



## U.S. Country Commercial Guides



Fiji  
2019

## Table of Contents

<b><i>Doing Business in Fiji</i></b> _____	<b>5</b>
Market Overview _____	5
Market Challenges _____	5
Market Opportunities _____	6
Market Entry Strategy _____	6
<b><i>Political Environment</i></b> _____	<b>7</b>
Political Environment _____	7
<b><i>Selling U.S. Products &amp; Services</i></b> _____	<b>8</b>
Using an Agent to Sell U.S. Products and Services _____	8
Establishing an Office _____	8
Franchising _____	8
Direct Marketing _____	8
Joint Ventures/Licensing _____	8
Selling to the Government _____	9
Distribution & Sales Channels _____	9
Express Delivery _____	9
Selling Factors & Techniques _____	9
eCommerce _____	9
Trade Promotion & Advertising _____	10
Pricing _____	10
Sales Service/Customer Support _____	11
Protecting Intellectual Property _____	11
Due Diligence _____	11
Local Professional Services _____	11
Principal Business Associations _____	11
Limitations on Selling US Products and Services _____	11
Web Resources _____	12
<b><i>Leading Sectors for U.S. Exports &amp; Investments</i></b> _____	<b>13</b>
Energy _____	13
Agricultural Sector _____	14
Travel and Tourism _____	16
<b><i>Customs, Regulations &amp; Standards</i></b> _____	<b>18</b>
Trade Barriers _____	18

Import Tariff _____	18
Import Requirements & Documentation _____	18
Labeling/Marking Requirements _____	19
U.S. Export Controls _____	19
Temporary Entry _____	20
Prohibited & Restricted Imports _____	20
Customs Regulations _____	21
Standards for Trade _____	22
Trade Agreements _____	23
Licensing Requirements for Professional Services _____	24
Web Resources _____	24
<b><i>Investment Climate Statement</i></b> _____	<b>25</b>
Executive Summary _____	25
Openness to and Restrictions upon Foreign Investment _____	25
Bilateral Investment Agreements and Taxation Treaties _____	27
Legal Regime _____	27
Industrial Policies _____	29
Protection of Property Rights _____	30
Financial Sector _____	32
State-Owned Enterprises _____	33
Responsible Business Conduct _____	33
Corruption _____	33
Political and Security Environment _____	34
Labor Policies and Practices _____	34
OPIC and Other Investment Insurance Programs _____	34
Foreign Direct Investment and Foreign Portfolio Investment Statistics _____	34
Contact for More Information on the Investment Climate Statement _____	35
<b><i>Trade &amp; Project Financing</i></b> _____	<b>36</b>
Methods of Payment _____	36
Banking Systems _____	36
Foreign Exchange Controls _____	37
U.S. Banks & Local Correspondent Banks _____	37
Project Financing _____	37
Financing Web Resources _____	38
<b><i>Business Travel</i></b> _____	<b>39</b>

<b>Business Customs</b> _____	<b>39</b>
<b>Travel Advisory</b> _____	<b>39</b>
<b>Visa Requirements</b> _____	<b>39</b>
<b>Currency</b> _____	<b>39</b>
<b>Telecommunications/Electronics</b> _____	<b>40</b>
<b>Transportation</b> _____	<b>40</b>
<b>Language</b> _____	<b>41</b>
<b>Health</b> _____	<b>41</b>
<b>Local Time, Business Hours and Holidays</b> _____	<b>41</b>
<b>Temporary Entry of Materials or Personal Belongings</b> _____	<b>41</b>
<b>Travel Related Web Resources</b> _____	<b>42</b>

INTERNATIONAL COPYRIGHT, U.S. & FOREIGN COMMERCIAL SERVICE AND U.S. DEPARTMENT OF STATE, 2019. ALL RIGHTS RESERVED OUTSIDE OF THE UNITED STATES.

**Legal Disclaimer:**

The US&FCS makes every reasonable effort to ensure the accuracy and completeness of the information in this Guide, a resource-for U.S. businesses to use in the exercise of their business judgment. U.S. businesses should conduct their own due diligence before relying on this information. When utilizing the information provided, the U.S. business is responsible for complying with all applicable laws and regulations of the United States, including the U.S. Foreign Corrupt Practices Act (FCPA). References and links to third-parties and their content are provided for the convenience of readers, and are not exhaustive lists of such resources. The US&FCS is not responsible for the availability of any third-party or its content whether found on an external site or otherwise; nor does US&FCS endorse the third-parties or endorse, warrant, or guarantee the products, services, or information described or offered in any third-party content. Please be aware that when following a link to an external site, you are then subject to the privacy and security policies and protections of the new site.

## **Doing Business in Fiji**

### **Market Overview**

#### Major Trends and Outlook

The Reserve Bank of Fiji (RBF) expects a tenth consecutive year of growth in 2019, but the economy is vulnerable to risks from natural disasters and external developments. Economic growth in 2019 is estimated at 3.4 percent, compared to a 3.2 percent growth in 2018.

U.S. exports to Fiji grew by 58 percent in 2018. According to U.S. Department of Commerce statistics, U.S. exports to Fiji amounted to USD \$105 million in 2018, compared to USD \$66.6 million in 2017. U.S. imports from Fiji declined by 0.7 percent to USD \$220.8 million in 2018, compared to USD \$222.3 million in 2017. The main products imported to the United States from Fiji include mineral water, tuna, and food products, including sugar. U.S. exports to Fiji were mainly transport equipment, food manufactures, machinery, chemicals, and computer/electronic components.

#### Principal Growth Sectors

The tourism sector remains Fiji's principal economic driver and major source of foreign exchange. The industry contributes an estimated 30 percent of GDP. Visitor arrivals totaled 870,309 in 2018, a 3.3 percent increase compared to 2017.

Industry earnings increased by 4.5 percent in 2018. The largest growth of visitors was seen in the new markets where national airline Fiji Airways opened new routes, especially from Asia. The U.S. is Fiji's third largest source market, accounting for 10 percent of total visitors, and contributed an estimated FJD \$183.5 million (USD \$86.8 million) to the Fiji economy.

#### Government Role in the Economy

In 2018-2019, the government's projected net fiscal deficit is USD \$196 million (FJD \$414.16 million). The fiscal deficit dropped to 3.5 percent of GDP, compared to 2.0 percent in 2017-2018. The revenue forecast for 2018-2019 is USD \$2.0 billion (FJD \$4.24 billion), with expenditure estimated at USD \$2.2 billion (FJD \$4.65 billion).

The Fiji government controls essential public utilities (water and sewerage). It is the major owner in state-owned power generator and supplier, and is managing the country's major ports under a private public partnership. The government has invested heavily in upgrading road infrastructure and bridges. Infrastructure support is fairly reliable in the urban centers, but less developed in rural Fiji. There are numerous air and sea connections to the United States, Asia, and the Pacific Region, as well as local air and sea transport to all major centers on the larger islands in the country. Given Fiji's heavy reliance on diesel fuel, the Fiji authorities continue to explore private sector partnerships to develop renewable energy alternatives, such as hydro, solar, and wind power.

Domestic and international telecommunication links are relatively reliable. Other service infrastructure, such as insurance, banking, accounting, local transport, investment finance, and real estate, are available in urban centers.

### **Market Challenges**

Some of the common market challenges experienced in doing business in Fiji include:

- Government requirements on the remittances of profits;
- Slow, lengthy, inconsistent, and often inefficient processing of government approvals;

- Poor infrastructure in rural areas;
- Relatively high costs of utilities, especially power and communication, and taxes;
- Small population base;
- And Geographic isolation and time differences between the United States and Fiji.

### **Market Opportunities**

Hospitality industry supplies and services, consumer goods, agricultural and food processing machinery, data processing and telecommunication equipment, power generation, transmission and distribution equipment, medical services.

### **Market Entry Strategy**

To successfully enter the Fiji market, it is essential that U.S. firms have local market expertise. U.S. firms often work with an appropriate business partner in the local market to provide on-going support to ensure an amicable long-term relationship.

The majority of Fiji's business community is of Indo-Fijian ethnicity; however, the number of indigenous Fijian businesspersons is growing. While English is widely spoken in Fiji, the cultural differences between the United States and Fiji should not be overlooked.

As Australia and New Zealand companies dominate the local business scene and have a long standing relationship with local companies, U.S. companies need to be prepared to match strong competition from Australia and New Zealand.

It is highly recommended that due diligence be undertaken prior to entering any contract or making any long-term commitment.

## **Political Environment**

### **Political Environment**

See the [State Department's website](#) for background on the country's political environment.

## **Selling U.S. Products & Services**

### **Using an Agent to Sell U.S. Products and Services**

Some local companies are interested in establishing agent or distributor arrangements with foreign companies.

The General Contract Law governs agreements between foreign suppliers and local agents and distributors. It establishes a buyer-seller relationship under a sale of goods contract between the two parties. It is the responsibility of the local agent or distributor to apply for the necessary licenses and import permits.

New market entrants should seek an established agent/distributor with good local contacts, market expertise, and technical know-how. U.S. exporters must often provide training, marketing, and technical support. Frequent contact with local representatives is critical, especially at the outset, in order to build a good working relationship based on shared values and objectives, and to ensure there are no misunderstandings or communication problems.

The Economic/Commercial Section at the U.S. Embassy in Suva can provide valuable assistance in locating potential representatives and acquiring preliminary market data. The staff can also help companies identify agents and distributors.

### **Establishing an Office**

The primary forms of business organizations in Fiji are companies, including branch offices, joint ventures, partnerships, and trading trusts. U.S. firms may elect either to incorporate a subsidiary or establish a branch office by registering as a foreign company. The Companies Law effective from January 2016 requires U.S. firms to be registered and under the Foreign Investment law, to obtain a foreign investment registration certificate.

### **Franchising**

There are no restrictions placed by the Fiji government on franchising arrangements. U.S. firms operating in Fiji under franchise agreements include Independent Grocers Alliance (IGA), Gloria Jean's Coffee, and McDonalds. The small market size imposes some limitations in Fiji, but many companies use Fiji as an export base to other Pacific Island countries. There are also U.S. branded/franchised hotels including Marriott, Doubletree, Hilton, Radisson Blu, Westin, Sheraton, Auberge and Holiday Inn. U.S. branded car rental companies including Avis, Budget, Dollar, and Hertz operate in Fiji.

### **Direct Marketing**

Direct marketing is used widely in the sale of cosmetics, health products, cleaning and household consumer goods, electrical appliances, and in service businesses. Major U.S. brands in Fiji include General Mills, Coca-Cola, Colgate-Palmolive, Johnson and Johnson, and Procter and Gamble.

### **Joint Ventures/Licensing**

Joint ventures and licensing agreements are important market entry strategies for U.S. exporters. Joint-venture partnerships offering technology transfer, specialized expertise, and training opportunities are effective mechanisms to reduce costs.

Some Fiji firms are actively seeking U.S. joint-venture partners who can provide much needed capital, as well as technical, marketing, and management skills, to a business relationship. Fiji firms, generally, offer assets, local vendor and government contacts, and established business relationships throughout the Pacific region.

The Economic/Commercial Section at the U.S. Embassy in Suva can provide assistance in locating potential joint-venture partners for U.S. companies.

### **Selling to the Government**

Fiji is not a party to the WTO Government Procurement Agreement. Requests for proposals and tenders are often offered in newspapers and government publications.

Many governments finance public works projects through borrowing from the Multilateral Development Banks. Please refer to "Project Financing" Section in "Trade and Project Financing" for more information.

### **Distribution & Sales Channels**

Two major channels of distribution are available to U.S. exporters. The first is via large, well-established trading companies with strong financial resources and sales volumes, as well as an extensive presence in many industrial sectors. In many cases, these large traders form marketing or production joint ventures with foreign firms when demand volumes are sufficient to justify local investment. In highly specialized markets, these companies rely on agents who have appropriate contacts or expertise. The second available channel is through small importers that generally specialize in one line of business where they have proven networks and market know-how.

It is advisable for U.S. companies to perform careful due diligence to assure that a potential agent or distributor is financially healthy and able to fulfill obligations.

### **Express Delivery**

A number of internationally-recognized express delivery and courier services are available and have agents in Fiji, including FedEx, UPS, DHL, and TNT. The estimated time of delivery between large U.S. cities and Fiji is three to four working days for small packages. Under Fiji Customs regulations, a commercial invoice is a requirement for all commercial imports and exports.

### **Selling Factors & Techniques**

To differentiate themselves from local and third-country competitors, U.S. firms should emphasize their strengths in quality, innovation, technology, and customer service.

Fijians have come to expect more and better styles and designs, regular product upgrades, and updated technology from U.S. companies and will often choose U.S. products and services on the basis of "value for money," not just on the basis of cost.

Training is an effective means to make potential customers aware of the quality of products and services.

### **eCommerce**

#### **Overview**

Internet usage rose to 50 percent of the population in 2017 from 46.5 percent in 2016. The development of the country's ITC infrastructure has increased access to the Internet and lowered costs, although electronic commerce still has a limited market reach.

Notable developments in the consumer to business market segment include the growing popularity of electronic commerce for bill payments through the commercial banks and mobile phone money transfers.

#### **Current Market Trends**

Fiji has a large "unbanked" population and access to financial products and services is low in rural areas. The Fiji government is committed to accelerating the transition from cash to digital payments in order to

reduce poverty and drive inclusive growth. Through the Fiji Government-to-Person (G2P) electronic welfare payment initiative (which switched from voucher-based payments to electronic transfers to a bank account), other major institutions such as the country's superannuation fund, the Fiji National Provident Fund, and the iTaukei Lands Trust Board, which distributes land lease payments, are also making payments through banking and electronic channels. Note: iTaukei is the term used to identify indigenous Fijians.

In 2019, the government continued to promote its cashless and paperless banking initiatives and in partnership with the Association of Banks in Fiji waived the Electronic Funds Transfer at Point of Sale (EFTPOS) transaction fee for local debit card holders. **Mobile eCommerce**

Mobile cellular subscriptions in 2017 rose to 114.2 per 100 people. The mobile service provider Vodafone's M-PAISA program allows the transmission and receipt of money using the mobile phone network. The M-PAISA program has over 194 agents (non-bank retail outlets) across the country and partners with 27 registered businesses.

### **Social Media**

There were about 470,000 Facebook users in Fiji in 2017. Many informal and micro-home based businesses use social media as a tool to promote their services and products.

### **Trade Promotion & Advertising**

The majority of Fijians receive information from radio and television. Advertising and trade promotions are important marketing tools in Fiji. In particular, foodstuff and consumer products should be promoted heavily via a full range of mass media.

There are three commercial free to air stations (Fiji TV, Mai TV, and FBC TV) and one pay provider (Sky Pacific) on which companies can promote and advertise their products and services. The two main radio broadcasters, Communications Fiji and Fiji Broadcasting Corporation, operate a total of eleven radio stations broadcasting in English and Fiji's other two main vernacular languages, the indigenous iTaukei language and Hindi.

There are two major English-language newspapers, "The Fiji Times," and "The Fiji Sun," which largely cater to an urban readership. The newspapers "Nai Lalakai" and "Volasiga" can be used for marketing to the iTaukei sector of the population, and the Indian-language newspaper "Shanti Dut" for Indo-Fijians.

Companies in Fiji also use three business monthly magazines, "Pacific Business," "Islands Business," and "Business Melanesia" for advertising. There are several lifestyle magazines including Marama, Turaga, and Mai Life, which also accept paid advertisements.

Special promotional campaigns are frequently conducted at local shopping centers. Movie theater and television advertisements are also means of reaching the public.

There are two major trade shows held annually where products can be promoted: "Showcase," a consumer fair held in Suva that is organized by Communication Fiji's Total Event Company, and the hospitality industry show "HOTEC" targeting hotels and resorts which is organized by the Fiji Hotel and Tourism Association.

### **Pricing**

The Fiji Commerce Commission monitors competition in the market and controls the prices of basic goods, which include food items, fuel, and hardware products. Prices of products not monitored by the Commerce Commission are determined by the market.

The Value-Added tax (VAT) is nine percent. VAT is applicable on all imports and previously zero-rated supplies, including selected basic food items, prescribed medications, kerosene, and imported fish supplied to fish processors. Businesses registered under the VAT legislation can claim an input tax credit in relation to VAT paid on their imports.

### **Sales Service/Customer Support**

All businesses operating in Fiji need to provide warranty service, maintenance contracts for parts and supplies, and return policies.

### **Protecting Intellectual Property**

Copyright laws adhere to international laws, and while there are provisions for companies to register a trademark or petition for a patent in Fiji through the Office of the Attorney General, trademark and patent laws are outdated. Furthermore, the enforcement of these laws could be more robust.

In any foreign market companies should consider several general principles for effective protection of their intellectual property. For background, please link to our article on [Protecting Intellectual Property](#) and [Stopfakes.gov](#) for more resources.

### **Due Diligence**

Businesses and investors can hire professional accountancy companies to do due diligence and check bona fides of any company with which they plan to work. There are a number of reputable accountancy firms which provide this service. Other resources include business organizations such as the Fiji Chamber of Commerce and Industry, the Fiji-U.S. Business Council (American Chamber of Commerce), and Investment Fiji.

The Reserve Bank of Fiji issued a licence to Credit Information Reporting Agency PTE Limited (CIRA) to operate a credit reporting agency in April 2018. However, the company has not started operations.

### **Local Professional Services**

The services of a local attorney are generally required for executing agreements and setting up offices in Fiji. Normally paperwork can be completed quickly and easily. Law firms also advise on the various types of business organizations that can be established, assist in registering firms, and in obtaining permits. Lawyers are needed for registering patents and trademarks and for taking other legal measures to protect products from intellectual property right infringements. Most commercial and civil law is based on the British system. A list of practicing Fijian accountants can be found on the [Fiji Institute of Accountants website](#).

### **Principal Business Associations**

The Fiji Commerce and Employers Federation (FCEF) is the premier private sector organization in Fiji. Any organization that is registered as an employer with the country's pension fund, the Fiji National Provident Fund (FNPF), is eligible to be a member. The FCEF is the private sector representative in the tripartite arrangement with government and the trade unions to manage labor relations in Fiji.

### **Limitations on Selling US Products and Services**

A number of investment activities are reserved for Fiji nationals or subject to restrictions. There are 17 reserved activities and five restricted activities. Full listings of reserved and restricted areas can be found on [Investment Fiji's website](#).

**Web Resources**

[Fiji/U.S. Business Council \(Amcham affiliate\)](#)

[Fiji Institute of Accountants](#)

[Fiji Times](#)

[Fiji Sun](#)

[Fiji Broadcasting Corporation Ltd](#)

## Leading Sectors for U.S. Exports & Investments

### Energy

This is a best prospect industry sector for this country. Includes a market overview and trade data.

#### Overview

The country's energy needs are met from a variety of sources, including hydro and diesel generation, wood, coal, and petroleum products. Fiji's 20-year National Development plan calls for all Fijians to have access to electricity by 2021, and by 2036 for Fiji to be 100 percent powered by renewable sources. The reorganized state-owned Energy Fiji Limited (EFL), is the main generator and distributor of grid-based power to an estimated ninety percent of the population on the main islands of Viti Levu, Vanua Levu, and Ovalau. EFL aims to be 90 percent renewable powered by 2025 and 99 percent by 2030. Currently, about 50 percent of power is generated from diesel, which is purchased from local companies via Singapore-based suppliers. Fiji's electricity demand has increased by 18 percent in the last four years. Energy generated from renewable sources is primarily hydro. Currently in progress are proposals for 20mw of solar and 100mw of hydro worth USD 240 million. It also has an ongoing USD \$5 million project to bring solar home systems to 2,500 households by the end of 2019. These projects have opportunities for U.S. engagement.

EFL has an ongoing US \$1.2 billion 10-year Power Development Plan (PDP) to invest in new generation transmission and distribution. Approximately USD \$800 million will be new generation – including investment from new independent power producers (IPPs) with long-term purchase power agreements – and USD \$400 million for transmission gear and systems.

Table 1: Fiji Mineral Fuel Imports

Year	2016 (revised)	2017 (provisional)	2018 (forecast)	2019 (forecast)
Imports of Mineral Fuels (\$Millions)	FJD \$726.7 (USD \$335.48)	FJD \$931.2 (USD \$429.89)	FJD \$1,204.1 (USD \$555.87)	FJD \$1,167.2 (USD \$538.84)
Exchange Rates	1 USD = 2.16615 FJD			

#### Web Resources

[Fiji Department of Energy](#)

[Energy Fiji](#)

[Pacific Power Association](#)

[Secretariat of the Pacific Community](#)

## Agricultural Sector

This is a best prospect industry sector for this country. Includes a market overview and trade data.

### Overview

The agriculture sector remains important to Fiji's economy for income generation and food security. Accounting for seven percent of Fiji's GDP, the sector supports the livelihoods of 27 percent of Fiji's population, and is the main source of work for more than 83 percent of Fiji's rural population. Sugar is the third largest export commodity, but the industry's performance and production continues to decline. The Fiji government is focused on increasing the non-sugar subsector's performance. The government's "Fiji 2020 Agriculture Sector Policy Agenda" aims to drive transformation of the sector to commercial scale agriculture, and to raise non-sugar exports by FJD \$100 million (USD \$46.2 million) in 2020. Major non-sugar agricultural exports include kava, fruit (papaya, pineapple, and mango) and vegetables including root crops (dalo, cassava, yams). While most fruit and vegetables are sold fresh, there are a few establishments engaged in processing local fruits and vegetables, mainly for the domestic market, and in producing fruit juice concentrates (pineapple, orange, guava, mango, passion fruit, and other citrus fruit juices). A small but growing volume of high quality niche agricultural commodities, including certified organic coconut and ginger products, chocolate, and kava is also exported.

The Fiji government is collaborating with development partners to increase linkages between the agriculture and tourism sectors, and to maximize benefits to local farmers and the economy. In 2017, food imports contributed 16 percent of Fiji's total imports. Fiji is dependent on imported produce to meet the tourism sector's demand of fresh fruit and vegetables, meat, seafood and dairy products. Recent studies show that the tourism sector imported 52 percent of its fresh produce needs in 2107, with an estimated 74 percent attributed to imports of meats, seafood, and dairy products.

Table 2: Fiji Agricultural Exports

	2014	2015	2016	2017 (Estimated)
Food Imports (\$Millions)	FJD \$784.9 (USD \$362.3)	FJD \$800.00 (USD \$369.3)	FJD \$793.8 (USD \$366.5)	FJD \$794.9 (USD \$367.0)
Percentage of Total Imports (%)	15.7	16.8	16.4	16.0
Total Exports (\$Millions)				
Sugar	FJD \$201.4 (USD \$92.9)	FJD \$129.4 (USD \$59.7)	FJD \$103.1 (USD \$47.6)	FJD \$176.5 (USD \$81.5)
Fruit & Vegetables	FJD \$39.1 (USD \$18.1)	FJD \$36.4 (USD \$16.8)	F\$36.5 (USD \$16.9)	F\$45.6 (USD \$21.1)
Kava/Yaqona	FJD \$7.5 (USD \$3.5)	FJD\$8.8 (USD \$4.1)	FJD \$14.2 (USD \$6.6)	FJD \$19.6 (USD \$9.0)
Exchange Rates	USD 1 = FJD 2.16615			

### Leading Sub-Sectors

Potential commodities in the agro-processing sector for value-added and niche-market processing include fresh fruits such as papaya, tomatoes, pineapple, coconut, duruka (*Saccharum edule*), guava, and mango; vegetables; and herbal kava products. Potential also exists for snack food processing of readily-available taro, tapioca, breadfruit, and banana. As fruits and vegetables are seasonal crops, processing facilities will need to have flexibility to allow the processing of multiple items to utilize the same plant throughout the year. There is also potential to increase local production of fresh fruit and vegetable to meet the tourism sector's demands. In addition, there is potential to sell food processing and pasteurization equipment to food product manufacturers.

Investment, equipment, improved farming techniques, and supplies needed to expand quantities, meet quality demands, and support these industries are in demand. The sector also faces a number of challenges including natural disasters, inadequate infrastructure, and high transportation and input costs.

#### Web Resources

[Investment Fiji](#)

[Ministry of Agriculture](#)

## Travel and Tourism

This is a best prospect industry sector for this country. Includes a market overview and trade data.

### Overview

Tourism remains Fiji’s fastest growing industry and is the largest foreign exchange earner. Industry earnings increased by 4.5 percent in 2018, totaling FJD\$ 2.01 billion (USD \$900 million) exceeding the combined revenues of the country’s top five merchandise exports (fish, water, sugar, gold and garments). The industry provides direct employment to an estimated 40,000 people and to 116,500 indirectly. In 2018, visitor arrivals grew by 3.3 percent to 870,309. The largest growth of visitors was seen in the new markets where national airline Fiji Airways opened new routes. Australia and New Zealand accounted for 65 percent of total visitors to Fiji, with earnings to the economy totaling FJD \$1,318.8 million (USD\$ 608.8 million) in 2018. The U.S. is Fiji’s third largest source market, accounting for 10 percent of total visitors, and contributed an estimated FJD \$183.5 million (USD \$86.8 million) to the Fiji economy.

The Fiji government is interested in increasing visitors in the Meeting, Incentives, Conventions, and Exhibitions (MICE) sector, following the successful hosting of the Asian Development Bank (ADB) meeting in May 2019. The government also announced that the Fiji National Provident Fund (FNPF), the country’s pension fund, and owner of the Sheraton properties on Denarau Island, the Intercontinental Fiji Golf Resort & Spa, and Fiji Marriott Resort Momi Bay, expect to commence on the building of a convention center, with a capacity to host 4,500 people. The FNPF also has the country’s exclusive casino license, which was issued in 2017, but is not yet being utilized.

Fiji is also dependent on imported produce to meet the tourism sector’s demand of fresh fruit and vegetables, meat, seafood, and dairy products. Recent studies show that the sector imported 52 percent of its fresh produce needs in 2017, with an estimated 74 percent attributed to imports of meats, seafood, and dairy products. At the 2018-2019 annual national budget, the government removed import duties on fruit and vegetables to increase the affordability of healthy food options. However, the overall tourism taxes for tourism and other applicable entertainment activities remain high, with a 10 percent environment and climate (ECAL) tax and a 6 percent service turnover tax (STT).

Table 3: Fiji Tourism Data

	2015	2016	2017	2018 (provisional)
Total Visitor Arrivals	754,835	792,320	842,884	870,309
Average length of stay (days)	11.3	11.2	11.2	11.2
Tourism Earnings (\$Millions)	FJD \$1683.4 (USD \$777.1)	FJD \$1823.4 (USD \$841.7)	FJD \$1924.3 (USD \$888.4)	FJD \$2010.3 (USD \$928.1)
Exchange Rates	USD 1 = FJD 2.16615			

### Leading Sub-Sectors

The hotel and hospitality industry requires a large variety of products, such as the following:

- Food – dairy products, fruit, vegetables, beverages, condiments;

- Building materials;
- Furnishings (drapes, carpet, linens);
- Kitchen equipment;
- Furniture and appliances;
- Sporting equipment;
- Toiletries; and
- Wireless technology and IT related to hotel and guest services.

Web Resources

[Fiji Islands Hotel & Tourism Association](#)

[Ministry of Industry, Trade and Tourism](#)

[South Pacific Tourism Organization](#)

[Tourism Fiji](#)

## Customs, Regulations & Standards

### Trade Barriers

Exporters to Fiji do not require import licenses for most non-agricultural goods. Most imports are subject to duty. Drawback of duty can be claimed for re-exported goods. Quarantine policies for agricultural products present a trade barrier.

### Contact Information

Permanent Secretary  
Ministry of Industry, Trade and Tourism  
P.O. Box 2118  
Government Buildings, Suva  
Phone: (679) 3305-411  
Fax: (679) 3302-617  
General Manager Customs, Fiji Revenue and Customs Service  
GPO Box 175, Suva  
Phone: (679) 324-366

### Import Tariff

Tariff rates for goods range from zero to 32 percent; the modal rate (most frequent) rate is 5 percent. Tariffs rates are, broadly, as follows:

Table 4: Fiji Tariff Rates

Tariff Rate (%)	Goods Included
0	Raw materials and pharmaceutical products
5	Production items and capital goods
15	Intermediate goods (including most luxury items)
32	Specific finished goods and protected items

A nine percent Value Added Tax (VAT) is applicable on all imports. Businesses registered under the VAT legislation can claim an input tax credit in relation to VAT paid on their imports, although the process is lengthy. Fiji's VAT is a single-rate tax. VAT is imposed on imports of all categories of professional services. The importer of such services is required to pay VAT to the Fiji Revenue and Customs Service.

### Import Requirements & Documentation

The Biosecurity Authority of Fiji must license certain types of agricultural imports, such as rice, dairy, poultry, and meat. The Ministry of Finance issues import licenses for gold and other precious metals, photocopying apparatus with an optical system, and cigarette lighters and other mechanical or electrical lighters. Import licenses for products such as lubricants, transformer and circuit breaker oils, cleansing oils, and hydraulic brake oils are issued by the Ministry of Industry.

## **Labeling/Marking Requirements**

For packaged goods, quality certification and weight must be on the label. Labels for all imported goods must also specify the country and the company that produced the goods. Food items also need to adhere to the Ministry of Health's food safety regulations. The Ministry's marketing controls for foods for infants and young children also include labelling requirements. Beverage products must have use-by-date and the content details.

## **U.S. Export Controls**

The United States imposes export controls to protect national security interests and promote foreign policy objectives. The United States also participates in various multilateral export control regimes to prevent the proliferation of weapons of mass destruction and prevent destabilizing accumulations of conventional weapons and related material. The U.S. Department of Commerce's Bureau of Industry and Security (BIS) administers U.S. laws, regulations and policies governing the export and reexport of commodities, software, and technology (collectively "items") falling under the jurisdiction of the Export Administration Regulations (EAR). The primary goal of BIS is to advance national security, foreign policy, and economic objectives by ensuring an effective export control and treaty compliance system and promoting continued U.S. strategic technology leadership. BIS also enforces anti-boycott laws and coordinates with U.S. agencies and other countries on export control, nonproliferation and strategic trade issues.

BIS is responsible for implementing and enforcing the EAR, which regulate the export, reexport, and transfer (in-country) of items with commercial uses that can also be used in conventional arms, weapons of mass destruction, terrorist activities, or human rights abuses, and less sensitive military items.

BIS's Export Administration (EA) reviews license applications for exports, reexports, transfers and deemed exports (technology transfers to foreign nationals in the United States) subject to the EAR. Through its Office of Exporter Services, EA provides information on BIS programs, conducts seminars on complying with the EAR, and provides guidance on licensing requirements and procedures. EA's Office of Technology Evaluation (OTE) analyzes U.S. export data on items subject to the EAR, BIS license application data, and global trade information to assess data trends. OTE's data portal provides excerpts from statistical reports, along with data sets to enable the public to perform analyses of exports and licensing on its own.

U.S. exporters should consult the EAR for information on how export license requirements may apply to the sale of their items. If necessary, a commodity classification request may be submitted in order to obtain BIS assistance in determining how an item is controlled (i.e., the item's classification) and the applicable licensing policy. Exporters may also request a written advisory opinion from BIS about application of the EAR to a specific situation. Information on commodity classifications, advisory opinions, and export licenses can be obtained through the BIS website at [www.bis.doc.gov](http://www.bis.doc.gov) or by contacting the Office of Exporter Services at the following numbers: Washington, D.C. Tel: (202) 482-4811 Fax: (202) 482-3322 Western Regional Office Tel: (949) 660-0144 Fax: (949) 660-9347 Further information on export controls is available at: <http://www.bis.doc.gov/licensing/exportingbasics.htm>.

BIS's Export Enforcement (EE) is responsible for the enforcement of the EAR. BIS works closely with U.S. embassies, foreign governments, industry, and trade associations to ensure that exports from the United States are secure. In accordance with the EAR, BIS officials conduct site visits, also known as End-Use Checks (EUCs), globally with end-users, consignees, and/or other parties to transactions involving items subject to the EAR, to verify compliance. An EUC is an on-site verification of a party to a transaction to determine whether it is a reliable recipient of U.S. items. EUCs are conducted as part of BIS's licensing process, as well as its compliance program, to determine if items were exported in accordance with a valid BIS authorization or otherwise consistent with the EAR. Specifically, an EUC verifies the bona fides of

recipient(s) of items subject to the EAR, to include: confirming their legitimacy and reliability relating to the end use and end user; monitoring their compliance with license conditions; and ensuring such items are used and/or re-exported or transferred (in-country) in accordance with the EAR.

BIS officials rely on EUCs to safeguard items subject to the EAR from diversion to unauthorized end uses/users. The verification of a foreign party's reliability facilitates future trade, including pursuant to BIS license reviews. If BIS is unable to verify the reliability of the company or is prevented from accomplishing an EUC, the company may receive, for example, more regulatory scrutiny during license reviews or be designated on BIS's Unverified List or Entity List, as applicable. BIS has developed a list of "red flags," or warning signs, intended to discover possible violations of the EAR. Also, BIS has "Know Your Customer" guidance.

BIS provides a variety of training sessions to U.S. exporters throughout the year. These sessions range from one to two day seminars and focus on the basics of exporting as well as more advanced topics. Check a current seminar schedule for a list of upcoming seminars. BIS also provides online training. The EAR does not regulate transactions involving all U.S. goods, services, and technologies. Other U.S. Government agencies regulate more specialized exports. For example, the U.S. Department of State's Directorate of Defense Trade Controls has authority over defense articles and services. A list of other agencies involved in export control can be found on the BIS website in Supplement No. 3 to Part 730 of the EAR. The EAR is available on the BIS website. And on the e-CFR (Electronic Code of Federal Regulations) website.

The Consolidated Screening List (CSL) is a list of parties for which the United States Government maintains restrictions on certain exports, reexports or transfers of items. The CSL The Consolidated Screening List API consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of potential parties to regulated transactions. The Consolidated Screening List API consolidates eleven export screening lists of the Departments of Commerce, State and the Treasury into a single data feed as an aid to industry in conducting electronic screens of potential parties to regulated transactions. consolidates a number of smaller lists of restricted parties that are maintained by a variety of U.S. Government agencies, including the Department of Commerce, as an aid to industry in conducting electronic screens of potential parties to regulated transactions.

The CSL is available here: <http://apps.export.gov/csl-search> or <https://developer.trade.gov/consolidated-screening-list.html>

### **Temporary Entry**

There are arrangements for the temporary import of goods for alteration or repair; goods for public exhibition, trial or entertainment; specialized goods and equipment not normally available in Fiji to be used solely in connection with a particular project; and goods for use by temporary residents. The Fiji Revenue and Customs Service or a local customs agent must be contacted prior to the arrival of such goods.

### **Prohibited & Restricted Imports**

Prohibited imports include counterfeit notes and coins, weapons, illicit and narcotic drugs, and pornography. Restricted goods will require the relevant licenses and permits from government departments and authorities before goods can be cleared from customs control. The Biosecurity Authority of Fiji (BAF) regulates all food and animal products entering Fiji and has stringent and costly point-of-origin inspection and quarantine requirements for foreign goods. Some importers have had import permits denied for categories of food or animal products which were previously allowed, with little or no explanation for the change.

**Contact Information**

Chief Executive - Biosecurity Authority of Fiji

GPO Box 183601, Suva

Phone: (679)-332-512

Fax: (679)-338-5048

Email: [info@baf.com.fj](mailto:info@baf.com.fj)

**[Director Border](#)**

Fiji Revenue and Customs Service

GPO Box 175, Suva

Phone: (679)-324-3666

Fax: (679)-330-5138

**Customs Regulations**

All imports into Fiji are subject to classification by the Fiji Revenue and Customs Service, and rates of duty vary with the type of goods. Imports are subject to import duty (customs tariff, excise duties and VAT), which is levied in accordance with rates outlined in the schedule of customs tariffs. VAT is fixed at nine percent. Duty at a higher rate is generally levied on automobiles, ready-made garments, tobacco, liquor, beer, and wines. At the 2018-2019 annual national budget, the government raised excise duties of imported cigarettes, tobacco, and alcohol by 15%, and applied a higher specific duty of 32% or FJD 2 (USD 0.95) per liter on imported fizzy drinks. The government removed import duties on fruit and vegetables to increase the affordability of healthy food options.

**Contact Information**

*For customs requirements*

**[General Manager Customs](#)**

Fiji Revenue and Customs Service

P.O. Box 175 Suva

Phone: (679)-324-3666

Fax: (679)-330-5138

*For standards and quality control*

Department of National Trade Measurement and Standards

Ministry of Industry, Trade and Tourism

P.O. Box 2118

Government Buildings, Suva

Phone: (679)-330-5411

Fax: (679)-330-2617

*For Quarantine Requirements*

Chief Executive - Biosecurity Authority of Fiji

GPO Box 183601, Suva

Phone: (679)-332-512

Fax: (679)-338-5048

Email: [info@baf.com.fj](mailto:info@baf.com.fj)

*For General Questions on Trade Regulations, Customs, and Standards*

[Chief Executive, Investment Fiji](#)

P.O. Box 2303, Government Buildings, Suva

Phone: (679)-331-5988

Fax: (679) 330-1783

Email: [info@investmentfiji.org.fj](mailto:info@investmentfiji.org.fj)

**Standards for Trade**

Overview

In 1992, the Fiji Trade Standards and Quality Control Office (FTSQCO) was established by the Trade Standards and Quality Control Decree 1992 to ensure that Fiji's products and services standards are aligned to international standards. The FTSQCO is commonly known as the Department of National Trade Measurement and Standards.

The Trade Standards Advisory Council (TSAC) was formed in conjunction with FTSQCO. The role of the TSAC is to consider and recommend to the Minister for Industry and Trade the declaration of Fiji standards specifications, including for processes, practices, quality, composition, labeling, and codes of practices.

Standards

There are 12 mandatory standards (technical regulations) and 75 voluntary standards in place, covering areas such as building and building material, telecommunication cabling, occupational health and safety, and electrical installation. However, the majority of the standards were adopted from Standards Australia as best practice standards.

Testing, inspection and certification

At present there are no conformity assessment bodies.

The National Trade Measurement Laboratory is the only national metrology laboratory. However, manufacturers needing products tested send them to accredited laboratories in Australia or New Zealand, or to the University of the South Pacific's Institute of Applied Science (USP/IAS) laboratory, which is ISO 17025 certified.

Products carrying the “Fijian Made” brand are required to obtain a license from the Ministry of Industry, Trade and Tourism, and to comply with local product content as per the Industry Emblem Decree and Regulations 2011. The brand categories, aimed at promoting and raising the profile of Fijian made products locally and internationally, include Fijian Made, Fijian Product, Fijian Packed, Fijian Crafted, Fijian Grown, Fijian Assembled, Fijian Designed, and Fijian Sewn. By 2016, a total of 321 companies, 176 artisans and over 1500 products were certified to carry the Fijian Made logo.

Water bottled in Fiji must be accredited. The Bottled Water Standard requires that facilities bottling water in Fiji provide test results from approved laboratories for accreditation.

#### Publication of technical regulations

All technical regulations are published in the Fiji Islands Gazette. [The Ministry of Industry, Trade and Tourism](#) has a Memorandum of Understanding with Standards Australia International.

#### Contact Information

Department of National Trade Measurement and Standards

Ministry of Industry, Trade and Tourism

P.O. Box 2118

Government Buildings, Suva

Phone: (679) 3305-411

Fax: (679) 3310-810

Members of the World Trade Organization (WTO) are required under the Agreement on Technical Barriers to Trade (TBT Agreement) to notify to the WTO proposed technical regulations and conformity assessment procedures that could affect trade. Notify U.S. ([www.nist.gov/notifyus](http://www.nist.gov/notifyus)) is a free, web-based e-mail registration service that captures and makes available for review and comment key information on draft regulations and conformity assessment procedures. Users receive customized e-mail alerts when new notifications are added by selected country (ies) and industry sector(s) of interest, and can also request full texts of regulations. This service and its associated web site are managed and operated by the USA WTO TBT Inquiry Point housed within the National Institute of Standards and Technology, part of the U.S. Department of Commerce.

#### Trade Agreements

Fiji manufacturers enjoy preferential access under a number of multilateral and regional trade agreements. The country is also pursuing further bilateral trade agreements where diplomatic missions have opened in Brazil, Korea, United Arab Emirates, Indonesia, and Ethiopia.

The Developing Country Preferences Scheme grants preferential access for Pacific island exports into Australia. The Melanesian Spearhead Group (MSG) grants market access to MSG member countries including Papua New Guinea, Solomon Islands and Vanuatu. Fiji is a party to the Pacific Island Countries Trade Agreement (PICTA). Fiji ratified the Economic Partnership Agreement (EPA) with the E.U. on trade in goods in 2014. Negotiations continue for a Comprehensive EPA to secure preferential access to the E.U. market for some Fiji exports (with a notable exception being sugar) and implementation of the EPA.

### **Licensing Requirements for Professional Services**

To practice in Fiji, lawyers are required to obtain practicing certificates from the Chief Registrar in the Judicial Department. Accountants are also required to obtain membership with the Fiji Institute of Accountants (FIA). The FIA recognizes 18 overseas accounting institutes, including the American Institute of Certified Public Accountants, and may consider membership in the FIA.

### **Web Resources**

[Fiji Government](#)

[Fiji Institute of Accountants](#)

[Fiji Revenue & Customs Authority](#)

[Investment Fiji](#)

[Ministry of Foreign Affairs](#)

[Ministry of Industry, Trade and Tourism](#)

[Pacific Islands Forum Secretariat](#)

[Secretariat of the Pacific Community \(SPC\)](#)

## Investment Climate Statement

Commented [URA1]: 2019 ICS to be inserted when cleared by EB

### Executive Summary

The Republic of Fiji is an economic, transportation, and academic hub of the South Pacific islands, making it an attractive trade and investment option for businesses looking to establish a presence in the region. While the population is short of one million, Fiji boasts a well-developed tourism infrastructure attracting over 840,000 tourists in 2017. Fiji welcomes foreign investment and has undertaken economic reforms purported to improve the investment climate.

The government's investment promotion office, Investment Fiji, is responsible for the promotion, regulation, and control of foreign investment. Its Online Single Window Clearance System simplifies the registration process and enables online investment license application. Although the government has made some progress to improve the investment climate, transparency remains a concern, with foreign investors encountering lengthy and costly bureaucratic delays.

The land ownership situation in Fiji is complex and the Land Sales law restricts ownership of freehold land inside city or town council boundaries to Fijian citizens. Tax clearances from the Fiji Revenue and Customs Service may hinder the remittances of profits and dividends.

Fiji's Reserve Bank predicts the economy will grow 3.6 percent in 2018. In 2017, following significant post-cyclone reconstruction supported by expansionary fiscal and monetary policy and strong fiscal conditions, the economy grew 4.2 percent. Growth in tourism, Fiji's largest foreign exchange earner, remains strong. According to Fiji's Bureau of Statistics, total visitor arrivals reached 842,884 in 2017, and earnings are estimated to have increased ten percent over 2016 levels. The number of U.S. visitors increased by 17 percent, with arrivals reaching 81,198 in 2017 and accounting for ten percent of total visitors (<http://www.statsfiji.gov.fj/statistics/tourism-and-migration-statistics/visitor-arrivals-statistics>). The country's liberal visa requirements allow nationals of over 100 countries to enter Fiji without acquiring a visa in advance. Remittances from Fijians abroad, a second pillar of the economy, totaled USD 261 million (FJD 533.2 million) in 2017. Sugar exports remain important; while the industry is a major employer, it is struggling to modernize. Preferential sugar quotas from the European Union ended in 2017. Mineral water exported, mainly to the United States, is Fiji's largest domestic export. U.S. exports to Fiji grew by 20.1 percent in 2017, and two-way trade with Fiji totaled about USD 287.7 million.

### Openness to and Restrictions upon Foreign Investment

#### Policies Towards Foreign Direct Investment

Although Fiji has a tradition of a strong judiciary system where contractual rights are generally upheld, the lack of independence of the judiciary and the lengthy legal process raise concerns about due process of law.

The Fiji government is reviewing its investment policies in order to improve efficiency in the approval processes of foreign investment proposals. Investment Fiji is responsible for the promotion, regulation, and control of foreign investment in the interest of national development. In addition to registering and assisting with the implementation of foreign investment projects, Investment Fiji hosts information seminars for visiting foreign business delegations and participates at investment missions overseas.

#### Limits on Foreign Control and Right to Private Ownership and Establishment

The Foreign Investment Act (FIA) and the 2009 Foreign Investment Regulation regulate foreign investment in Fiji. All businesses with a foreign investment component in their ownership are required to register and obtain a Foreign Investment Registration Certificate (FIRC) from Investment Fiji. The Fiji government also

removed the previous minimum investment requirement of USD 122,500 (FJD 250,000) to encourage greater foreign investment.

A number of investment activities are reserved for Fiji nationals or are subject to restrictions. There are 17 reserved activities wholly for Fiji citizens, mainly in the services sector, and eight restricted activities. Full listings of reserved and restricted areas can be found at <http://www.investmentfiji.org.fj/pages.cfm/for-investors/doing-business-in-fiji/foreign-investment-act-foreign-investment-regulations.html>.

Restricted activities in forestry, tobacco production, tourism (cultural heritage), real estate development, construction, earthmoving, and inter-island shipping or passenger service require minimum investments ranging from USD 0.24 – 2.45 million (FJD 0.5 – 5 million). Investment in the fisheries sector also requires a 30 percent local equity in the project.

Investment Fiji screens foreign investment proposals to ensure that the projects are in the interest of national development.

#### Other Investment Policy Reviews

Fiji did not undergo any third-party investment policy reviews in the past three years. In 2016, Fiji completed its second WTO trade policy review ([https://www.wto.org/english/tratop\\_e/tp430\\_e.htm](https://www.wto.org/english/tratop_e/tp430_e.htm)) and was encouraged to submit its outstanding WTO notifications, in particular commitments under the Trade Facilitation Agreement (TFA). Fiji is reviewing its domestic processes to ratify the TFA. In 2015, the United Nations Conference on Trade and Development undertook a voluntary peer review of Fiji's competition law and policy, available at [http://unctad.org/en/PublicationsLibrary/ditcclp2015d5\\_en.pdf](http://unctad.org/en/PublicationsLibrary/ditcclp2015d5_en.pdf).

#### Business Facilitation

Investment Fiji is responsible for the promotion, regulation, and control of foreign investment in the interest of national development. Its Online Single Window Clearance System simplifies the registration process and enables online applications for a FIRC and payment of the requisite application fee of USD 1,335 (FJD 2,725). Information on the registration procedures, regulations, and registration requirements for foreign investment is available at the Investment Fiji website: <http://www.investmentfiji.org.fj>.

Investors need to meet the requirements listed under the Foreign Investment Act (FIA) and the 2009 Foreign Investment Regulation as well as ensure that the investment activity does not fall under the Reserved and Restricted Activities lists.

The following documents must accompany the FIRC application:

- if a company is being listed as a shareholder, then a certified copy of the certificate of incorporation and name(s) of those associated with the shareholding company;
- if local equity contribution is required, a copy of the shareholders agreement and a copy of the declaration of shareholders, witnessed or certified by a Justice of the Peace, lawyer and/or chartered accountant;
- certified copies of the passport bio-data pages, together with recent color passport-size photos of all those associated with the business;
- a police clearance report from the country of residence in the last 12 months or more; and
- proof of company registration abroad (if applicable).

- a business plan including a budget/cash flow forecast of the project.

The approval process for investment applications takes five working days.

Investors are also required to obtain the necessary permits and licenses from other relevant authorities and should be prepared for delays. The World Bank Doing Business 2018 survey estimated that it took 11 procedures and a total of 40 days to get a business registered. There are no special services or preferences to facilitate investment and business operations by micro, small, and medium sized enterprises, or by women. The World Bank survey shows that the number of processes or the duration to acquire the necessary permits for businesses operated by men or women is the same.

Contact: The Chief Executive, Investment Fiji, P.O. Box 2303, Government Buildings, Suva; Telephone: (679) 3315 988; Fax: (679) 3301 783; Email: [info@investmentfiji.org.fj](mailto:info@investmentfiji.org.fj); Website: <http://www.investmentfiji.org.fj/>.

#### Outward Investment

The Reserve Bank of Fiji lifted its suspension of offshore investments by Fiji residents. However, the offshore investment allowance by Fiji residents is capped at USD 12,255 (FJD 25,000) per annum.

### **Bilateral Investment Agreements and Taxation Treaties**

Fiji has double taxation agreements with Australia, Japan, Malaysia, New Zealand, Papua New Guinea, the Republic of Korea, Singapore, United Arab Emirates, and the United Kingdom. Fiji has not entered into a bilateral investment treaty or a double taxation agreement with the United States.

### **Legal Regime**

#### Transparency of the Regulatory System

The lack of consultation with the private sector and other stakeholders on proposed laws and regulations remains an area of concern. The business community has complained that the government enacts new regulations with little prior notice or publicity. There is a perception among foreign investors of a lack of transparency in government procurement and approval processes. Some foreign investors considering investment in Fiji have encountered lengthy and costly bureaucratic delays, shuffling of permits among government ministries, inconsistent and changing procedures, lack of technical capacity, costly penalties due to the interpretation of tax regulations by the Fiji Revenue and Customs Service (FRCS), and slow decision-making. The Biosecurity Authority of Fiji (BAF) regulates all food and animal products entering Fiji and has stringent and costly point-of-origin inspection and quarantine requirements for foreign goods. Some importers have had import permits denied for categories of food or animal products which were previously allowed, with little or no explanation for the change.

Fiji's constitution provides for public access to government information and for the correction or deletion of false or misleading information. Although the constitution requires that a freedom of information law be enacted, there is no such law yet. The parliamentary website (<http://www.parliament.gov.fj/>) is a centralized online location that publishes laws and regulations passed in parliament.

#### International Regulatory Considerations

Fiji has been a member of the WTO since January 1996. According to Fiji's trade profile on the WTO website, there are no records of disputes. Fiji is reviewing its domestic processes to ratify the WTO's Trade Facilitation Agreement.

## Legal System and Judicial Independence

The legal system in Fiji developed from British law. Fiji maintains a judiciary consisting of a Supreme Court, a Court of Appeal, a High Court, and magistrate courts. The Supreme Court is the final court of appeal.

Both companies and individuals have recourse to legal treatment through the system of local and superior courts. A foreign investor theoretically has the right of recourse to the courts and tribunals of Fiji with respect to the settlement of disputes, but government decrees have been used to block foreign investors from legal recourse in investment takeovers, tax increases, or write-offs of interest to the government. In 2016, the government deported foreigners involved in business disputes or protests against governmental regulations without explanation, access to legal assistance, or opportunity to appeal. None were deported in 2017.

## Laws and Regulations on Foreign Direct Investment

The Foreign Investment Act (FIA) and the 2009 Foreign Investment Regulation regulate foreign investment in Fiji. All businesses with a foreign-investment component in their ownership are required to register and obtain a Foreign Investment Registration Certificate (FIRC) from Investment Fiji. Information on the registration procedures, regulations, and registration requirements for foreign investment is available at the Investment Fiji website: <http://www.investmentfiji.org.fj>. Amendments to the FIA also require that foreign investors seek approval prior to any changes in the ownership structure of the business, with penalties incurred for non-compliance.

Investment Fiji's online Single Window Clearance System enables online business registration, application for a FIRC, and application fee payment. Information on the registration procedures, regulations, and registration requirements for foreign investment is available at the Investment Fiji website: <http://www.investmentfiji.org.fj>. However, the most up to date reporting requirements may not be available on the website.

## Competition and Anti-Trust Laws

The Fiji Commerce Commission (FCC), established under the 2010 Commerce Commission Decree, regulates monopolies, promotes competition, and controls prices of selected hardware, basic food items, and utilities, in order to ensure a fair, competitive, and equitable market.

## Expropriation and Compensation

Expropriation has not historically been a common phenomenon in Fiji. A foreign investor theoretically has the same right of recourse as a Fijian enterprise to the courts and other tribunals of Fiji to settle disputes. In practice, the government has acted to assert its interests with laws affecting foreign investors.

In 2013, the government amended the Foreign Investment Decree with provisions to permit the forfeiture of foreign investments as well as significant fines for breaches of compliance with foreign investment registration conditions.

## Dispute Settlement

### *ICSID Convention and New York Convention*

Fiji acceded to the New York Convention in September 2010. Fiji has been a member of the ICSID since September 1977. However, there are no legislative or other measures adopted to make the convention effective.

### *Investor-State Dispute Settlement*

The government has sometimes opted to penalize foreign investors in lieu of dispute settlement. In 2010, a director of a major U.S. investor, Fiji Water, was deported. The same company was singularly targeted in 2016 with an increased water resource tax to USD nine cents (FJD 18 cents) per liter of water for monthly water extractions exceeding 3.5 million liters. Other foreigners were deported in 2016 following payment disputes or protests against governmental regulations.

Past investment disputes have often focused on land issues, particularly in the mining, timber, and tourism sectors. Such disputes have been resolved through labor-management dialogue, government intervention, referral to compulsory arbitration, or through the courts. In some instances, the investors have withdrawn from Fiji when a resolution could not be found. Fiji is a party to the Convention on the Settlement of Investment Disputes between States and Nationals of Other States.

The World Bank Doing Business 2018 survey ranked Fiji 101 out of 190 on the efficiency of the judicial system to resolve a commercial dispute. According to the survey, Fiji required 34 procedures to enforce a contract and took 397 calendar days to complete procedures at a cost of 38.9 percent of the value of the claim.

### *International Commercial Arbitration and Foreign Courts*

Fiji is a party to the Convention on the Settlement of Investment Disputes between States and Nationals of Other States. Fiji acceded to the New York Convention in September 2010. In 2017, Fiji enacted the International Arbitration Act to improve the framework governing international commercial arbitration. With the support from the United Nations Commission on International Trade Law (UNCITRAL), Fiji has adopted a version of the UNCITRAL model law on arbitration.

### *Bankruptcy Regulations*

Fiji's Companies Act 2015 has provisions relating to solvency and negative solvency. According to the 2018 World Bank Doing Business survey, in terms of resolving insolvency, Fiji was ranked 92 out of 190. The survey estimated that it took 1.8 years at a cost of ten percent of the estate to complete the process, with an estimated recovery rate of 46.2 percent of value.

## **Industrial Policies**

### *Investment Incentives*

In 2017, incentives to encourage investment in the setting up of electric vehicle charging stations include a seven year tax holiday, subsidies ranging from five to seven percent of the total capital outlay incurred in the development of charging stations for investments between USD 1.5-4.9 million (FJD 3-10 million), and loss carried forward for eight years.

Tourism incentives include tax-related investment allowances for approved expenditures on tourist boats/ships and approved building and expansion projects. The tourism incentive package provides a ten-year tax holiday for approved large tourism development projects with capital investments of more than USD 3.4 million (FJD seven million) to be completed within two years from the date when the provisional approval was granted. Filmmaking and audio-visual incentives include a 47 percent tax rebate on production costs spent in Fiji up to USD 12 million, which is a maximum allowable tax rebate of USD 5.64 million. There are various incentives to encourage investment in the agriculture, fisheries, and forestry industry including zero-rated fiscal duty on imported agricultural machineries, equipment and inputs, and

specialized equipment and machinery for forestry and fisheries. The benefits, which can be up to a ten-year tax holiday, vary by industry and nature of the investment.

The income of any business setting up private hospitals with a minimum capital investment of USD 3.4 million (FJD seven million), is exempt from tax for a period of ten years; a 60 percent investment allowance applies for refurbishments, renovations, and extensions with a minimum capital investment of USD 0.49 million (FJD one million). The income of any business setting up ancillary medical services such as pathology lab, MRI, or other diagnostics is exempt from tax for a period of four years with a minimum capital investment level of USD 0.98 million (FJD two million); a 60 percent investment allowance applies for refurbishments, renovations, and extensions with a minimum capital investment of USD 245,102 (FJD 500,000). There is a duty concession (free fiscal duty, free import excise and free VAT) on medical, hospital, surgical, and dental goods that are used and imported by the business. Recipients of provisional approvals for setting up private hospitals should complete the project within two years from the date the provisional approval was granted. Losses on private hospitals may be carried forward for eight years.

#### Foreign Trade Zones/Free Ports/Trade Facilitation

The northern and selected maritime regions of Fiji have been declared Tax Free Regions (TFR) to encourage development in these isolated outposts. The specific areas include Vanua Levu, Rotuma, Kadavu, Levuka, Lomaiviti, and the Korovou-Tailevu area in the east of Viti Levu. Businesses established in these regions which meet the prescribed requirements enjoy a corporate tax holiday for up to 13 years and import duty exemption on raw materials, machinery, and equipment.

#### Performance and Data Localization Requirements

Many jobs are reserved for Fijian citizens, and work permit applications for expatriate employees may face delays or denials. Potential employers and employees should consult Fiji Immigration for further information prior to making any binding commitments as it can be difficult to secure employment visas for non-Fijians.

To support the implementation of newly approved investments, Investment Fiji established a monitoring system to assist companies in obtaining necessary approvals to commence operations. The investing firm must ensure that commercial production begins within 12 months for investments under USD 1.2 million (FJD 2.5 million) or within 18 months of the date of approval of the project for investments above USD 1.2 million (FJD 2.5 million).

The U.S. Embassy is unaware of any policies regulating data storage or requiring foreign IT providers to turn over source code or provide access to surveillance.

### **Protection of Property Rights**

#### Real Property

Land tenure and usage in Fiji is a highly complex and sensitive issue. Fiji's Land Sales Act of 2014 restricts ownership of freehold land inside a city or town council boundaries areas to Fijian citizens. There are exceptions to allow foreigners to purchase strata title land, which is defined as ownership in part of a property including multi-level apartments or subdivisions. Foreigners are still allowed to purchase, sell, or lease freehold land for industrial or commercial purposes, residential purposes within an integrated tourism development, or for the operation of a hotel licensed under the Hotel and Guest Houses Act. The Land Sales Act also requires foreign land owners who purchase approved land to build a dwelling valued at a minimum of USD 122,500 (FJD 250,000) on the land within two years, or face an annual tax of 20 percent of the land value (applied as ten percent every six months). Freehold land currently owned by a non-Fijian can pass to the owners' heirs and will not be deemed a sale.

Foreign land owners criticized the government of Fiji for the speed at which the act was passed and the perceived lack of consultation with land owners and developers. The application of the Land Sales Act continues to create uncertainty among foreign investors. The Fiji government has yet to provide full clarification of the act, such as defining what constitutes an integrated tourism development. The limited capacity of construction and architecture firms, especially with the high demand for construction services following Cyclone Winston in 2016, makes it difficult to comply with the two-year time frame for building a dwelling before tax penalties set in.

According to the World Bank's Doing Business Report, registering property took a total of 69 days and involved four main processes, including conducting title searches at the Titles Office, presenting transfer documents for stamping at the Stamp Duty office, obtaining tax clearance on capital gains tax, and settlement at the Registrar of Titles Office.

Indigenous Fijians communally hold approximately 87 percent of all land. Crown land owned by the government accounts for four percent while the remainder is freehold land, which private individuals or companies hold. All land owned by indigenous Fijians, commonly referred to as iTaukei land, is held in a statutory trust by the iTaukei Land Trust Board (TLTB) for the benefit of indigenous landholding units.

To improve access to land, the government established a land bank in the Ministry of Lands under the land use decree for the purpose of leasing land from indigenous landowning units (collections of households; under the indigenous communal landowning system, land is not owned by individuals) through the TLTB and subleasing the land to individual tenants for lease periods of up to 99 years.

The constitution includes other new provisions protecting land leases and land tenancies, but observers noted that the provisions had unintended consequences, including weakening the overall legal structure governing leases.

The availability of Crown land for leasing is usually advertised. This does not, however, preclude consideration given to individual applications in cases where land is required for special purposes. Government leases for industrial purposes can last up to 99 years with rents reassessed every ten years. TLTB leases for land nearer to urban locations are normally for 50-75 years. Annual rent is reassessed every five years. The maximum rent that can be levied in both cases is six percent of unimproved capital value. Leases also usually carry development conditions that require lessees to effect improvements within a specified time.

Apart from the requirements of the TLTB and Lands Department, town planning, conservation, and other requirements specified by central and local government authorities affect the use of land. Investors are urged to seek local legal advice in all transactions involving land.

#### Intellectual Property Rights

Fiji's copyright laws are in conformity with World Trade Organization (WTO) Trade Related Aspects of Intellectual Property (TRIPS) provisions. Copyright laws adhere to international laws, and while there are provisions for companies to register a trademark or petition for a patent in Fiji through the Office of the Attorney General, trademark and patent laws are outdated. Furthermore, the enforcement of these laws remains inadequate. There is no protection for designs or trade secrets.

Illegal materials and reproductions of films, sound recordings, and computer programs are widely available throughout Fiji. The government is reviewing trademark and patent laws, but capacity is a challenge.

For additional information about treaty obligations and points of contact at local IP offices, please see WIPO's country profiles at <http://www.wipo.int/directory/en/>.

## Financial Sector

### Capital Markets and Portfolio Investment

The capital market is regulated and supervised by the Reserve Bank of Fiji. Nineteen companies were listed on the Suva-based South Pacific Stock Exchange (SPSE) in 2017. At the end of 2017, market capitalization was USD 882 million (FJD 1.8 billion), an increase of 40.6 percent over 2016 values. To promote greater activity in the capital market, the government lowered corporate tax rates for listed companies to ten percent and exempted income earned from the trading of shares in the SPSE from income tax and capital gains tax.

### Money and Banking System

Fiji has a well-developed banking system supervised by the Reserve Bank of Fiji (RBF). The RBF regulates the Fiji monetary and banking systems, manages the issuance of currency notes, administers exchange controls, and provides banking and other services to the government. In addition, it provides lender-of-last-resort facilities and regulates trading bank liquidity.

There are six trading banks with established operations in Fiji: ANZ Bank, Bank of Baroda, Bank of South Pacific, Bred Bank, Home Finance Corporation, and Westpac Banking Corporation. Non-banking financial institutions also provide financial assistance and borrowing facilities to the commercial community and to consumers. These institutions include the Fiji Development Bank, Credit Corporation, Merchant 000Finance, and insurance companies. The banking sector is well capitalized and as of December 2017, total assets of commercial banks amounted to USD 4.90 billion (FJD 9.99 billion).

### Foreign Exchange and Remittances

#### *Foreign Exchange Policies*

The Reserve Bank of Fiji (RBF) relaxed a number of foreign exchange controls, including increasing delegated limits for commercial banks and authorizing foreign exchange dealers to process some payments in 2017. The Fiji dollar remains fully convertible. The Fiji dollar is pegged to a basket of currencies of Fiji's principal trading partners, chiefly Australia, New Zealand, the United States, the European Union, and Japan.

Although no limits were placed on non-residents borrowing locally for some specified investment activities, the RBF placed a credit ceiling on lending by commercial banks to non-resident controlled business entities.

#### *Remittance Policies*

Tax compliance may restrict foreign investors' repatriation of investment profits and capital. Prior clearance of withholding tax payments on profit and dividend remittances is required from the Fiji Revenue and Customs Service. Profit and dividend remittances above USD 0.49 million (FJD one million) per company per annum and large payments require RBF approval. Provided all required documentation is submitted, the processing time for remittance applications is approximately three working days.

### Sovereign Wealth Funds

There is no sovereign wealth fund or asset management bureau in Fiji. The country's pension fund scheme, the Fiji National Provident Fund invests and manages members' retirement savings. The fund accounts for a third of Fiji's financial sector assets and invests in equities, bonds, commercial paper, mortgages, real estate, and various offshore investments.

## **State-Owned Enterprises**

State-owned enterprises (SOEs) in Fiji are concentrated in utilities and key services and industries including aerospace (Fiji Airways, Airports Fiji Limited); agribusiness (Fiji Pine Ltd); energy (Energy Fiji); food processing (Fiji Sugar Corporation, Pacific Fishing Company); information and communication (Amalgamated Telecom Holdings); and media (Fiji Broadcasting Corporation Ltd). There are ten Government Commercial Companies which operate commercially and are fully owned by the government, six Commercial Statutory Authorities (CSA) that have regulatory functions and charge nominal fees for their services, six Majority Owned Companies, and two Minority Owned Companies with some government equity. The SOEs that provide essential utilities, such as energy and water, also have social responsibility and non-commercial obligations. Energy Fiji is in the process of privatization – but may remain a minority owned company.

Aside from the CSAs, SOEs do not exercise delegated governmental powers. SOEs benefit from economies of scale and may be favored in certain sectors. The Fiji Broadcasting Company Ltd (FBCL) is exempt from the Media Decree, which governs private media organizations and exposes private media to lawsuits. In some sectors, the government has pursued a policy of opening up or deregulating various sectors of the economy.

### **Privatization Program**

To encourage more private sector participation, the government continues to support the partial divestment of shares in certain government companies as well as the sale of some of its assets in aviation infrastructure and energy. Foreign investors are increasingly participating in public-private sector partnership arrangements in the energy and maritime port sector. Information on these programs and opportunities is published in the local newspapers and the Ministry of Economy's website (<http://www.economy.gov.fj/>).

## **Responsible Business Conduct**

Responsible Business Conduct (RBC) is increasingly promoted, with both multi-national companies and large local companies practicing RBC through charitable foundations. Major companies' advertising often promotes the company's social benefits or charity sponsorships. There is no official favoring of RBC-friendly businesses, and consumers tend to seek value for price. The government has included a social responsibility component for SOEs that provide essential utilities.

## **Corruption**

The law provides criminal penalties for corruption by officials, but the government does not implement the law effectively. The government established the Fiji Independent Commission Against Corruption (FICAC), which has broad powers of investigation. FICAC's public service announcements encouraging citizens to report corrupt government activities have had some effect on systemic corruption. The media publishes articles on FICAC investigations into abuse of office, and anonymous blogs report on government corruption. However, Fiji's relatively small population and limited circles of power often lead to personal relationships playing a major role in business and government decisions.

### *Resources to Report Corruption*

NAME: Mr. George Langman  
TITLE: Deputy Commissioner  
ORGANISATION: Fiji Independent Commission Against Corruption (FICAC)  
ADDRESS: P.O. Box 2335, Government Buildings, Suva, FIJI  
TELEPHONE NUMBER: (679) 3310290

EMAIL ADDRESS: info@ficac.org.fj

NAME: Mr. Apisalome Tudreu

TITLE: Chair Person

ORGANIZATION: Transparency International Fiji

ADDRESS: 72 Pratt Street, G.P.O Box 12642, Suva, FIJI

TELEPHONE NUMBER: (679) 3304702

EMAIL ADDRESS: oa@transparencyfiji.org

### **Political and Security Environment**

The country returned to parliamentary democracy following general elections held in September 2014 after eight years of military rule. The Public Order (Amendment) Decree (POAD) restricts freedoms of speech, assembly, and movement. The POAD, media decree, and other restrictive decrees promulgated since the 2006 coup remain in force.

Although there have been human rights concerns in previous years, the possibility of civil disturbances is deemed to be fairly low.

### **Labor Policies and Practices**

The International Labor Organization (ILO) estimates that Fiji's labor force in 2017 was 376,842. Education is compulsory until age 17, with male and female students in Fiji achieving largely the same level of education. According to ILO estimates, the labor force participation rate was estimated at 37.4 percent in 2017. National unemployment in 2017 stood around 8.1 percent, although the rates for youth and women were higher, at 19.8 percent and 11.3 percent respectively.

Fiji continues to face acute labor shortages in a broad range of fields, including the medical, management, engineering, and financial sectors, and to a lesser extent, for competent trade-skilled people in the construction and tourism industries.

The Ministry of Employment, Productivity, and Industrial Relations has responsibility for the administration of labor laws and the encouragement of good labor relations. The Employment Relations (Amendment) Act of 2016 restored the 2007 Employment Relations Promulgation (ERP) as the primary basis for the right of workers to join trade unions.

Trade unions are independent of the government. The ERP prohibits forced labor, discrimination in employment based on ethnicity, gender, and other prohibited grounds, and stipulates equal remuneration for work of equal value. There are workplace safety laws and regulations, and safety standards apply equally to both citizens and foreign workers. The national minimum wage rate is USD 1.31 (FJD 2.68).

### **OPIC and Other Investment Insurance Programs**

The U.S. Overseas Private Investment Corporation (OPIC) provides investment insurance in Fiji for qualified applicants, including political risk insurance and loans. The risks of currency convertibility are safeguarded under Fiji's foreign exchange regulations. Fiji is not a member of the Multilateral Investment Guarantee Agency.

### **Foreign Direct Investment and Foreign Portfolio Investment Statistics**

*Table 2: Key Macroeconomic Data, U.S. FDI in Host Country/Economy*

<b>Economic Data</b>	<b>Year</b>	<b>Amount</b>	<b>Year</b>	<b>Amount</b>	<b>Source of Data:</b>
<b>Host Country Gross Domestic Product (GDP) (\$M USD)</b>	2016	NA	2016	\$4704	www.worldbank.org/en/country
<b>Foreign Direct Investment</b>	<b>Host Country</b>	<b>Statistical source*</b>	<b>USG or international statistical source</b>	<b>USG or international statistical source</b>	<b>Source of data: BEA; IMF; Eurostat; UNCTAD, Other</b>
<b>U.S. FDI in partner country (\$M USD, stock positions)</b>	2016	NA	2016	\$22	BEA data available at <a href="http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm">http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm</a>
<b>Host country's FDI in the United States (\$M USD, stock positions)</b>	2016	NA	2016	NA	BEA data available at <a href="http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm">http://bea.gov/international/direct_investment_multinational_companies_comprehensive_data.htm</a>
<b>Total inbound stock of FDI as % of host GDP</b>	2016	NA	2016	\$5.7	

**Contact for More Information on the Investment Climate Statement**

U.S. Embassy Suva  
 158 Princes Road, Tamavua  
 P. O. Box 218  
 Suva, Fiji  
 (679) 3314466  
[commercialsuva@state.gov](mailto:commercialsuva@state.gov)

## **Trade & Project Financing**

### **Methods of Payment**

Fiji has a stable financial and banking system, but the international services division of a U.S. or Fiji bank should be consulted for recommendations regarding the best method for a given transaction.

Options for payment include:

- Telegraphic Transfers
- Cash in Advance
- Commercial Bills of Exchange
- An Open Account
- Letters of Credit

A letter of credit is a very secure form of payment and is used frequently for new or unknown clients perceived to offer relatively more risk of nonpayment.

### **Banking Systems**

Fiji has a developed banking system controlled by the Fiji Government through the Reserve Bank of Fiji (RBF). The Reserve Bank regulates the Fijian monetary and banking system, manages note issues, administers exchange controls, and provides banking and other services to the government. It provides and regulates trading-bank liquidity via the government's monetary policy. In addition to managing the credit environment, the RBF has responsibility for foreign exchange controls and management of Fiji's international reserves.

There are six commercial banks licensed by the Reserve Bank of Fiji and with established operations in Fiji. There are also non-bank financial institutions (NBFI) providing financial assistance and borrowing facilities to the commercial community and to consumers. The non-bank institutions are: the Fiji Development Bank, the Fiji National Provident Fund (FNPF), the Housing Authority, the Credit Corporation, the Merchant Finance & Investment Company Ltd., and a number of insurance companies.

The commercial banks are:

- ANZ Banking Group Limited, P.O. Box 179, Suva, Phone: (679)-321-3000; Fax: (679) 321-3756
- Bank of Baroda, P.O. Box 47, Suva, Phone: (679)-331-1402, Fax: (679)- 330-2510
- Bank of South Pacific (BSP), Private Mail Bag, Suva, Phone: (679) 331-4400; Fax: (679)-330-3448
- Bred Bank, Private Mail Bag, Suva, Phone: (679)-310-0222; Fax: (679) 310-0555
- HFC Bank, P.O. Box 161, Suva, Phone: (679)-331-655
- Westpac Banking Corporation, P.O. Box 238, Suva, Phone: (679)-330-0666; Fax: (679)-330-1838

Principal credit financial institutions are:

- Credit Corporation, Credit House, 10 Gorrie Street, Suva, Phone: (679)-330-5744; Fax: (679)-330-5747
- Merchant Finance and Investment Co. Ltd, 91 Gordon Street, Suva, Phone: (679)-331-4955; Fax: (679)-330-0026
- Fiji Development Bank, 369 Victoria Parade, Suva, Phone: (679)-331-4866; Fax: (679)-331-4886
- Kontiki Finance, Level 5, Tappoo City Building, Thompson Street, Suva, Phone: (679)-330-3400; Fax: (679) 330-3401

Services provided by the banks include: lending, overdraft facilities, full-drawn advances, housing loans, leasing finance, personal loans, bankers opinion, credit card facilities, money transfers/remittances, trade finance, trade enquiries, letters of credit, documentary collections, travelers checks, foreign-currency accounts, forward exchange (restricted to trade), and foreign currency loans (residential and trade).

The assets of all commercial banks in Fiji at the end of September 2018 totaled USD \$4.6 billion (FJD \$9.7 billion). Fiji's foreign currency exposure policy places limits on banks' net, foreign and open positions, and gross forward, foreign-exchange and sales contracts, in relation to an individual bank's level of capital in Fiji.

### **Foreign Exchange Controls**

Exchange control is administered by the Reserve Bank of Fiji through the Exchange Control Act and subsidiary legislation. Areas affected by exchange control include transactions in foreign currency, transfer of currency into and out of Fiji, transfer of property and securities out of Fiji, export and import transactions, and issue of shares or capital in locally registered companies to foreign investors.

Investments from outside Fiji, overseas equity, loan investment into Fiji, and the flow of funds arising from commercial and private transactions into and out of Fiji are subject to exchange controls.

All commercial banks operating in Fiji, along with non-bank financial institutions, act as agents of the Reserve Bank in matters affected by the Exchange Control Act. Limited authority has been delegated to the commercial banks. The Reserve Bank maintains tight exchange controls on non-resident borrowing. The exchange control policy guidelines and delegated limits for authorized dealers can be found on the [Reserve Bank of Fiji's website](#).

### **U.S. Banks & Local Correspondent Banks**

- Australia and New Zealand Banking Group Limited (ANZ) - with Citibank, New York, for drafts; ANZ Bank, New York, for outward telegraph transfers; and Bank of America, San Francisco, for negotiation of checks.
- [Bank of Baroda, New York branch](#)
- BRED Bank (Fiji) – with Wells Fargo, for drafts, negotiation of checks, outward telegraph transfers.
- BSP Fiji – with Bank of America, San Francisco, CA
- Westpac Banking Corporation – with Bank of America, San Francisco, CA.

### **Project Financing**

The Fiji government has invested heavily in upgrading road infrastructure and bridges. Infrastructure development is financed through a combination of grants and loans. Concessional loans from the Export-

Import Banks of China and Malaysia and the European Investment Bank have funded road and bridge construction, and water projects throughout the country. Loans from the Asian Development Bank (ADB) were also expanded to improve water and sanitation in urban areas, and road infrastructure.

Multilateral Development Banks:

The U.S. Commercial Service maintains Commercial Liaison Offices in each of the main Multilateral Development Banks, including the Asian Development Bank and the World Bank. These institutions lend billions of dollars in developing countries on projects aimed at accelerating economic growth and social development by reducing poverty and inequality, improving health and education, and advancing infrastructure development. The Commercial Liaison Offices help American businesses learn how to get involved in bank-funded projects, and advocate on behalf of American bidders. Learn more by contacting the [Commercial Liaison Offices to the Asian Development Bank](#) and the [World Bank](#).

### **Financing Web Resources**

[Bank of Baroda](#)

[Bank of the South Pacific](#)

[Bred Bank \(Fiji\)](#)

[Credit Corporation Fiji Ltd](#)

[Export-Import Bank of the United States](#)

[Fiji Development Bank](#)

[HFC Bank](#)

[OPIC](#)

[Reserve Bank of Fiji](#)

[SBA's Office of International Trade](#)

[The Australian and New Zealand Banking Group Limited \(ANZ\)](#)

[Trade Finance Guide](#): A Quick Reference for U.S. Exporters, published by the International Trade Administration's Industry & Analysis team

[U.S. Agency for International Development](#)

[U.S. Trade and Development Agency](#)

[USDA Commodity Credit Corporation](#)

[Westpac Banking Corporation](#)

## **Business Travel**

### **Business Customs**

Business in Fiji tends to be conducted in a less formal manner than in many other countries. The use of first names is common. Business meetings often begin with small talk and sometimes proceed more slowly than an equivalent meeting in the United States.

It is advisable to reconfirm business appointments and meeting arrangements. However, U.S. businesspeople should not be unduly surprised when kept waiting beyond scheduled times. In the government and financial sector, men usually wear collared shirts and ties during work hours. Very casual attire, including shorts, should be avoided. Evening functions are normally informal, unless otherwise specified. Many offices wear Bula/Aloha shirts on Fridays.

Fiji adopts a relatively conservative approach toward Sunday religious observance. A number of shopping centers in major urban areas in Suva, Nadi, and Lautoka are only open for a limited number of hours on Sunday, if at all. There are sizeable minorities of Hindus and Muslims in the population who have special religious observances regarding food and drink.

Fiji uses the metric system of weights and measures. Dates are written in the order of day, month, year (for example, 10 January 2019 or 10/01/19). In writing numbers, commas denote thousands and periods denote fractions as follows: \$1,000.50, as in the United States.

### **Travel Advisory**

See the [State Department's website](#) for any current travel advisories.

### **Visa Requirements**

A passport valid for at least six months beyond the intended period of stay, a ticket for return or onward travel, and proof of sufficient funds to cover travel expenses are required for entry into Fiji. Entry visas are granted on arrival for a stay of up to four months for U.S. nationals. Business travelers do not require special visas to visit Fiji. Visas may be extended for up to six months on application to the Department of Immigration in Suva, Lautoka, or Nadi. Those wishing to reside and work in Fiji, even on a temporary basis, require proper authority to do so before arrival. In most cases, prospective employers will make necessary arrangements to sponsor such people.

U.S. companies that require travel of foreign businesspersons to the United States should be advised that security evaluations are handled via an interagency process. Visa applicants should go to the following links:

[State Department Visa Website](#)

[Fiji Embassy in Washington, D.C.](#)

[U.S. Embassy Suva](#)

### **Currency**

The Fiji dollar is the basic unit of currency. Other currencies may be exchanged at hotels, banks, and foreign exchange counters. Credit cards are accepted at most hotels, restaurants, and shopping areas. ATMs and EFTPOS machines can also be found in most of the urban areas. The Reserve Bank of Fiji reported that more than 500 credit and debit card holders were affected by credit card skimming in 2015, which remains a threat.

## **Telecommunications/Electronics**

Fiji's telecommunication systems are fairly well developed, though costly. Fiji has international connectivity through satellite and the Southern Cross Cable fiber optic network. The high speed network can deliver a 240Gbps (capacity of submarine cable system) and a direct and secure bandwidth from Australia, New Zealand, and Hawaii.

Mobile phone service is the most popular means of communication but may provide limited connectivity outside urban areas or on the outer islands. The three mobile service providers include Vodafone Fiji, Digicel, and Inkk Mobile, providing 3G/4G long-term evolution mobile technology for data, voice and text services. The Vodafone Fiji Network uses the 1800 MHz frequency, with subscribers exceeding 760,000 in 2018. SIM and customer registration is mandatory in Fiji as part of government regulations. Wi-Fi is also available in most major resorts and hotels.

Telecom Fiji Limited (TFL) is one of the largest facilities-based providers of fixed line communications and network services in Fiji. Its 4G+ network complements its fixed broadband or fixed line infrastructure. Its network throughout Fiji consists of 55 telephone exchanges and connects over 101,000 customers in all major towns. The range of products and services offered by TFL include data networking services, managed services, colocation, cloud services and voice products.

Household electrical current is 220 volt, 50 cycle and the plugs are three pronged, as used in Australia and New Zealand.

## **Transportation**

U.S. business travelers to Fiji should not encounter unexpected difficulties and can use normal reservation services for travel and accommodation. Visitors are advised to take into account the requirement to have a valid Fiji visa (obtainable upon arrival), a passport valid for at least six months beyond the intended period of stay, a ticket for return or onward travel to another country, and proof of sufficient funds to cover travel expenses.

Fiji is at the crossroads of the South Pacific, central among the southern Pacific island nations, and a mid-way stop for some flights from Australia and New Zealand to America. On average, there are thirty international flights landing in or departing Fiji daily.

Fiji's national carrier, Fiji Airways, flies to six Pacific island nations as well as New Zealand, Australia, Japan, Hong Kong, Singapore and the United States. The airline offers code share flights with American Airlines between Fiji and the United States. Other airlines servicing Fiji are AirCalin, Air New Zealand, Air Niugini, Air Vanuatu, Jetstar, Korean Airlines, Our Airline, Qantas, Solomon Airlines, and Virgin Australia.

Fiji has two international airports, both on Viti Levu, the largest island. The majority of international flights arrive and depart from Nadi (pronounced Nandi) on Viti Levu's west coast. The other international airport is on the eastern side at Nausori, outside the capital of Suva, which has flights within the Pacific.

Fiji Link, a Fiji Airways subsidiary, is Fiji's main domestic airline. Northern Air provides special chartered flights for specific inter-island routes. High fuel costs result in increasing inter-island fares.

Visitors to Fiji may drive on a valid driver's license from their home country for the same class of vehicle or with a valid international driver's license. Driving is on the left side of the road. The maximum speed limit on the open road is 80 kilometers per hour (50 mph), and 50 kilometers per hour (30 mph) in urban areas. In specified areas for schools and industrial areas, the speed limit may range from 20-30 kilometers per hour (12-19 mph). Rental cars are available from internationally known companies at Fiji's gateway airports and in major urban areas, but arrangements should be made in advance.

## Language

Fiji is an English-speaking country, although Fijian and Hindi are also widely spoken.

## Health

Fiji is free from malaria, yellow fever, and many tropical diseases endemic to tropical countries. Typhoid, dengue fever, chikungunya, and leptospirosis have periodically been reported. The country has a fairly basic medical system, but emergency care and pharmacies is largely restricted to urban centers. Tap water in Suva, Lautoka, and the other major towns has been treated but may not always be safe to drink. Bottled water is readily available. Outside of these urban centers and large resorts, tap water should not be considered potable.

## Local Time, Business Hours and Holidays

The government's business hours are 8:00am to 4:30pm, with an hour for lunch generally between 12 noon and 2:00pm, from Monday to Thursday. On Fridays, the government closes early at 4:00pm. However, private businesses are usually open from 8:30am to 5:00pm, while banks operate daily from 9:30am to 4:00pm.

Table 5: Fiji 2019 Official Holidays

Date	Holiday
January 01	New Year's Day
April 19	Good Friday
April 22	Easter Monday
June 29	National Sports Day
September 9	Constitution Day
October 10	Fiji Day
October 28	Diwali
November 11	Prophet Mohammed's Birthday
December 25	Christmas Day
December 26	Boxing Day

## Temporary Entry of Materials or Personal Belongings

Machinery and equipment imported for temporary use and for a specific project in Fiji and then re-exported, may be allowed as "Privileged Goods" on a check-in/check-out basis, without payment of normal duties. Security in the form of a cash or bond must be deposited with the Fiji Revenue and Customs Service at the time of importation. Upon re-exportation of such goods, the cash deposit will be refunded or bond cancelled.

Personal and household effects may be imported free of fiscal/excise duty, though this is subject to conditions set out by the Fiji Revenue and Customs Service. For the importation of personal motor vehicles, normal duties must be paid.

#### **Travel Related Web Resources**

[Centers for Disease Control](#)

[Connect Fiji](#)

[Digicel Fiji](#)

[Fiji Embassy, Washington D.C.](#)

[Fiji Government](#)

[Fiji Immigration Department](#)

[Fiji Revenue & Customs Service](#)

[Investment Fiji](#)

[State Department Visa Website](#)

[Telecom Fiji](#)

[Tourism Fiji](#)

[Unwired Fiji](#)

[Vodafone](#)