

Customer service fees and charges

Westpac Fiji.



October 2023



Personal Accounts

Fee Description	Amount
Electronic Transactions Account (ETA)	
Minimum Opening Deposit	\$50.00
Minimum Operating Balance	Nil
Maintenance fee	\$4.00 per month
Paper Withdrawal fee	\$4.00 per withdrawal
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
ATM	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free
ATM Interchange Fees	
Balance Enquiry	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
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
Mobile Banking	
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
Choice Basic Account	
Minimum Opening Deposit	\$25.00
Minimum Operating Balance	Nil
Maintenance fee	Nil
Paper Withdrawal fee	\$4.00 per withdrawal
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
ATM	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction
ATM Interchange Fees charged by other banks	
Balance Enquiry	
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
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
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
Mobile Banking	
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
Bonus Saver Account	
Minimum Opening Deposit	\$100.00
Minimum Operating Balance	Nil
Number of free transactions	<ul style="list-style-type: none"> • 1 electronic withdrawal per month • 1 paper withdrawal per month
Maintenance fee	Nil
Paper Withdrawal fee	\$5.00 per withdrawal
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free

Fee Description	Amount
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
ATM	
Balance Enquiry	Free
Cash Withdrawal	\$2.00 per transaction
Funds Transfer between Westpac accounts	\$2.00 per transaction
ATM Interchange Fees	
Balance Enquiry	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
Mobile Banking	
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
*eSaver Account	
Minimum Opening Deposit	\$10.00
Maintenance fee	Nil
Paper Withdrawal fee	\$5.00 per withdrawal
*Product no longer offered to new customers effective 6 March 2023	
Electronic Transactions	
Internet Banking	
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
Mobile Banking	
*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)	
Others	
Transfer orders	Not applicable from an eSaver account
Cards access (Handycard/Visa Debit/Credit Cards)	Not applicable
Cheque book	Not applicable
Personal Cheque Account	
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

Fee Description	Amount
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
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
ATM	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction
ATM Interchange Fees	
Balance Enquiry	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free

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

Fee Description	Amount
Mobile Banking	
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

Term Deposits (product available for both personal and business customers)

Minimum opening Balance	\$1,000.00
Minimum Operating Balance Requirement	\$1,000.00
Break Fee	\$40.00

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.

In the event your deposit is broken before maturity, you will be required to pay a break fee and your interest will be adjusted in accordance with the rate applicable to the reduced term.

The Bank may also impose additional charges in the event of an early termination of your Term Deposit. This is calculated by applying applicable rate to the remaining term and at times may result in negative interest earning.

Visa Debit Card

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 Exchange Conversion Fee*	2.25%

***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
Business Max-i Direct	
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 an 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
Business Cheque Accounts	
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
Electronic Transactions	
Deposit via Electronic channels	Free

Fee Description	Amount
Internet Banking	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
Mobile Banking	
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
Deposit Bearing Interest Cheque Account	
Minimum Opening Deposit	\$1,000
Number of free transactions	First 2 credits and 8 debits per month
Maintenance fee	\$5.00 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
Search Fee (search on registration of documents)	\$35.00
Electronic Transactions	
Deposit via Electronic channels	Free
Internet Banking	
Balance Enquiry	Free

Fee Description	Amount
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free

Service fees

Fee Description	Amount
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ATM Cash Disbursement Fee

Cash disbursement fee on overseas issued cards	\$15.00 per transaction
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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.

Internet Banking

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
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Electronic Statement	Free
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Cash advance on Amex Credit Card/Visa Credit Card	\$10.00 per transaction
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EFTPOS Branch Terminal Cash Withdrawal Fee

\$1.00 per transaction if the withdrawal amount is below the approved ATM transaction limit.

Deposits By Mail Without Lodgement Slip

Completing slips for third party	\$1.00 per Deposit
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DIRECT ENTRY

Establishment Fee	\$75.00
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Wage/salary & creditor payments

to Westpac accounts	\$0.20 per transaction
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Payments to other bank accounts	\$0.20 per account transaction
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Minimum Fee	\$2.00 per Item
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Reject Fee	\$2.00 per Item
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Fee Description	Amount
Fax Messages	
Statements/vouchers etc	\$7.50 per Statement/ voucher
Business Express Deposits (Envelopes/Packets)	
First Pack of 50	Free
Additional Pack of 50	
- Large	\$35.00
- Small	\$28.00
Transfer Order	
Payments to Westpac local accounts	\$2.00
Payment to accounts at another bank	\$10.00
Payments by Bank Cheque	\$15.00
Overseas transactions	
Telegraphic Transfers	\$25.00
Westpac local Accounts to Bonus Saver account	Free
ETA to Westpac Loan Account	Free
Lost Passbook/Card/PIN	
Lost Passbook	\$20.00
Replacement Handycard (lost/stolen)	\$10.00
Reissue PIN	\$5.00
Bank Cheque	
Purchase	\$10.00
Repurchase by Westpac	\$15.00
Replacement cheque (lost, stolen or destroyed)	\$20.00
Dishonour Fee	
If your cheque is dishonoured (outward)	\$25.00 per cheque
Cheques returned unpaid (inward)	Nil

Fee Description	Amount
Deposit Books	
Duplicate Deposit Books	\$7.50
Triplicate Deposit Books	\$10.00
Cheque Books	
Stamp Duty applicable:	
50 leaves	Nil
100 leaves	Nil
200 leaves	Nil
Special Answer Fee	
Westpac cheques	\$5.00 per item
Other banks' cheques	\$25.00 per item
Stop Payments	
Stop Payment Notice (on cheques)	\$15.00 per item
Fiji Clear	
Local transfers to other Commercial Banks	
Up to \$100	\$2.00
\$101 - \$1,000	\$5.00
\$1,001 - \$10,000	\$10.00
\$10,001 and above	\$15.00
Safe Custody Fee (Service no longer offered from December 2017)	
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
Access Fee	
First access	Free
Second and subsequent access	\$10.00

Fee Description	Amount
Statements	
Duplicate Statements	\$5.00 per sheet
Special request for statements outside of normal cycle	\$5.00 per sheet
eStatement (accessed through Internet Banking and the Westpac Fiji App*) *only applies to transaction and savings accounts only	Free
Certificates Supplied	
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
Certificate of Balance and Interest on	
Deceased accounts	\$15.00 per certificate
Bank Audit Certificates	\$50.00 per certificate
Opinions	
Each confidential report for banker's opinion sought	\$50.00 per opinion
Giving opinion in support for visa applications	\$50.00 per opinion
Change Supplied	
Westpac customer	Nil
Other bank customer each standard bag or roll or fold	\$0.25 per roll/standard bag
Voucher Retrieval	
Voucher Fee	\$5.00 per voucher
Plus in excess of 20 vouchers	\$30.00 per additional hour
Token Fee For Business Internet Banking	
New/Lost/Replacement Token	\$25.00

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

Products no longer offered

Fee Description	Amount
Passbook Saver Account (Product no longer offered to customers)	
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
Supasaver Account (Product no longer offered to customers)	
Maintenance fee	\$2.00 per month
Paper Withdrawal fee	\$2.00 per withdrawal
Cheque Withdrawal fee	\$2.00 per withdrawal
Advantage Account (Product no longer offered from 3 March 2019)	
Maintenance fee	\$4.00 per month
Paper Withdrawal fee	\$4.00 per withdrawal
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry
ATM	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free

ATM Interchange Fees charged by other banks

Balance Enquiry

ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry

Cash Withdrawal

ANZ ATM	\$0.50 per withdrawal
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* For withdrawals below the approved ATM Cash withdrawal Transaction limit.

Fee Description	Amount
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
Mobile Banking	
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

Youth Account (Product no longer offered from September 2020)

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Number of free transactions	2 electronic transactions per month
Maintenance fee	Nil
Paper Withdrawal fee	\$4.00 per withdrawal
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	\$1.00 per transaction
Balance Enquiry	\$0.50 per enquiry

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

Fee Description	Amount
ATM	
Balance Enquiry	Free
Cash Withdrawal	\$0.50 per transaction
Funds Transfer between Westpac accounts	\$0.50 per transaction
ATM Interchange Fees	
Balance Enquiry	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal

Internet Banking	
Balance Enquiry	Free
Transfer Funds between own Westpac accounts	Free
Pay Other (Westpac & Other Banks)	Free
BillPay	Free
Mobile Banking	
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
Seniors Account (Product no longer offered from September 2020)	
Minimum Opening Deposit	\$10.00
Maintenance fee	Nil
Paper Withdrawal fee	Free
Transfer Orders	
Transfer Orders to all Westpac Local Accounts	Free
Electronic Transactions	
EFTPOS	
Merchant Terminal (Westpac & Other Banks)	Free
Branch Terminal	
Cash Withdrawal*	Free
Balance Enquiry	Free

ATM	
Balance Enquiry	Free
Cash Withdrawal	Free
Funds Transfer between Westpac accounts	Free
ATM Interchange Fees	
Balance Enquiry	
ANZ ATM	\$0.20 per enquiry
BSP ATM	\$0.20 per enquiry
HFC ATM	\$0.40 per enquiry
Cash Withdrawal	
ANZ ATM	\$0.50 per withdrawal
BSP ATM	\$0.50 per withdrawal
HFC ATM	\$1.00 per withdrawal
Internet Banking	
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
Mobile Banking	
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

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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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