

PART 2: FOREIGN CURRENCY PAYMENTS effective from 1 August 2022

Note: Reserve Bank approval must be obtained for all payments above the Delegated Limit. Reserve Bank applications (except for Debit Card and Insurance Payments) can be lodged online: <https://eservice.rbf.gov.fj/Public/FormB>.

(Conversion of F\$ into foreign currency including deposits into designated F\$ external accounts of non-residents and payments made out of account holders' foreign currency accounts)

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Airline Ticket Sales (applicable only to overseas airlines with offices or agents in Fiji)	Up to \$1,000,000 per application	<ul style="list-style-type: none"> • Documentary evidence that amounts applied for are sourced from the Airline's ticket sales e.g. bank statement, invoice etc; and • Tax clearance certificate for amounts above \$10,000 per transaction or invoice 	<ul style="list-style-type: none"> • Tax clearance certificate; and • Documentary evidence that amounts applied for are sourced from the Airline's ticket sales.
Charges/Fees/Services <ul style="list-style-type: none"> • Freight & Shipping • Other Transport Charges • Royalty & Commission (S) • Patents, Copyright (S) • Brokerage & Other Charges to agents and representatives outside Fiji (S) • Movie/Film Hire, News Service (S) • Repair – domestic air/shipping, other (S) • Technical, Professional & Management Fees (S) • Advertising (S) • Office Expenses • Software, etc (S) • Visa Application Fees • Reimbursement/Refund • Registration/Accreditation Fees • Other 	Up to \$1,000,000 per application	<ul style="list-style-type: none"> • Invoice/statement or signed contract agreement for payment due; and • Tax clearance certificate for amounts above \$10,000. <p>Note:</p> <ol style="list-style-type: none"> (1) For service related charges (S), a tax clearance is required for all amounts (2) In the case of refunds and reimbursement, a tax clearance is not required if funds are received within a month from the date of repatriation. (3) All commercial banks and FX Dealers payments including head office expenses or reimbursement charges require Reserve Bank approval. (4) Head Office expenses and profit remittance by Institutions licensed by the Reserve Bank are not delegated. 	<ul style="list-style-type: none"> • Invoice/statement or signed contract agreement; and • Tax clearance certificate.
Court Order Payments <ol style="list-style-type: none"> a) Alimony b) Collection of debt c) Other 	Up to the full amount	<ul style="list-style-type: none"> • Signed Court Order • Copy of beneficiary's foreign passport or PR visa 	
Out Of Court Settlement	Requires Reserve Bank approval		<ul style="list-style-type: none"> • Tax clearance certificate for amounts above \$10,000; • Out of Court Settlement Agreement; and • Beneficiary's foreign passport or PR visa

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Credit Card Payments <ul style="list-style-type: none"> • Personal • Corporate Cards • Cash drawing 	<p>\$5,000 per month</p> <p>\$10,000 per card per month</p> <p>\$1,500 per month</p>	<ul style="list-style-type: none"> • Statement of account. • Statement of account; and • Tax clearance certificate for amounts above \$10,000. 	<ul style="list-style-type: none"> • Statement of account; and • Tax clearance certificate for amounts above \$10,000 • Same as above <p>Note:</p> <ol style="list-style-type: none"> 1. The monthly limits of \$5,000 & \$10,000 apply to the repayment of offshore transactions on locally and offshore issued credit cards. 2. Credit card repayments that are funded from a personal external account are not subject to the monthly repayment limit. 3. Credit Cards that have breached the monthly repayment limit 3 times will be cancelled.
Debit Card Facility <ul style="list-style-type: none"> • Monthly Overseas Usage 	<p>\$5,000 per month</p>	<p>Note:</p> <ol style="list-style-type: none"> 1. Debit cards that are funded from an external account are not subject to the monthly limits 2. Monthly limit applies to overseas usage only 3. Debit cards that have breached the monthly limit 3 times will be cancelled 	<p>Any requests above the monthly limit must be emailed to ecservice@rbf.gov.fj by Commercial Banks together with supporting documents. All requests above \$10,000 will require tax clearance certificates</p>
Deposits into F\$ External A/cs <ul style="list-style-type: none"> • Salaries & wages from employment in Fiji • Interest payable on the account • Payments from other external accounts • FNPF Proceeds/Pension funds • Tax Refunds • Proceeds from sale of foreign currency sourced from external sources or remaining from travel funds uplifted 	<p>Up to the full amount</p> <p>Up to the full amount</p> <p>Up to the full amount</p> <p>Up to the full amount</p> <p>Up to the full amount</p> <p>Up to the full amount</p>	<ul style="list-style-type: none"> • Pay slip which should indicate that tax has been deducted • n/a • Documentary evidence of source of funds • Confirmation from FNPF or bank statement to show deposit of FNPF funds • Confirmation from FRCS or bank statement to show deposit of tax refund 	<p>Note: There are no Exchange Control restrictions on the remittance of funds from an external account provided that all documentary requirements for the local deposits were met.</p>

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
<p>Deposits into F\$ External A/cs</p> <ul style="list-style-type: none"> • Proceeds of sale of assets/personal effects/maturity proceeds • Income from rental/directors fees/gratuity • Living allowance/fees etc from local sources • Reimbursement of rental bond/Immigration bond /Claims/others etc • Other funds from local sources 	<p>Requires Reserve Bank approval</p> <p>Up to \$50,000 per annum</p> <p>Up to \$2,000 per month</p> <p>Up to \$10,000 per month</p> <p>Up to \$200 per month</p>	<ul style="list-style-type: none"> • Tax clearance certificate for amounts above \$10,000; and • Rental agreement or letter from the company authorising payment of gratuity/directors fees. • Confirmation from the organisation on the purpose of payment and that the account holder is employed by the organisation • Tax Clearance Certificate for amounts above \$10,000; • Letter from the landlord or from the Institution confirming the reimbursement of expenditure; • Cheque or refund letter from the Immigration Department. 	<ul style="list-style-type: none"> • Tax clearance certificate for amounts above \$10,000; • Capital Gains Tax Certificate; • Signed Sale & Purchase Agreement. • Tax clearance certificate; • Rental agreement; and • Letter from the company authorising payment of gratuity/directors fees • Confirmation from the organisation on the purpose of payment and that the account holder is employed by the organisation; and • Tax clearance certificate for amounts above \$10,000 • Tax Clearance Certificate; • Letter from the landlord or from the Institution confirming the reimbursement of expenditure; • Cheque or refund letter from the Immigration Department.
<p>Education Expenses</p> <ul style="list-style-type: none"> • Paid directly to the education institution • Paid directly to the student/nominee • Scholarship Payments by recognised institution 	<p>Up to \$100,000 per student per annum</p> <p>Up to \$20,000 per student per annum</p> <p>Up to full amount due</p>	<ul style="list-style-type: none"> • Current invoice/enrolment letter from the Institution; and • Tax clearance certificate for amounts over \$10,000. Note: Payments to third party must be reflected in the invoice from the Institution. • Enrolment letter on letterhead or current letter from the Institution; • Statement of expenses for the current year; and • Tax clearance certificate for amounts over \$10,000 Note: 1.Payment sourced from a company's bank account will be subject to tax clearance for any amount. 2.Nominee must hold PR visa or foreign passport. Confirmation of scholarship by Institution 	<ul style="list-style-type: none"> • Current invoice/enrolment letter from the Institution. • Tax clearance certificate Note: Payments to third party must be reflected in the invoice from the Institution. • Enrolment letter on letterhead or current letter from the Institution; • Tax clearance certificate; and • Statement of expenses for the current year; and Note: 1.Payment sourced from a company's bank account will be subject to tax clearance for any amount. 2.Nominee must hold PR visa or foreign passport.

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
<p>Emigration Allowance Source of Funds</p> <ul style="list-style-type: none"> • Sale of personal assets • Maturity of life insurance • Death benefits • Rental/directors fees • Savings/FNPF/Refund • Estate Funds • Pension <p>*Tax clearance is not required if funds applied for are solely sourced from the applicant's FNPF funds or tax refund.</p>	<p>Up to \$150,000 per family per annum</p>	<ul style="list-style-type: none"> • Valid passport (including family members) • Permanent resident visa/Returning Residence visa/Residence visa (including family members) • Tax Clearance Certificate for amounts above \$10,000 • Airline Tickets(where applicable) • Capital Gains tax certificate (if source of funds is from sale of asset in Fiji) <p>Note:</p> <ul style="list-style-type: none"> • Authorised dealers can also accept Long Term Skill visa, Partner visa and Employment visas provided that the visa is valid for more than 3 years and the length of stay must be indefinite • Authorised dealers to ensure that the last page of Fiji passports are endorsed with the amount of foreign exchange facilities approved for emigration • Emigrants are only allowed to carry Fiji currency notes up to \$500 and foreign currency notes up to the equivalent of F\$10,000 (inclusive of the F\$500) • Travel allowance is not applicable to emigrants. 	<ul style="list-style-type: none"> • Valid passport (including family members); • Permanent resident visa/Returning Residence visa/Residence visa (including family members); • Tax clearance Certificate; • Airline Tickets (where applicable); • Capital Gains tax certificate (if source of funds are from sale of assets in Fiji)
<p>Export of Fiji Dollar Notes by Commercial Banks and FX Dealers</p>	<p>Requires RBF approval</p>		<ul style="list-style-type: none"> • Bank confirmation for the receipt of funds from offshore after the export of funds
<p>Gifts</p>	<p>Up to \$2,000 per applicant per beneficiary per annum</p>	<ul style="list-style-type: none"> • TIN letter or FRCS joint card of the applicant; and • Evidence of relationship (where applicable). 	<ul style="list-style-type: none"> • Beneficiary's Permanent Residence visa; • Tax clearance certificate for amounts above \$10,000; • Deed of Gift (for gift above \$50,000); and • Evidence of relationship (where applicable).
<p>Government Department Payments/Transfers including the following payments:</p> <ul style="list-style-type: none"> • Funding of Offshore Accounts • Payment of allowances for Government officials on overseas attachments • Payments to be deposited into the external accounts of expatriate staff • Other Government payments 	<p>Up to full amount</p>	<ul style="list-style-type: none"> • Approval letter from the Ministry of Economy or relevant approval/documents from the Line Ministry; • Invoice for amounts due; and • Tax clearance certificate for amounts above \$10,000. <p>Note: All payments made directly by the Government Ministries are not subject to tax clearances.</p>	

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
<p>Import Payments</p> <ul style="list-style-type: none"> • Goods on board ship or aircraft, or goods landed but awaiting Customs clearance. • Goods already landed & cleared by the Fiji Revenue and Customs Service (inclusive of freight & Insurance for shipment) • Prepayment of term bills for goods already landed & cleared by Fiji Revenue and Customs Service • Advance Import Payments prior to shipment of goods <p>Note:</p> <ul style="list-style-type: none"> • Advance Payment to a personal account is only delegated up to \$2,000 per invoice. • Advance Payment to a party other than the supplier must be clearly stated in the payment terms of the invoice. 	<p>Up to full payment due for Letters of Credit and Sight Draft arrangements.</p> <p>Up to the full payment due</p> <p>Up to \$1,000,000 per application</p> <p>Up to \$2,000,000 per application</p>	<ul style="list-style-type: none"> • Supplier’s invoice showing the value of goods imported; and • Tax clearance certificate for amounts over \$10,000. • Supplier’s invoice or signed contract agreement; and • Tax clearance certificate for amounts over \$10,000 or original Customs SADs. • Supplier’s invoice or signed contract agreement; • Supplier’s demand for immediate payment; and • Tax clearance certificate for amounts over \$10,000. • Invoice from supplier or signed contract agreement; • Tax clearance certificate for amounts over \$10,000. <p>Note: Commercial banks will no longer report to the Reserve Bank, defaulting companies in the provision of Customd SADs within the 30 day period</p>	<ul style="list-style-type: none"> • Supplier’s invoice or signed contract agreement; • Supplier’s demand for immediate payment; and • Tax clearance certificate. • Invoice from supplier or signed contract agreement; • Tax clearance certificate.
<p>Merchanted Goods</p>	<p>Up to \$200,000 application</p>	<ul style="list-style-type: none"> • Supplier’s invoice; • Company’s invoice to its overseas customer; • Confirmation of funds once received in Fiji; and • Tax clearance certificate for amounts over \$10,000. <p>Note: Commercial banks will report to the Reserve Bank on a monthly basis, all companies that default in the provision of bank confirmation within the 30 day period.</p>	<ul style="list-style-type: none"> • Company’s invoice to its overseas customer; • Supplier’s invoice; • Tax clearance certificate; and • Confirmation of funds once received in Fiji.

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Payment to Third Party (Goods already received in Fiji)	Up to \$100,000 per application	<ul style="list-style-type: none"> • Supplier's invoice. • Tax clearance certificate for amounts over \$10,000; and • Letter from the supplier stating payment to be made to third party. 	<ul style="list-style-type: none"> • Supplier's invoice; • Tax clearance certificate; and • Letter from the supplier stating payment to be made to third party.
Fuel/Oil Import Payments	Requires RBF approval		<ul style="list-style-type: none"> • Supplier's invoice; • Tax clearance certificate for amounts above \$10,000; • Customs SAD documents; and • Bank confirmation for the receipt of re-export proceeds.
Lubricant/Engine Oil/Hydraulic Oil	Up to \$100,000 per application Note: This delegation does not apply to fuel companies (i.e. Total Fiji, Mobil and Pacific Energy)	<ul style="list-style-type: none"> • Supplier's invoice; and • Tax clearance certificate for amounts over \$10,000. 	<ul style="list-style-type: none"> • Supplier's invoice; and • Tax clearance certificate
Lease Payments <ul style="list-style-type: none"> • Aircraft • Fishing or cruise vessels • Machinery • Lease of property or warehouse • Other Lease Payments 	Up to \$500,000 per amount due per annum	<ul style="list-style-type: none"> • Signed Lease Agreement; and • Tax clearance certificate for all amount. 	<ul style="list-style-type: none"> • Signed Lease Agreement; and • Tax clearance certificate.
Loan Repayments <ul style="list-style-type: none"> • Principal & Interest (excluding up front fees) • Loan prepayment 	Up to \$50,000 per amount due as scheduled Requires RBF approval	<ul style="list-style-type: none"> • Signed Loan Agreement & repayment schedule; • Bank confirmation for receipt of loan funds; • Audited Financial Accounts; and • Tax clearance certificate for amounts above \$10,000. <p>Note: For interest payment, a tax clearance is required for all amounts.</p>	<ul style="list-style-type: none"> • Signed Loan Agreement & repayment schedule; • Bank confirmation for receipt of loan funds; • Audited Financial accounts(where applicable); and • Tax clearance certificate. <ul style="list-style-type: none"> • As above; • Lender's demand for early repayment; and • Revised repayment schedule (where applicable).

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Lottery Tickets Note: upfront payment of lottery winnings is not permitted	Up to \$500 per applicant per annum [Applications above this limit are restricted]	<ul style="list-style-type: none"> • Documentary evidence from recognised overseas lotteries only (not pyramid selling e.g. dollar jet) 	<ul style="list-style-type: none"> • Documentary evidence from recognised overseas lotteries only (not pyramid selling e.g. dollar jet)
Insurance Payments Offshore by local licensed Insurance Brokers ** Placement Offshore Please contact our Financial Institution Group for any Insurance related queries.	Gross premium up to \$250,000 per insurance policy per annum Note: Gross premiums above \$250,000 will require the prior approval of the Insurance Unit of the Reserve Bank.	<ul style="list-style-type: none"> • Invoice from the Offshore Insurer. Invoice must state the gross premium amount; • Tax clearance certificate for all amount; • Form D approval for gross premiums payments above \$250,000 per policy per annum. 	<ul style="list-style-type: none"> • Completed Form D • Invoice from the Offshore Insurer. Invoice must state the gross premium amount; • Tax clearance certificate
Insurance Payments Offshore by Individuals/Companies ** Placement Offshore	Requires RBF approval	Note: <ul style="list-style-type: none"> • Refers to individual/companies that deal directly with an offshore insurer, without the arrangement or effected by a local licensed insurance broker. • Will require the prior approval of the Insurance Unit of the Reserve Bank. 	<ul style="list-style-type: none"> • Completed Form D; and • Tax clearance certificate.
Re-insurance Payments Offshore	Requires RBF approval Note: Will require the prior approval of the Insurance Unit of the Reserve Bank.		<ul style="list-style-type: none"> • Completed Form D; and • Tax clearance certificate.
Maintenance	Up to \$2,000 per applicant per beneficiary per annum	<ul style="list-style-type: none"> • TIN letter or FRCS joint card; and • Evidence of relationship (where applicable) 	<ul style="list-style-type: none"> • Copy of the Permanent Residence visa of beneficiary; • Tax clearance certificate for amounts above \$10,000; and • Evidence of relationship (where applicable).

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Medical Expenses <ul style="list-style-type: none"> • Paid directly to the Medical Institution • Paid directly to the patient/nominee 	<p>Up to \$100,000 per invoice</p> <p>Up to \$50,000 per application per annum</p>	<ul style="list-style-type: none"> • Invoice or letter from the medical institution stating the amount due; • Tax clearance certificate for payments above \$10,000; and • Medical visa (where applicable). <ul style="list-style-type: none"> • Invoice or letter from the institution; • Medical visa <p>Note:</p> <ol style="list-style-type: none"> 1. If the medical payment is sourced from FNPF funds or out of insurance policies, tax clearance certificate is not required. 2. Nominee must hold PR visa or foreign passport. If the nominee is accompanying the patient, then visa and airline ticket of the nominee is to be sighted. 	<ul style="list-style-type: none"> • Invoice or letter from the medical institution stating the amount due; • Tax clearance certificate; and • Medical visa (where applicable). <ul style="list-style-type: none"> • Invoice or letter from the institution • Medical visa
Miscellaneous Expenses	<p>Up to \$500 per applicant per annum</p>		
Non-Resident Transfers (Family Support)	<p>Up to \$2,000 per applicant per annum</p>	<ul style="list-style-type: none"> • TIN letter or FRCS joint card 	<ul style="list-style-type: none"> • TIN letter or FRCS joint card • Foreign passport; • Valid Work permit; and • Tax clearance for amount above \$10,000
Offsetting of Foreign Exchange Earnings against Foreign Currency Bills Payable <ul style="list-style-type: none"> • Merchandise imports • Other business payments 	<p>Up to \$100,000 per application</p> <p>Up to \$100,000 per application</p>	<ul style="list-style-type: none"> • Supplier's and exporter's invoices; • Original Customs SADs and other relevant information; and • Banks to provide to the Reserve Bank a list of the export warrant numbers that were reconciled. <ul style="list-style-type: none"> • Invoice; • Tax clearance certificate for amounts over \$10,000 <p>Note: Tax clearance is required for all service related invoices.</p>	<ul style="list-style-type: none"> • Supplier's and exporter's invoices; • Original Customs SAD Document and other relevant information; and • Agreement between the parties (where applicable) <ul style="list-style-type: none"> • Invoice of payment due; • Tax clearance certificate; and • Agreement between the parties.

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Offshore Investment <ul style="list-style-type: none"> • Individuals • Companies • FNPF • Other NBFIs 	Suspended		
Pension <ul style="list-style-type: none"> • Payments by Government and FNPF • Payments by companies 	Up to full amount	<ul style="list-style-type: none"> • Documentary evidence from the paying institution; and • Foreign passport or PR visa of the beneficiary. 	
Profit declared and distributed to non-resident shareholders/partners/sole proprietors <ul style="list-style-type: none"> • Capital • Dividend or Operating Profit Note: <ul style="list-style-type: none"> • Local borrowing to fund profit remittances is restricted. • Dividend payments by Institutions licensed by the Reserve Bank is not delegated. 	Requires RBF approval		<ul style="list-style-type: none"> • Tax clearance certificate for amounts above \$10,000; • Audited accounts for amounts above \$0.5m per amount to be distributed; • Unaudited accounts for amounts of \$0.5m and below; and • Directors' resolution approving the dividend payment.
Refund <ul style="list-style-type: none"> • Hotel bookings cancelled • Other (incl. Airline tickets sold locally by travel agent) • Tax 	Up to the full amount	<ul style="list-style-type: none"> • Documentary evidence; • Tax clearance certificate for amounts over \$10,000; • Confirmation from FRCS or bank statement showing deposit of tax refund. 	

Type of Payment	Delegated Limit	Documentary Requirements (to be sighted and stamped by authorised dealers)	Documentary Requirements for Reserve Bank Approvals
Travel Allowance <ul style="list-style-type: none"> • Fiji Passport Holders (excluding emigrants) - Return ticket - One way ticket • Foreign passport holders - sourced directly from the applicant's F\$ external or foreign accounts - sourced from F\$ resident account - Others (tourist) 	<ul style="list-style-type: none"> Up to \$10,000 per person per trip Up to \$5,000 per person per trip Up to full amount Up to \$10,000 per person per trip on return ticket Up to \$5,000 per person per trip on a one way ticket Up to the full unutilised balance of funds imported. 	<ul style="list-style-type: none"> • Return travel ticket to Fiji and original passport • One way ticket and original passport • Airline Ticket • External or foreign currency account statement • Return travel ticket to Fiji and original passport • One way ticket and original passport • Documentary evidence of funds imported must be verified for conversions above \$5,000 per person. 	<ul style="list-style-type: none"> • Tax clearance certificate for amounts above \$10,000 • Return travel ticket to Fiji; and • Passport. • Tax clearance certificate for amounts above \$10,000 • Ticket • Passport Note: 1. E-Ticket must be a confirmed ticket with an e-ticket number. 2. Authorised Dealers may accept confirmed bookings/travel itinerary provided by Travel Agents. 3. Authorised dealers to ensure that last page of Fiji passports are endorsed with the amount of foreign exchange facilities approved for travel. 4. Travellers abroad are only allowed to carry Fiji currency notes up to F\$500 and foreign currency notes up to the equivalent of F\$10,000 (inclusive of the F\$500) 5. Authorised Dealers may issue travel funds to students up to the delegated limit for Travel upon sighting the student visa and travel ticket 6. Travel funds can only be transferred offshore in the following cases: <ul style="list-style-type: none"> • To the traveller's own account offshore- Traveller must hold PR or dual citizenship. • To the son/daughter's account of an elderly person travelling- Beneficiary must hold PR visa or overseas citizenship. • To the FX Dealer's correspondent offices offshore. 7. Authorised Dealers are to stamp the back of the travellers passport for travel funds transferred offshore.

Other Facilities

Category	2022/2023
1. Foreign Currency – Denominated Business Accounts a) Exporters b) Other FX Earners c) Regional or Intl Organisations d) Film Production Companies	<ul style="list-style-type: none"> a) & b) up to F\$100,000 per company (inclusive of the FX accounts held in other commercial banks) c) fully delegated d) fully delegated. FX accounts must be closed upon completion of the film production.
2. Forward Foreign Exchange Cover & Options	<ul style="list-style-type: none"> Allow individual commercial banks to write net forward sales contracts up to \$50m; and Commercial banks will not be permitted to purchase foreign currency from RBF to fund their sales contracts
3. Offshore Borrowing	<ul style="list-style-type: none"> Delegated to authorised lenders up to F\$5.0 million per borrower
4. Foreign Currency Loans by local banks	<ul style="list-style-type: none"> Delegated up to F\$2,000,000 per company per annum; Foreign currency to be sourced from commercial bank's own holdings or from external sources and not from the Reserve Bank
5. Investment in Fiji by Foreign Investors a) Issue of Shares/Capital b) Transfer of Shares/Capital c) F\$ Fixed Deposits with Authorised Lending Institutions	<ul style="list-style-type: none"> a) & b) require the approval of the Reserve Bank Investment by non-residents on SPSE and licensed brokers is fully delegated c) Unlimited investment in Fiji dollar term deposits
6. Local Borrowing & Guarantees a) non-resident controlled Business Entities b) Non-resident individuals Applies to: <ul style="list-style-type: none"> Borrowing to purchase properties in tourism projects Borrowing to finance construction of residences Borrowing to finance house maintenance and repairs Personal Loans Borrowing to Finance property for: <ul style="list-style-type: none"> - acquisition of land with no future plans for development; and - acquisition of an existing residence 	<ul style="list-style-type: none"> Delegated up to \$10.0 million subject to meeting the 3:1 debt/equity guideline Delegated up to the full amount subject to meeting the 3:1 debt/equity guidelines Allow 100% financing provided debt: equity is 3:1 Delegated up to \$200,000 subject to meeting the 3:1 debt/equity guidelines Up to \$100,000 provided there is no outflow of funds except for medical/travel and education 100% financing from offshore Delegated up to the full amount subject to meeting 50% equity from offshore