

# DISCLOSURE OF FEES & CHARGES

Customer Banking Services



**FEE DESCRIPTION****AMOUNT (FJD)****PREMIUM Savings Account**

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Maintenance Fee (per month)	\$2.00
Over the counter withdrawal (per transaction)	\$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	\$0.40
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>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 (FJD)****PREMIUM Plus Savings Account**

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 (FJD)****PREMIUM Savings Promotional Account****[This product has been discontinued]**

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

**Electronic Transactions****ATM**

Withdrawal	Nil
Mini Statement	Nil
Balance Enquiry	Nil
Funds Transfer	Nil

**BRED Fiji Connect**

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

**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 (FJD)****Senior Citizen Life Plus Account**

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 (FJD)****PREMIUM Student Saver Account**

Minimum Opening Amount	\$10.00
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 (FJD)****Government Parenthood Assistance Account [This product has been discontinued]**

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

**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 (FJD)****Personal Cheque Account****[Cheque books are no longer issued to new customers]<sup>1</sup>**

Minimum Opening Deposit	\$250.00
Minimum Operating Balance	Nil
Maintenance Fee (per month)	\$5.00
Activity Fee <sup>2</sup> (per transaction)	\$0.45
Over the counter withdrawal	\$3.00
Collection Fee (per transaction)	\$0.40
Account Overdrawn Fee <sup>3</sup> (per day)	\$15.00

**Electronic Transactions****ATM**

Withdrawal	\$0.40
Mini Statement	\$0.40
Balance Enquiry	\$0.20
Funds Transfer	\$0.40

**BRED Fiji Connect**

Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer <sup>4</sup> (per transaction)	\$0.40

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

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

<sup>1</sup> Premium card, Visa Debit card and BRED Fiji Connect will be the mediums available to access the account.

<sup>2</sup> fees not applicable when using a Visa Debit card.

<sup>3</sup> each time the account is overdrawn by \$50 or more without arrangement.

<sup>4</sup> applicable for domestic funds transfer.



## FEE DESCRIPTION

## AMOUNT (FJD)

**Business Cheque Account**  
 (includes Clubs and Associations)

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

**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> 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.

**BRED Business Connect****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

## 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 <sup>1</sup>	\$10.00	Nil

### Accessing BRED ATM

Withdrawal	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40
Mini-statement	\$0.40	\$0.40

### Accessing BRED and local bank EFTPOS

	\$0.40	\$0.40
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### Accessing other local bank ATM

Withdrawal	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40

### Accessing overseas machines & online

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

### Other International Card Fees

International Cash Disbursement Fee	\$10 per transaction (applicable to withdrawals made with International cards using BRED ATM)
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<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 (FJD)****Term Deposits**

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 (FJD)****Other Services Fees****Bank Cheque Fee**

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

**Dishonour Fee**

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

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

**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
Medium (per annum)	\$250.00
Large (per annum)	\$500.00
X-Large (per annum)	\$500.00
Refundable Key Deposit	\$200.00

**Access fee**

Two Access per month	Nil
Third and Subsequent Access	\$10.00 per access within the month

<sup>1</sup> Conditions apply on service availability. Fee charged on lodgement and annually thereafter.

## Funds Transfer

### BRED Fiji Transfers

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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\$10,001 and over	\$15.00
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**FEE DESCRIPTION****AMOUNT (FJD)****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 (FJD)****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
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



**FEE DESCRIPTION****AMOUNT (FJD)****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 on products and services available on print date. All Fees and Charges quoted are exclusive of Government and third Party 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.

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Subject to Bank's Terms and Conditions.

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-  Visit any of our Branches



DATE OF PRINT | JANUARY 2025



*BRED GROUP is a member of BPCE GROUP. Our Ratings:*  
*Standard & Poor's A+/A-1 (15/07/24) | Moody's A1/P-1 (09/07/24)*  
*| Fitch Ratings A+/FI (19/01/24)*