



# Disclosure of Lending Fees and Charges



Suva - 323 0250 | Valelevu - 334 1270 | Nausori - 347 7600  
Nadi - 670 0225 | Namaka - 672 0444 | Lautoka - 666 0587

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BRED Bank (Fiji) Limited



Fee Description

Amount

**Personal Loans and Overdrafts**

(Fees below are in Fijian Dollars)

**Overdraft Excess Fee on** \$15.00 per day

**Unarranged Excess**

(each time the account is overdrawn  
by \$50.00 or more)

**Loan Approval Fee** (new loans and increases to existing loans)

Up to \$499.00	\$75.00
\$500.00 to \$1,999.00	\$150.00
\$2,000.00 to \$4,999.00	\$200.00
\$5,000.00 to \$19,999.00	\$250.00
\$20,000.00 to \$49,999.00	\$500.00
\$50,000.00 and over	1% of the Loan Amount

**Service Fee**

Up to \$4,999.00	\$10.00 per month
\$5,000.00 to \$14,999.00	\$20.00 per month
\$15,000.00 to \$24,999.00	\$25.00 per month
\$25,000.00 to \$999,999.00	0.12% or \$300.00 per month (which ever is lower)
\$1,000,000.00 and over	0.03% per month

**Loan Arrears Fee  
on Personal Loans**

\$25.00 applicable  
when repayment is  
not paid in full within  
5 days from its due  
date

Fee Description	Amount
<b>Motor Vehicle Loans</b>	
(Fees below are in Fijian Dollars)	
<b>Loan Approval Fee</b> (new loans and increases to existing loans)	
Up to \$20,000.00	\$250.00
\$20,001.00 to \$50,000.00	\$400.00
Above \$50,000.00	1% of the Loan Amount
<b>Service Fee</b>	
Up to \$20,000.00	\$20.00 per month
\$20,001.00 to \$50,000.00	\$25.00 per month
Above \$50,000.00	\$35.00 per month
<b>Loan Arrears Fee</b>	\$25.00 applicable when repayment is not paid in full within 5 days from its due date
<b>Inspection Fee</b>	\$40.00 per inspection
<b>Residential Home Loan</b>	
<b>Loan Approval Fee</b> (new loans and increases to existing loans)	
Up to \$100,000.00	\$500.00
\$100,001.00 to \$250,000.00	\$1,000.00
Above \$250,000.00	\$2,500.00
<b>Switch Fees</b>	\$300.00 payable when switching between loan repayment type, changing loan term or fixed and variable interest rate options.
<b>Inspection Fee</b>	\$75.00 for each inspection
<b>Loan Arrears Fee</b>	\$25.00 applicable when repayment is not paid in full within 5 days from its due date.

## Fee Description

## Amount

### Residential Home Loan (contd)

#### Service Fee

Up to \$1,000.00	\$5.00 per month
\$1,000.00 to \$4,999.00	\$10.00 per month
\$5,000.00 to \$9,999.00	\$15.00 per month
\$10,000.00 to \$19,999.00	\$20.00 per month
\$20,000.00 to \$49,999.00	\$25.00 per month
\$50,000.00 to \$99,999.00	\$35.00 per month
\$100,000.00 to \$499,999.00	\$50.00 per month
\$500,000.00 to \$999,999.00	\$100.00 per month
\$1,000,000.00 and above	0.025% per month

### Investment Property Loan (Residential)

#### Loan Approval Fee (new loans and increases to existing loans)

Up to \$100,000.00	\$500.00
\$100,001.00 to \$250,000.00	\$1,000.00
Above \$250,000.00	\$2,500.00

#### Switch Fees

\$300.00 payable when switching between loan repayment type, changing loan term or fixed and variable interest rate options.

#### Inspection Fee

\$75.00 for each inspection.

#### Loan Arrears Fee

\$25.00 applicable when repayment is not paid in full within 5 days from its due date.

#### Service Fee

Up to \$1,000.00	\$5.00 per month
\$1,000.00 to \$4,999.00	\$10.00 per month
\$5,000.00 to \$9,999.00	\$15.00 per month
\$10,000.00 to \$19,999.00	\$20.00 per month
\$20,000.00 to \$49,999.00	\$25.00 per month
\$50,000.00 to \$99,999.00	\$35.00 per month
\$100,000.00 to \$499,999.00	\$50.00 per month
\$500,000.00 to \$999,999.00	\$100.00 per month
\$1,000,000.00 and above	0.025% per month

**Fee Description****Amount****Business Overdrafts**

**Loan Approval Fee** 1% of loan amount  
(new loans and increases to existing loans) (Minimum \$500.00)

**Service Fee**  
Up to \$1,000,000.00 0.10% per month  
(maximum \$300.00)  
\$1,000,000.00 and over 0.03% per month

**Overdraft Excess Fee on  
Unarranged Excess** \$15.00 per day from  
day of excess.  
(each time the account is overdrawn  
by \$50.00 or more)

**Business Term Loans**

**Loan Approval Fee** 1% of loan amount  
(new loans and increases to existing loans) (Minimum \$500.00)

**Service Fee**  
Up to \$9,999.00 \$5.00 per month  
\$10,000 to \$49,999.00 \$20.00 per month  
\$50,000 to \$99,999.00 \$40.00 per month  
\$100,000 to \$499,999.00 \$65.00 per month  
\$500,000 to \$999,999.00 \$100.00 per month  
\$1,000,000.00 and over 0.025% per month

**Loan Arrears Fee** \$25.00 applicable when  
repayment is not paid  
in full within 5 days  
from its due date.

**Finance Lease**

**Loan Approval Fee** 1% of loan amount  
(minimum \$500.00)

**Stamp Duty on Master Lease** 1.75% of facility amount

**Fee Description****Amount**

<b>Rental Arrears Collection Fees</b>	\$25.00 if the monthly rental/repayment is not paid by the due date
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**Bonds & Guarantees**

<b>Facility Approval Fee</b>	1.75% of amount of bond / guarantee (minimum \$50.00)
<b>Six Monthly Charges</b>	1% of amount of bond/ guarantee on a pro-rata basis (minimum \$40.00)
<b>Cancellation</b>	1% of amount of bond/ guarantee on a pro-rata basis (minimum \$40.00)
<b>Document Handling</b>	\$100.00 for stamping indemnity on establishment

**Holding Fees**

<b>Commitment Fee</b>	1% per annum of undrawn value where the loan is not fully drawn (or progressive loan draws have not commenced) within 3 months of acceptance of Letter of Offer
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Fee Description

Amount

**Other Loan Fees**

<b>Search Fees</b>	\$45.00 per search
<b>Security Document/Production</b>	\$100.00 per document
<b>Settlement Attendance Fees (plus disbursements)</b>	\$100.00
<b>Handling Fees</b>	\$30.00 each additional document
<b>Security Document Photocopying Fee</b>	\$1.00 per page
<b>Variation to Loan Terms</b>	\$100.00
<b>Government Charges</b>	as per Government mandate.

**IMPORTANT CUSTOMER NOTICE**

This Brochure contains our current fees and charges. All fees quoted are exclusive of Government 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.

The current fees are effective from March 2017.  
Brochure re-print date: March 2017.

**BRED**

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