

# DISCLOSURE OF FEES & CHARGES

Lending Services



## FEE DESCRIPTION

## AMOUNT (FJD)

## Personal Loans 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 (which ever 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

(applicable to loans or borrowings taken under a registered business or company name)

|                  |                  |
|------------------|------------------|
| 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<br>(Minimum \$500.00) |
|-------------------------------------------|-----------------------------------------|

## Service Fee

|                         |                                       |
|-------------------------|---------------------------------------|
| Up to \$1,000,000.00    | 0.10% per month<br>(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). |
|-------------------------------------------|---------------------------------------------------------------------------------------------|

## Business Term Loans

## Loan Approval Fee

|                                           |                                         |
|-------------------------------------------|-----------------------------------------|
| New loans and increases to existing loans | 1% of loan amount<br>(Minimum \$500.00) |
|-------------------------------------------|-----------------------------------------|

## 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. |
|------------------|----------------------------------------------------------------------------------------|

## Finance Lease

|                   |                                         |
|-------------------|-----------------------------------------|
| Loan Approval Fee | 1% of loan amount<br>(Minimum \$500.00) |
|-------------------|-----------------------------------------|

|                            |     |
|----------------------------|-----|
| Stamp Duty on Master Lease | n/a |
|----------------------------|-----|

|                                |                                                                     |
|--------------------------------|---------------------------------------------------------------------|
| Rental Arrears Collection Fees | \$25.00 if the monthly rental/repayment is not paid by the due date |
|--------------------------------|---------------------------------------------------------------------|

**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 as at the 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.

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Subject to Bank's Terms and Conditions.

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