

SAVINGS

# PREMIUM STUDENT SAVER

*GROW with BRED*



[www.bred.com.fj](http://www.bred.com.fj)

**BRED**  
BANK

FIJI

# Begin with the end in mind!

At BRED Bank, we understand that student life can be challenging, from exams to juggling tasks and home work. The **Premium Student Saver Account** is carefully designed with student's needs in mind. We provide you with the right solutions and services to help your current needs and most importantly - Saving for your Future.

## FEATURES AND BENEFITS

- ✓ No Monthly Account Maintenance Fees.
- ✓ No ATM withdrawal and balance enquiry fee.
- ✓ Free sign-up to BRED Fiji Connect.
- ✓ Minimum account opening deposit - \$10.
- ✓ Age – New born to 24 years.
- ✓ Parent/Guardian will be trustee from a newborn to 18 years.
- ✓ After 24 years, the product will be switched to Premium Savings Account. The system will automatically block any further transactions until customer visits the branch to update personal details and provide valid identification documents.

If you have a regular allowance from your parents you can arrange to have this paid straight into your account. Below table shows how much you can save for your future:

Savings per fortnight	1 year	10 years	15 years	20 years
\$10	\$260.00	\$2,600.00	\$3,900.00	\$5,200.00
\$20	\$520.00	\$5,200.00	\$7,800.00	\$10,400.00
\$50	\$1,300.00	\$13,000.00	\$19,500.00	\$26,000.00

# How do I apply for a Premium Student Saver Account?

## Mandatory Documents for Child: (from new born registered child to 18 years old)

- ☐ Original Birth Certificate
- ☐ TIN Letter or FRCS/FNPF Joint ID card

## Mandatory Documents for parents/guardians:

- ☐ TAX Identification 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 identification

- ☐ Valid Passport with any utility bill evidencing current residential address.
- ☐ Valid Driver's licence.

Note: Premium Student Saver Account needs to be opened by the student's parent or guardian.

If both parents or guardians are signing on the account then both parties will have to bring the above requirements to open the Premium Student Saver Account.

Easily contact us!  
Login on [BRED Fiji Connect](#)

AVAILABLE ON



## Why invest in a Premium Student Saver account?

*It's beyond savings, it's a lifestyle!*



**Financial Education:** This provides an opportunity to teach children about money management, savings, and interest. This early education can set a strong foundation for their financial literacy.



**Savings Habit:** Encouraging children to save regularly fosters a habit of setting money aside for future needs or goals. It instills discipline and responsibility.



**Goal Setting:** Children can set goals for their savings, whether it's buying a toy, saving for college, or any other long-term objective. This helps them understand the value of setting targets and working towards them.



**Financial Security:** Having savings can provide a sense of financial security. It can help children feel more prepared to handle unexpected expenses or emergencies in the future.



**Ownership and Responsibility:** By having their own account, children learn ownership and responsibility for their finances. They can actively manage and track their savings, gaining a sense of control and empowerment.

Full Disclosure of Fees and Charges are available at the nearest branch of BRED Bank (Fiji) Pte Limited and our website.

Subject to Bank's Terms and Conditions.



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**www.bred.com.fj**



**Visit any of our Branches**



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