



Disclosure of Fees and Charges

Lending and Credit Cards


1 July 2026

Fee description	Amount
Unsecured Personal Loan	
Loan Approval Fee	
All loan amounts	\$175.00
Secured Personal Loan (including motor vehicles)	
Loan Approval Fee	
All loan amounts	\$450.00
Other Personal Loan Fees	
Bank cheque fee (first cheque on drawdown is free)	\$12.00
Simple certificate fee	\$10.00
Loan maintenance fee ¹	\$75.00 per activity

¹ Refer to the Terms and Conditions for further details.

Fee description	Amount
Credit Cards	
Visa Classic Credit Card	
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 ²	\$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

² Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.

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

Fee description	Amount
Credit Cards – continued	
Visa Business Credit Card	
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 ³	\$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

³ Other bank fees will also apply if cash is withdrawn abroad or from another bank's ATM.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
Home Loan (including Residential Investment Property Loan)	
Loan Approval Fee	
All loan amounts	\$600.00
Other Fees	
Bank cheque fee (first cheque on drawdown is free)	\$12.00
Simple certificate fee	\$10.00
Loan maintenance fee ⁴	\$75.00 per activity

⁴ Refer to the Terms and Conditions for further details.

Business Overdrafts

Unarranged overdraft fee	\$15.00
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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

Overdraft Management Fee

Facility Limit	Per month
All facility amounts	0.03% of the highest Facility Limit (min. \$10.00)

Excess Interest Rate

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
Business Term Loans	
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.

Loan Commitment Fee

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

ANZ Business Asset/Lease Finance/Premium Funding Facility

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

Fee description	Amount
Microfinance Loans	
Loan Approval Fee	
\$100 to \$500	\$10.00
\$501 to \$1,000	2% of loan amount

Other Loan Fees

Bank cheque fee (first cheque on drawdown is free)	\$12.00
Simple certificate fee	\$10.00
Loan maintenance fee ⁵	\$75.00 per activity
Printing fee	\$5.00 per page
Search fee (Company/sole trader/Title deed)	\$30.00 per search

⁵ Refer to the Terms and Conditions for further details.

Third Party Fees

Third party fees and charges Charged by third parties including the government, external valuers and solicitors. They may include consent fees, government charges, registration fees and valuation fees.