



ANZ BUSINESS INVESTOR GUIDE

Understanding your
Investment options in Fiji



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COUNTRY INFORMATION

PEOPLE

Population: 827,000 (2007 provisional census) Languages: English, Fijian, Hindustani Ethnic Groups: Fijian 54%, Indian 38%, Chinese 8%, European, other Pacific Islanders.

GEOGRAPHY

Location: Oceania, island group in the South Pacific Ocean, about two-thirds of the way between Hawaii and New Zealand.

ECONOMY

Currency: Fijian Dollar (FJD)
GDP per capita: USD 4,600 (2011 est.)
GDP growth: 1.3% (2011 est.)
Exports: Sugar, garments, gold, timber, fish, molasses, coconut oil

GOVERNMENT

Head of State: H.E. Pres. Epeli Nailatikau

EXCHANGE CONTROL

- > Stringent controls apply to payments abroad
- > Foreign currency funds must be handled by authorised dealers
- > Borrowing locally by non-resident

investors is limited and related to percentage of local equity participation

- > Applications for foreign currency to repatriate capital and profits of non-resident companies are generally approved after tax clearance is obtained
- > Restrictions apply to funds to be deposited to non-resident (styled "external") accounts
- > Credit cards and International debit cards obtained in Fiji may also be used outside Fiji for limited shopping expenses and travel-related purposes only.

BANKING REGULATIONS

- > The Reserve Bank of Fiji exercises strict control over all banks' capital
- > Bank fees and charges are monitored and regulated
- > Banks may set their own interest and exchange rates

TAXATION

Withholding tax is payable on interest earned by non-resident.

* Source data RBF Press Release number 13/2010
Dated 29 April 2010

OUR ANZ FIJI PROFILE

ANZ FIJI BANKING SEGMENTS:

Corporate Banking, Commercial Banking, Small to Medium Enterprises, Market/Trade & Supply Chain, Retail, Priority Banking, Rural Banking, Signature Priority Banking, Tourism Unit and ANZ has recently introduced our Asian Banking Associate.

Status Full Banking Licence

Branches 15

Business Centres 3

Signature Priority Banking 2

ATMs 76

POS 1288

Market Share 40.8 as of February 2013


MAIN ADDRESS


ANZ House
25 Victoria Parade
Suva
Fiji


OFFICE HOURS AND BRANCHES

Monday to Thursday 9:30am - 3:30pm
Friday - 9:30am - 4:00pm
ANZ Signature Priority Banking
(Monday - Friday) 9:00am - 4:00pm

FOR MORE INFORMATION

 Visit our Website
www.anz.com/fiji

 E-mail us on
fjimarkets@anz.com

 Call us on:
Markets Dealing Room
Manager Sales Ph: 321 3722
Markets Dealers Ph: 321 3725
Trade & Supply Chain Ph: 321 3055
Business Banking Ph: 321 3301



INVESTMENT APPROVAL PROCESS

The following steps must be undertaken by investors wishing to establish businesses in Fiji:

01. OFFICE OF REGISTRAR OF COMPANIES (ROC)

www.egov.gov.fj

- > Reservation of business/company name
- > Download application form

02. INVESTMENT FIJI

- > Registration must be done via submission of the completed application form (as above) and a registration fee of F\$2,875.00 (VIP)
- > Applications take ten working days to process
- > Investment Fiji checklist is available on the next page and from www.investmentfiji.org.fj

03. OFFICE OF REGISTRAR OF COMPANIES (ROC) WILL THEN

- > Register business/company names by issuing a certificate
- > Registration checklist is available from www.investmentfiji.org.fj

04. IMMIGRATION DEPARTMENT

www.immigration.gov.fj

The investor will then need to apply to the immigration department who will:

- > Check criminal history/connection and character as required by the immigration Act
- > Issue key post work permits to foreign investors
- > Work permit checklist is available from www.investmentfiji.org.fj

05. RESERVE BANK OF FIJI (RBF)

www.reservebank.gov.fj

Once registered with Investment Fiji, a foreign investor holding a FIRC must apply directly to the RBF who will:

- > Approve the issue and transfer of shares to non-residents
- > Confirm the remittance of investment from offshore
- > Check veracity of individuals seeking transaction approvals where required by RBF procedures

- > RBF checklist is available from www.investmentfiji.org.fj

06. FIJI REVENUE & CUSTOMS AUTHORITY (FRCA)

www.frca.org.fj

- > Ensure ROC registration has been obtained prior to processing applications

- > Register the enterprise for Income Tax, PAYE & VAT purposes, and issue Tax Identification Numbers (TIN) provided enterprises comply with application requirements.

- > Tax registration checklist is available from www.investmentfiji.org.fj

07. CITY/TOWN COUNCIL BUSINESS LICENCES

08. FIJI NATIONAL PROVIDENT FUND

www.myfnpf.com.fj

- > Registration of employee and employer – superannuation.

09. OTHER GOVERNMENT AGENCIES

- > depending on the nature of business.

10. ESTABLISH A BANKING RELATIONSHIP IN FIJI

- > Utilize ANZ contacts and account opening procedures as listed in the following pages

OPENING AN ACCOUNT IN FIJI INVESTOR CHECKLIST

INVESTMENT FIJI CHECKLIST

STEP	DESCRIPTION
1	Determine Business Structure
2	Establishment Company Name
3	Foreign Investment Registration Certificate
4	Register the Company
5	Exchange Control Approvals
6	Register for Income Tax and VAT
7	Obtain Work Permits from the Department of Immigration

01. DETERMINE BUSINESS STRUCTURE

You should seek advice from Investment Fiji about the foreign investment act. How the foreign investment and exchange control rules might apply to you and also seek taxation advice for your business, before you select the business structure you want to use.

02. ESTABLISHMENT COMPANY NAME

Once you select the business structure you will adopt, you must decide what name you want to use for the business. You may decide that you want to have different names for the name of the company and the business name you will trade under. Conduct a search of the Companies, Business Names and Trade Marks Register to ensure that your desired name(s) do not conflict with an existing name. If there is no conflict, submit a formal application to the Registrar of Companies seeking a reservation of your proposed company.

If you plan to use a separate business name to trade under, you can only apply for that name after you commence business.

03. FOREIGN INVESTMENT REGISTRATION CERTIFICATE

You must obtain a Foreign Investment Registration Certificate from Investment

Fiji before you can carry on any business in Fiji. This is to allow you, the investor, to register your business with the Registrar of Companies, Reserve Bank of Fiji for the issuance of shares, the Fiji Revenue & Customs Authority for VAT and Income Tax, and the Immigration Department for work permits.

Depending on the nature of your business you may be required to obtain permits or licenses, for example fishing or saw milling license. The licensing agencies will need to cite the Foreign Investment Registration Certificate (FIRC) before they can begin to process your application.

You should apply for a FIRC as soon as you have decided what business structure and what company names you want to adopt. Investment Fiji will usually notify you of the outcome within ten working days.

04. REGISTER THE COMPANY

To ensure your company is incorporated with the name you reserved at Step 2, the incorporation documents should be lodged with the Registrar within 30 days of the reservation confirmation being received. That can usually be extended to 60 days for people based overseas.

05. EXCHANGE CONTROL APPROVALS

If you are using a Fiji incorporated company, you must obtain approval from the Reserve Bank of Fiji (RBF) before you acquire any shares in that company. The forms are available from the RBF's website www.rbf.gov.fj or from lawyers and accountants in Fiji. You may want to ask your lawyer or accountant to assist with this. If you are using some other business structure, perhaps a partnership, joint venture or operating in Fiji as a foreign company, you should seek professional advice as the RBF requirements do vary in those cases.

06. REGISTER FOR INCOME TAX AND VAT

Any new business must register for both income tax and VAT with the Fiji Revenue & Customs Authority (FRCA).

This can be done in person or if you are planning to use an accountant as a tax agent or adviser, you may prefer to ask them to do this for you.

07. OBTAIN WORK PERMITS FROM THE DEPARTMENT OF IMMIGRATION

Non-residents looking to work in Fiji must obtain a work permit from the Department of Immigration in order to work in Fiji



OPENING AN ACCOUNT IN FIJI WITH ANZ

	PERSONAL ACCOUNT	BUSINESS ACCOUNT
Fiji Resident	<ul style="list-style-type: none"> > Copy of passport/drivers licence/ FNPF/Government voter registration > Latest payslip (to verify source of income) > Utility bill (verify residential address) > Minimum deposit of FJD \$10.00 (note that we do not open accounts with zero balance) > Tax Identification Number from Fiji Revenue & Customs Authority 	<ul style="list-style-type: none"> > Certificate of Registration. > Fiji Trades Investment Board and Reserve Bank of Fiji approval. > Memorandum of Articles of the company. > Directors Resolution. > For each of the signatories, the company will need to provide the following: <ul style="list-style-type: none"> - A valid Passport or Drivers Licence to confirm date of birth - Utility bills such as Electricity and water bills to confirm residential address - Salary details or employee identification to confirm employment or Telephone bill. - Tax Identification Number

Non-Fiji Resident

- The account will be opened as a Non-resident account and deposits are limited to the following:
- > Salaries & wages from employment in Fiji
 - > Interest Payable on the account
 - > Payments from other external accounts
 - > Fiji National Provident Fund proceeds
 - > Tax Refunds
 - > Proceeds from sale of foreign currency sourced from external sources.
 - > Transfers from Offshore
 - > Other funds from local sources (Limit:\$200 per month)

- It is also important to advise the reason for opening this account as we may require additional information. In order to open a new Business account, you will need to provide the following for the company:
- > Certificate of Registration.
 - > Fiji Trades Investment Board and Reserve Bank of Fiji approval.
 - > Memorandum of Articles of the company.
 - > Directors Resolution.
 - > For each of the signatories, the company will need to provide the following:
 - A valid Passport or Drivers Licence to confirm date of birth
 - Utility bills such as Electricity and Water Bills to conform residential address
 - Salary details or employee identification to confirm employment or Telephone bill.
 - Tax Identification Number

PRODUCT SUMMARY

BANKING IN FIJI

Fiji offers a unique culture, friendly people, amazing food, and a growing economy.

Living and working in Fiji is one of life's great adventures, packed full of opportunities, but certainly not without challenges. ANZ is here to help you to make the most of the opportunities, and overcome some of the challenges.

Begin by looking at some of ANZ Fiji's products and consider how they can best meet your financial needs.

ANZ can assist you establish your banking in Fiji.

PRODUCT SUMMARY

THE BANKING ENVIRONMENT IN FIJI (NON-RESIDENTS - INDIVIDUAL)

Currency

The currency of Fiji is the Fiji Dollar (FJD, or simply simply Dollar).

As an individual, if you are paid in Fiji Dollars, you can convert to a foreign currency or remit your foreign currency out of Fiji without restriction if you are sending it to your own account overseas. To send your money to a third party, you will need to provide statement of the purpose of the payment to your bank.

Making payments

Making payments for everyday expenses like utilities or rent is not too difficult in Fiji. Most bills are paid via bank transfer, cheques, standing order (periodical payments), or by cash. In many cases, your employer would arrange payment of major bills such as telephone, rent, electricity, etc.

Debit & credit cards

Both debit and credit cards are available in Fiji.

ATMs

ATM networks have grown substantially in Fiji in recent years. Most major banks also have ATMs around the country. ATMs only dispense Fiji Dollars and accept most international cards showing the Cirrus or Maestro symbols.

SETTING UP YOUR FINANCES

ANZ has a large footprint in Fiji

ANZ has 15 branches conveniently located countrywide. You are welcome to come in and meet our staff, ask questions, or use our telling counters to arrange local and overseas payments, make deposits or withdraw cash.

Rural Banking

ANZ is also the proud and only provider of Rural Banking services in Fiji with 6 years serving a total of 47 communities & schools.

The basics: opening local bank accounts and getting paid

ANZ Fiji can get you started with an ANZ Foreign Currency High Performance Passbook account for your savings. These accounts can be in AUD, EUR, NZD, GBP, YEN or USD. To open an account, simply visit an ANZ branch with your passport and we will walk you through the process.

ANZ credit and debit cards

ANZ International Access Debit Card is linked to your everyday deposit account, and allows you to withdraw cash from ANZ ATMs in Fiji, and any other Cirrus or Maestro ATM worldwide. The ANZ Visa Classic Credit Card or the ANZ Gold MasterCard also allows you to pay for goods or services at any merchant that accepts Visa or MasterCard, anywhere in the world.

ANZ Internet Banking allows you to:

- > access balances on all linked accounts
- > view 12 months of transaction history
- > transfer funds between linked ANZ accounts
- > pay bills with BPAY®
- > make payments to your employees*
- > pay anyone within Fiji

Foreign Exchange

As part of a global bank ANZ has a team of dedicated dealers available to provide you with specialist services in foreign exchange, interest rates, market economics and risk management expertise.

ANZ also has a range of Global Markets products to help manage immediate spot FX requirements or short term risk management requirements.

With ANZ as your partner, you can look to gain a competitive business with our full range of financial products and FX solutions including spot FX contracts, forward FX contracts, commodities that can be tailored to meet your requirements.

To support and facilitate your China related trading and investment activities, ANZ can also support you with solutions for RMB related trade, payments and cash management, investment, risk management and borrowing.

Domestic payments

If you wish to transfer money to another bank in Fiji, ANZ can make these transfers directly from either your regular bank account or foreign currency account. If you want to use your foreign currency account, the amount must first be converted to Fiji Dollars. To make a payment simply visit an ANZ branch, or send us a fax instruction. Please ensure an ANZ Fax Indemnity is in place before asking ANZ to act on your faxed instructions.

Overseas payments (non-residents - individual)

To make an overseas payment simply come into an ANZ branch, or send us a fax instruction. Overseas payments are subject to strict local regulation, so restrictions may apply, or additional documentation may be required in order to make an overseas payment.

Once you're settled in: making the most of the opportunities

ANZ can offer a unique network solution to your offshore banking needs while you are living in the Pacific. Whether it is through our offshore banking centres in Singapore and Hong Kong or back in Australia and New Zealand, we can draw together a truly international solution for all your financial needs.

The ANZ team in Fiji can connect you with our teams in offshore sites and assist in establishing arrangements to simplify what can be a complex task of managing your financial position across a number of countries.

Accumulating and investing cash

ANZ provides several accounts designed to help you invest. Come talk to us and we can help you find the best solution for your investment.

Find out more

To find out more about our Fees & Charges or Account Opening forms, call us on Monday to Friday between 8am - 6pm on 132 411 (within Fiji) or 679 321 3000 from (Overseas) or email us on ebusfj@anz.com

ANZ FIJI ATM & BRANCH LISTING'S OUR NETWORK



BRANCH LOCATION*

AREA/TOWN	ADDRESS
Ba	10 Bank Street, Ba
Lautoka	165-167 Vitogo Parade
Nadi	378 Queens Road Namaka Lane Nadi International Airport Nadi
Sigatoka	Market Road, Sigatoka
Labasa	Nasekula Road (Cnr Gibson Road), Labasa
Savusavu	Fred Ah Kee Building
Suva	ANZ House, 25 Victoria Parade, Suva/ USP Campus, Lautala Bay Road/ Lami Plaza, Lami/ Vinod Patel Building, Centrepont/ TappooCity, Corner of Usher street & Thompson Street/
Nausori	45 Main Street, Nausori
Tavua	Goldfield Road, Tavua

Hours: 9.30 - 3.30pm (Mon-Thu)
9.30 - 4.00pm (Fri)

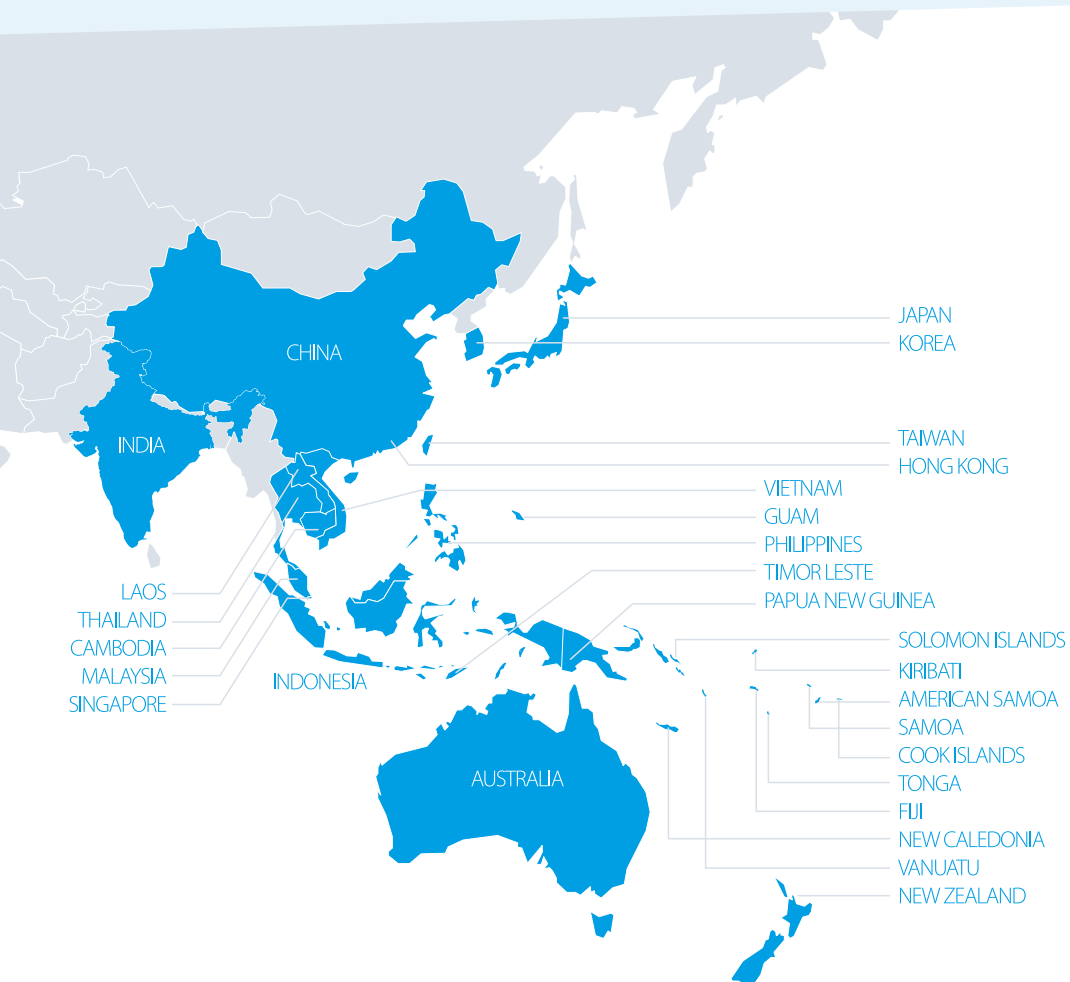
* Excluding Public Holiday

ATM LOCATION

- Denarau:** Denarau Marina/Radisson Hotel/
Westin Resort
- Labasa/Savusavu:** A. Hussain Hardware Ltd, Labasa
- Lautoka Beach/Samabula/Tamavua:**
MH Plus/Mobil S-Station/MH Superfresh
- Lautoka:** BP S-Station, Drasa Avenue/Bomco
Hardware, Naviti St/Shop N Save Supermarket
- Martintar:** Bounty Restaurant/RB Patel Jetpoint
- Nabua:** BP S-Station/RFMF/Suncourt
- Nadi:** Total S-Station, Back Road/Total S-Station,
Temple End/Nadi Int'l Airport, Domestic Arrivals
- Naulu/Makoi/Valelevu:**
GMR Store/Total S-Station/MH Value
- Nausori:** Rewa Pharmacy/Korovou
- Navua:** HMD Supermarket
- Pacific Harbour:** Fiji Arts Village
- Rakiraki/Tavua/Ba:** Foodtown Supermarket, Rakiraki
- Sigatoka:** Cuvu Supermarket/Naviti Resort/
Outrigger on the Lagoon/Total S-Station, Sigatoka
InterContinental Resort, Natadola
- Suva:** Nasese Bakery/Fatty's Shop, Lautala Bay Rd
FNPF Blvd/Harbour Centre/MH Premium, Flagstaff
Mobil S-Station, Victoria Parade/Mobil S-Station,
Walubay/Village 6 Cinemas/TappooCity Foodcourt,
L- 4/TappooCity Market end/Mid City/Fiji Sports
Council/Lami/RB Harbour Point

OUR ASIA PACIFIC BUSINESS

ANZ BRANCHES ACROSS ASIA PACIFIC



AMERICAN SAMOA

ANZ Amerika Samoa Bank
PO Box 3790
Pago Pago
American Samoa

COOK ISLANDS

ANZ House
Maire Nui Drive, Avarua
Rarotonga

EAST TIMOR

ANZ
Cnr Av Presidente Nicolau
Lobato & Rua Belarmino
Lobo, Bidau Lucidere

GUAM

ANZ Guam, Inc
424 West O'Brien Drive
Hagatna
Guam 96932

KIRIBATI

ANZ Bank (Kiribati) Limited
Main Street
Bairiki, Tarawa
Kiribati

NEW CALEDONIA

ANZ Representative Office
- French Pacific Territories
9, Rue d'Austerlitz
Centre Ville
98800 Noumea
New Caledonia

PAPUA NEW GUINEA

ANZ Haus, Harbour City
Konedobu, National Capital
District Papua New Guinea

SAMOA

ANZ Bank (Samoa) Limited
Beach Road
Apia
Samoa

SOLOMON ISLAND

ANZ House
Mud Alley
Honiara

TONGA

ANZ Nuku'alofa
PO Box 910
Taufa'ahau Road
Tonga

VANUATU

ANZ Bank (Vanuatu)
Limited
ANZ House
PMB 9003
Port Vila

CHINA

Main Address
L130B, L234, China
Central Place,
No.79 Jianguo Road,
Chaoyang District,
Beijing P.R.China 100025
RM2002,20F, International
Finance Place,
8 Hua Xia Road,
Pearl River New Town,
Guangzhou, 510623
People's Republic of China
ANZ Shanghai
15th Floor, Mirae Asset Tower
166 Lujiazui Ring Road
ANZ Shanghai XTD Sub Branch
220 Madang Road
Shanghai 200020
People's Republic of China

HONG KONG

Suite 2201 - 2207

Two Pacific Place
88 Queensway
Admiralty

Suite 3704 - 3709

Shell Tower
Times Square
1 Matheson Street
Causeway Bay

Suite 3809 - 3816

Two International
Finance Centre 8 Finance
Street
Central

Suite 301

Festival Walk Tower
80 Tat Chee Avenue
Kowloon Tong

Suite 1906 - 1907

International Commerce
Centre
1 Austin Road West
Kowloon

JAPAN

33rd Floor,

Marunouchi Building
4-1 Marunouchi 2-Chome
Chiyoda-ku
Tokyo 100-6333
Japan

Osaka Branch

17th Floor Office Tower
Hilton Plaza West
2-2 Umeda 2-chome,
Kita-ku
Osaka 530-0001
Japan

INDIA (BANGALORE)

"Cherry Hills"

Embassy Golf Links Business
Park
Off Intermediate Ring Road
Bangalore – 560 071

"Eucalyptus"

Manyata Embassy Business
Park
Special Economic Zone
Outer Ring Road
Rachenahalli
& Nagavara Village, Hobli
Bangalore - 560 045

INDIA (MUMBAI)

ANZ Capital Private Limited

6th floor, Unit No. 63
2nd North Avenue
Maker Maxity
Bandra Kurla Complex
Bandra (East)
Mumbai- 400 051

INDONESIA

ANZ Tower

Jl. Jend. Sudirman
Kav 33A,
Jakarta 10220

ANZ Tower

Ground Floor
Jl. Jend. Sudirman Kav
33A,
Jakarta 10220

Ruko Kelapa Gading Inkopal

Block B No. 1 & 2
Jl. Boulevard Barat Raya
Kelapa Gading
Jakarta 14240

Wisma Pondok Indah,

Ground Floor
Jl. Sultan Iskandar Muda
Kav. V-TA
Jakarta 12310

Ruko Pluit Village

Blok MG No. 40 – 41,
Pluit
Jakarta Utara 14440

Jl. Ir. H Juanda No. 7 – 9

Bandung 40116

Rich Palace Blok R6-7

Jl. Mayjend. Sungkono
147-151
Surabaya 60226

Mal Galaxy,

Ground Floor No. 92
Jl. Dharmahasada
Indah Timur 35-37
Surabaya 60115

West Plaza Building,

Ground Floor
Jl. Diponegoro No. 16
Medan 20112

KOREA

18th Floor, Kyobo Building

1 Chongro 1,
Chongro-ku
KPO 1065
Seoul, Korea

LAOS (ENQUIRY TYPE, ANZV)

Lane Xange Branch

33 Lane Xang Avenue
PO Box 5001
Vientiane, Lao PDR

Nongdouang Branch

157 Asean Road
Unit 11 Nongdouang,
Sikhottabong
Vientiane, Lao PDR

Pakse Branch

13 South Road,
Unit 15, Phonesavan
Village,
Pakse District,
Champasack Province,
Lao PDR

MALAYSIA

Unit 02-02, Level 2,

Menara Dion,
27, Jalan Sultan Ismail,
50250 Kuala Lumpur,
Malaysia

PHILIPPINES

ANZ Commercial/Head Office – 9 Floor,

MCC Center,
6778 Ayala Avenue,
1226 Makati City,
Philippines.

SINGAPORE

1 Raffles Place,

32-00, OUB Centre,
Singapore

TAIWAN

Suite 1208 12th Floor,

International Trade
Building
333 Keelung Road,
Section 1 Taipei 11012
Taiwan

THAILAND

19 Fl., #1904, Athenee

Tower, 63
Wireless Rd.,
Pathumwan,
Bangkok
10330
Thailand

DUBAI

ANZ Dubai

(Representative Office)
Office 704, Level 7
BurJuman Business Tower
Khalifa Bin Zayed Road
Dubai, United Arab Emirates

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