

## Lending Fees

Fee Description	Unit	Fee Amount
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### Facilities (Loans and Overdrafts)

Facility Approval Fee	Per Application	0.50% of loan amount
Re-draw Fee	Per Application	0.50% of redraw amount
Progress Drawdown Fee	Per Application	Nil
Early Settlement Fee	Per Loan	Nil
Late Loan Repayment Fee	Per Repayment	Vt 2,000
Facility Re-negotiation Fee	Per Facility	Nil
Security Discharge Fee	Per Security Item	Vt 10,000
In-house Document Preparation Fee	Per Security Item	Vt 10,000
Personal Properties Security Registry Fee	Per Item	Vt 3,000

### Bank Guarantees

Establishment Fee	Per Item	Available Upon Request
Periodic Fee	Per Item	Available Upon Request

### Immigration Bonds

Establishment Fee	Per Item	Vt 5,000
Annual renewal Fee	Per Item	Vt 5,000

## Transfers Deadlines

- International Transfers – 11:00 AM
- Domestic Transfers – 01:00 PM

## For any questions

- Visit : Our branch in Port Vila or Luganville
- Send: An email to [contact@wanfutengbank.com](mailto:contact@wanfutengbank.com)
- Call: 28 880 to speak to an advisor now



Wanfuteng Bank

Email

[contact@wanfutengbank.com](mailto:contact@wanfutengbank.com)

Opening Hours

Monday to Friday

08:30AM to 04:30PM

Port Vila

Address

Churchill House  
PO Box 65, Kumul Hwy

Phone

+678 28 880

Santo

Address

Cook Street  
Luganville, Santo

Phone

+678 28 808

# Our Features and Fees

Our fees and charges schedule explained. Charges and fees are indicative for most transactions and services available with the Bank.



Customer Account Types and Features

Description	Personal Cheque Account	Business Cheque Account	Wansaver Account
Interest Bearing	✓	✓	✓
Cheque Book	✓	✓	✗
ATM Card	✓	✓	✓
Online Banking	✓	✓	✓
Available Currencies	VUV	VUV	VUV

Foreign Currency Call Account

Account Type	Min. Opening Bal	Min. Operating Bal fee*	Mnthly Maint.	OTC W/D Fee
United States Dollars	US\$ 2,000	US\$ 25	US\$ 15	US\$ 10
Australian Dollars	AUS\$ 3,000	AUS\$ 30	AUS\$ 20	AUS\$ 15
Great Britain Pound Sterling	£ 2,000	£ 20	£ 10	£ 8
New Zealand Dollars	NZ\$ 3,000	NZ\$ 35	NZ\$ 20	NZ\$15
Euro	€ 2,000	€ 20	€ 15	€ 10
Fijian Dollars	FJ\$ 4,000	FJ\$ 50	FJ\$ 30	FJ\$ 20
Hong Kong Dollars	HK\$ 18,000	HK\$ 200	HK\$ 100	HK\$ 70
Chinese Yuan Renminbi	¥ 13,000	¥ 150	¥ 85	¥ 60
Japanese Yen	¥ 300,000	¥ 3,000	¥ 2,000	¥ 1,200
Singaporean Dollars	SG\$ 3,000	SG\$30	SG\$ 20	SG\$ 15
Canadian Dollars	CAS\$ 3,000	CAS\$ 30	CAS\$ 20	CAS\$ 15
Swiss Franc	CHF 3,000	CHF 25	CHF 15	CHF 10

\* if account falls below the minimum opening balance

General Account Fees

Fee Description	Unit	Fee Amount
Account Statement Online Banking	Per Item	Nil
Account Statement Upon Request	Per Item	Vt 500
Audit Confirmation Letter	Per Item	Vt 5,000
Enhanced Due Diligence Fee	Per Month	Vt 10,000
Information and Miscellaneous Search Fee	Per Hour	Vt 3,000

Deposit Account Fees

Description	Personal Cheque Account	Business Cheque Account	Wansaver Account
Account Opening Fee	Nil	Nil	Nil
Account Closure Fee	Nil	Nil	Nil
Initial Deposit Requirement	Vt 5,000	Vt 5,000	Vt 5,000

Operating Fees

Inactive Account Fee	Nil	Nil	Nil
Minimum Operating Balance	Nil	Nil	Vt 5,000
Minimum Operating Balance Fee	Nil	Nil	Nil
Over the Counter Fee	Vt 150	Vt 250	Vt 500
Monthly Account Maintenance Fee	Vt 250	Vt 250	Nil
Overdrawn Account Fee	Nil	Nil	Nil
Cheque Book Fee (50 leaves)	Vt1,000	Vt 1,000	Nil
Cheque Stop Payment Fee	Vt1,000	Vt 1,000	Nil

Electronic Banking Fees

ATM Card Issue Fee	Nil	Nil	Nil
Card Renewal Fee	Nil	Nil	Nil
Card Replacement Fee	Vt 1,000	Vt 1,000	Vt 1,000
Pin Re-Issue Fee	Nil	Nil	Nil
ATM Cash Withdrawal Fee	Nil	N/A	Nil
ATM Cash Deposit Fee	Nil	Nil	Nil

Depositing Fees

Fee Description	Unit	Fee Amount
Deposited to an Account FX Conversion	Per Transaction	Nil
Deposited to an Account No FX Conversion	Per Transaction	1.75% - Minimum Vt 1,000

Local Bank Cheques

Special Presentation RBV Cheques	Per Item	Vt 3,000
Special Presentation Other Bank Cheques	Per Item	Vt 4,000
Inward Special Presentation	Per Item	Vt 1,000

Dishonoured Cheques

Inward Other Bank Cheques	Per Item	Nil
Outward Wanfuteng Bank Cheques	Per Item	Vt 10,000

International Payments

Fee Description	Unit	Fee Amount
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Outward - Involving Currency Conversion

FX Conversion in Vatu	Per Payment	Vt 3,000  > <b>Vt6,000,000</b> 0.25% (Vt3,000 - Vt1 5,000)
No FX Conversion	Per Payment	< <b>Vt6,000,000</b> Vt 15,000

Inward

In Vatu	Per Item	Vt 1,000
In Foreign Currency	Per Item	Vt 1,500

Standing Order & Domestic Payments Fees

Fee Description	Unit	Fee Amount
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Standing Order

Establishment Fee Online	Per Item	Nil
Establishment Fee Over the Counter	Per Item	Vt 500
Standing Order Payment To Wanfuteng Bank Account (Online)	Per Payment	Nil
Standing Order Payment To Other Banks	Per Payment	Vt 1,000
Standing Order Payment Not Made Fee	Per Item	Vt 1,000
Standing Order Amendment Fee	Per Item	Vt 500

Bank Cheques

Issue Fee	Per Item	Vt 800
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Within Wanfuteng Bank

Online Banking	Per Transaction	Nil
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Payments

Disc Pay Salary Bulk Payment	Per Item	Vt 25
Payments to other Local Banks Online Banking / Other Channels	Per Transaction	Vt 800