

LENDING AND CREDIT CARD

Fees & Charges



BSP

Personal Loans and Overdrafts

(Secured & Unsecured)

Establishment Fees

Up to \$499	\$75
\$500 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and over	1% of approved amount

Service Fee

Up to \$4,999	\$10 per month
\$5,000 to \$14,999	\$20 per month
\$15,000 to \$19,999	\$25 per month
\$20,000 to \$999,999	0.1% or \$300 per month whichever is the lower.
\$1,000,000 and over	0.03% per month

Loan Arrears Fee

2.5% of the default (minimum \$25).
Applicable when repayment is not paid in full within 5 days of its due date.

School Fee Loan

Establishment Fee

\$1,000 - \$5,000	\$125
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Loan Arrears Fee

2.5% of the default (minimum \$25).
Applicable when repayment is not paid in full within 5 days of its due date.

Car Loans

Establishment Fees

Up to \$499	\$75
\$500 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$400
\$50,000 and over	1% of approved amount

Service Fee

Up to \$4,999	\$10 per month
\$5,000 to \$9,999	\$15 per month
\$10,000 to \$19,999	\$20 per month
\$20,000 to \$50,000	\$25 per month
\$50,000 and over	\$35 per month

Inspection Fee

\$40 per inspection

Loan Arrears Fee

2.5% of the default (minimum \$25).
Applicable when repayment is not paid in full within 5 days of its due date.

Personal & Investment Home Loans

Application Fee	\$100 on lodgement of application. The fee will be reimbursed if the loan is declined.
Establishment Fee	
Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650).
Above \$250,000	\$2,500
Switch Fee	\$300 payable when switching between loan and repayment types or when changing loan terms. Switch is subject to bank approval.
Early Termination Fee	Fee is equivalent to 3 months interest at the prevailing rate applicable to the loan. This will be charged if loan is repaid within 36 months from acceptance of Letter of Offer.
Service Fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month
FNPF Housing Transfer	\$100 per application plus fees levied by FNPF.
Inspection Fee	
Where transport is provided by:	
Customer	\$50 per inspection
The Bank:	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km
Note: "Bank branch" refers to the branch where the loan is obtained from.	
Loan Arrears Fee	2.5% of the default (minimum \$25). Applicable when repayment is not paid in full within 5 days of its due date.

Orbit Account

Establishment fee

Up to \$49,999	\$150
\$50,000 to \$250,000	\$250
\$250,001 to \$350,000	\$500
\$350,001 to \$450,000	\$1,000
\$450,001 and above	\$1,500

Service fee

Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month

Electronic fees

Refer fees on Orbit account in *Banking Services Fees & Charges* brochure.

Activity fee

\$0.45 per transaction

Collection fee

First cheque deposited free and \$0.40 per cheque deposited thereafter.

Loan Arrears Fee

2.5% of the default (minimum \$25).
Applicable when repayment is not paid in full within 5 days of its due date.

Micro Loan

Establishment Fee

\$200 up to \$500	\$25
\$501 - \$1,000	\$40

Service Fee

\$5 per month

Loan Arrears Fee

2.5% of the default (minimum \$25).
Applicable when repayment is not paid in full within 5 days of its due date.

Cane Farmers Loan

This product is no longer offered

Service fee

\$10 per month

Inspection Fee

Where transport is provided by:

Customer	\$40 per inspection
The Bank	
• within 20km of bank branch	\$60 per inspection
• outside 20km of bank branch	\$60 plus \$0.50 per km

Note: "Bank branch" refers to the branch where the loan is obtained from.

Business Banking Overdrafts

Establishment Fee	1% of the facility limit (minimum \$650)
Service Fee	
Up to \$1,000,000	0.1% per month (maximum \$300)
Above \$1,000,000	0.03% per month
Excess Fee	2.5% of the excess (minimum \$25). Overdraft excess fee charged on unarranged excess.

Business Banking Term Loans

Establishment Fee	1% of facility limit
Service Fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$99,999	\$35 per month
\$100,000 to \$499,999	\$50 per month
\$500,000 to \$999,999	\$100 per month
\$1,000,000 and above	0.021% per month
Loan Arrears Fee	2.5% of the default (minimum \$25). Applicable when repayment is not paid in full within 5 days of its due date.

Small Business Loans

Establishment Fees	
Up to \$4,999	\$125
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and over	1% of approved amount; minimum \$500.
Service fee	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$499,999	\$50 per month
Loan Arrears Fee	2.5% of the default (minimum \$25). Applicable when repayment is not paid in full within 5 days of its due date.

MasterCard Regular

Joining fee	\$50
Annual Fee	\$50 per annum
Replacement Card	\$20 per replacement
Copy of Sales voucher	\$10 per copy
Statement copy fee	\$10 per copy
Dishonoured Fee	\$10 per item
Late Payment Fee	\$25 if the minimum monthly repayment is not paid by the due date.
Interest Free Days	Up to 55 days on purchases only.
Balance enquiry:	
• own bank's ATM	\$1 per transaction
• other bank's ATM	\$2 per transaction
Cash Advance:	
• own bank's ATM/EFTPOS	\$10 per transaction
• other bank's ATM/EFTPOS	\$5 per transaction + interchange fees. Refer <i>Banking Services Fees & Charges</i> brochure.
Pin Re-issue	\$5 per re-issue
Over the Limit Fee	\$25 each time the balance exceeds the credit limit.

MasterCard Gold

Joining fee	\$95
Annual Fee	\$95 per annum
Replacement Card	\$20 per replacement
Copy of Sales voucher	\$10 per copy
Statement copy fee	\$10 per copy
Dishonoured Fee	\$10 per item
Late Payment Fee	\$25 if the minimum monthly repayment is not paid by the due date.
Interest Free Days	Up to 55 days on purchases only.
Balance enquiry	
• own bank's ATM	\$1 per transaction
• other bank's ATM	\$2 per transaction

Fee Description

Amount

Cash Advance

- own bank's ATM/EFTPOS \$10 per transaction
- other bank's ATM/EFTPOS \$5 per transaction + interchange fees. *Refer Banking Services Fees and Charges brochure.*

Pin Re-issue

\$5 per re-issue

Over the Limit Fee

\$25 each time the balance exceeds the credit limit.

Bonds and Guarantees

Establishment fees

1.75% of amount of bonds/guarantees (minimum \$50).

Six monthly charges

1% of amount of bonds/guarantees (minimum \$40).

Cancellation

1% of bond amount on pro-rata basis (minimum \$40).

Document handling

\$80 for stamping of indemnity on establishment.

Finance Lease

Application Fee

1% of loan facility (minimum \$650)

Stamp Duty on Master Lease

\$10

Rental Arrears Collection Fee

2.5% of the default (minimum \$25). Applicable where repayment is not paid in full within 5 days of its due date.

Early Termination Fee

50% of unearned interest

Other Loan Fees

Search Fee

(for companies, titles, deeds, etc)

\$35 per search

Variation to Loan Terms

\$100

Security Document Handling Fees

One document \$100
Each additional document \$30

Settlement Attendance Fee

\$100

Security Document Photocopying Fee

\$1 per page

Fee Description	Amount
Commitment Fee	2% per annum of undrawn value applicable where the loan is not fully drawn within 3 months of acceptance of Letter of Offer.
Referral Fee for Temporary Overdraft	\$25 per referral or uncleared funds
Insurance Fee	
House with engineer's certificate	0.185% of sum insured
House without engineer's certificate	0.22% of sum insured: <ul style="list-style-type: none"> • If joined scheme prior to 31 Mar 2003, earthquake, cyclone and fire cover is available. • If joined scheme after 31 Mar 2003 then only fire cover is available.
Contents with burglary cover	0.3% of sum insured
Contents without burglary cover	0.2% of sum insured
Motor vehicle	2% of sum insured

IMPORTANT NOTICE

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP 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 May 2011.

For further information, please phone our Call Centre on 132 888 or visit us at www.bsp.com.fj or enquire at any BSP branch.