

DISCLOSURE OF FEES & CHARGES

International Services



FEE DESCRIPTION

AMOUNT (FJD)

Foreign Currency Cheque Account

Minimum Opening Balance	\$1,000.00
Minimum Operating Balance	\$2.00 per month if the minimum operating balance is below FJD1,000.00
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

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 (FJD)****Payments Outward**

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 Customer's instruction for follow-up	\$25.00
Payment with Multiple Beneficiaries	\$5.00 per item listing

Payment Inwards

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 Bank's	\$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 Bank's 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

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

FEE DESCRIPTION

AMOUNT (FJD)

Documentary Bills Outward (Export)

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)

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 (FJD)
Bills Inward	
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	
Acceptance Commission	1% or minimum \$50.00 paid up front
Interest	Customer's overdraft rate from date of Discount to Payment/Maturity
Documentary Credit Inwards (Exports)	
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 (FJD)

Documentary Credits Outward (Import LC)

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

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

Export Finance Facilities

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

FEE DESCRIPTION	AMOUNT (FJD)
Shipping Guarantees	
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	
Establishment	1.5% or minimum \$50.00, up to maximum of \$1,000.00
Endorsement of Air Cargo Bill	\$50.00
Swap Commission	
Interbank	\$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	
All Countries	\$25.00
Courier Cost	
Courier Cost	\$40.00

FEE DESCRIPTION**AMOUNT (FJD)****Negotiations**

Transferable Credits	\$50.00
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Negotiation under Letter of Credit	0.5% or minimum \$30.00, up to a maximum of \$1,000.00
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Acting as Reimbursement Bank on FJD Letter of Credit	\$100.00
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Expired without Negotiation	\$30.00
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Commercial-Money Exchange Companies

Cash Deposit to Foreign Currency account	1.5% or minimum \$100.00, up to maximum of \$1,500.00
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Trade Finance

Establishment Fee	
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New and Extension	\$100.00 plus interest at customer's overdraft rate
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Prepayment	\$100.00
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Standby Letter of Credit-Inward

Advising credit	\$100.00
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Advising amendment	\$50.00
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Confirmation	On application or minimum \$125.00
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Negotiation	0.75% or minimum \$125.00, up to a maximum of \$950.00
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Postage	\$10.00
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SWIFT	\$25.00
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FEE DESCRIPTION

AMOUNT (FJD)

Standby Letter of Credit-Outward

Issuance

Establishment	1.75% or minimum \$50.00
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Half Yearly Charge	1.75% or minimum \$50.00
Confirmation	On application

SWIFT	\$40.00
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Stamp Duty	\$1.00
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Postage	\$10.00
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Amendment

Basic	\$50.00
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Increase in Amount	As for new credit
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SWIFT	\$25.00
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Postage	\$10.00
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Acting as Paying/Reimbursing Bank	\$125.00 per drawing
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Cancellation	\$30.00
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IMPORTANT CUSTOMER NOTICE

This Brochure contains our current fees and charges. All fees quoted are exclusive of Government charges. BRED Bank (Fiji) Pte Ltd may vary fees and charges. If we do vary our existing fees and charges or introduce 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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