

**Fee Description**

**Amount**

<b>Settlement Attendance Fee</b>	\$100.00
<b>Security Document Photocopying Fee</b>	\$1.00 per page
<b>Commitment Fee</b> (Applies where loan is wholly or portion of loan charged monthly partly undrawn after 3 months from acceptance of Letter of Offer)	2% p.a. of undrawn
<b>Loan Arrears Fee</b> (Will apply to any loan repayment not paid in full within 14 days of its due date for payment)	\$25.00 per month
<b>Referral Fee for Temporary Overdraft</b>	\$25.00 per referral
<b>Fees Payable To Third Party</b> These may apply and include any Government charges and taxes, insurance company fees and premiums, valuations fees, enforcement expenses and Bank appointed solicitors costs as levied by them.	
<b>Insurance Fee</b> (Applicable where general insurance is arranged by the Bank under the Group Insurance Scheme on behalf of a customer. This fee is in addition to any premium payable.)	
House with Engineer's Certificate	0.185% of sum insured
House without Engineer's Certificate	0.22% of sum insured*
Contents with Burglary Cover	0.30% of sum insured
Contents without Burglary Cover	0.20% of sum insured
Motor Vehicle	2.00% of sum insured

\*If joined Scheme prior to 31 March 2003 earthquake, cyclone and fire cover is available. If joined Scheme after 31 March 2003 then only fire cover is available.

**BONDS AND GUARANTEES**

<b>Establishment Fees</b>	1% (min \$30.00) of amount of Bonds / Guarantees
<b>Half Yearly Fee</b>	1% (min \$30.00) of amount of Bonds / Guarantees
<b>Cancellation</b>	\$20.00

**IMPORTANT NOTICE**

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP Colonial National Bank reserves the right to vary fees and charges. 30 days prior notice will be given in the event of any change to, or the introduction of new fees and charges. Fees are applicable from 31 October 2008.

For enquiries call our Call Centre 132 888 or contact your nearest BSP Colonial National Bank branch.



Customer Care  
Private Mail Bag Suva Fiji  
Call Centre 132 888 Facsimile (679) 310 0486  
www.colonial.com.fj

**Fees & Charges**

**DISCLOSURE ON LENDING AND CREDIT CARD**



A Member of the BSP Group



## Fee Description

## Amount

### PERSONAL LOANS

#### Personal Overdrafts, Unsecured and Secured Personal Loans

##### Establishment Fee

Up to \$499	\$75.00
\$500 - \$4,999	\$125.00
\$5,000 - \$19,999	\$200.00
\$20,000 - \$49,999	\$500.00
\$50,000 and over	1% of approved amount

##### Service Fee

Overdraft	\$10.00 per month
Personal Loan	\$5.00 per month

### CAR LOANS

##### Establishment Fee

Up to \$499	\$75.00
\$500 - \$4,999	\$125.00
\$5,000 - \$19,999	\$200.00
\$20,000 - \$49,999	\$300.00
\$50,000 and over	1% of approved amount

##### Service Fee

Conducted by Bank Personnel	\$40.00 per inspection
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### MASTERCARD

##### Joining Fee

Regular Card	\$48.00
Gold Card	\$95.00

##### Annual Fee

Regular Card	\$48.00 per annum
Gold Card	\$95.00 per annum

##### Interest Free Days

(Gold Card and Regular Card)

##### Over Limit Fee

Up to 55 days interest free days on purchases only	
\$25.00 each time the balance exceeds the credit limit	

##### Late Payment Fee

(Is charged to credit card account if the minimum monthly repayment is not paid by the due date as shown on credit card statement)

\$25.00	
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##### Copy of Sales Voucher

\$7.00 per voucher	
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##### Statement Copy Fee

\$2.00 per page	
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##### Dishonoured Payment Fee

\$10.00 per item	
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##### Replacement Card Fee

\$20.00 per replacement	
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##### Balance Enquiry Fee

Balance Enquiry at BSP/CNB "Easy Bank" ATM (BSP/CNB card at BSP/CNB ATM)	Free
Balance Enquiry at transaction ATM (Local or International)	\$2.00 per other Bank

## Fee Description

## Amount

### Cash Advance Fee

Cash Advance at BSP/CNB "Easy Bank" Free

ATM (BSP/CNB card at BSP/CNB ATM)

Cash Advance at other Bank ATM (Local or International) \$5.00 per transaction

### HOME LOANS

#### RateSaver Personal and RateSaver Investment

##### Application Fee

\$100.00 on lodgement of application. Fee reimbursed if loan is declined.

##### Establishment Fee

Up to \$49,999	\$150.00
\$50,000 to \$250,000	\$250.00
\$250,001 to \$350,000	\$500.00
\$350,001 to \$450,000	1,000.00
\$450,001 and above	1,500.00

##### Switch Fee

(Payable when switching between loan and repayment types or when changing loan terms. Switch is subject to bank approval)

\$300.00	
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##### Early Termination Fee

Payable if loan is repaid within 36 months from acceptance of Letter of Offer. Fee is equivalent to 3 months interest at prevailing rate applicable to the loan.

##### Service Fee

\$10.00 per month	
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##### FNPF Housing Transfer Fee

\$100.00 per application plus fees levied by FNPF

##### Inspection Fee

(Conducted by Bank Personnel) Where transport is provided by:

Client	\$40.00 per inspection
The Bank:	
• within 20km of Bank Branch	\$60.00 per inspection where the loan is obtained from
• outside 20km of Bank Branch	\$60.00 plus \$0.50c per km per where the loan is obtained from inspection

### Orbit Account (Revolving Credit)

##### Establishment Fee

\$150.00	
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##### Service Fee

Free (regardless of Bank and channel)

##### Electronic Fees

\$0.45c per transaction

##### Activity Fee

First cheque deposited free, thereafter \$0.40c

##### Collection Fee

per cheque item deposited

## Fee Description

## Amount

### CANE FARMER LOANS

#### Establishment Fee

Up to \$1,999	\$75.00
\$2,000 to \$4,999	\$125.00
\$5,000 to \$19,999	\$200.00
\$20,000 to \$49,999	\$500.00
\$50,000 and over	1% of approved amount

##### Service Fee

\$10.00 per month	
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##### Inspection Fee

(Conducted by Bank Personnel)

Where transport is provided by:

Client	\$40.00 per inspection
The Bank:	
• within 20km of Bank Branch	\$60.00 per inspection where the loan is obtained from
• outside 20km of Bank Branch	\$60.00 plus \$0.50c per km per where the loan is obtained from inspection

### SMALL BUSINESS LOANS

#### Establishment Fee

Up 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, min \$500.00

### BUSINESS BANKING OVERDRAFT

#### Establishment Fee

(negotiable) 1% of facility limit

#### Service Fee

Less than \$100,000	\$20.00 per month
\$100,000 to \$500,000	\$50.00 per month
\$500,001 to \$1,000,000	\$100.00 per month
\$1,000,001 to \$1,500,000	\$250.00 per month
More than \$1,500,000	\$320.00 per month

### BUSINESS BANKING TERM LOANS

#### Establishment Fee

(negotiable) 1% of facility limit

#### Service Fee

\$50.00 per month	
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### OTHER LOAN AND OVERDRAFT FEES

#### Search Fees

(For companies, titles, deed searches, etc)

\$30.00 per search	
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#### Variation to Loan Terms

\$100.00 minimum	
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#### Security Document Handling Fees

(The following fees are applicable when BSP Colonial National Bank handles documentation for stamping, administration settlements, discharges etc):

• One document	\$70.00
• Each additional document	\$30.00