





## Invest today, for a better tomorrow

We will help multiply your savings to achieve your dream goal and meet the unexpected.

## **BENEFITS AND FEATURE**

- Flexible terms are available to suit your needs.
- If you have a financial need and desire to keep your savings intact, we will consider advancing funds to you. Lending criteria and terms and conditions will apply.
- Premature withdrawal of funds will attract a penalty interest and fee. (Premature withdrawals will require a 30 days notice for Wholesale Term Deposits). The interest rate payable when the term deposit is prepaid may be less than the rate applicable when the deposit was initially placed.
- Maturity withdrawal together with interest earned can be paid by transfer to a nominated account or by bank cheque. Bank Cheque Fee of \$10.00 will be applicable.
- Your investment is safe and secure with us.
- Minimum opening deposit \$1000.00
- Maximum opening deposit \$200,000.00
- Wholesale Term deposits above \$200,000
- Interest earned can be paid Monthly, Quarterly and Yearly.



Visit your nearest BRED Bank branch and fill out an application form. Application form is also available on our website.

As required by the Financial Transactions Reporting Act 2004 and the Financial Transactions Reporting Regulation 2007, a customer identification and verification process must be undertaken.

Categories of Indentification and Verification
Name of Customer
Permanent residential address in Fiji
Date of Birth
Occupation, Business or Principal Activity
Citizenship
Source of Funds
Mandatory Documents
TAX Indentification Number via TIN Letter or
FRCS/FNPF Joint ID Card.
Recent Payslip/Letter of Employment evidencing
income earned.
Valid Republic of Fiji Voter ID Card.
Provide documentary evidence if funds is from sale
proceeds etc.
For those without Voter ID Card, please provide the
following indenfication
Valid Passport with utility bill evidencing current
residential address.
Valid Driver's licence.









Subject to Bank's Terms and Conditions.

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- □ customer.care@bred.com.fj
- ⊕ Visit any of our Branches







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