

CUSTOMER ACCOUNTS
Smart Account Individual
(Fees below are in Vanuatu VATU)

Service fee (monthly)	VUV400
Minimum balance requirement fee	Free
Minimum account balance threshold	VUV500
ATM withdrawal fee	Free
Over the counter withdrawal fee	VUV250
Account activity fee	Free
Deposit book fee	Free
Inoperative (Dormant) account fee <i>*AFTER 12 MONTHS OF INACTIVITY*</i>	VUV500/month
Account closure fee	Free
Account overdrawn fee	Nil

Smart Account Business

Service fee (monthly)	VUV400
Minimum balance requirement fee	Free
Minimum account balance threshold	VUV500
ATM withdrawal fee	Free
Over the counter withdrawal fee	VUV250
Account activity fee	Free
Deposit book fee	Free
Inoperative (Dormant) account fee <i>*AFTER 12 MONTHS OF INACTIVITY*</i>	VUV500/month
Account closure fee	Free
Account overdrawn fee	Nil

Business Cheque Account

Service fee (monthly)	VUV490 + VUV30 for each transaction in excess/month (first 5 are free) - Bank initiated transactions are not counted
Minimum balance requirement fee	Free
Minimum account balance threshold	VUV500
ATM withdrawal fee	Free
Over the counter withdrawal fee	VUV250
Deposit book fee	Free
Inoperative (Dormant) account fee <i>*AFTER 12 MONTHS OF INACTIVITY*</i>	VUV500
Account closure fee	Free
Account overdrawn fee	Nil
Cheque book fee	Free
Cheque book production fee	Free
(Cheque) Stop payment <i>*AT CUSTOMER REQUEST*</i>	VUV1000/item

Personal Cheque Account

Service fee (monthly)	VUV450 + VUV30 for each transaction in excess/month (first 5 are free) - Bank initiated transactions are not counted
Minimum balance requirement fee	Free
Minimum account balance threshold	VUV500
ATM withdrawal fee	Free
Over the counter withdrawal fee	VUV250
Deposit book fee	Free
Inoperative (Dormant) account fee <i>*AFTER 12 MONTHS OF INACTIVITY*</i>	VUV500
Account closure fee	Free
Account overdrawn fee	Nil
Cheque book fee	Free
Cheque book production fee	Free
(Cheque) Stop payment <i>*AT CUSTOMER REQUEST*</i>	VUV1000/item

Foreign Currency Call Account

Service fee (monthly)	VUV1,200
Minimum balance requirement fee	Free
Minimum account balance threshold	VUV500
ATM withdrawal fee	Free
Over the counter withdrawal fee	VUV250
Account activity fee	Free
Deposit book fee	Free
Inoperative (Dormant) account fee <i>*AFTER 12 MONTHS OF INACTIVITY*</i>	VUV500/month
Account closure fee	Free
Account overdrawn fee	Nil

Term Deposit (All Currencies)

Breakage prior to maturity date	VUV5,000 per occurrence plus cost to borrow fee, which is formula calculated where the amount
Unclaimed account fee	Free

SERVICES
Statements

E-Statement (Bred Connect)	Free
E-Statement (On demand - via email)	VUV500
Paper statement/ Or over the counter	VUV500

Deposit Books

Deposit book	Free
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Certificates / Opinions

Audit certificate	VUV5,000
Bank reference (opinion) fee	VUV4,000
Immigration VIPA letter	VUV4,000

DISCLOSURE OF FEES & CHARGES





Customer Banking Services

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
-  www.bred.vu
-  Visit any of our Branches



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Special Presentation

All cheques - Outward BRED Bank clearing	VUV3,000/item
All cheques - Inward other bank clearing	VUV1,000/item

Dishonoured Cheques

Inward (other bank cheques)	Free
Outward (BRED Bank cheques)	VUV4,000/item

Cash Handling (VATU)

Cash handling fee (notes and coins, purchased and sold)	Free (BRED customers only)
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Cash Handling (Foreign Currency Notes)

Involving foreign exchange conversion	Free
On SWAP basis (no foreign exchange conversion) not credited to account	Free
SWAP basis (no foreign exchange conversion) credited to account	1.5% with minimum of VUV1,000

Voucher Search Fee

Per voucher	VUV500/item
Photocopy fee	VUV200/item

Other Services

(Other) Information search fee	Determined case by case
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OTHER PRODUCTS

Safe Custody

Standard (box size) - every 6 months	VUV3,000
Non-standard (larger box size) - every 6 months	VUV10,000
Weekly frequent access	Free

Night Safe

Annual fee - per wallet	VUV15,000 (charged at the establishment of facility) VUV3,750 per quarter charged on the anniversary of the establishment and thereafter each quarter
Additional key fee	VUV5,000/item
Replacement key (lost, stolen, damaged)	VUV5,000/item