

	BSP Business Cheque	Business Management 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	\$2	\$2	\$2	N/A	\$2	N/A	N/A	N/A	N/A	N/A	\$2
Branch Deposits	\$2	\$2	\$2	\$2	N/A	N/A	\$2	N/A	N/A	\$5	\$2
Branch Paper Withdrawal	\$2	\$2	\$2	\$2	\$4	\$4	\$20	\$2	\$2	\$5	\$2
Branch EFTPoS Withdrawal	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
EFTPoS											
Merchant Purchase	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
BB Agent Deposits	N/A	N/A	Free	Free	Free	Free	N/A	Free	Free	N/A	N/A
BB Agent Withdrawal	N/A	N/A	\$1	\$1	\$1	\$1	N/A	\$1	\$1	N/A	N/A
ATM											
ATM Withdrawal	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
Non-BSP ATM Withdrawal	N/A	N/A	\$10	\$10	\$10	\$10	N/A	\$10	N/A	N/A	N/A
Overseas ATM Cash Withdrawal	N/A	N/A	\$45	\$45	\$45	\$45	N/A	\$45	N/A	N/A	N/A
INTERNET BANKING											
Transfer Own Account	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
Transfer BSP Account	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
Transfer Other Bank Account	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	\$1
MOBILE BANKING											
Transfer Own Account	N/A	N/A	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	N/A
Transfer BSP Account	N/A	N/A	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	N/A
Transfer Other Bank Account	N/A	N/A	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	N/A
Mobile Top-Up	N/A	N/A	\$1	\$1	\$1	\$1	\$1	\$1	\$1	N/A	N/A
Cashpower SI	N/A	N/A	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
Balance Enquiry	N/A	N/A	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
Mini Statement	N/A	N/A	Free	Free	Free	Free	Free	Free	Free	N/A	N/A
MISCELLANEOUS											
Monthly Maintenance Fee	\$25	\$25	\$25	\$5	N/A	\$5	\$5	N/A	N/A	\$10	N/A
Monthly Dormant Fee (inoperative after 24months)	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	N/A
Collection Fee for Cheques Deposited	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$1.20	\$5	\$1.20
Minimum Opening Balance	\$100	\$100	\$100	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$100
Direct Debits (PPT)	\$5	\$5	\$5	\$5	\$5	N/A	\$5	N/A	N/A	\$5	\$7.50
Direct Debits (Manual Debit)	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	N/A	\$10	N/A	N/A	\$10	\$7.50

Retail Fees	
Product	Fee
Inward Dishonors	\$30
Outward Dishonor	\$200
Standing Order (BSP)	\$5
Standing Order (Other Bank)	\$7.50
Bank Cheque	\$20
Repurchase	\$30
Duplicate Bank Cheques	\$50
Special Answer	\$100
Manual Transfer	\$7.50
Voucher Extraction (Per item)	\$20
Voucher Extraction (Hr Rate)	\$100
Salary Listing (Per Item)	\$2
Salary Listing (Per Item) Other Bank	\$5
DiskPay (KunduPay) BSP Product	\$3
Stopped Payment/Notice	\$25
Passbook Replacement/Pin/Card	\$50
Pin Replacement	\$20
Card Replacement	\$50
Dupl. Statement (Per Page)	\$10
eStatement (via email)	\$2
Audit Certificate	\$170
Search Fee (Company)	\$20
Bank Opinion Fee	\$75
Lost Card	\$50
Cheque Books	
25 Pages	\$27.50
50 Pages	\$55
100 Pages	\$90
200 pages	\$180
Deposit Books	
D2d	\$25
Lending Fees	
Loan Establishment Fee	2% Min \$400
Bank Guarantees	1.50% p/ half year, min \$750
Doc Handling Fee (Pers. Loans)	\$20.00
Loan Administration Charge	\$25 p/month
Late Payment Fee	\$50 per installment payable after 5 days arrears
Penalty Interest (Pers. Loans)	20.50%
Penalty Interest (Home & Commercial Loans)	Add. 5% penalty
Settlement Fee (Discharge of security - Property & NPF) & Doc Handling Fee	\$500
Valuation Inspection Fee	\$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	\$50
Repurchase / Replace draft	\$50
Lost draft / stop payment	\$50 plus overseas bank charges
Tracing request - All ccy	\$60
Foreign currency notes - Sale	
All foreign notes	\$20
Telegraphic Transfer Outward	
Telegraphic Transfer	\$60
Telegraphic Transfer - 3rd curr.	\$100
Status / Tracing request	\$50 plus overseas bank charges
Cancellation of TT & arrange of cover	\$50 plus overseas bank charges
Inward Telegraphic transfer (all accounts)	
Credit own (BSP) customer acc.	\$10
Credit another bank's SBD acc.	\$50
Payment on application & ID	\$50
Payment of Foreign currency to another bank	\$70
Tracers	\$50 plus other bank charges
Bills Inward	
Drafts drawn on BSP SI in SBD	\$100
T/chq. P/item	\$100
Pers./Company chq. p/item	\$100
SBD chq from overseas 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	\$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
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	\$50
Non bank customer	\$200

Advising of Amendment	
Non bank customer	\$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	0.25%
3 to less than 12 months	0.50%
12 to less than 24 months	0.75%
24 to less than 36 months	2.00%
36 to less 48 months	2.00%
\$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	0.25%
Pacific Standard Account	Nil < \$10,000, 0.15% > \$10,000
Plus Saver Account	0.25%. Bonus inter. of 1% if 1 deposit and no withdraw in the month
Achiever Account	0.20%
Student Account	0.25%
Kids Savings Account	0.25%
Agency Passbooks	0.10%
Charity & Not for Profit Org.	0.25%