

# LENDING AND CREDIT CARD

## Fees & Charges



**BSP**

**PERSONAL LOANS****Personal Loans and Overdrafts**

(Secured &amp; 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 above	1% of approved amount

**Service Fee**

Up to \$4,999	\$12.50 per month
\$5,000 to \$14,999	\$22.50 per month
\$15,000 to \$19,999	\$27.50 per month
\$20,000 to \$999,999	0.1% per month (maximum \$300)
\$1,000,000 and above	0.03% per month

**Loan Arrears Fee**

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

**Account Overdrawn Fee - Personal Cheque Account**

\$10 per day while the account is overdrawn

**Referral Fee for Temporary Overdraft or Uncleared Effects**

\$25 per referral

**School Fee Loan****Establishment Fee**

\$500 - \$5,000	\$125
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**Loan Arrears Fee**

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

**Orbit Account**

This product is no longer offered

**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 "Banking Services" fees on Orbit

**Collection Fee**

\$0.40 per cheque item deposited

**CREDIT CARDS****MasterCard Regular**

<b>Joining Fee</b>	\$50
<b>Annual Fee</b>	\$50 per annum
<b>Replacement Card</b>	\$20 per replacement
<b>PIN Re-Issue</b>	\$5 per re-issue
<b>Copy of Sales Voucher</b>	\$10 per copy
<b>Statement Copy Fee</b>	\$10 per copy
<b>Interest Free Days</b>	“Upto” 55 days on purchases only.
<b>Balance Enquiry</b>	
• own bank’s ATMs	\$1 per transaction
• other banks’ ATMs	\$2 per transaction
• via SMS banking	\$0.35 per transaction
<b>Cash Advance</b>	
• own bank’s ATMs/ branch EFTPoS	\$5 per transaction
• other banks’ ATMs	\$10 per transaction
<b>Repayment</b>	
• via SMS Banking	\$0.45 per transaction
• via Online Banking	\$0.45 per transaction
<b>Late Payment Fee</b>	\$20 (where minimum monthly repayment is not paid by the payment due date)
<b>BillPay Fee via Online Banking</b>	\$0.45 per transaction

**MasterCard Gold**

<b>Joining Fee</b>	\$95
<b>Annual Fee</b>	\$95 per annum
<b>Replacement Card</b>	\$20 per replacement
<b>PIN Re-Issue</b>	\$5 per re-issue
<b>Copy of Sales Voucher</b>	\$10 per copy
<b>Statement Copy Fee</b>	\$10 per copy
<b>Interest Free Days</b>	“Upto” 55 days on purchases only
<b>Balance Enquiry</b>	
• own bank’s ATMs	\$1 per transaction
• other banks’ ATMs	\$2 per transaction
• via SMS banking	\$0.35 per transaction
<b>Cash Advance</b>	
• own bank’s ATMs/ branch EFTPoS	\$5 per transaction
• other banks’ ATMs	\$10 per transaction
<b>Repayment</b>	
• via SMS Banking	\$0.45 per transaction
• via Online Banking	\$0.45 per transaction

Fee Description	Amount
<b>Late Payment Fee</b>	\$20 (where minimum monthly repayment is not paid by the payment due date)
<b>BillPay Fee via Online Banking</b>	\$0.45 per transaction

## Other Credit Card Fees

<b>International Cash Disbursement Fee</b>	\$10 per transaction (applicable on BSP ATM withdrawals using internationally issued cards)
<b>Foreign Currency Conversion Fee</b>	2.5% of transaction value on overseas transactions only

## Motor Vehicle Loan

### 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 above	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 \$49,999	\$25 per month
\$50,000 and above	\$35 per month

### Inspection Fee

\$40 per inspection

### Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## PERSONAL & INVESTMENT HOME LOANS

### EasyHome Loan

#### Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (Minimum \$650)
Above \$250,000	\$2,500

#### FNPF Housing Transfer

\$100 per application (excluding 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

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## EasyHome Investment Loan

### Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

### FNPF Housing Transfer

\$100 per application  
(excluding 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

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## RateSaver Home Loan (This product is no longer offered)

### Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

### Service Fee

\$10 per month

### FNPF Housing Transfer

\$100 per application (excluding 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

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## Investment Home Loan

### Establishment Fee

Up to \$49,999	\$650
\$50,000 to \$250,000	1% of the approved amount (minimum \$650)
Above \$250,000	\$2,500

### Service Fee

\$10 per month

### FNPF Housing Transfer

\$100 per application  
(excluding fees levied by FNPF)

Fee Description	Amount
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### 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.

<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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## MicroCredit Loan

### Establishment Fee

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

<b>Service Fee</b>	\$5 per month
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<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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## Cane Farmers Loan (This product is no longer offered)

<b>Service Fee</b>	\$10 per month
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### 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.

<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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## BUSINESS LOANS & OVERDRAFTS

### Business Overdraft

<b>Establishment Fee</b> (negotiable)	1% of the facility limit (minimum \$650)
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<b>Service Fee</b>	
Up to \$1,000,000	0.1% per month (maximum \$300)
Above \$1,000,000	0.03% per month

<b>Account Overdrawn Fee</b>	\$15 per day while the account is over drawn by \$100 or more
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<b>Referral Fee for Temporary Overdraft or Uncleared Effects</b>	\$25 per referral
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### Business Term Loan

<b>Establishment Fee</b>	1% of facility limit (negotiable)
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Fee Description	Amount
<b>Service Fee</b>	
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
<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## Small & Medium Enterprise Loan

<b>Establishment Fee</b>	
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and above	1% of approved amount (minimum \$500)

<b>Service Fee</b>	
Up to \$9,999	\$5 per month
\$10,000 to \$49,999	\$20 per month
\$50,000 to \$499,999	\$50 per month

<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
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## Finance Lease / Operating Lease

<b>Establishment Fee</b>	1% of loan facility (minimum \$650)
<b>Rental Arrears Collection</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)
<b>Early Termination Fee</b>	50% of unearned interest
<b>Stamp Duty on Master Lease</b>	Is applicable

## Insurance Premium Finance

<b>Establishment Fee</b>	
\$2,000 to \$4,999	\$125
\$5,000 to \$19,999	\$250
\$20,000 to \$49,999	\$500
\$50,000 and over	1% of limit amount
<b>Early Termination Fee</b>	50% of unearned interest
<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## Bonds & Guarantees

<b>Establishment Fee</b>	1.75% of bonds/ guarantees (minimum \$50)
<b>Six Monthly Charge</b>	1% of bonds/ guarantees (minimum \$40)
<b>Cancellation</b>	1% of bonds/ guarantees on pro-rata basis (minimum \$40)
<b>Document Handling<sup>1</sup></b>	\$80 per document

## SMART BUSINESS

### Unsecured Loan

#### Establishment Fee

\$1,000 to \$1,999	\$150
\$2,000 to \$4,999	\$200
\$5,000 to \$19,999	\$250
\$20,000 and above	\$500

#### Service Fee

\$1,000 to \$1,999	\$12.50 per month
\$2,000 to \$4,999	\$22.50 per month
\$5,000 to \$19,999	\$27.50 per month
\$20,000 and above	0.10% per month (max. \$300)

#### Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

### Term Loan

#### Establishment Fee

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

#### Service Fee

Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 - \$250,000	\$50

#### 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.

#### Loan Arrears Fee

\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

### Asset Loan

#### Establishment Fee

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

#### Service Fee

Up to \$14,999	\$5
\$15,000 to \$49,999	\$20
\$50,000 to \$99,999	\$35
\$100,000 - \$250,000	\$50

#### Inspection Fee

Where transport is provided by:

Customer	\$40 per inspection
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Fee Description	Amount
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.	
<b>Loan Arrears Fee</b>	\$25 (where loan repayment is not paid in full within 5 days of the payment due date)

## OTHER LOAN FEES

### Insurance Fee

<b>House with Engineer's Certificate</b>	0.185% of sum insured
<b>House without Engineer's Certificate</b>	0.22% of sum insured: <ul style="list-style-type: none"> <li>• If joined scheme prior to 31 Mar 2003, earthquake, cyclone and fire cover is available.</li> <li>• If joined scheme after 31 Mar 2003 then only fire cover is available.</li> </ul>
<b>Contents with Burglary Cover</b>	0.3% of sum insured
<b>Contents without Burglary Cover</b>	0.2% of sum insured
<b>Motor Vehicle</b>	2% of sum insured

### Other Fees

<b>Variation to Loan Terms &amp; Conditions Commitment Fee</b>	\$100
<b>Switch Fee</b>	1% per annum on undrawn portion (This fee applies when you do not fully draw down the loan amount or have an undrawn balance on the loan account 3 months from the date of the acceptance of the offer letter and the bank has not cancelled your loan This fee will be charged monthly and will be debited to your loan account monthly. The Bank may recalculate your repayments and advise you accordingly)
<b>Switch Fee</b>	\$300 (payable when switching between loan products or changing interest rates. Switch is subject to bank approval)
<b>Preparation of Bill of Sale<sup>2</sup></b>	\$750 per document
<b>Preparation of Residential Mortgage Documentation<sup>2</sup></b>	\$1,000 per document
<b>Search Fee</b> (For companies, titles, deeds, etc)	\$35 per search

### Security Document Handling Fees - Preparation

<b>Mortgage over Life Policy<sup>1</sup></b>	\$100 per document
<b>Assignment of Rent<sup>1</sup></b>	\$100 per document

Fee Description	Amount
<b>Security over Term Deposit<sup>1</sup></b>	\$100 per document
<b>Guarantee<sup>1</sup></b>	\$100 per document
<b>Letter of Continuance</b>	\$350 per document
<b>Bill of Sale<sup>2</sup></b> (additional documents)	\$250 per document
<b>Mortgage<sup>2</sup></b> (additional documents)	\$350 per document

### **Security Document Handling Fees - Discharge** (Re-assignment of Life Policy, Bill of Sale & Mortgage etc)

<b>One Document<sup>1</sup></b>	\$100 per document
<b>Each Additional Document<sup>1</sup></b>	\$30 per document
<b>Settlement Attendance Fee</b>	\$100
<b>Security Document</b>	\$1 per page
<b>Photocopying Fee</b>	
<b>Third Party Fees &amp; Statutory Charges</b> (Stamp Duty, Registration & Solicitors' Fees)	Fees may apply

**Footnotes:**

1. Plus stamp duty.
2. Plus disbursements and transfer costs, and stamp duty.



## 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 16 March 2013.



132 888



CustomerCare@bsp.com.fj



www.bsp.com.fj



Visit your nearest BSP branch

### Banking Hours

Monday : 9.30am to 4.00pm

Tuesday - Friday : 9.00am to 4.00pm

Saturday : 10.00am to 1.00pm

(selected branches only)



SWIFT Code - BOSPFJFJ

BSB Number - 069

