

# Customer service fees and charges

Westpac Fiji



April 2025





# Personal Accounts

Fee Description	Amount
<b>Electronic Transactions Account (ETA)</b>	
Minimum Opening Deposit	\$50.00
Minimum Operating Balance	Nil
Maintenance fee	\$4.00 per month
Paper Withdrawal fee	\$4.00 per withdrawal
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free
<b>Choice Basic Account</b>	
Minimum Opening Deposit	\$25.00
Minimum Operating Balance	Nil
Maintenance fee	Nil
Paper Withdrawal fee	\$4.00 per withdrawal
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction
<b>ATM Interchange Fees charged by other banks</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	\$0.50 per transaction
Pay Other (Westpac & Other Banks)	\$0.50 per transaction
BillPay	\$0.50 per transaction
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free
<b>Bonus Saver Account</b>	
Minimum Opening Deposit	\$100.00
Minimum Operating Balance	Nil
Number of free transactions	<ul style="list-style-type: none"> <li>• 1 electronic withdrawal per month</li> <li>• 1 paper withdrawal per month</li> </ul>
Maintenance fee	Nil
Paper Withdrawal fee	\$5.00 per withdrawal
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free

Fee Description	Amount
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	\$2.00 per transaction
Funds Transfer between Westpac accounts	\$2.00 per transaction
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	\$2.00 per transaction
Pay Other (Westpac & Other Banks)	\$2.00 per transaction
BillPay	\$2.00 per transaction
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
<b>Personal Cheque Account</b>	
Minimum Opening Deposit – Resident	\$500.00
Minimum Opening Deposit – Non Resident	\$200.00
Number of free transactions	1 free credit and 1 free cheque withdrawal per month
Maintenance fee	\$5.00 per month
Cheque Withdrawal fee	\$1.00 per withdrawal
Deposit fee	\$0.40 per deposit
Account Overdrawn fee (each time a/c overdrawn by \$50 or more without arrangement)	\$10.00
Unarranged excess interest rate	18.50% per annum
Collection fee – cheque deposit	Free
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free

<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free



Fee Description	Amount
<b>Term Deposits</b> (product available for both personal and business customers)	
Minimum Opening Balance	\$1,000.00
Minimum Operating Balance Requirement	\$1,000.00

A term deposit is a fixed rate contract and you should carefully consider or seek advice from the Bank whether you will need funds prior to maturity.

You cannot break your Term Deposit (whether in whole or part) prior to maturity unless the Bank assesses that hardship applies and provides its written consent.

In the event the Bank provides its consent, and your deposit is broken before maturity, your interest will be adjusted in accordance with the rate applicable to the reduced term.

<b>Visa Debit Card</b>	
Application fee	\$35.00
Annual Service fee	\$35.00
Electronic Transaction authorised by overseas external network: ATM	\$10.00
Electronic Transaction Authorised by overseas external network: EFTPOS	Free
Replacement Card fee	\$35.00
Foreign Currency Conversion fee*	2.5%

**\*This fee is charged by Westpac for any foreign currency transaction. This fee is applied to any converted value made in foreign currency and is included in the transaction amount.**

# Business/Corporate Accounts

Fee Description	Amount
<b>Business Max-I Direct</b>	
Minimum Opening Balance	\$1,000
Counter Cheque Withdrawal	\$5.00
Internet banking Funds transfer between Business Westpac accounts (unlimited)	Free
Maintenance fee	Nil
Transfer Orders	Not applicable from a Business Max-i Direct account
Cards access (Handycard/Visa Debit/Credit Cards)	Not applicable
Internet Banking payment functions (BillPay, Pay Others, Overseas/Loan/Credit Card and Periodic payments)	Restricted from Business Max-i account
Cheque Book	Not applicable
<b>Business Cheque Accounts</b>	
Minimum Opening Deposit – Resident & Non Resident	\$1,000
Maintenance fee	\$5.00 per month
Cheque Withdrawal fee	\$0.60 per withdrawal
Deposit fee	\$0.60 per deposit
Account Overdrawn fee (each time a/c overdrawn by \$100 or more without arrangement)	\$15.00
Unarranged excess interest rate	17.50% per annum
Collection fee – cheque deposit	\$0.60 per cheque
Search fee (search on registration of documents)	\$35.00 per search

Fee Description	Amount
<b>Government Interest Bearing Cheque Account</b>	
Minimum Opening Deposit – Resident & Non Resident	\$1,000
Maintenance fee	Free
Cheque Withdrawal fee	\$0.60 per withdrawal
Deposit fee	\$0.60 per deposit
Account Overdrawn fee (each time a/c overdrawn by \$100 or more without arrangement)	\$15.00
Unarranged excess interest rate	17.50% per annum
Collection fee – cheque deposit	Free
Search fee (search on registration of documents)	\$35.00 per search
<b>Non Profit Organisation Cheque Account</b>	
Minimum Opening Deposit – Resident & Non Resident	\$1,000
Maintenance fee	\$5.00
Number of free transactions	First 2 credits and 8 debits per month
Cheque Withdrawal fee	\$0.40 per withdrawal
Deposit fee	\$0.60 per deposit
Account Overdrawn fee (each time a/c overdrawn by \$100 or more without arrangement)	\$15.00
Unarranged excess interest rate	17.50% per annum
Collection fee – cheque deposit	\$0.60 per cheque collection fee
Search fee (search on registration of documents)	\$35.00 per search

Fee Description	Amount
<b>Commercial Cheque Account</b>	
Minimum Opening Deposit – Resident & Non Resident	\$1,000
Maintenance fee	\$5.00
Cheque Withdrawal fee	\$0.60 per withdrawal
Deposit fee	\$0.60 per deposit
Account Overdrawn fee (each time a/c overdrawn by \$100 or more without arrangement)	\$15.00
Unarranged excess interest rate	17.50% per annum
Collection fee – cheque deposit	\$0.60
Search Fee (search on registration of documents)	\$35.00 per search
<b>Solicitor Trust Account</b>	
Minimum Opening Deposit – Resident & Non Resident	Nil
Maintenance fee	Nil
Cheque Withdrawal fee	Nil
Deposit fee	Nil
Account Overdrawn fee (each time a/c overdrawn by \$100 or more without arrangement)	\$15.00
Unarranged excess interest rate	17.50% per annum
Collection fee – cheque deposit	Nil
Search fee (search on registration of documents)	\$35.00 per search

Fee Description	Amount
<b>Business Handycard</b>	
Issuance (New/Expired)	Free
Replacement Card (Lost/Stolen/Damaged) <b>Note:</b> For lost/stolen cards, the applicable fee will not be charged if a police report is presented]	\$10.00
Replacement PIN	\$5.00
Branch Terminal Balance Enquiry (Westpac)	Free
Branch Terminal Cash Withdrawal (Westpac)	Free
EFTPOS (Westpac & non-Westpac terminals)	Free
ATM Balance Enquiry (Westpac)	Free
ATM Withdrawal fee (Westpac)	\$0.50 per transaction
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal

# Service fees

Fee Description	Amount
<b>ATM Cash Disbursement Fee</b>	
Cash disbursement fee on overseas issued cards	\$15.00 per transaction
American Express, Westpac Visa Credit Cards and Cards issued by our Global Alliance partners (Bank of America, Deutsche Bank, Barclays, BNP Paribas and Scotiabank) and Westpac Australia, Westpac NZ and Westpac Bank PNG Limited are exempted from the fee.	
<b>Internet Banking</b>	
Fee applicable as per Electronic withdrawal on the various accounts and service fees.	
BillPay through Internet/Mobile banking/InStore Banking	
Fees apply for TT & Stop Payments	Refer to International fee and charges
Electronic Statement	Free
Cash advance on Visa Credit Card	\$10.00 per transaction
<b>EFTPOS Branch Terminal Cash Withdrawal Fee</b>	
\$1.00 per transaction if the withdrawal amount is below the approved ATM transaction limit.	
<b>Deposits By Mail Without Lodgement Slip</b>	
Completing slips for third party	\$1.00 per Deposit
<b>Direct Entry</b>	
Establishment fee	\$75.00
<b>Wage/salary &amp; creditor payments</b>	
Payments to Westpac accounts	\$0.20 per transaction
Payments to other bank accounts	\$0.20 per account transaction
Minimum fee	\$2.00 per Item
Reject fee	\$2.00 per Item

Fee Description	Amount
<b>Transfer Order</b>	
Payments to Westpac local accounts	\$2.00
Payment to other banks accounts	\$10.00
Payments by Bank Cheque	\$15.00
<b>Overseas transactions</b>	
Telegraphic Transfers	\$25.00
Westpac local Accounts to Bonus Saver Account	Free
ETA to Westpac Loan Account	Free
<b>Lost Passbook/Card/PIN</b>	
Lost Passbook	\$20.00
Replacement Handycard (lost/stolen)	\$10.00
Reissue PIN	\$5.00
<b>Bank Cheque</b>	
Purchase	\$10.00
Repurchase by Westpac	\$15.00
Replacement cheque (lost, stolen or destroyed)	\$20.00
<b>Dishonour Fee</b>	
If your cheque is dishonoured (outward)	\$25.00 per cheque
Cheques returned unpaid (inward)	Nil

Fee Description	Amount
<b>Deposit Books</b>	
Duplicate Deposit Books	\$7.50
Triplicate Deposit Books	\$10.00
<b>Cheque Books</b>	
<b>Stamp Duty applicable:</b>	
50 leaves	Nil
100 leaves	Nil
200 leaves	Nil
<b>Special Answer Fee</b>	
Westpac cheques	\$5.00 per item
Other banks' cheques	\$25.00 per item
<b>Stop Payments</b>	
Stop Payment Notice (on cheques)	\$15.00 per item
<b>Fiji Clear</b>	
<b>Local transfers to other Commercial Banks</b>	
Up to \$100	\$2.00
\$101 - \$1,000	\$5.00
\$1,001 - \$10,000	\$10.00
\$10,001 and above	\$15.00



Fee Description	Amount
<b>Statements</b>	
eStatement (accessed through Internet Banking and the Westpac Fiji App)	Free
Printed (Hard copy) Statement Request	Free
<b>Certificates Supplied</b>	
Certificate of Balance and Interest	\$10.00 per certificate
Certificate of Balance and Interest on accounts opened within 60 days of request	\$50.00 per certificate
<b>Certificate of Balance and Interest on</b>	
Deceased accounts	\$15.00 per certificate
Bank Audit Certificates	\$50.00 per certificate
<b>Opinions</b>	
Each confidential report for banker's opinion sought	\$50.00 per opinion
Giving opinion in support for visa applications	\$50.00 per opinion
<b>Change Supplied</b>	
Westpac customer	Nil
Other bank customer each standard bag or roll or fold	\$0.25 per roll/standard bag
<b>Voucher Retrieval</b>	
Voucher Fee	\$5.00 per voucher
Plus in excess of 20 vouchers	\$30.00 per additional hour
<b>Token Fee For Business Internet Banking</b>	
New/Lost/Replacement Token	\$25.00 per token

**Note:** Electronic withdrawals/transfers refer to withdrawals/transfers via Westpac ATMs, EFTPOS, Internet Banking, BillPay, Mobile Banking and InStore Banking.

# Products and Services no longer offered

Fee Description	Amount
<b>Passbook Saver Account</b>	
Maintenance fee if balance below \$5,000	\$2.00 per month
Paper Withdrawal fee	\$2.00 per withdrawal
Collection fee (on each cheque deposited)	Free
Number of free withdrawals	1 paper withdrawal per month
<b>Advantage Account</b>	
Maintenance fee	\$4.00 per month
Paper Withdrawal fee	\$4.00 per withdrawal
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
<b>ATM Interchange Fees charged by other banks</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free

Fee Description	Amount
<b>Youth Account</b>	
Minimum Operating Balance	Nil
Number of free transactions	2 electronic transactions per month
Maintenance fee	Nil
Paper Withdrawal fee	\$4.00 per withdrawal
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal

Fee Description	Amount
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free
<b>Seniors Account</b>	
Maintenance fee	Nil
Paper Withdrawal fee	Free
<b>Transfer Orders</b>	
Transfer Orders to all Westpac Local Accounts	Free
<b>Electronic Transactions</b>	
<b>EFTPOS</b>	
Merchant Terminal (Westpac & Other Banks)	Free
<b>Branch Terminal</b>	
Cash Withdrawal*	Free
Balance Enquiry	Free

\* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
<b>ATM</b>	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free
<b>ATM Interchange Fees</b>	
<b>Balance Enquiry</b>	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
<b>Cash Withdrawal</b>	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
<b>Internet Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
<b>Mobile Banking</b>	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
USSD Login	\$0.30 per successful login
Mobile Banking App fees	Free

Fee Description	Amount
<b>eSaver Account</b>	
Maintenance fee	Nil
Paper Withdrawal fee	\$5.00 per withdrawal
<b>Electronic Transactions</b>	
<b>Internet Banking</b>	
Internet banking payment functions (BillPay, Pay Others, Overseas/Loan/Credit Card and Periodic payments)	Restricted from eSaver account
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free transfer between own Westpac Accounts
<b>Mobile Banking</b>	
*Mobile Banking Access (including the Westpac Fiji App)	Not applicable
(*Please note that existing customers that already have access to Mobile Banking via USSD by dialing the short code *149# will continue to be charged \$0.30 per successful login fee)	
<b>Others</b>	
Transfer orders	Not applicable from an eSaver account
Cards access (Handycard/Visa Debit/Credit Cards)	Not applicable
Cheque book	Not applicable
<b>Safe Custody</b>	
Establishment charge or re-lodgement after 3 months (each year to be applied pro-rata in advance according to size of envelopes/packets as per below)	
– Annual charge (February each year)	
Envelopes up to 20cm x 40cm	\$20.00 per envelope
Large envelopes, packets, parcels etc up to 25cm x 40cm	\$40.00 per item
Box up to 10,000 cubic centimetres (cc)	\$100 per box
More than 10,000 cubic centimetres (cc)	\$500 per box
<b>Access Fee</b>	
First access	Free
Second and subsequent access	\$10.00





# Important customer notice:

Prior notice of 30 days would be given on any increase(s) or new fee(s) and charge(s).

## We're here to help



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