

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 (within BRED accounts)	\$0.40
BRED Fiji Connect	
Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer ¹ (per transaction)	\$0.40
Interchange Fees² (Transaction on ANZ ATMs)	
ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹applicable for domestic funds transfer.

²applicable to Private Label cards.

FEE DESCRIPTION	AMOUNT (FJD)
PREMIUM Plus Savings Account	
Minimum Opening Amount	\$100.00
Minimum Operating Balance	\$100.00
Account Maintenance Fee (per month) ¹	\$2.00
Over the counter withdrawal ²	\$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 ²	\$3.00
Mini Statement	\$0.40
Balance Enquiry	\$0.10
Funds Transfer (within BRED accounts)	\$0.40
BRED Fiji Connect	
Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer ³ (per transaction)	\$0.40
Interchange Fees⁴ (Transaction on ANZ ATMs)	
ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹ when balance falls below \$100.00 on any day of the month.

² fee applicable after two free debits per month.

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

³ applicable for domestic funds transfer.

⁴ applicable to Private Label cards.

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)	\$10.00
PIN re-issue (per PIN reset)	\$5.00

Electronic Transactions**ATM**

Withdrawal	Nil
Mini Statement	Nil
Balance Enquiry	Nil
Funds Transfer (within BRED accounts)	Nil

BRED Fiji Connect

Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	Nil
Funds Transfer ¹ (per transaction)	Nil

Interchange Fees² (Transaction on ANZ ATMs)

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹ applicable for domestic funds transfer.² applicable to Private Label cards.

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 (within BRED accounts)	\$0.40
BRED Fiji Connect	
Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer ¹ (per transaction)	\$0.40
Interchange Fees² (Transaction on ANZ ATMs)	
ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹ applicable for domestic funds transfer.

² applicable to Private Label cards.

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 (within BRED accounts)	\$0.40
BRED Fiji Connect	
Balance Enquiry	Nil
Account History	Nil
Bill Pay (per transaction)	\$0.40
Funds Transfer ¹ (per transaction)	\$0.40
Interchange Fees² (Transaction on ANZ ATMs)	
ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹applicable for domestic funds transfer.

² applicable to Private Label cards.

**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 (within BRED accounts)	\$0.40

BRED Fiji Connect

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

Interchange Fees² (Transaction on ANZ ATMs)

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹ applicable for domestic funds transfer.

² applicable to Private Label cards.

FEE DESCRIPTION	AMOUNT (FJD)
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Personal Cheque Account

[Cheque books are no longer issued to new customers]¹

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

Electronic Transactions

ATM

Withdrawal	\$0.40
Mini Statement	\$0.40
Balance Enquiry	\$0.20
Funds Transfer (within BRED accounts)	\$0.40

BRED Fiji Connect

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

Interchange Fees⁵ (Transaction on ANZ ATMs)

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

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

² fees not applicable when using a Visa Debit card.

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

⁴ applicable for domestic funds transfer.

⁵ applicable to Private Label cards.

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 ¹ (per transaction)	\$0.45
Collection Fee (per transaction)	\$0.40
Account Overdrawn Fee ² (per day)	\$15.00

BRED Fiji Connect

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

Interchange Fees⁴ (Transaction on ANZ ATMs)

ATM Withdrawal	\$0.50
Balance Enquiry	\$0.20

¹ fees not applicable when using a Visa Debit card.

² each time the account is overdrawn by \$50 or more without arrangement.

³ applicable for domestic funds transfer.

⁴ applicable to Private Label cards.

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

FEE DESCRIPTION	AMOUNT (FJD)
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VISA Debit

Account Fees	VISA Viti ³	VISA Flex	VISA Biz
Application Fee	N/A	\$35.00	\$65.00
Annual Fee	N/A	\$35.00	\$65.00
Monthly Membership Fee	\$2.00	N/A	N/A

Card Fees			
Replacement Fees	\$10.00	\$10.00	\$10.00
Replacement PIN ¹	Nil	\$10.00	Nil

Accessing BRED ATM			
Withdrawal	\$0.40	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40	\$0.40
Mini-statement	\$0.40	\$0.40	\$0.40

Accessing BRED and local bank EFTPOS			
	\$0.40	\$0.40	\$0.40

Accessing other local bank ATM			
Withdrawal	\$0.40	\$0.40	\$0.40
Balance Enquiry	\$0.40	\$0.40	\$0.40

Accessing overseas machines & online			
ATM Balance Enquiry	\$2.00	\$2.00	\$2.00
ATM Withdrawal ²	\$8.00+2.5%	\$8.00+2.5%	\$8.00+2.5%
EFTPOS Purchase	\$0.40	\$0.40	\$0.40
EFTPOS Refund ²	2.5%	2.5%	2.5%
EFTPOS Cash Advance ²	\$8.00+2.5%	\$8.00+2.5%	\$8.00+2.5%
Online Payments	\$0.40	\$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)		

¹ PIN cannot be reset on the existing VISA cards. A new VISA card must be ordered for a new PIN.

² 2.5% of the transacted amount in Fijian dollars.

³ overseas limit for VISA Viti is restricted to FJD500. Card is primarily designed for local use. Choose VISA Flex or VISA Biz if frequent international use is required.

FEE DESCRIPTION	AMOUNT (FJD)
Term Deposits	
Minimum Opening - Retail	\$1,000.00
Maximum Opening - Retail	\$200,000.00
Minimum Opening - Wholesale	above \$200,000.00
Prepayment Fee (per request)	\$30.00
Maturity withdrawal/Partial interest payment	
By transfer to nominated BRED account	Nil
By Bank Cheque	\$10.00
By transfer to other local bank	Funds Transfer fees will apply

FEE DESCRIPTION	AMOUNT (FJD)
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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

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

Safe Custody Fee (This service has been discontinued)

Safe Custody Locked Boxes	
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

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

Notes

Notes

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.

Subject to Bank's Terms and Conditions.

-  **132 100**
-  **customer.care@bred.com.fj**
-  **www.bred.com.fj**
-  **Visit any of our Branches**



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