

# ELECTRONIC BANKING

## Fees & Charges

BRED (Vanuatu) Limited is part of the second largest banking group in France, 'Banque Populaire', which also has regional outlets in Vanuatu, New Caledonia, Tahiti, Fiji and Solomon Islands.

Situated in downtown Port-Vila, Tagabe & Luganville, BRED is located in the heart of Vanuatu's business community. In all our branches we provide you a modern, friendly and comfortable environment for all your banking needs. At BRED we strive to offer you a full range of quality products with the highest level of professional service. From individual clients to large corporations, BRED has a banking service to suit everyone.

Full Disclosure of Fees and Charges are available at the nearest branch of BRED (Vanuatu) Limited and our website.

Subject to Bank's Terms and Conditions.

- 📞 29111
- ✉️ [customerservice@bred.vu](mailto:customerservice@bred.vu)
- 🌐 [www.bred.vu](http://www.bred.vu)
- 📍 Visit any of our Branches



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## ELECTRONIC BANKING

### Smart Card

*(Fees below are in Vanuatu VATU)*

First card issue fee	Free
Card renewal fee	Free
Card replacement fee	VUV1,000
BRED & Me card issue fee	VUV1,000
BRED & Me card renewal fee	VUV1,000
BRED & Me card replacement fee	VUV1,000
Card stop order fee	VUV500
Pin reissue	VUV250

### INTEROPERABILITY

*Using other bank cards on BRED ATMs and EFTPOS /  
Using BRED Smart Cards on other bank's ATMs and EFTPOS*

Cash withdrawal fee	VUV100/transaction (on non-remote areas)
Cash withdrawal fee	VUV500/transaction (on remote areas over 10km radius from the bank branch)
Balance Inquiry	VUV40/request
Balance Inquiry	VUV100/request (on remote areas over 10km radius from the bank branch)
Cardholder transaction fee on local banks EFTPOS	VUV100/transaction

### Visa Debit Card

Card annual fee	VUV6,000
Card replacement fee	VUV6,000
Card stop order fee	VUV5,000
Sending card by mail	VUV5,000

### Visa Debit Card Transaction Fees

Cash withdrawal at BRED ATM in jurisdiction (Vanuatu)	Free
Cash withdrawal at non-BRED ATM in jurisdiction (Vanuatu)	2.5% + VUV300
Electronic payment on BRED EFTPOS in jurisdiction (Vanuatu)	Free
Electronic payment on non-BRED EFTPOS in jurisdiction (Vanuatu)	2.5%
Cash withdrawal overseas	2.5% + VUV300
Electronic payment overseas	2.5%
BRED online payment	2.5%

## BRED Vanuatu Connect

Access to BRED online is free. All standard fees and charges apply when using BRED Vanuatu Connect except:

One-off payments to your own third party accounts at BRED	Free
Viewing and printing account information	Free
QR Code payment	Free
Bill payment	Free

*Note for absence of doubt:*

- *Standing instructions set-up online incur standard fees and charges.*
- *Transactions initiated on your cheque account online incur standard maintenance fees on cheque accounts.*

## MERCHANT SOLUTIONS

### EFTPOS Merchant Terminals

Merchant service fee	Available upon application
Set-up fee	Free
EFTPOS rolls	Free

### QR Merchant Terminals

Merchant service fee	Available upon application
Set-up fee	Free

### E-Commerce (Website Payments)

Merchant service fee	Available upon application
Set-up fee	Free