Lending and credit card fees and charges

Westpac Fiji.







Fee Description	Amount	
Credit Cards		
Westpac Classic Visa Credit Card		
Joining Fee	Nil	
Annual Fee (2nd Year onward) Fee is charged in advance	\$50.00	
Supplementary Cards	No joining or	
• 2 free supplementary cards	annual fee	
Late Payment Fee	\$20.00 per	
	occurrence	
Cash Advance	\$10.00	
Transaction Verification Fee (Copy of sales voucher)	\$10.00	
Statement Copy	Free	
Replacement Card Fee	\$10.00	
Replacement PIN	\$5.00	
Interest Free Period	Up to 55 days	
Foreign Currency Conversion Fee*	2% (Effective 04/06/24 - 2.5%)	

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

Westpac Business Visa Credit Card		
Joining Fee	Nil	
Annual Fee	\$65.00	
(2nd Year onward)		
Fee is charged in advance		
Supplementary Cards	No joining or	
 2 free supplementary 	annual fee	
cards		
Late Payment fee	\$20.00 per	
	occurrence	
Cash advance	\$10.00	

Fee Description	Amount
Transaction Verification Fee (Copy of sales voucher)	\$10.00
Statement copy	Free
Replacement Card Fee	\$10.00
Replacement PIN	\$5.00
Emergency Card replacement	N/A
Foreign Currency	2% (Effective
Conversion Fee*	04/06/24 - 2.5%)

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

Personal Loans and Overdraft

*Secured and Unsecured

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Locabilotificate a CC	
• Up to \$4999.99	\$125
• \$5,000 to \$19,999.99	\$250
• \$20,000 to \$49,999.99	\$500
• \$50,000 and above	1% of loan amount

^{*}Maximum loan amount applies. Westpac's normal lending criteria applies and all application are subject to bank's approval

Top-Up Fee	Refer to establishment fee
Property Inspection Fee	\$80
Stamp Duty on unsecured Per	rsonal Loans
• Legal Stamps - Contracts (new loans less than \$10,000)	\$0.00
• Legal Stamps - Contracts (new loans lof \$10,000 or more)	\$0.00
Account Overdrawn/Over Limit Fee (applies to Unsecured and Secured Personal Overdraft)	\$10.00 per occurence each day the account is overdrawn by \$50 or more without arrangements

Car Loans

Refer to Secured Personal Loans

Premium	Option	Home I	Loans
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•	
Establishment Fee	
• Personal Customers (min.)	\$650.00
- Resident	
Non-Resident	\$1,000.00
Company/Trusts	\$1,200.00
Top-Up Fee	
• Up to \$5,000.00	\$150.00
• Above \$5,000.00	\$325.00
Top-Up with Portability	\$300.00
FNPF Housing Transfer Fee	\$100.00 per
	application
	5

Fee Description	Amount
Switch Fee (switching from one loan product to another or from a variable rate to a fixed rate)	\$300.00
Portability Fee (continue with loan but switch securities)	\$300.00
Property Inspection Fee	\$80.00
Progress Drawdown Fee	
Inspection Fee	\$50.00 per Inspection
Drawdown Fee	\$30.00 per drawdown for the first 6 drawdowns; thereafter \$40.00 per drawdown
Redraw Fee	\$20.00 per redraw
Holding Fee	
Loans not fully drawn down within 4 months from the date of acceptance of offer letter	1% per annum (grace period of 4 months)
Progressive Drawn Loans not fully drawn within 9 months from the date of acceptance of offer letter (fee is collected when draw is made based on amount undrawn up to that time)	1% per annum (grace period of 9 months)
Investment Property Loans	
Establishment Fees	
Personal Customers –	¢75000
Residents	\$750.00

Fee Description	Amount
Company/Trusts	\$1,200.00
Top-Up Fee	\$300.00
Top-Up with Portability	\$300.00
Switch Fee (switching from one loan product to another or from a variable rate to a fixed rate)	\$300.00
Portability Fee (continue with loan but switch securities)	\$300.00
Property Inspection Fee	\$80.00
Progress Drawdown Fee	
Inspection Fee	\$50.00 per Inspection
Drawdown Fee	\$30.00 per drawdown for the first 6 drawdowns; thereafter \$40.00 per drawdown
Redraw Fee	\$20.00 per redraw
Holding Fee	
 Loans not fully drawn down within 4 months from the date of acceptance of offer letter 	1% per annum (grace period of 9 months)
Progressive Drawn Loans not fully drawn within 9 months from the date of acceptance of offer letter (fee is collected when draw is made based on amount undrawn up to that time)	1% per annum (grace period of 9 months)
Business Loans And Overdra	afts
Business Overdrafts	
Establishment Fee	

• Up to \$4,999.00

\$100.00

Fee Description	Amount
• \$5,000.00 to \$19,999.00	\$200.00
• \$20,000.00 to \$99,999.00	1% of loan amount
• \$100,000.00 and above	0.75% of loan amount with minimum of \$1,000.00
Top-Up Fee	Refer to Establishment Fees
Loan Administration Fees (pe	r month)
• Up to \$999.00	\$5.00 per month
• \$1,000.00 to \$4,999.00	\$10.00 per month
• \$5,000.00 to \$9,999.00	\$15.00 per month
• \$10,000.00 to \$19,999.00	\$20.00 per month
• \$20,000.00 to \$49,999.00	\$25.00 per month
• \$50,000.00 to \$99,999.00	\$35.00 per month
• \$100,000.00 to \$499,999.00	\$50.00 per month
• \$500,000.00 to \$999,999.00	\$100.00 per month
• \$1,000,000.00 and above	0.25% per annum
Account Overdrawn/ Over Limit Fee	\$15.00 per occurrence each day the account is overdrawn by \$100.00 or more without arrangements

Fee Description	Amount
Business Term Loans	
Establishment Fee	
• Up to \$4,999.00	\$100.00
• \$5,000.00 to \$19,999.00	\$200.00
• \$20,000.00 to \$99,999.00	1% of loan amount
• \$100,000.00 and above	0.75% of loan amount with minimum of \$1,000.00
Top-Up Fee	Refer to Establishment Fees
Progress Drawdown Fee	
Inspection Fee	\$50.00 per Inspection
Drawdown Fee	\$30.00 per drawdown for the first 6 drawdowns; thereafter \$40.00 per drawdown
Loan Administration Fees (pe	
• Up to \$999.00	\$5.00 per month
• \$1,000.00 to \$4,999.00	\$10.00 per month
• \$5,000.00 to \$9,999.00	\$15.00 per month
• \$10,000.00 to \$19,999.00	\$20.00 per month
• \$20,000.00 to \$49,999.00	\$25.00 per month
• \$50,000.00 to \$99,999.00	\$35.00 per month
• \$100,000.00 to \$499,999.00	\$50.00 per month

Fee Description	Amount
• \$500,000.00 to	\$100.00 per
\$999,999.00	month
• \$1,000,000.00 and above	0.25% per
	annum
Redraw Fee	\$50.00 per
	redraw
Holding Fee	
 Loans not fully drawn 	1% per annum
down within 4 months	(grace period
from the date of	of 4 months)
acceptance of offer letter	10/
Progressive Drawn Loans A fully always with in O	1% per annum months
not fully drawn within 9 months from the date of	(grace period
acceptance of offer letter	of 9 months)
(fee is collected when	or 5 months)
draw is made based on	
amount undrawn up to	
that time)	
Bonds and Guarantees	
Establishment Fees	1.75% of Bond
	Amount
	(minimum of
	\$80.00)
Document Handling Fee	\$0.00
Service Fee	1% of bond
	amount
	charged every
	6 months
	(minimum of
	\$40.00)
Bond Cancellation Fee on	1% of bond
pro rata basis	amount
	(minimum of
	\$40.00)

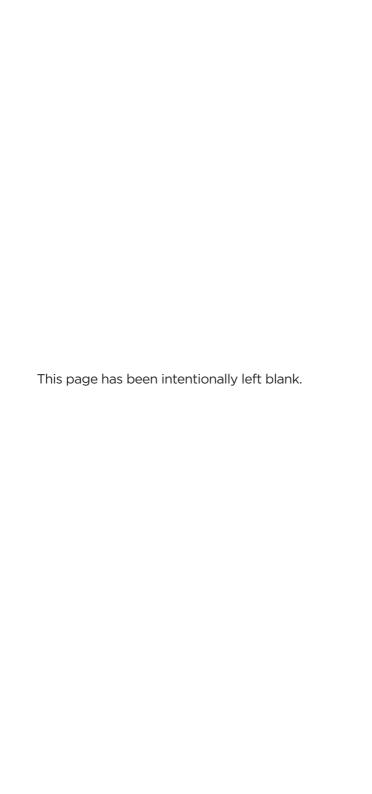
*Westpac Equipment Finance

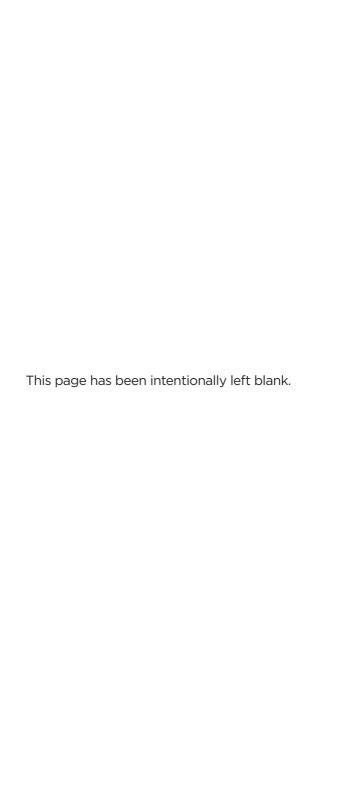
*Operating Finance Lease - product no longer offered to new customers from 04/04/2022. Finance Lease product will continue to be offered for sale.

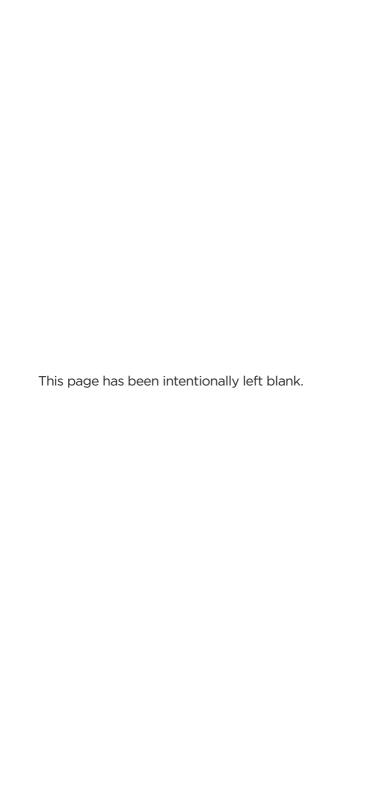
Will continue to be entered for suite	
Establishment Fee	
• Up to \$4,999.00	\$125.00
• \$5,000.00 to \$19,999.00	\$250.00
• \$20,000.00 to \$49,999.00	\$500.00
• \$50,000.00 and above	1% of Ioan
	amount
Search Fee	\$35.00 per
	item
Finance Company Search	\$40.00 per
	chattel
Valuation Fee (If required)	\$150.00
Other fees	
Legal Stamps - Operating	\$0.00
Leasing	
Legal Stamps - Standard	\$0.00
Leasing	
Land Transport Authority	\$9.00 per
Noting Fee	vehicle
Land Transport Authority	\$9.00 per
Release Fee	vehicle
Insurance Premium Funding	
Establishment Fee	
• Up to \$4,999.00	\$125.00
• \$5,000.00 to \$19,999.00	\$250.00
• \$20,000.00 to \$49,999.00	\$500.00
• \$50,000.00 and above	1% of loan
	amount
Other fees	
Legal Stamps - Insurance	\$0.00
Premium Funding Contract	
Stamp duty - commissioner of stamp duties	
Prime documents	\$0.00
 Duplicate documents 	\$0.00

Fee Description	Amount	
 Unlimited/Limited Guarantees 	\$0.00	
 Form of Discharge 	\$0.00	
 Memorandum of Transfer (Life Policy) 	\$0.00	
 Indemnity 	\$0.00	
Other Loan Fees		
Holding fee		
Loans not fully drawn down within 4 months from the date of acceptance of offer letter	1% per annum (grace period of 4 months)	
 Progressive Drawn Loans not fully drawn within 9 months from the date of acceptance of offer letter (fee is collected when draw is made based on amount undrawn up to that time) 	1% per annum (grace period of 9 months)	
Legal Stamps - Contracts (new)	\$0.00	
Legal Stamps - Business Finance Agreement	\$0.00	
Statutory consent fees	1	
• I'Taukei Lands Trust Board Consent – Residential Leases	\$109.00	
I'Taukei Lands Trust Board Consent – Commercial Leases	\$218.00	
Crown Lands Consent Fee	\$109.00	
Housing Authority Consent Fee	\$110.00	
Document Handling Fees		
Document Handling Fee	\$100.00 per document	

Fee Description	Amount	
Fixed and Floating Charge Preparation		
(for companies only)		
- Up to \$1,000,000.00	\$1,000.00	
- Above \$1,000,000.00	\$1,500.00	
 Where additional work 	\$100.00 per	
is involved eg. obtaining	dealing	
NLTB, Director of Lands,		
consent, etc	*10000	
Registration Fee	\$100.00 per document	
Stamping Fee	\$0.00	
Search Fee	\$35.00 per item	
Finance Company Search	\$40.00 per chattel	
Late Payment Fee	\$25.00 (A	
	grace period	
	of 7 days is	
	applicable)	
Registration fees - Registrar of Titles/deeds		
Mortgage over Land (Titles Office)	\$2.20	
Mortgage over Land (Deeds Office)	\$1.10	
Bill of Sale (Deeds office)	\$2.20	
Crop Lien	\$0.45	
Discharge (Titles Office)	\$2.20	
Discharge (Deeds Office)	\$2.20	
Discharge Registration - Bill of Sale	\$1.10	
Renewal of Bill of Sale	\$1.10	
Discharge Registration - Crop Lien	\$0.45	
Registration Fees - Companies Office	\$10.90	
Discharge Registration Fees - Companies Office	\$10.90	









We're here to help

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Important customer notice:

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



Westpac Banking Corporation ABN 33 007 457 141, incorporated in NSW Australia. The liability of its members is limited.