

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

¹ applicable for domestic funds transfer.

² applicable 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.

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)	\$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

¹ applicable for domestic funds transfer.

² applicable to Private Label cards.

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 (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)****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.

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 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)

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)		
Overseas limit increase request ³	\$35 per request		

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 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
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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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Cash Handling Fee

	0.15% of cash deposits in excess of \$15,000 per customer, per day.
Cash Handling Fee	This fee will apply to cash deposits conducted over the counter at BRED Bank branches.

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
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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.

Subject to Bank's Terms and Conditions.

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-  Visit any of our Branches



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