FEE DESCRIPTION

## AMOUNT

**PREMIUM Savings Account**

FJD

Minimum Opening Deposit	\$10.00
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Minimum Operating Balance	Nil
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Maintenance Fee (per month)	\$2.00
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Over the counter withdrawal (per transaction)	\$3.00
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Statement Request (per page)	\$2.00
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Card Replacement (per replacement)	\$10.00
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PIN re-issue (per PIN reset)	\$5.00
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**Electronic Transactions****ATM**

Withdrawal	\$0.40
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Mini Statement	\$0.40
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Balance Enquiry	\$0.10
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Funds Transfer	\$0.40
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**BRED Fiji Connect**

Balance Enquiry	Nil
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Account History	Nil
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Bill Pay (per transaction)	\$0.40
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Funds Transfer <sup>1</sup> (per transaction)	\$0.40
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**Interchange Fees (Transaction on ANZ ATMs)**

ATM Withdrawal	\$0.50
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Balance Enquiry	\$0.20
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<sup>1</sup>applicable for domestic funds transfer.

## FEE DESCRIPTION

## AMOUNT

<b>PREMIUM Plus Savings Account</b>		<b>FJD</b>
Minimum opening amount		\$100.00
Minimum operating balance		\$100.00
Account Maintenance Fee (per month) <sup>1</sup>		\$2.00
Over the counter withdrawal <sup>2</sup>		\$3.00
Statement Request (per page)		\$2.00
Card Replacement (per replacement)		\$10.00
PIN re-issue (per PIN reset)		\$5.00

### Electronic Transactions

#### ATM

Withdrawal <sup>2</sup>		\$3.00
Mini Statement		0.40
Balance Enquiry		\$0.10
Funds Transfer		\$0.40

#### BRED Fiji Connect

Balance Enquiry		Nil
Account History		Nil
Bill Pay (per transaction)		\$0.40
Funds Transfer <sup>3</sup> (per transaction)		\$0.40

#### Interchange Fees (Transaction on ANZ ATMs)

ATM Withdrawal		\$0.50
Balance Enquiry		\$0.20

<sup>1</sup> when balance falls below \$100.00 on any day of the month

<sup>2</sup> fee applicable after 2 free debits per month

<sup>3</sup> applicable for domestic funds transfer.

2 free debit transactions can either be 2 over the counter withdrawal or 2 free electronic transactions or 1 over the counter withdrawal and 1 free electronic transaction. \$3.00 fee will be charged on each transaction after 2 free debits are made on the account.

## FEE DESCRIPTION

## AMOUNT

**Senior Citizen Life Plus Account**

FJD

Minimum Opening Amount	\$10.00
Minimum Operating Balance	Nil
Maintenance Fee	Nil
Over the counter withdrawal	Nil
Statement Request (per page)	\$2.00
Card Replacement (per replacement)	\$10.00
PIN re-issue (per PIN reset)	\$5.00

**Electronic Transactions****ATM**

Withdrawal	Nil
Mini Statement	Nil
Balance Enquiry	Nil
Funds Transfer	\$0.40

**BRED Fiji Connect**

Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer <sup>1</sup> (per transaction)	\$0.40

**Interchange Fees (Transaction on ANZ ATMs)**

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

<sup>1</sup> applicable for domestic funds transfer.

## FEE DESCRIPTION

## AMOUNT

<b>PREMIUM Student Saver</b>		FJD
Minimum Opening Amount		\$50.00
Minimum Operating Balance		Nil
Maintenance Fee		Nil
Over the counter withdrawal		\$3.00
Statement Request (per page)		\$2.00
Card Replacement (per replacement)		\$10.00
PIN re-issue (per PIN reset)		\$5.00

**Electronic Transactions****ATM**

Withdrawal		Nil
Mini Statement		Nil
Balance Enquiry		Nil
Funds Transfer		\$0.40

**BRED Fiji Connect**

Balance Enquiry		Nil
Account History		Nil
Bill Pay (per transaction)		\$0.40
Funds Transfer <sup>1</sup> (per transaction)		\$0.40

**Interchange Fees (Transaction on ANZ ATMs)**

ATM Withdrawal		\$0.50
Balance Enquiry		\$0.20

<sup>1</sup>applicable for domestic funds transfer.

## FEE DESCRIPTION

## AMOUNT

<b>Government Parenthood Assistance Account</b> <i>[This product has been discontinued]</i>		FJD
Minimum Opening Amount		10.00
Minimum Operating Balance		\$500.00
Maintenance Fee		Nil
Over the counter withdrawal		Nil
Statement Request (per page)		\$2.00
Card Replacement (per replacement)		\$10.00
PIN re-issue (per PIN reset)		\$5.00
<b>Electronic Transactions</b>		
<b>ATM</b>		
Withdrawal		Nil
Mini Statement		Nil
Balance Enquiry		Nil
Funds Transfer		\$0.40
<b>BRED Fiji Connect</b>		
Balance Enquiry		Nil
Account History		Nil
Bill Pay (per transaction)		\$0.40
Funds Transfer <sup>1</sup> (per transaction)		\$0.40
<b>Interchange Fees (Transaction on ANZ ATMs)</b>		
ATM Withdrawal		\$0.50
Balance Enquiry		\$0.20

<sup>1</sup> applicable for domestic funds transfer.

## FEE DESCRIPTION

## AMOUNT

<b>Personal Cheque Account</b>		FJD
Minimum Opening Deposit		\$250.00
Minimum Operating Balance		Nil
Maintenance Fee (per month)		\$5.00
Activity Fee <sup>1</sup> (per transaction)		\$0.45
Over the counter withdrawal		\$3.00
Collection Fee (per transaction)		\$0.40
Account Overdrawn Fee <sup>2</sup> (per day)		\$15.00
<b>Electronic Transactions</b>		
<b>ATM</b>		
Withdrawal		\$0.40
Mini Statement		\$0.40
Balance Enquiry		\$0.20
Funds Transfer		\$0.40
<b>BRED Fiji Connect</b>		
Balance Enquiry		Nil
Account History		Nil
Bill Pay (per transaction)		\$0.40
Funds Transfer <sup>3</sup> (per transaction)		\$0.40
<b>Interchange Fees (Transaction on ANZ ATMs)</b>		
ATM Withdrawal		\$0.50
Balance Enquiry		\$0.20

<sup>1</sup> fees not applicable when using a Visa Debit card

<sup>2</sup> each time the account is overdrawn by \$50 or more without arrangement

<sup>3</sup> applicable for domestic funds transfer

## FEE DESCRIPTION

## AMOUNT

<b>Business Cheque Account (includes Clubs and Associations)</b>	<b>FJD</b>
Minimum Opening Deposit	\$1,500.00
Minimum Operating Balance	Nil
Maintenance Fee	\$5.00 per month
Activity Fee <sup>1</sup>	\$0.45 per transaction
Collection Fee	\$0.40 per transaction
Account Overdrawn Fee <sup>2</sup>	\$15.00 per day

**BRED Fiji Connect**

Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer <sup>3</sup> (per transaction)	\$0.40

**Interchange Fees (Transaction on ANZ ATMs)**

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

<sup>1</sup> fee not applicable when using a Visa Debit card

<sup>2</sup> each time the account is overdrawn by \$50 or more without arrangement

<sup>3</sup> applicable for domestic funds transfer.



**BRED Business Connect**

FJD

**Transfer Fees**

Internal Funds Transfer – Within BRED	\$0.40
Domestic Funds Transfer to Other Banks	\$0.40
Recurring Internal Funds Transfer – Within BRED	\$0.40
Recurring Domestic Funds Transfer to Other Banks	\$0.40
M-PAiSA Transfer	\$0.40
MyCash Transfer	\$0.40
Bill Payment	\$0.40

**Bulk Transfers (per item)**

(where payments are uploaded in BRED Business Connect via a file)

Internal Funds Transfer within BRED	\$0.40
Domestic Funds Transfer to Other Banks	\$0.40
International Payments	\$0.40 plus \$25.00 TT Fee

**Salary Processing (per item)**

Internal credit within BRED	\$0.20
Credit to another Bank	\$0.40

## FEE DESCRIPTION

Amount

VISA Debit	FJD	FJD
<b>Account Fees</b>		
Application Fee	\$35.00	\$65.00
Annual Fee	\$35.00	\$65.00
<b>Card Fees</b>		
Replacement Fees	\$10.00	\$10.00
Replacement PIN <sup>1</sup>	\$10.00	Nil
<b>Accessing BRED ATM</b>		
Withdrawal	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40
Mini-statement	\$0.40	\$0.40
<b>Accessing other local bank ATM</b>		
Withdrawal	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40
<b>Accessing overseas machines &amp; online</b>		
ATM Balance Enquiry	\$2.00	\$2.00
ATM Withdrawal <sup>2</sup>	\$8.00+2.5%	\$8.00+2.5%
EFTPOS Purchase	\$0.40	\$0.40
EFTPOS Refund <sup>2</sup>	2.5%	2.5%
EFTPOS Cash Advance <sup>2</sup>	\$8.00+2.5%	\$8.00+2.5%
Online Payments	\$0.40	\$0.40
<b>Other International Card Fees</b>		
International Cash Disbursement Fee	\$10 per transaction (applicable to withdrawals made with International cards using BRED ATM )	

<sup>1</sup> Card is ordered for new PIN. PIN cannot be replaced.

<sup>2</sup> 2.5% of the transacted amount in Fijian dollars.

## FEE DESCRIPTION

## AMOUNT

**Term Deposits**

FJD

Minimum Opening - Retail	\$1,000.00
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Maximum Opening - Retail	\$200,000.00
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Minimum Opening - Wholesale	above \$200,000.00
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Prepayment Fee (per request)	\$30.00
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**Maturity withdrawal/Partial interest payment**

By transfer to nominated BRED account	Nil
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By Bank Cheque	\$10.00
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By transfer to other local bank	Funds Transfer fees will apply
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## FEE DESCRIPTION

## AMOUNT

## Other Services Fees

FJD

## Bank Cheque Fee

Issuance (per Cheque)	\$10.00
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Repurchase (per Cheque)	\$15.00
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Replacement Cheque (per Cheque)	\$20.00
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## Dishonour Fee

Outward Dishonour (per item)	\$25.00
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## Special Answer Fee

Cheque Drawn on Own Bank (per Cheque)	\$10.00
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Cheque Drawn on Other Banks (per Cheque)	\$25.00
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## Stop Cheque Notice Fee

Stop Cheque Notice Fee (per notice)	\$15.00
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## Safe Custody Fee

Safe Custody Locked Boxes <sup>1</sup>

Small (per annum)	\$150.00
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Medium (per annum)	\$250.00
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Large (per annum)	\$500.00
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X-Large (per annum)	\$500.00
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Refundable Key Deposit	\$200.00
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## Access fee

Two Access per month	Nil
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Third and Subsequent Access	\$10.00 per access within the month
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<sup>1</sup> conditions apply on service availability. Fee charged on lodgement and annually thereafter.

## FEE DESCRIPTION

## AMOUNT

**Funds Transfer****FJD****BRED Fiji Transfer**

Funds Transfer through BRED Fiji Connect (within BRED Bank (Fiji) accounts)	\$0.40
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**Local Bank Transfer**

Funds Transfer through BRED Fiji Connect (other banks in Fiji)	\$0.40
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Bill Pay	\$0.40
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M-PAiSA Transfer	\$0.40
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MyCash Transfer	\$0.40
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**Local Bank Transfer (Over the Counter)**

Up to \$100	\$1.00
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\$101 to \$1,000	\$2.50
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\$1,001 to \$10,000	\$5.00
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\$10,001 and over	\$7.50
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**Fiji Clear (Funds Transfer - BRED to other banks in Fiji)**

Up to \$100	\$2.00
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\$101 to \$1,000	\$5.00
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\$1,001 to \$10,000	\$10.00
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\$10,000 and over	\$15.00
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## FEE DESCRIPTION

## AMOUNT

**Statements**

Normal Issue	Nil
Any other statement cycle (per statement)	\$2.00
Statement Reprints (per page)	\$5.00
Interim Statement (per page)	\$2.00

**Deposit Book Fee**

Personal Account-small	Free
Business Accounts-A5 size in Duplicate (per book)	\$8.00

**Bank Certificates**

Certificate of Balance/Interest Paid/Interest Received	\$10.00
Audit Certificate (per entity/certificate/account)	\$40.00
Bank Opinion (per request)	\$40.00

**Change Supplied**

Cash & Change-Customers	Nil
Cash & Change-Non Customers (for every \$100)	\$1.00
Change Bags (per bag)	\$2.00

## FEE DESCRIPTION

## AMOUNT

**Salary Processing**

Electronic credits-own bank (per item - min \$2)	\$0.20
Manual credits-own bank (per item - min \$5)	\$1.00
Credits to another bank (per listing)	\$15.00
Reject Fee (per item)	\$1.00

**Postage/Courier/Facsimile/Email Request Fees**

Facsimile/Email Request (per request)	\$5.00
Scanned Documents by email (per request)	\$15.00
Postage	\$10.00 + Actual cost
Courier	\$10.00 + Actual cost

**Manual Transfer**

Payment within Own Bank (per transfer)	\$5.00
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**Standing Instructions**

Loan Repayments to Own Bank	Nil
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**Transfer to**

PREMIUM Student Saver & PREMIUM Plus Savings accounts	Nil
Other accounts at BRED	\$2.00
Other bank/institution	\$10.00
Cancellation	\$5.00
Amendment	\$5.00

**Other Fees and Charges**

Company Search Fee (per search) to open business account	\$35.00
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**Voucher Production Fee**

Photocopies (per item)	\$5.00
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Sighting Original Vouchers (per item)	\$15.00
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Surrender of Paid Cheques (per item)	\$2.00
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Account Overdrawn Fee (Savings Accounts)	Nil
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Cheque book (Personal & Business)	Nil
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## IMPORTANT CUSTOMER NOTICE

This Brochure contains our current fees and charges.

All fees quoted are (unless stated) exclusive of Government or any other third party charges.

BRED Bank (Fiji) Pte Ltd may vary fees and charges. If we do vary our existing fees and charges or introduce any new ones, we will provide a prior notice, 30 days ahead of such change becoming effective.







BRED Bank (Fiji) Pte Ltd

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