

DISCLOSURE OF FEES & CHARGES

International Services

BRED
BANK

FIJI

Fee Description	Amount
Foreign Currency Cheque Account	

(Fees below are in Fiji Dollars)

Minimum Opening Balance	\$1,000.00
Minimum Operating Balance	\$2.00 per month if the minimum operating balance is below FJD 1,000.00
Base Maintenance Fee	\$15.00
Activity Fee	\$0.40 per item
Statement – Normal Issue	Free
Statement Reprint	\$10.00 per page
Audit Certificate	\$40.00 per certificate
Drawing for Deposit to FJD account	\$10.00
Drawing to Purchase Foreign Currency Telegraphic Transfers	0.65% or minimum \$50.00 & up to a maximum of \$150.00
Cash Deposit	1% or minimum \$35.00

Foreign Currency Savings Account

(Fees are charged in the currency of the account maintained)

Minimum Opening Balance	\$1,000.00
Below Minimum Balance Fee	\$5.00 per end of day balance charged monthly
Base Fee	\$2.00 per month
Withdrawal Fee	\$5.00 per item, charged monthly
Foreign Currency Cash Deposits or Swap	1% or minimum \$35.00
Audit Certificate	\$40.00
Term Deposit Prepayment	\$30.00 plus interest adjustment cost
Standing Order	\$5.00

Fee Description	Amount
Payments Outward	

(Fees below are in Fiji Dollars)

Issue of SWIFT in FJD	0.35% or minimum \$30.00 plus SWIFT Cost
SWIFT Cancellation/Refunds	\$20.00 + Out of Pocket Expenses
Advice of fate of SWIFT on Customers Instruction for follow-up	\$25.00
Payment with Multiple Beneficiaries	\$5.00 per item listing

Payment Inwards

(Fees below are in Fiji Dollars)

Credit to BBF Customer's Account	\$10.00
Credit to Other Bank's Customer Account	\$15.00
Payment in Foreign Currency To Foreign Currency Accounts With Other Banks	\$70.00 + \$25.00 SWIFT Cost
Letter of Confirmation of receipt To RBF & Others	\$25.00
Payment Upon Application and Identification	\$20.00
Payment in Multiple Lists	\$5.00 per item
Seeking clarification on Payments from Overseas Bank	\$7.50
Clean Payment Orders in FJD & Foreign Currency	\$5.00
Payment to Other Banks for Account of third parties irrespective of amount	\$20.00
For seeking instruction from beneficiary	\$10.00
Clarification of payment items	\$25.00
Customer uses branch to forward deposit or withdrawal instructions from Overseas Accounts	\$30.00 flat fee, inclusive of SWIFT Charge

Bill Outward

(Fees below are in Fiji Dollars)

Collection – Clean Items	0.5% or minimum \$30.00 + Courier Cost
Dishonours	\$30.00

Fee Description	Amount
Documentary Bills Outward (Export)	

(Fees below are in Fiji Dollars)

Documentary Bills	0.5% or minimum \$50.00 + Postage + Stamp Duty + Courier Cost
Dishonours	\$30.00
Representation	\$30.00
Extension of Term	\$30.00
Letter to Overseas Bank for Fate	\$20.00
Letter to RBF confirming Receipt of Export Proceeds	\$25.00
Letter to Exporter seeking Confirmation of Exports Proceeds	\$25.00
Postage	\$10.00 + Stamp Duty

Documentary Bills Inward-Other Charges (Import)

(Fees below are in Fiji Dollars)

Documentary Collections received from Overseas Banks or direct from Drawers	0.5% or minimum \$30.00
Overseas Bills through Local Banks	\$20.00
Extension/Endorsement of Bill	\$30.00
Delivery Orders	\$10.00
Part Payment	\$20.00
Contacting in Case of Need	\$15.00
Dishonours	\$30.00
Representation	\$30.00
Representation for Bills answered "Pay or accept on arrival of goods"	\$10.00
For Acceptance & Return	0.5% or minimum \$30.00
For release of Documents free of Payment or against Undertaking	\$50.00 per set
Warehousing	\$40.00 + Out of Pocket Expenses + Legal Costs
Noting & Protesting	\$40.00 + Legal Costs
Obtaining Instructions	\$15.00 + Airmail/SWIFT Costs from Remitting Bank

Fee Description	Amount
Bills Inward	
(Fees below are in Fiji Dollars)	
Clean Collection from Local Bank	\$30.00
If Proceeds to be Remitted or Exchange Control is necessary	0.5% or minimum \$50.00, up to a maximum of \$950.00
Dishonours	\$30.00 + SWIFT Cost
Representation	\$30.00

Bills Discounted	
(Fees below are in Fiji Dollars)	
Acceptance Commission	1% or minimum \$50.00 paid up front
Interest	Customers Overdraft rate from date of Discount to Payment/Maturity

Documentary Credit Inwards (Exports)	
(Fees below are in Fiji Dollars)	
Advising Commission	\$35.00
Advising of Amendment Our Customers	\$25.00
Other Banks Customers	\$35.00
Confirmation of Credit	On application – (Refer Treasury)
Without Recourse Drawing	On application – (Refer Treasury)
Acceptance of Term Bill of Exchange on Other Banks in Fiji	1.5% or minimum \$30.00 per 30 days issue of Bill of Exchange

Fee Description	Amount
Documentary Credits Outward (Import LC)	
(Fees below are in Fiji Dollars)	
Issuance – Sight	0.65% or minimum \$50.00
Revolving Credits (on each reinstated)	Charge as for a new Credit
Amendments (Imports Letter of Credit) Basic Charge	\$30.00
Increase in Amount	As for a new Credit
Authorisation of Irregular “Drawing”	\$30.00
Authorisation of Excess Drawing	\$30.00
Expired – without Negotiation	\$30.00
Multiple Drawing Fee	\$20.00 per drawing
Advising of amendment to Own Client	\$20.00
Where Letter of Credit is issued for An “About” Amount	Commission calculated on 110% of the Letter of Credit Amount
Standby Letter of Credit	1% or minimum \$50.00
Letter of Credit Payment Fee on Beneficiary’s Account	\$50.00
Cancellation	\$30.00
Full length Letter of Credit by SWIFT	\$40.00

Forward Exchange Contract

(Fees below are in Fiji Dollars)

New Contract	\$30.00
Extensions	\$30.00
Cancellation	\$30.00
Partial Delivery	\$10.00

Export Finance Facilities

(Fees below are in Fiji Dollars)

Pre-Shipment Export Finance	\$50.00 per application
Post-Shipment Export Finance	\$50.00 per application

Fee Description	Amount
Shipping Guarantees	
(Fees below are in Fiji Dollars)	
Establishment	1.75% or minimum \$50.00
First Six monthly fee	\$100.00
Second Six monthly fee	\$150.00
Third and subsequent Six monthly fee	\$250.00
Stamp Duty	\$1.00

Airway Bills Guarantees	
(Fees below are in Fiji Dollars)	
Establishment	1.5% or minimum \$50.00, up to maximum of \$1,000.00
Endorsement of Air Cargo Bill	\$50.00

Swap Commission	
(Fees below are in Fiji Dollars)	
Inter bank	\$70.00 + SWIFT charges where applicable
Foreign Currency Cash Deposit	1% or minimum \$30.00 + new Transaction Costs
Cash for Telegraphic Transfer	1% or minimum \$30.00 + new Transaction Costs
Telegraphic Transfer for Cash	0.5% or minimum \$50.00; up to a maximum of \$500.00

SWIFT Transfer	
(Fees below are in Fiji Dollars)	
All Countries	\$25.00

Courier Cost	
(Fees below are in Fiji Dollars)	
Courier Cost	\$40.00

Fee Description	Amount
Negotiations	
(Fees below are in Fiji Dollars)	
Transferable Credits	\$50.00
Negotiation under Letter of Credit	0.5% or minimum \$30.00, up to a maximum of \$1,000.00
Acting as Reimbursement Bank on FJD Letter of Credit	\$100.00
Expired without Negotiation	\$30.00

Commercial-Money Exchange Companies	
(Fees below are in Fiji Dollars)	
Cash Deposit to Foreign Currency account	1.5% or minimum \$100.00, up to maximum of \$1500.00


Trade Finance	
(Fees below are in Fiji Dollars)	
Establishment Fee	
New and Extension	\$100.00 plus interest at customers Overdraft rate
Prepayment	\$100.00

Standby Letter of Credit-Inward	
(Fees below are in Fiji Dollars)	
Advising credit	\$100.00
Advising amendment	\$50.00
Confirmation	On application or minimum \$125.00
Negotiation	0.75% or minimum \$125.00, up to a maximum of \$950.00
Postage	\$10.00
SWIFT	\$25.00

Fee Description	Amount
Standby Letter of Credit-Outward	
(Fees below are in Fiji Dollars)	
Issuance	
Establishment	1.75% or minimum \$50.00
Half Yearly Charge	1.75% or minimum \$50.00
Confirmation	On application
SWIFT	\$40.00
Stamp Duty	\$1.00
Postage	\$10.00
Amendment	
Basic	\$50.00
Increase in Amount	As for new credit
SWIFT	\$25.00
Postage	\$10.00
Acting as Paying/Reimbursing Bank	\$125.00 per drawing
Cancellation	\$30.00

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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.

Subject to Bank's Terms and Conditions.

-  **132 100**
-  **customer.care@bred.com.fj**
-  **www.bred.com.fj**
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DATE OF PRINT: DECEMBER 2025

