

# DISCLOSURE OF FEES AND CHARGES

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LENDING AND CREDIT CARDS  
JULY 2020



Fee description	Amount
<b>UNSECURED PERSONAL LOAN</b>	
<b>Loan Approval Fee</b>	
up to \$499;	\$75.00
\$500 to \$4,999;	\$125.00
\$5,000 to \$19,999;	\$250.00
\$20,000 to \$49,999;	\$500.00
\$50,000 and over	1% of limit amount
<b>Loan Arrears Fee</b>	
Arrears more than 7 days	\$25.00
<b>SECURED PERSONAL LOAN (INCLUDING MOTOR VEHICLES)</b>	
<b>Loan Approval Fee</b>	
up to \$499;	\$75.00
\$500 to \$4,999;	\$125.00
\$5,000 to \$19,999;	\$250.00
\$20,000 to \$49,999;	\$500.00
\$50,000 and over	1% of limit amount
<b>Loan Arrears Fee</b>	
Arrears more than 7 days	\$25.00

Fee description	Amount
<b>OTHER PERSONAL LOAN FEES</b>	
Additional bank cheque at drawdown	\$10.00 plus stamp duty
Certificate of balance	\$10.00
Computer printout	\$2.00 per page
Duplicate statement	\$5.00
Certificate showing amount of loan interest paid	\$10.00
Each settlement attended by ANZ	\$100.00
Security discharge fee	\$100.00
Request to produce a title or any security document	Minimum \$100.00
<b>SMALL LOANS (FORMERLY ANZ FAST CASH LOANS) - UNSECURED</b>	
<b>Loan Approval Fee</b>	
\$250 - \$500;	\$75.00
\$501 - \$1,000;	\$150.00
\$1,001 - \$1,500;	\$225.00
\$1,501 - \$3,500	\$300.00
<b>Loan Arrears Fee</b>	
Each arrears event more than 14 days	\$10.00
<b>Note: This product is no longer available for sale.</b>	



All references in this document to '\$', are to the lawful currency of Fiji.

Fee description	Amount
<b>CREDIT CARDS</b>	
<b>Visa Classic Credit Card</b>	
Joining fee	\$50.00
Annual fee	\$50.00
Late payment fee	\$20.00
Supplementary card fee	Nil
Dishonoured cheque fee	\$7.50
Cash advance fee <sup>1</sup>	\$5.00 per transaction
Interest free days	Up to 45 days
Statement copy fee	\$10.00
Replacement card/PIN fee	\$15.00
Transaction verification fee	\$10.00
Financial charges	Refer to advertised rate
Currency conversion fee	1.5% of the value of any foreign currency transaction

**1 Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.**

Fee description	Amount
<b>Visa Business Credit Card</b>	
Joining fee	\$60.00
Annual fee	\$60.00
Late payment fee	\$20.00
Supplementary card fee	Nil
Dishonoured cheque fee	\$7.50
Cash advance fee <sup>2</sup>	\$5.00 per transaction
Interest free days	Up to 45 days
Statement copy fee	\$10.00
Replacement card/PIN fee	\$15.00
Transaction verification fee	\$10.00
Financial charges	Refer to advertised rate
Currency conversion fee	1.0% of the value of any foreign currency transaction

**2 Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.**

#### Note

For cash advance, financial charges per month will apply from the date of transaction to the date of payment. This will be repeated in subsequent statements until the entire amount is fully settled.

No financial charge will be levied on sales transactions if 100% repayment is made on or before the payment due date.

If only part payment is made, any amount unpaid out of the current balance and any purchases are subject to a financial charge per month calculated from the date of posting of the transaction. This is repeated in each statement wherein the financial charge is calculated from the previous statement date until the next statement date, until the entire amount is fully settled.

Fee description	Amount
<b>HOME LOAN (INCLUDING RESIDENTIAL INVESTMENT PROPERTY LOAN)</b>	
<b>Loan Approval Fee</b>	
up to \$499	\$75.00
\$500 to \$4,999	\$125.00
\$5,000 to \$19,999	\$250.00
\$20,000 to \$49,999	\$500.00
\$50,000 and over	1% of approved amount
<b>Loan Arrears Fee</b>	
Arrears more than 7 days	\$25.00
<b>Other Fees</b>	
Switch fee (switching from one product to another or changing interest rates)	\$300.00 per account
<b>Property Inspection Fee</b>	
First inspection	20% of Limit/ Loan Approval Fee (min \$50)
Subsequent visits	\$50.00 per visit (min \$25)
Additional bank cheque at drawdown	\$10.00 plus stamp duty
Certificate of balance	\$10.00
Certificate showing amount of loan interest paid	\$10.00

Fee description	Amount
<b>BUSINESS OVERDRAFTS</b>	
<b>Excess Fee</b>	
Overdraft Excess Fee charged on unarranged excesses on the day the excess occurs	\$15.00
<b>Limit Approval Fee</b>	
<b>Credit Limits</b>	
up to \$499;	\$75.00
\$500 to \$4,999;	\$125.00
\$5,000 to \$19,999;	\$250.00
\$20,000 to \$49,999;	\$500.00
\$50,000 and over	1% of limit amount
Credit limits for terms up to one month	50% of the fees set out above
<b>Line Fee</b>	
(based on the higher of overdraft limit or overdrawn balance)	
<b>Credit Limits Per Month</b>	
up to \$4,999;	\$10.00
\$5,000 to \$14,999;	\$20.00
\$15,000 to \$19,999;	\$25.00
\$20,000 to \$999,999;	0.12% or \$300.00 whichever is less
\$1m and over.	0.03%
<b>Excess Interest Rate</b>	

An excess rate of 5% per annum in addition to existing applicable rate on business accounts will apply in the event of any unarranged excesses. The excess rate is calculated on the total outstanding from the day the excess or overdue amount occurs.

Fee description	Amount
<b>BUSINESS TERM LOANS</b>	
<b>Fully Drawn Advance</b>	
<b>Limit Approval Fee</b>	
<b>Credit Limits</b>	
up to \$499;	\$75.00
\$500 to \$4,999;	\$125.00
\$5,000 to \$19,999;	\$250.00
\$20,000 to \$49,999;	\$500.00
\$50,000 and over.	1% of limit amount
Credit limits for terms up to one month	50% of the fees set out above
<b>Loan Arrears Fee</b>	
Arrears more than 7 days	\$25.00

<b>ANZ BUSINESS ASSET/LEASE FINANCE/ PREMIUM FUNDING FACILITY</b>	
<b>Limit Approval Fee</b>	
<b>Credit Limits</b>	
up to \$499;	\$75.00
\$500 to \$4,999;	\$125.00
\$5,000 to \$19,999;	\$250.00
\$20,000 to \$49,999;	\$500.00
\$50,000 and over.	1% of limit amount
Master Lease Agreement Stamp Duty	As per Government mandate
Arrears Fee	Nil

Fee description	Amount
<b>MICROFINANCE LOANS</b>	
<b>Loan Approval Fee</b>	
\$100 to \$500	\$10.00
\$501 to \$1,000	2% of loan amount
<b>Loan Arrears Fee</b>	
Each arrears event more than 14 days	\$5.00
<b>OTHER LOAN FEES</b>	
Signed Letter of offer	Stamp Duty will apply as per Government mandate
Statement issued when full	Nil
Duplicate statement	\$5.00
<b>Special Answer Fee</b>	
- Other banks	\$25.00
- ANZ	\$15.00
Additional bank cheque at drawdown	\$10.00 plus stamp duty
Certificate of balance	\$10.00
Certificate showing amount of loan interest paid	\$10.00
<b>Search Fees</b>	
Titles, Deeds etc	\$30.00 per search (plus statutory cost, photocopying and certification)
Sole Trader/Finance company search	\$30.00 per search (plus statutory cost)

Fee description	Amount
<b>DOCUMENT HANDLING FEE</b>	
<b>Production of Documents for Stamping, Registration, Discharge etc</b>	
One document	\$100.00
Each additional document	\$30.00
Photocopy charges	\$1.00 per page
Execution of Documents by Bank's Attorney	\$30.00 per document
<b>Surrender of Documents on Settlement</b>	
One document	\$100.00
Each additional document	\$30.00
Renewal of Bill of Sale/Crop Lien	\$100.00 per document (plus statutory costs)
Lapsing of Bill of Sale/Crop Lien	\$50.00 per document (plus statutory costs)
Plus Government regulatory fees and insurance company fees as levied by them	
<b>Third Party Fees</b>	
Third party fees	Charged by third party - legal fee, consent fee, government fee, valuation fee, refinancing fee, and Land Transport Authority fee
<b>Mortgage Discharge Fee</b>	
Each settlement attended by ANZ	\$100.00
Security discharge fee	\$100.00
Request to produce a title or any security document	Minimum \$100.00

Fee description	Amount
<b>INSURANCE PREMIUMS</b>	
Paid on behalf of customer	\$30.00 plus costs
<b>LETTER OF UNDERTAKING</b>	
Issued for Visa purposes, etc	\$50.00 per letter
<b>OPINIONS</b>	
Issued at customers request	\$50.00 per request plus out of pocket expenses

