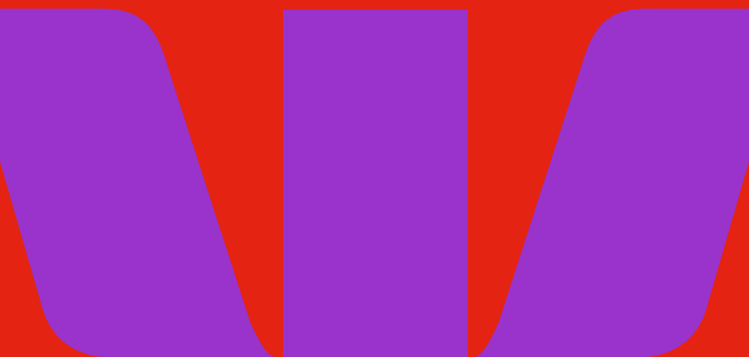


# Westpac Personal Overdraft

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.

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