

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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All Loans (Business, Personal, Term Loans, Overdrafts etc)	
(Fees below are in Vanuatu VATU)	
Facility approval fee (new loans and increases to existinig loans)	Available on application
Redraw (up to original loan amount) fee	Available on application
Progress drawdown fee	VUV5,000 per progress drawdown
Early repayment (full or partial)	Nil except for foreign currency loans where break costs are calculated based on current interest rates or as otherwise stated in facility agreement
Late payment fee	VUV2,000
Account overdrawn fee	Available on application
Line fees	Available on application
Facility administration charge	Available on application
Documentation (bill of sale) fee	VUV15,000
Loan renegotiation fee	Refer to facility approval fee as above
Loan rescheduling fee	Refer to facility approval fee as above
Discharge fee	VUV15,000
Other fees (due to third parties)	Available on application. Other fees may be payable to third parties including the bank lawyer's legal fees, search fees, government charges and/or stamp duty etc.
Bank Guarantees	
Facility approval fee	Available on application
Annual fee	Available on application
Statements	
Over the counter statement	VUV500 (print) VUV100 (soft copy)
Auto-system generated statement	VUV500 (print) Free (soft copy)