



BRED (Vanuatu) Limited



A GUIDE TO PERSONAL BANKING

1 February 2008



HOW TO CONTACT US

For a full list of products that are offered by BRED please do not hesitate to contact us. We look forward to being of service to you.

Street Address

BRED (Vanuatu) Limited, Lini Highway, Port Vila, Vanuatu

Postal Address

PMB 9088, Port Vila, Vanuatu

Banking Hours

8:30am - 3:30pm Monday to Friday
(excluding Public Holidays)

Office Hours

8:00am - 5:00pm Monday to Friday
(excluding Public Holidays)

SWIFT Code: BREDVUVU

Contact Details

General Enquiries: +678 29111

Facsimile: +678 29003

Email: customerservice@bred.vu

Lending Enquiries: lending@bred.vu

Visit our website : www.bred.vu

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This information is intended to provide general information only and has been prepared by BRED (Vanuatu) Limited without taking into account any particular person's objectives, financial situation or needs. We recommend you consider its appropriateness to your circumstances and/or obtain financial advice specific to your situation before acting on the information contained in this material. Full terms and conditions are available on request.

In this publication, we have described some aspects of products and services which may not yet be available but are expected to be in the future. Please ensure that you ask us for the latest update on what is available.

INTRODUCTION

BRED (Vanuatu) Limited is part of the sixth-largest banking group in France, "Banque Populaire", which also has operations in New Caledonia, Tahiti and now Vanuatu!

Situated in downtown Port Vila, BRED (Vanuatu) Limited is located in the heart of Vanuatu's business community. The recently renovated building offers you a modern, friendly and comfortable environment for all your banking needs.

At BRED (Vanuatu) Limited we strive to offer you a full range of quality products with the highest level of professional service. From individual clients to large corporations, you will find that BRED (Vanuatu) Limited has a banking service to suit everyone.

WELCOME

This booklet outlines the key features of BRED (Vanuatu) Limited's range of bank accounts and products. From transaction accounts to savings accounts to high-interest term deposits, we have an account to suit your needs.

As interest rates are subject to change at any time, they are not listed here. For current rates, more information and assistance:

- Visit any branch and speak to our friendly staff
- Call 29111 8:00am to 5:00pm Monday to Friday (excluding public holidays)
- Go to www.bred.vu

For more detailed information about our fee structure and how to keep your fees to a minimum, ask for the Fees and Charges Schedule at any BRED branch or view online at www.bred.vu.

We Have An Account To Suit Your Needs

Immigration Investment Letter

BRED can assist you with fulfilling the VIPA's (Vanuatu Investment Promotion Authority) asset test requirement by providing a letter stating your assets in Vanuatu.

Opinion Letter

If you require a credit reference, BRED may be able to confirm your lending accounts have been conducted satisfactorily in accordance with the Bank's terms and conditions.

Audit Certificate

If requested by auditors, an audit certificate can be issued by BRED, with your approval to confirm your account balances.

The Complete Banking Solution

Banking 24 hours a day, 7 days a week is easy and convenient with BRED Online. You'll save time, hassles and money with a range of great features like: payment of bills, funds transfers, account information and more.

Banking Option	Description	Access
BRED Online www.bred.vu	Internet banking that allows you to transfer funds, get account histories and more.	By any internet connected computer 24 hours a day, 7 days a week.
BRED Assist 29111	Help with queries or complex transactions on the phone or by talking to one of us.	By using any telephone from 8:00am to 5:00pm Monday to Friday (excluding public holidays).

OTHER WAYS WE CAN HELP

While you're looking at smarter ways to do your banking, you might want to check out our online calculators and financial tools. These are available on our website at www.bred.vu.

BRED Online

Bank without leaving your home ...

Use BRED Online to Access your accounts and do your banking at a time and place that suits you, 24 hours, 7 days a week.

At a glance, with BRED Online you can :

- Check account balances and transaction history for all your accounts (loan accounts, savings accounts etc)
- Download transaction history
- Get bank account coordinates and bank details (eg. SWIFT Codes)
- Get the latest term deposit rates
- Get the latest foreign exchange rates
- Transfer funds to your other linked BRED accounts
- Make payments to third party accounts with BRED
- Make international payments and transfers
- Set up scheduled and recurring payments - one-off and funds can be created to occur on a future date
- Change your password
- Send message to BRED online support team (for example, to order a statement* or cheque book etc)

Safe Deposit Box

Some things are too valuable or important to leave at home. For example, what would happen if you lost your:

- Jewellery
- Birth/marriage certificates
- Coin/stamp collection
- Family heirlooms
- Bonds and share certificates

Some things can never be replaced. Hire a safe deposit box and protect them. BRED's safe deposit boxes are located in a secure strong room in the Bank and are readily accessible during banking hours.

Immigration Bond

BRED can assist you with fulfilling the government's residency permit requirements by providing immigration bonds.

EVERYDAY BANKING AND SAVINGS

Features At A Glance

Features	Savings Premium Account	Personal Cheque Account	Foreign Currency Call Account	Term Deposit Account
<i>Summary</i>	<i>Online transactional and savings account</i>	<i>Every day transactional cheque account</i>	<i>Every day foreign currency transactional account</i>	<i>Great returns for deposits on fixed terms</i>
No Minimum Opening Balance	✓	✓	✓	
ATM Card (for ATM & EFTPOS Access)	✓	✓	✓	
Cheque Book Access		✓		
Earns Interest	✓		✓	✓
Internet Banking With BRED Online	✓	✓	✓	✓
Activity Fees *		✓		
Service Fees *		✓		

* See our Fees and Charges Schedule for more information.

Savings Premium Account

I want ...

- An everyday transaction and savings account with an ATM card
- A competitive rate of interest on my savings paid monthly with no minimum balance
- Easy access to my money 24 hours, 7 days
- Internet banking access
- Activity and Service Fee free banking

An all in one account, combining both transactional and savings features for your day-to-day transaction needs with ATM, EFTPOS and internet banking access, as well as paying one of the highest "at call" interest rates!

The benefits of the savings premium account are clear and simple - no minimum balance and competitive interest rates with the convenience of internet banking through BRED Online.

Make deposits at any time at any branch or by direct credit from your nominated accounts.

Withdraw your money at any time at the Branch, an ATM or transfer funds via internet banking with BRED Online.

Benefits to you ...

- Easy to open, easy to use
- Competitive interest calculated daily on the full closing balance, paid monthly
- ATM Cards (local and international access available)
- No minimum monthly balance requirements
- No minimum deposits or withdrawals
- Unlimited free internet transfers to other accounts with BRED
- No monthly account activity or service fees to pay
- BRED Online access

Personal Cheque Account

I want ...

- An everyday transaction account with a cheque book and ATM card
- Easy access to my money 24 hours, 7 days
- Internet banking access

A personal cheque account is your day-to-day transaction account that offers you everyday access to your money through cheques, ATM and EFTPOS and internet banking.

Making a deposit is easy. You can call into any branch or alternatively use our Fast Deposit Box or BRED Online. Plus there is no minimum opening deposit or ongoing balance requirement.

Your quarterly activity fee entitles you to 20 free transactions per quarter.

Benefits to you ...

- Flexible day-to-day account
- Easy access
- Cheque Book
- ATM Cards (local and international access available)
- No minimum monthly balance requirements
- No minimum deposits or withdrawals
- BRED Online access

You can also use the box to give BRED:

- Cheque book order forms
- Standing Order instructions
- Transfer instructions
- Statement requests
- Suggestions/Feedback

Tips

Take your Fast Deposit Box envelope home. That way you can do the paperwork beforehand. Then when you visit any BRED branch, making a deposit is simply a case of 'walk-in, walk-out'.

Easy Shopping With EFTPOS

Don't like to carry large amounts of cash when you're out shopping? Use your ATM card to make a purchase.

EFTPOS will accept your ATM card and is available at most supermarkets, petrol stations and retail outlets.

You receive a receipt after making a purchase. The transaction will also appear on our regular statement.

How to use EFTPOS

- Step 1 Swipe your ATM card through the EFTPOS card-reader.
- Step 2 Select your account type: cheque account or savings account
- Step 3 For a cheque or savings transaction, check the amount on the screen to ensure it is correct, then enter your PIN.
- Step 4 You will receive a transaction receipt. Remember to take your card.

When you use EFTPOS, for security reasons you should:

- memorise your PIN
- make sure nobody can see the PIN you're entering
- ensure you never keep a written record of your PIN with your card

Investment Residential Property Loan

Investing in property presents a smart option for building your future wealth.

With a tailored investment property loan you could save interest, build equity, accommodate changes in your life and take advantages of other opportunities as they arise.

Land Loan

Get the block of land that you've always had your eye on ... make it a reality. If you are thinking of building your dream home, options for lead on construction finance are available.

Overdraft

An overdraft facility is available on your Personal Cheque Account to help you manage your cash flow.

Our Fees and Charges Schedule details the current fees and charges that apply to overdraft facilities.

OTHER SERVICES

Fast Deposit Box

If you are in a hurry use a Fast Deposit Box - the fast and easy way to deposit cheques to your account. They're located in all BRED branches.

How to use the Fast Deposit Box

- Special envelopes are provided at the Fast Deposit Box.
- Fill out a deposit slip.
- Put the deposit slip and your cheque(s) into the envelope.
- Then drop it into the Fast Deposit Box.
- We process your deposit the same day.

Remember that Fast Deposit Boxes are for cheques only - you can't deposit cash.

Foreign Currency Call Account

I want ...

- An everyday transaction account for foreign currencies with an ATM card
- Easy access to my money 24 hours, 7 days
- Internet banking access

A foreign currency call account is your day-to-day transaction account that offers you everyday access to your foreign currency through ATM and EFTPOS (vatu withdrawals only) and internet banking.

Making a deposit is easy. You can call into any branch or alternatively use our fast deposit box or BRED Online. Plus there is no minimum opening deposit.

There are no monthly or quarterly activity fees with the convenience of electronic transfers through internet banking.

Benefits to you ...

- Flexible day-to-day account
- Competitive interest
- Easy access
- ATM Cards (local and international access available)
- BRED Online access
- Unlimited free internet transfers to other accounts with BRED
- No minimum monthly balance requirements
- No minimum deposits or withdrawals
- No monthly account activity or service fees to pay
- BRED Online access

Term Deposit Account

I want ...

- To earn a fixed interest rate on my investment
- To choose the term of my deposit
- To choose how my interest is paid to me
- No monthly account fees

If you don't need instant access to your money, you can be rewarded with our range of flexible Term Deposits. They give high interest, plus the flexibility and security you want.

A Term Deposit allows you to choose a term that suits your needs.

What if something unexpected happens and you need your money back before the term ends? You can withdraw funds from your BRED Term Deposit before it matures; however, BRED may reduce the interest earned on the deposit and breakage fees may apply.

Benefits to you ...

- Competitive interest
- A choice of interest payment options - reinvest at maturity or direct deposit into a nominated account
- A flexible choice of the term of your deposit
- There are no monthly account activity or service fees
- BRED Online access

We'll keep you in the picture

We'll send you a Deposit Confirmation Letter as soon as we process your application.

At maturity you have a number of options. Put your money away for another term, withdraw part of it and put the rest away again or have it paid back to you with interest.

We'll contact you before your investment matures so that you have time to decide what to do next.

If for some reason you don't let us know what you'd like to do before the deposit matures, the investment will automatically be renewed for the same term at the current interest rate. That way, it will keep earning interest for you.

Smart Tips For Growing Your Savings Faster

1. Set realistic savings and investment goals, and prioritise them.
2. Keep your savings in a separate savings account to your BRED cheque account so that you can maximize the interest earned.
3. Instead of saving what's left at the end of the week, put your savings aside first. This will make your savings are given the right priority.
4. Remember to review and change your savings and investment strategy so it continues to reflect our long and short term goals.

BORROWING

BRED offers a range of loans of all shapes and sizes to suit your situation and to provide flexibility in your day to day life.

At BRED you will find ...

- A total commitment to real estate and other lending
- Lending criteria that offer customised solutions to financing needs
- A highly motivated lending team
- Expertise in a wide range of property types
- Flexible, responsive and time-sensitive lending decisions

With a BRED loan, the **benefits to you are ...**

- Easy to understand and easy to apply
- No line fees
- No account overdrawn fees
- No facility administration charges
- No settlement fees
- Repay your loan early or make additional repayment without fees, so you don't have to pay more interest than you need (except for foreign currency loans where a fee may apply)

For more detailed information please contact BRED who will be able to personalise your requirements. All loans are subject to BRED's lending criteria.

Consumer Loan

Sometimes we all need to borrow a little extra money to get the things we want or need - household goods, a new car, school fees, overseas travel ...

We have a range of consumer loan options to suit everybody and applying is quick and easy. With flexible repayments to suit your needs - weekly, fortnightly or monthly.

Housing Loan

Buying a home is one of life's most exciting and important moments. And organising the right loan is a vital part of the process. Yet it needn't be stressful or overwhelming. With the right information, and the assistance of our experienced staff, you'll feel very confident in finding both a property and loan that best suits you.