

BSP Fees, Charges & Rates

Applicable from 01st April 2019

	BSP Business Cheque	Business Managment Accounts	Pacific Cheque Accounts	Pacific Package Accounts	Pacific Standard Account	Plus Saver Account	Achiever Account	Student Account	Kids Savings Account	Agency Passbooks	Charity & Not for Profit Organisation
BRANCH											
Cheque Withdrawal/Widro lo chek insait lo branch	\$2	\$2	\$2	N/A	\$2	N/A	N/A	N/A	N/A	N/A	\$2
Branch Deposits/Diposit insait lo branch	\$2	\$2	\$2	\$2	N/A	N/A	\$2	N/A	N/A	\$5	\$2
Branch Paper Withdrawal/Widro insait lo branch	\$2	\$2	\$2	\$2	\$4	\$4	\$20	\$2	\$2	\$5	\$2
Branch EFTPoS Withdrawal/Widro lo EFTPos insait branch	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
EFTPoS											
Merchant Purchase/Usim card fo pay lo store (merchant)	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
ATM											
ATM Withdrawal/Widro lo ATM	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
Non-BSP ATM Withdrawal/Usim nara bank card fo widro lo ATM	N/A	N/A	\$10	\$10	\$10	\$10	N/A	\$10	N/A	N/A	N/A
Overseas ATM Cash Withdrawal/Widro lo ATM ovasi	N/A	N/A	\$45	\$45	\$45	\$45	N/A	\$45	N/A	N/A	N/A
INTERNET BANKING											
Transfer Own Account/Transfa bitwin akaonts blo iu seleva	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
Transfer BSP Account/Transfa lo nara akaont blo BSP kastoma	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
Transfer Other Bank/Transfa lo akaont blo nara bank kastoma	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
MOBILE BANKING											
Transfer Own Account/ Transfa bitwin akaonts blo iu seleva	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	N/A
Transfer BSP Account/ Transfa lo nara akaont blo BSP kastoma	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.8	N/A	N/A
Transfer Other Bank/ Transfa lo akaont blo nara bank kastoma	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	N/A
Mobile Top-Up/ Top-ap lo mobile	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	N/A
Balance Enquiry/Chekem balans lo mobile	N/A	N/A	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
Mini Statement/Chekem mini statement lo mobile	N/A	N/A	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
MISCELLANEOUS											
Monthly Maintenance Fee/Akaont mentenans fee lo end manis	\$25	\$25	\$25	\$5	N/A	\$5	\$5	N/A	N/A	\$10	N/A
Monthly Dormant Fee (inoperative after 24months) /End manis fee fo akaont no usim afta 24 manis	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Collection Fee for Cheques Deposited/Fee fo chek iu diposit lo akaont blo iu	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$5	\$1.20
Minimum Opening Balance/Amount fo openim akaont lo hem	\$100	\$100	\$100	\$20	\$20	\$20	\$20	\$20	\$206	\$20	\$100
Direct Debits (PPT)/Fee fo system duim transfa fo iu la taem iu laekim	\$5	\$5	\$5	\$5	\$5	N/A	\$5	N/A	N/A	\$5	\$7.50
Direct Debits (Manual Debit)/Fee fo bank staff duim transfa fo iu	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	N/A	\$10	N/A	N/A	\$10	\$7.50

For more information visit or call us today!
www.bsp.com.sb or (677) 21874



Retail Fees	
Product	Fee
Inward Dishonors / Fee fo dipositim nara bank Chek lo BSP akaont bata Chek no gareni seleni	\$30
Outward Dishonor / Fee fo dipositim BSP Chek lo BSP or nara bank akaont bata Check no gareni seleni	\$200
Standing Order (BSP) / Fee fo bank (system) duim transfa fo iu	\$5
Standing Order (Other Bank) / Fee fo bank (system) duim transfa fo iu go lo nara bank	\$7.50
Bank Cheque / Fee fo baem bank Chek	\$20
Repurchase / Fee fo baem bak bank Chek	\$30
Duplicate Bank Cheques / Fee fo askem kopi blo bank Chek	\$50
Special Answer / Fee fo cashim Chek blo nara bank	\$100
Manual Transfer / Fee fo bank staff duim transfa fo iu	\$7.50
Voucher Extraction (Per item) / Fee fo bank lukaotim eni bank document iu askem	\$20
Voucher Extraction (Hr Rate) / Fee fo taem bank lukaotim bank documents iu askem	\$100
Salary Listing (Per Item) / Fee fo wanfala akaont wea lo salary listing (peipa)	\$2
Salary Listing (Per Item) Other Bank / Fee fo wanfala akaont blo nara bank wea lo salary listing	\$5
DiskPay (KunduPay) BSP Product / Fee blo wanfala customer akaont wea lo salary list (fael)	\$3
Stopped Payment/Notice / Fee fo putim stop peiment/Notis lo akaont	\$25
Pin Replacement / Fee fo chensim Pin	\$20
Card Replacement / Fee fo chensim Card	\$20
Dupl. Statement (Per Page) / Fee fo odam bank statement lo counter	\$10
eStatement (via email) / Fee fo odam bank statement lo email	\$2
Audit Cert / Fee fo givim Audit Certificate	\$170
Search Fee (Company) / Fee fo lukaotim infomeison about Campani	\$20
Bank Opinion Fee / Fee fo bank givim infomeison about kastoma	\$75
Visa Debit Card establishment fee	\$0 (was \$100)
Vesa Debit Card annual fee	\$0 (was \$100)
Dormant Account Fee	\$0 (was \$10.p.m)
Visa Card Replacement	\$50.00
Cheque Books	
25 Pages	\$27.50
50 Pages	\$55
100 Pages	\$90
200 pages	\$180
Deposit Books	
D2d	\$25
Loan Fees	
Loan Establishment Fee / Fee fo setap Loan	2% Min \$400
Bank Guarantees	1.50% p/ half year, min \$750
Doc Handling Fee (Personal Loan)	\$20.00
Loan Administration Charge / Fee fo waka lo loan akaont	\$25 p/month
Late Payment Fee / Fee fo taem loan peiment hem leit	\$50 per installment payable after 5 days arrears
Penalty Interest (Pers. Loans)	20.50%
Penalty Interest (Home & Commercial Loans)	Additional 5% penalty
Settlement Fee (Discharge of security - Property & NPPF) & Doc Handling Fee	\$500 per inspection/ \$500 lo eni inspection
Valuation Inspection Fee / Fee fo inspectim propati (haus)	\$300 per inspection
Unauthorised Overdraft Fee	
< or = \$100.00	\$50

> \$100.00 or = \$5,000.00	\$100
> \$5,000.00	\$200
Unused Limit Fee	2% if applicable
Overdraft Line Fee	1% if applicable
Overdraft Limit Penalty Int.	20.50%
International Fees	
Payment Outward	
Drafts Issuance/fee fo draft	\$50
Repurchase / Replace draft / Fee fo baem bak or replenisim draft	\$50
Lost draft / stop payment / Fee fo draft hem lus or fo stopem peiment	\$50 plus overseas bank charges / \$50 plus ovasis bank charges
Tracing request - All ccy / Fee fo faedem peiments - evri ccy	\$60
Foreign currency notes - Sale	
All foreign notes / Fee for baem eni ovasi notes	\$20
Telegraphic Transfer Outward	
Telegraphic Transfer	\$60
Telegraphic Transfer - 3rd curr.	\$100
Status / Tracing request / Fee fo faedem peiments	\$50 plus overseas bank charges / \$50 plus ovasis bank charges
Cancellation of TT & arrange of cover / Fee fo canselem TT & fo cover	\$50 plus overseas bank charges / \$50 plus ovasis bank charges
Inward Telegraphic transfer (all accounts)	
Credit own (BSP) customer acc. / Kredit akaont blo BSP kastoma	\$10
Credit another bank's SBD acc. / Kredit nara bank's SBD akaont	\$50
Payment on application & ID / Fee fo application & ID	\$50
Payment of Foreign currency to another bank / Fee fo baem ovasi seleni lo nara bank	\$70
Tracers / Faedim peiments	\$50 plus other bank charges / \$50 plus ovasis bank charges
Bills Inward	
Drafts drawn on BSP SI in SBD / Fee fo cashim BSP SI Drafts lo SBD	\$100
T/chq. P/item	\$100
Pers./Company chq. p/item	\$100
SBD chq from overseas Banks / Cashim SBD chq from ovasis Banks	\$100
Bills Outward	
Items sent on collection basis	\$60
Bills Inward - Documentary	
Inward Foreign Collection	0.5% min \$100 max \$1500
Extention of term fee / Fee fo extendim term fee	\$200
additional corres. fee	\$100
Dishonour of bill	0.5% min \$200 max \$2000
Documentary Import Credit	
Issuance fee	
Sight	sight 0.60 %
Discrepancy fee	\$200 plus overseas bank fees / \$200 plus ovasis bank fees
Amendment fee	\$100
Term	30 days 1.00 % 60 days 1.125 % 90 days 1.250 % 120 days 1.375 % Min \$150, Max \$2,000

Swift fee	\$60
Documentary Export Credit	
Advising of Credit	
Own customer / BSP kastoma	\$50
Non bank customer / Kastoma hem no bank wetem BSP	\$200
Advising of Amendment	
Non bank customer / Kastoma hem no bank wetem BSP	\$400
Export Negotiation	
Export Negotiation - handling comm.	0.5% min \$100. max \$2,500
Transit Interest	6.875%
plus swift - TT claim	\$60
Guarantee (est. fee)	\$100
Documentary Export Collections	
Handling fees	0.5% min \$200.max \$2,500
Bill of Lading Guarantees	
Establishment fee	\$200
Monthly fee	\$100
Other Fees	
International Periodical Payments	\$7.50 plus Telegraphic Transfer cost
Term Deposits	
Term (in months)	Interest % (p.a)
Carded TD - Amounts below \$250,000	
\$1,000 - \$4,999	
1 to less than 6 months	0.10%
6 to less than 9 months	0.15%
9 to less than 12 months	0.25%
12 to less than 24 months	0.25%
24 to less than 36 months	0.35%
36 to less than 48 months	0.45%
\$5,000 - 249,999	
1 to less than 3 months	0.50%
3 to less than 12 months	0.75%
12 to less than 24 months	1.00%
24 to less than 36 months	2.25%
36 to less 48 months	2.25%
\$250,000 + Wholesale TD (Treasury quotes)	On Application
Lending Rates	
Indicator Lending Rate	14.5%
Home Loan and Investment Loan Rate	9.95%
Personal Loan Rate	17.25%
School Fee Rate	15.25%
Transaction Accounts	
Business Cheque Account	0.00%
Business Mgmt. Account	0.05%
Pacific Cheque Account	0.00%
Pacific Package Account	0.50%
Pacific Standard Account	Nil < \$10,000, .40% > \$10,000
Plus Saver Account	0.5% Bonus inter. of 1% if 1 deposit and no withdraw in the month
Achiever Account	0.20%
Student Account	0.50%
Kids Savings Account	0.50%
Agency Passbooks	0.10%
Charity & Not for Profit Org.	0.25%