



Disclosure of Fees and Charges

Customer Banking Services



Suva - 323 0250 | Valelevu - 334 1270 | Nausori - 347 7600

Nadi - 670 0225 | Namaka - 672 0444 | Lautoka - 666 0587

customer.care@bred.com.fj  www.bred.com.fj

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BRED Bank (Fiji) Limited



Fee Description	Amount
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Premium Savings Account

(Fees below are in Fiji Dollars)

Minimum Opening Amount	\$10.00
Minimum Operating Balance	Nil
Maintenance Fee	\$2.00 per month
Over the counter withdrawal	\$3.00
Deposit Book Fee	Nil
Account Overdrawn Fee	Nil

Electronic Transactions

ATM Withdrawal	\$0.40
ATM Mini Statement	\$0.40
EFTPOS Merchant Terminal	\$0.30
EFTPOS Branch Terminal	\$0.40
ATM Balance Enquiry	\$0.30

Internet Banking

Balance Enquiry	Free
Account History	\$0.40
Bill Pay	\$0.40
Funds Transfer	\$0.40

Premium Plus Savings Account

Minimum opening amount	\$100.00
Minimum operating balance	\$100.00
Account Maintenance Fee	\$2.00 per month when balance falls below \$100.00 on any day of the month
Over the counter withdrawal	\$3.00 per withdrawal or electronic transaction fee after 2 free debits**
Electronic transaction fee	\$3.00 per transaction or withdrawal after 2 free debits**
Account overdrawn fee	Nil

Fee Description	Amount
PIN re-issue fee	\$5.00 for each pin reset
Replacement ATM debit card	\$10.00 per replacement

*Interest accrues on daily closing balance on account and paid at the end of the month.

**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 per month.

Interchange Fee

ATM Withdrawal Fee	\$0.50
EFTPOS Merchant Terminal	\$0.30
Balance Enquire Fee	\$0.20

Lost ATM Card/PIN Re-Issue

Replacement ATM Debit Card	\$10.00 per replacement
PIN Re-Issue	\$5.00 for each pin reset

Personal Cheque Account – Interest Bearing

Minimum Opening Deposit	\$1,000.00
Minimum Operating Balance	Nil
Maintenance Fee	\$5.00 per month
Activity Fee	\$0.45 per transaction
Over the counter withdrawal	\$3.00
Collection Fee	\$0.40 per transaction
Account Overdrawn Fee	\$15.00 per day*

(*each time the account is overdrawn by \$50 or more without arrangement)

Fee Description	Amount
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Electronic Transactions

EFTPOS Merchant Terminal	\$0.30
EFTPOS Branch Terminal	\$0.40
ATM Balance Enquiry	\$0.20
ATM Withdrawal	\$0.40
ATM Mini Statement	\$0.40

Internet Banking

Balance Enquiry	Free
Account History	\$0.40
Bill Pay	\$0.40
Funds Transfer	\$0.40

(Interest is paid on balance \$5,000.00 and over)

Business Cheque Account – Interest Bearing

Minimum Opening Deposit	\$5,000.00
Minimum Operating Balance	Nil
Maintenance Fee	\$5.00 per month
Activity Fee	\$0.45 per transaction
Over the counter withdrawal	Nil
Collection Fee	\$0.40 per transaction
Account Overdrawn Fee	\$15.00 per day*

(Interest is paid on balance \$25,000.00 and over)

Term Deposits

Minimum Opening-Retail	\$1,000.00
Minimum Opening-Wholesale	\$200,000.00
Prepayment Fee	\$30.00 plus assessed penalty interest

Fee Description	Amount
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Personal Cheque Account

Minimum Opening Amount	\$250.00
Minimum Operating Balance	Nil
Maintenance Fee	\$5.00 per month
Activity Fee (when using a VISA Debit Card this fee will not apply)	\$0.45 per transaction
Over the counter withdrawal	\$3.00
Collection Fee	\$0.40 per transaction
Deposit Book Fee (small)	Nil
Account Overdrawn Fee (*each time the account is overdrawn by \$50 or more without arrangement)	\$15.00 per day*

Electronic Transactions

EFTPOS Merchant Terminal	\$0.30
EFTPOS Branch Terminal	\$0.40
ATM Balance Enquiry	\$0.20
ATM Withdrawal	\$0.40
ATM Mini Statement	\$0.40

Internet Banking

Balance Enquiry	Free
Account History	\$0.40
Bill Pay	\$0.40
Funds Transfer	\$0.40

Business Cheque Account

Minimum Opening Deposit	\$3,000.00
Minimum Operating Balance	Nil
Maintenance Fee	\$5.00 per month
Activity Fee (when using a VISA Debit Card this fee will not apply)	\$0.45 per transaction
Over the counter withdrawal	Nil

Fee Description	Amount
Collection Fee	\$0.40 per transaction
Account Overdrawn Fee	\$15.00 per day*

(*each time the account is overdrawn by \$50 or more without arrangement)

VISA Debit

Account Fees	VISA Debit	VISA Biz
Application Fee	\$35.00	\$65.00
Annual Fee	\$35.00	\$65.00

Card Fees

Replacement Fees	\$10.00	\$10.00
Replacement PIN (as above *Note a card is ordered for new PIN)		

Accessing BBF machines

ATM Balance Enquiry	\$0.40	\$0.40
ATM Mini-statement	\$0.40	\$0.40
ATM Withdrawal	\$0.40	\$0.40
Eftpos Purchase	\$0.30	\$0.30

Accessing local other bank machines

ATM Balance Enquiry	\$0.40	\$0.40
ATM Withdrawal	\$0.40	\$0.40
Eftpos Purchase	\$0.40	\$0.40

Account Fees	VISA Debit	VISA Biz
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Accessing overseas machines & online

ATM Balance Enquiry	\$2.00	\$2.00
ATM Withdrawal	\$8.00+2.5%^	\$8.00+2.5%^
Eftpos Purchase	\$0.40	\$0.40
Eftpos Refund	2.5%^	2.5%^
Eftpos Cash Advance	\$8.00+2.5%^	\$8.00+2.5%^

^ Foreign currency conversion fee based on the transaction amount.

Fee Description	Amount
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Bank Cheque Fee

Issuance	\$10.00 per cheque
Repurchase	\$15.00 per cheque
Replacement Cheque	\$20.00 per cheque
Stamp Duty	\$0.05 payable per cheque

Dishonour Fee

Outward Dishonour	\$25.00 per item
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Special Answer Fee

Cheque Drawn on Own Bank	\$10.00 per cheque
Cheque Drawn on Other Banks	\$25.00 per cheque

Stop Cheque Notice Fee

Stop Cheque Notice Fee	\$15.00 per notice
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Fiji Clear

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

Note: Fiji Clear Fees will apply on external payments made via Internet Banking.

Safe Custody Fee

(Fee charged on lodgement and annually thereafter)

Safe Custody Locked Boxes

Small	\$150 per annum
Medium	\$250 per annum
Large	\$500 per annum
X-Large	\$500 per annum
Free two Access per month	Nil
Third and Subsequent Access	\$10.00 within the month

Fee Description	Amount
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Statements

Normal Issue-when full	Nil
Any other statement cycle	\$2.00 per statement
Statement Reprints	\$5.00 per page
Interim Statement	\$2.00 per page

Cheque Book (stamp duty only)

50 leaves	\$2.50
100 leaves	\$5.00
200 leaves	\$10.00

Deposit Book Fee

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

Bank Certificates

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

Change Supplied

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

Salary Processing

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

Fee Description	Amount
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Postage/Courier/Facsimile/Email Request Fees

Facsimile/Email Request	\$5.00 per request
Scanned Documents by email	\$15.00 per request
Postage	Actual cost plus \$10
Courier	Actual Cost plus \$10

Manual Transfer

Payment within Own Bank	\$5.00 per transfer
Payment to Other Bank	\$15.00 per transfer plus stamp duty

Standing Instructions

Loan Repayments to Own Bank	Free
Transfer to other accounts at Own Bank	\$2.00
To another bank/institution	\$10.00 plus stamp duty
Cancellation	\$5.00
Amendment	\$5.00

Call Deposit

Minimum for Opening & Operating	\$200,000.00
Call Deposit-Withdrawal Fee	\$15.00 if paid via Fiji Clear, \$15.00 by bank cheque or \$5.00 if paid to BRED account

Other Fees and Charges

Company Search Fee	\$35.00 per search
Voucher Production Fee	
Photocopies	\$5.00 per item

Fee Description

Amount

Sighting Original Vouchers

\$15.00 per item

Surrender of Paid Cheques

\$2.00 per item

Telegraphic Money Order/

Postal Notes

\$30.00 per item



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on Purpose



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) Limited may vary fees and charges. If we do vary our existing fees and charges or introduce any new ones, we will provide you with prior notice, 30 days ahead of such change becoming effective.

Print Date: February 2018

**PLEASE DO TAKE ADVANTAGE OF
OUR REGULAR PROMOTIONS TO
SAVE ON FEES & CHARGES**