

DISCLOSURE OF FEES & CHARGES

Lending Services



FEE DESCRIPTION	AMOUNT (FJD)
Personal Loan and Overdrafts	
Overdraft Excess Fee on Unarranged Excess	\$15.00 per day (each time the account is overdrawn by \$50.00 or more).
Loan Approval Fee (new loans and top ups)	
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 (whichever 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
Motor Vehicle Loan	
Loan Approval Fee (new loans and top ups)	
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
Service Fee	
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
Inspection Fee	\$40.00 per inspection
Loan Arrears Fee	\$25.00 applicable when repayment is not paid in full within 5 days from its due date

FEE DESCRIPTION	AMOUNT (FJD)
Residential Home Loan	
Loan Approval Fee (new loans and top ups)	
Up to \$100,000.00	\$500.00
\$100,001.00 to \$250,000.00	\$1,000.00
Above \$250,000.00	\$2,500.00
FNPF Housing Transfer Fee	\$100.00 per application + FNPF Fee
Switch Fees	\$300.00 payable when switching between loan product, changing loan term or fixed and variable interest 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.
Investment Property Loan (Rental Purpose)	
Loan Approval Fee (new loans and top ups)	
Up to \$100,000.00	\$500.00
\$100,001.00 to \$250,000.00	\$1,000.00
Above \$250,000.00	\$2,500.00
FNPF Housing Transfer Fee	\$100.00 per application + FNPF Fee
Switch Fees	\$300.00 payable when switching between loan product, 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	
<i>(applicable to loans or borrowings taken under a registered business or company name)</i>	
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 (FJD)****Business Overdrafts****Loan Approval Fee**

New loans and increases to existing loans	1% of loan amount (Minimum \$500.00)
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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).
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Business Term Loans**Loan Approval Fee**

New loans and increases to existing loans	1% of loan amount (Minimum \$500.00)
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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.
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Finance Lease

Loan Approval Fee	1% of loan amount (Minimum \$500.00)
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Stamp Duty on Master Lease	n/a
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Rental Arrears Collection Fees	\$25.00 if the monthly rental/repayment is not paid by the due date
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FEE DESCRIPTION	AMOUNT (FJD)
Bonds & Guarantees	
Facility Approval Fee	1.75% of amount of bond / guarantee (minimum \$50.00)
Six Monthly Charges	1% of amount of bond/guarantee on a pro-rata basis (minimum \$40.00)
Cancellation	1% of amount of bond/ guarantee on a pro-rata basis (minimum \$40.00)
Document Handling	\$100.00 for stamping indemnity on establishment
Holding Fees	
Commitment Fee	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.
Other Loan Fees	
Search Fees	\$45.00 per search
Security Document/ Production	\$100.00 per document
Settlement Attendance Fees	\$100.00 per application + FNPF fee
Handling Fees	\$30.00 each additional document
Security Document Photocopying Fee	\$1.00 per page
Variation to Loan Terms	\$100.00
Government Charges	as per Government mandate.

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
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