

PREMIUM STUDENT SAVER

Monthly Maintenance	Nil
Electronic Transaction*	Nil
BRED Fiji Connect Access**	Nil
Over-the-Counter Withdrawal	\$3.00
Lost ATM card Fee	\$10.00
PIN re- issue Fee	\$5.00
ANZ Interchange Fee - ATM Withdrawal	\$0.50
ANZ Interchange Fee - EFTPOS Payment	Nil

Full disclosure of Fees and Charges are available at our nearest Branch.

*Electronic transactions on BRED ATMs and BRED EFTPOS terminals are free. Transfers done from BRED ATMs will be charged as per the fee schedule. Interchange fees will be applicable as per fee schedule if PREMIUM STUDENT SAVER card is used on ANZ ATMs.

** Sign up to BRED Fiji Connect is free. Transfer fees applicable as per fee schedule.

For more information, enquire at your nearest BRED Bank (Fiji) Branch.

Say "YES" to
your **FUTURE!**



WE VALUE YOUR FUTURE.

Call 132 100 - Suva | Valelevu | Nausori | Nadi | Namaka | Lautoka

customer.care@bred.com.fj

www.bred.com.fj

ALSO FIND US HERE
BRED Bank (Fiji) Pte Ltd



Updated: Sep 2021



**PREMIUM
STUDENT
SAVER**

Welcome to BRED Bank Student Banking.

The PREMIUM STUDENT SAVER account is carefully designed with students' needs in mind. So while you are focused on studies, this interest bearing account will ensure to grow your savings.

The PREMIUM STUDENT SAVER account does not have the regular fees as a normal account, therefore, this is a perfect account for your everyday transactions and savings.

Features and Benefits

This account is for students between the age of 13 and 24 years old.

As long as you are a full-time student you will benefit from this account with:

- No Monthly Account Maintenance Fees
- No ATM and EFTPOS transaction fees*

*Transfer fees will be applicable if funds transfer is initiated from an ATM and BRED Fiji Connect.

How can your parents help with your savings?

If you have a regular allowance from your parents, you can arrange transfers straight into your PREMIUM STUDENT SAVER account without a fee.

As an example, the table below shows how much you can save.

Savings per fortnight	1 year	10 years	15 years	20 years
\$10.00	260.00	2,600.00	3,900.00	5,200.00
\$20.00	520.00	5,200.00	7,800.00	10,400.00
\$50.00	1,300.00	13,000.00	19,500.00	26,000.00

*The table above is an approximation only and does not include interest calculation.



Earn 1.00% interest per annum while you save.



No fee for direct deduction of savings from your parents or guardians account to your PREMIUM STUDENT SAVER account



Free first issue of PREMIUM STUDENT SAVER card upon sign up*



Free access to BRED Fiji Connect

*The parents or guardians will be the custodian of the debit card for students below the age of 18 years old. The debit card may be given to the students with parental consent.

Simple and fast account opening process.

Mandatory Documents for students:

- Original Birth Certificate
- TIN Letter or FRCS/FNPF Joint ID card

Mandatory Requirements for parents / guardians:

- Valid photo ID
- TIN letter or FRCS/FNPF Joint ID card
- Recent payslip/letter of employment
- Utility bill for residential address verification
- \$50.00 minimum opening deposit

Note:

For students between the ages of 13 to 18 years old, this account needs to be opened by the parent or guardian. If both parents and guardians are signing on the account then both parties will have to bring the required documents for opening the PREMIUM STUDENT SAVER account.