

**Fee Description**

**Amount**

<b>BILLS INWARD</b>	
Cheques and accepted Bills for Credit to account of an Overseas Bank (Cash Letters)	Free + Swift cost if applicable
If proceeds are to be remitted or if Exchange Control is necessary	0.5% (min \$30.00) + Swift cost
Dishonour (all currencies)	\$30.00 + Swift cost
Representation	\$30.00
Clean Collection from Local Bank	\$30.00
<b>Documentary Bills</b>	
Documentary Bills banks or direct from drawers	0.50% (min \$30. No max) + postage & stamp duty
Collections received from overseas banks or direct from drawers	0.50% (min \$30. No max)
Overseas Bills through local banks	\$20.00
For acceptance and return	0.5%(min \$30.00)
For release of documents free of payment or against undertaking	\$50.00 per set
Dishonours	\$30.00
Representation	\$30.00
Representation of Bills answered "Pay or Accept on Arrival of Goods"	Free
<b>Other Charges</b>	
Extension of a Bill	\$30.00
Delivery Orders	\$10.00
Warehousing	\$40.00 + out of pocket expenses and legal costs
Noting/Protesting	\$40.00 + legal costs
Obtaining Instruction from Remitting Bank	\$15.00 airmail/Swift costs
Part Payment	\$20.00
Contact in Case of Need	\$15.00
Bills Discounted	
• Acceptance commission (Paid upfront)	1% min \$50.00
• Interest	Customers OD rate from date of discount to payment/maturity
<b>DOCUMENTARY CREDITS INWARDS (EXPORTS)</b>	
Advising Commission	
• Client	\$30.00
• Other Bank Client	\$30.00

**Fee Description**

**Amount**

Advising of Amendment	
• Own Client	\$25.00
• Other Bank Client	\$25.00
Confirmation of Credits	On application (Refer Manager International/Treasury)
Without Recourse Drawing	On application (Refer Manager International/Treasury)
Acceptance of Term Credits (Draft) drawn on Banks in Fiji	1.5% (min \$30.00) per 30 days issue of draft
<b>Negotiation</b>	
Acting as reimbursement bank on FJD L/Cs	\$100.00
Negotiations under L/C - (Basic Fee)	0.50% (min \$30.00, No max)
Expired without negotiation	\$30.00
Transferable Credits	\$50.00
<b>DOCUMENTARY CREDITS OUTWARD (IMPORTS)</b>	
Issuance - sight	0.50% min \$50.00
For Terms up to 3 months	0.50% min \$50.00
For Terms over 3 months	0.50% min \$50.00
Standby L/C (Charge 6 monthly)	1% min \$50.00
L/C payment fee on beneficiary's account	\$50.00
Cancellation	\$30.00
Revolving Credits (on each reinstated)	Charge as for a new Credit
Where L/C is issued for an 'about' amount	Commission to be calculated on 110% of the L/C amount
Full length letter of Credit by Swift	\$40.00
<b>Amendments (Imports L/C)</b>	
Basic Charge	\$30.00
Increase in amount	As for a new Credit
Authorisation of excess drawing	\$30.00
Expired - without negotiation	\$30.00
Authorisation of irregular drawing (e.g. discrepancies)	\$30.00
Multiple drawing fee	\$20.00 per drawing
Advising of amendment to own client	\$20.00
<b>SHIPPING GUARANTEES</b>	
Establishment	1.50% (min \$50 + stamp duty)
Stamp Duty	\$1.00
1st 6 Monthly Fee	\$100.00
2nd 6 Monthly Fee	\$150.00
3rd & subsequent 6 Monthly Fee	\$200.00

**Fee Description**

**Amount**

<b>Airway Bills Guarantees</b>	
Establishment	1.5% (min \$50.00, No maximum)
Endorsement of Air Cargo Bill	\$50.00
<b>SWAP COMMISSION</b>	
Inter Bank	\$70.00 + Swift charges where applicable
FCY Deposit Cash for TT/Draft	1% (min \$30.00 + new transaction costs)
TT for Drafts	0.5% (min \$50.00, max \$500.00)
TT Drafts for Cash	
Drafts/Clean Cheques for deposit to FX Account	
<b>COMMERCIAL - MONEY EXCHANGE COMPANIES</b>	
Cash deposit to FX account	1.50% (min \$100.00)
Drafts, Clean cheques for deposit to FJD account	\$30.00 per item
Drafts, Clean cheques for deposit to FXD account	\$20.00 per item
	0.5% Swap Commission min \$30.00
<b>Cheques Deposit parcel:</b>	
Below \$10,000.00	\$50.00
Above \$10,000.00	\$70.00

**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 1 July 2006.

For enquiries call our Call Centre on 132 888 or visit 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](http://www.colonial.com.fj)

**DISCLOSURE ON INTERNATIONAL SERVICES**



A Member of the BSP Group



**Fee Description**

**Amount**

**FOREIGN CURRENCY SAVINGS ACCOUNTS\***

\*Fees are charged in the currency of the account maintained.

Minimum Opening Balance	\$2,500 for all currencies
FX Cash Deposits or swap for outward remittance	1% (min \$35.00)
Branch forward deposit or withdraw/instructions (from overseas account)	\$20.00 per item + out of pocket expenses
FX Draft/Cheque Deposit for immediate negotiation	0.5% (min \$35.00)
Lost Passbook for Replacement	\$25.00
Audit Certificate	\$20.00
Closure of Account Fee (within 90 days)	\$30.00
Closure of Account Fee (after 90 days with balance over \$1000)	\$20.00
Inoperative Fee (no transaction for more than 12 months)	\$30.00 p.a or account balance whichever is less
T/D Prepayment	Interest adj. plus \$25.00, (Refer Manager Int./Treasury)
Base Fee	\$2.00 per month charged monthly
Below Minimum Balance Fee (Min. Bal FJD 1000 required for USD, AUD, NZD, EUR)	\$5.00 per end of the day balance charged monthly (prior advice)
Withdrawal Fee	\$1.00 per item charged monthly
Standing Order	\$5.00

**FOREIGN CURRENCY CHEQUE ACCOUNTS\***

\*Fees are charged in the currency of the account maintained.

Minimum Opening Balance	\$2,500.00
Base Maintenance Fee	\$15.00 per quarter
Activity Fee	\$0.40 per transaction
Minimum Operating Balance Fee	\$2.00 per month charged only if withdrawal reduces balance below \$2,500.00
Collection Fee	First cheque deposited free thereafter \$0.40c per cheque item deposited
Statement - Normal Issue	Free
Statement - Reprint	\$5.00 per page
Audit Certificate	\$35.00 per certificate

**Fee Description**

**Amount**

Dormant Account Fee	\$2.00 per month (Applies where no transaction has been performed on the account for more than 12 months)
Drawing for Deposit to FJD Account	\$2.00
Drawings to purchase Foreign Currency TTs/Drafts	Free
Drawings to purchase Cash	Free
FX Cash Deposits	1% Min \$35.00
FX Cheques & Draft Deposits	0.5% Min \$35.00
Account Closure	
• Within 3 months	\$50.00
• After 3 months	\$20.00

**FORWARD EXCHANGE CONTRACT**

New Contract	\$30.00 per contract
Extensions	\$30.00 per ext.
Cancellation	\$30.00 per cancellation
Partial drawings under FJD equivalent \$10,000	\$10.00 per delivery

**TRAVELLER'S CHEQUES**

Issue of Travellers Cheques	1% (min \$10.00)
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NOTE: No refund of issuing commission may be allowed in respect of unused travellers' cheques (Commission for AMEX not BSP/CNB).

**Travellers Cheques (Encashment) for Taveuni Branch Only**

Client Rate	\$2.00
Non Client Rate	\$2.00
• where amount is below FJD \$200	\$2.00
• amounts FJD \$200 to below FJD \$500	\$5.00
• amounts FJD \$500 to below FJD \$1000	\$10.00
• amounts over FJD \$1000	1% of value

**DRAFTS**

• Repurchase Fee	\$25.00 + out of pocket expenses
• Placing a stop payment on any drawing	\$20.00 + out of pocket expenses

**PAYMENTS OUTWARD**

Swift Cancellation/Refunds	\$20.00 + out of pocket expenses
Drafts issued and payable in foreign currency	\$10.00 + stamp duty

**Fee Description**

**Amount**

Replacement Draft	\$15.00 (+ draft cost + stamp duty)
Issue of Drafts and Swifts in FJD	0.35% (min \$30.00) plus Swift/Draft cost if applicable
Advice of fate of Swift/Draft on customers instruction for follow-up	\$15.00 (+ Swift cost)
Payment - with multiple beneficiaries	\$3.00 per item listing

**Swift Transfer**

All Countries	\$25.00
Currency Third Party Country (including Payment & Cover)	\$25.00
Full length Letter of Credit	\$40.00

**Swift for Taveuni Branch Only**

Local (client)	\$20.00
Overseas (client)	\$25.00
Non client	
• Local	\$35.00
• Overseas	\$40.00

**Draft for Taveuni Branch Only**

Client	\$10.00 + stamp duty
Non client	\$15.00 + stamp duty

**PAYMENTS INWARD**

Inward Swift Transfers (all currency) payable in FJD, own customers	\$10.00
Inward Swift Transfers (all currency) payable in FJD, other banks customers	\$15.00
Credit to own customers account	\$10.00
Credit to other bank customers account	\$15.00
Payment to customers "Upon Application and ID" (by use of International Transit)	\$20.00
Letter of confirmation of receipt to RBF or others	\$20.00
Payment in multiple lists	\$5.00 per item
Seeking clarification on payment instructions from overseas banks	\$7.50
Clean payment orders in FJD and Foreign Currency	Free
Payment in FX to FX accounts with other Banks	\$70 + \$25 Swift cost

**Fee Description**

**Amount**

Payment to other banks for account of 3rd parties irrespective of amount	\$20.00
For seeking instruction from beneficiary	\$10.00
Clarification of payment items	\$10.00
Drafts drawn outside arrangements	\$20.00
Drafts drawn on other banks	\$20.00
Requests by Overseas Party for stop payment on drafts	\$20.00
Drafts drawn on us in any currency (Encashment)	\$10.00
Customer uses branch to forward deposit or withdrawal instructions from overseas accounts	\$30.00 flat fee, inclusive of Swift charge

**Foreign Cash (Encashment) for Taveuni Branch Only**

Client rate	\$2.50
Non client	
• amounts below FJD \$200	\$2.50
• amounts FJD \$200 to below FJD \$500	\$5.50
• amounts FJD \$500 to below FJD \$1000	\$10.50
• amounts over FJD \$1000	1% of value

**BILLS OUTWARD**

Negotiation of Clean Items including drafts, cheques and dividend warrants in foreign currency (excluding travellers cheques)	Free up to \$50.00 \$10.00 (for over \$50.00)
Collection - clean items including drafts, cheques and dividend warrants	0.5% (min \$30.00) + courier cost
Dishonours (all currencies)	\$30.00 per item
Drafts on local banks (all currencies)	\$25.00

**Documentary Bills**

Documentary Bills	0.50% (min \$30.00, No max) + postage and stamp duty + courier cost
Dishonours	\$30.00 per item
Representation	\$30.00 per item
Extension of Term	\$30.00 per ext.
Letter to Overseas Bank for fate	\$20.00
Bills negotiated under collection	0.5% (min \$30.00, no max.)
Letter to RBF confirming receipt of exports proceeds	\$20.00
Letter to exporter seeking confirmation of exports proceeds	\$20.00
Postage	\$5.00 + stamp duty
Courier cost	\$40.00