

# DISCLOSURE OF FEES AND CHARGES

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LENDING AND CREDIT CARDS  
SEPTEMBER 2023



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>Late Payment Fee</b>	
A scheduled repayment not paid in full within 7 days of the due date of that repayment	\$25.00
<b>Secured Personal Loan (including motor vehicles)</b>	
<b>Loan Approval Fee</b>	
All loan amounts	\$450.00
<b>Late Payment Fee</b>	
A scheduled repayment not paid in full within 7 days of the due date of that repayment	\$25.00
<b>Other Personal Loan Fees</b>	
Bank cheque (first cheque on drawdown is free)	\$10.00
Certificate of balance and/or interest	\$10.00
Settlement fee	\$75.00



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

<sup>1</sup> Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.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

<sup>2</sup> Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.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>	
All loan amounts	\$600.00
<b>Late Payment Fee</b>	
A scheduled repayment not paid in full within 7 days of the due date of that repayment	\$25.00
<b>Other Fees</b>	
Switch fee (changing from one product to another or from one interest rate to another)	\$100.00 per product or interest rate change
Bank cheque (first cheque on drawdown is free)	\$10.00
Certificate of balance and/or interest	\$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>Facility Approval Fee</b>	
<b>Facility Limits</b>	
up to \$19,999;	\$450.00
\$20,000 to \$59,999;	\$600.00
\$60,000 and over	1% of approval amount
Facility limits for terms up to one month 50% of the fees set out above.	
<b>Line Fee</b>	
<b>Facility Limit</b>	<b>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>	
Fully Drawn Advance	
Facility Approval Fee	
Facility Limits	
up to \$19,999;	\$450.00
\$20,000 to \$59,999;	\$600.00
\$60,000 and over.	1% of approval amount
Facility limits for terms up to one month 50% of the fees set out above.	
<b>Late Payment Fee</b>	
A scheduled repayment not paid in full within 7 days of the due date of that repayment	\$25.00
<b>Loan Commitment Fee</b>	
Where, 3 months after the drawdown date, the undrawn portion of the Facility Limit is:	
Less than to \$99,999	Nil
\$100,000 and greater	1% p.a. of undrawn Facility Limit*
* The basis on which the Loan Commitment Fee is charged and payable is more fully set out in the relevant Letter of Offer	

FEE DESCRIPTION	AMOUNT
<b>ANZ Business Asset/Lease Finance/Premium Funding Facility</b>	
Facility Approval Fee	
Facility Limits	
up to \$19,999;	\$450.00
\$20,000 to \$59,999;	\$600.00
\$60,000 and over.	1% of limit amount
Late Payment Fee	Nil
<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>	
Special Answer Fee	
– Other banks	\$25.00 per cheque
– ANZ	\$15.00 per cheque
Bank cheque (first cheque on drawdown is free)	\$10.00
Certificate of balance and/or interest	\$10.00
Letter of Undertaking	\$50.00 per letter
Opinions	\$50.00 per request
<b>Search Fee</b>	
Title Deed	\$30.00 per search
Company/sole trader	\$30.00 per search

FEE DESCRIPTION	AMOUNT
<b>Document Handling Fees</b>	
<b>Administration and production of documents fee (other than documents related to Security or guarantees)</b>	
For first document	\$75.00
Each additional document	\$30.00
<b>Other Document Handling Fees</b>	
Photocopying fee	\$1.00 per page
Printing fee – bank statements	\$5.00 per statement
Printing fee – other documents	\$2.00 per page
<b>Third Party Fees</b>	
Third party fees and charges	Charged by third parties including the government, external valuers and solicitors. They include consent fees, government charges, registration fees and valuation fees.
<b>Execution of Security or guarantee related documents fee (including a discharge or release)</b>	
Home loans (including Residential Investment Property Loans)	\$75.00
Secured Personal Loans	\$50.00
<b>Insurance Premiums</b>	
Insurance premium administrative fee	\$30.00

