

Westpac Personal Overdraft

Westpac Fiji



April 2025



Our Personal Overdraft facility has a credit limit linked to the everyday banking Account which can:

- Assist individuals who need additional funds when needed and have regular deposits to the account.
- Be used for personal purposes only.

Features and benefits of personal overdraft facility include:

- Variable interest rates applicable.
- Repayment is on demand – no term or regular repayments.
- Facility can be repaid and redrawn at any time provided the outstanding amount remains within the approved limit.
- Interest is charged on daily outstanding balance.
- Monthly service fees apply.
- Relevant acceptable securities apply.
- Debt consolidation and business use are not permissible.
- Available on Personal Cheque accounts only.

Who can apply?

- Individuals who are 18 years of age and above, domiciled in Fiji,
- Meets the banks underwriting standards for the product.

Easy application process

Speak to a Home Finance Manager at your local branch.

Fees and Charges



Scan QR to download the Westpac Lending Fees and Charges brochure.

Interest Rates



Scan QR to download the Westpac Fijis Published Interest Rates.

- ☎ 132 032
- ✉ westpacfiji@westpac.com.au
- 🌐 www.westpac.com.fj
- 📍 Visit us in branch