

SAVINGS

# TERM DEPOSIT

*GROW your Savings  
with BRED*



[www.bred.com.fj](http://www.bred.com.fj)

**BRED**  
BANK

FIJI

# Invest today, and grow your wealth

You can choose from our flexible terms to lock funds away for short and long term goals. Earn interest without changing your principal amount and experience higher returns.

## BENEFITS AND FEATURE

- ✓ Terms range from 1 month to 60 months or more.
- ✓ Take a loan against your term deposit account at a very competitive rate. Once the loan is paid off, your investment is still intact and growing. Lending criteria will apply.
- ✓ In the event of an emergency, you have the flexibility to withdraw funds either partially or fully. The interest rate payable when the term deposit is prepaid may be less than the rate applicable when the deposit was initially placed.
- ✓ Maturity withdrawal together with interest earned can be paid by transfer to a nominated account or by bank cheque. Bank Cheque Fee of \$10 will be applicable.
- ✓ Your investment is safe and secure with us.
- ✓ Minimum opening deposit - \$1,000.
- ✓ Maximum opening deposit - \$200,000.
- ✓ Wholesale - Term deposits above \$200,000.
- ✓ Premature withdrawals will require a 30 days notice to the Bank.
- ✓ Interest earned can be paid Monthly, Quarterly and Yearly.

Easily contact us!  
Login on [BRED Fiji Connect](#)

# How can you get a Term Deposit Account?

As required by the Financial Transactions Reporting Act 2004 and the Financial Transactions Reporting Regulation 2007, a customer identification and verification process must be undertaken.

## Categories of Identification and verification:

1. Name of customer
2. Permanent residential address in Fiji
3. Date of birth
4. Occupation, Business or Principal Activity
5. Source of funds
6. Citizenship
7. Specimen signature

## Mandatory Documents:

- TAX Identification Number via TIN Letter; or
- FRCA/FNPF Joint ID Card
- Recent Payslip/Letter of employment or any other proof of source of income (Pensions, FNPF transfers etc.)
- Valid Republic of Fiji Voter registration card

## For those without Voter ID Card, please provide the following identification

- Valid Passport with utility bill for residential address verification; or
- LTA Driver's license

APPS AVAILABLE ON



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Subject to Bank's Terms and Conditions.

-  **132 100**
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*BRED GROUP is a member of BPCE GROUP. Our Ratings:*  
*Standard & Poor's A/A-1 (18/01/24) | Moody's A1/P-1 (16/01/24)*  
*| Fitch Ratings A+/FI (19/01/24)*