

BANKING SERVICES

Fees & Charges



BSP

PASSBOOK ACCOUNTS

1

Passbook

ProSaver Passbook**CARD-BASED DEPOSIT ACCOUNTS**

1

MoneyZONE

TranXact

*EasyCard**ProSaver EasyCard**ClassicSaver**EasySaver**EasyGo***VISA Debit Card**

6

LOST PASSBOOK/ ATM CARD/ PIN

7

INTEREST BEARING DEPOSIT ACCOUNTS

7

Interest Bearing Cheque Account

Non-Profit Organisation Cheque Account

BizSaver Account

Smart Business Savings Account

TERM DEPOSIT

8

CHEQUE ACCOUNTS

8

Personal Cheque Account

ProSaver Cheque Account

Smart Business Current Account

Business Cheque Account

Orbit Account

OTHER FEES

12

e-Token Pass

Bank Cheque

Dishonour

Special Answer

Referral

Stop Cheque Notice

Fiji Clear

Safe Custody

Safe Deposit Box

Statements

Cheque Book

Deposit Book

Certificates Supplied

Change Supplied

Cash Handling

EasyPay (Diskpay)

Payment from List (Manual)

Facsimile Request

Cane Gang Pays

Periodical Payment Transfer (PPT)

Overdrawn Accounts

Encashment

Voucher Production

Telegraphic Money Order Postal Notes

Miscellaneous Fees

PASSBOOK ACCOUNTS

Passbook

| | |
|---------------------------|---|
| Minimum Opening Deposit | \$100 |
| Minimum Operating Balance | Nil |
| No. of free withdrawals | Nil |
| Paper Withdrawal Fee | \$3 per withdrawal <i>(In branch & Post Office)</i> |
| Service Fee | \$2 per month |

ProSaver Passbook

| | |
|----------------------------|-----------------------------------|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |
| Number of free withdrawals | 1 free paper withdrawal per month |
| Paper Withdrawal Fee | \$3 per withdrawal |
| Maintenance Fee | \$2 per month |

CARD-BASED ACCOUNTS

MoneyZONE

| | |
|---------------------------|---|
| Minimum Opening Deposit | \$5 |
| Minimum Operating Balance | Nil |
| Paper Withdrawal | For a child less than 13 years, 1 free withdrawal per month, thereafter, \$3 per withdrawal |
| Maintenance Fee | \$2 per month |

Electronic Transactions

EFTPoS

| | |
|--|------------------------|
| Merchant Terminal Transactions | Free |
| Branch Terminal: | |
| Cash Withdrawal | Free |
| Balance Enquiry | Free |
| Transactions on other banks' terminals | \$0.35 per transaction |

ATM

| | |
|-----------------|------|
| Balance Enquiry | Free |
| Withdrawal | Free |
| Mini-Statement | Free |
| Mobile Top Up | Free |
| Funds Transfer | Free |

SMS Banking

| | |
|---------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|------|
| Balance Enquiry | Free |
| Account History | Free |

Fee Description

Amount

| | |
|----------------|------------------------|
| Bill Pay | Free |
| Funds Transfer | Free |
| Mobile Top Up | \$0.45 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|------------------------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

TranXact

| | |
|-----------------------------|---|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |
| Number of free transactions | 4 free electronic transactions ¹ per month |
| Paper Withdrawal Fee | \$3 per withdrawal |
| Service Fee | \$1 per month |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|------------------------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

EasyCard

| | |
|---------------------------|------|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |

Fee Description

Amount

| | |
|----------------------|--------------------|
| Paper Withdrawal Fee | \$3 per withdrawal |
| Service Fee | \$2 per month |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| OTP | \$0.25 per transaction |

Interchange Fees

| | |
|---------------------------------------|------------------------------------|
| For transactions on other banks' ATMs | |
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

ProSaver EasyCard

| | |
|-----------------------------|---|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |
| Number of free transactions | 4 free electronic transactions ¹ per month |
| Paper Withdrawal Fee | \$3 per withdrawal |
| Maintenance Fee | \$2 per month |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
|-----------------|------------------------|

| Fee Description | Amount |
|-----------------|------------------------|
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|------------------------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

ClassicSaver

| | |
|-----------------------------|---|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |
| Number of free transactions | 4 free electronic transactions ¹ per month |
| Paper Withdrawal Fee | \$3 per withdrawal |
| Maintenance Fee | \$2 per month |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|------------------------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

EasySaver

| | |
|---------------------------|---|
| Minimum Opening Deposit | \$10 |
| Minimum Operating Balance | Nil |
| Service Fee | Nil |
| Free Withdrawals | 1 free electronic ¹ withdrawal per month |
| Withdrawal fee | \$5 per withdrawal for all transactions plus electronic transaction fees as applicable. |

Electronic Transactions**EFTPoS**

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|--------------------|
| Balance Enquiry | \$0.60 per enquiry |
|-----------------|--------------------|

| Fee Description | Amount |
|-----------------|------------------------------------|
| Withdrawal | \$1.00 ³ per withdrawal |

EasyGo

| | |
|---------------------------|-----------------------|
| Minimum Opening Deposit | \$10.00 ⁴ |
| Minimum Operating Balance | Nil |
| Paper Withdrawal | \$3.50 per withdrawal |
| Service Fee | Nil |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.40 per transaction |
| Branch / Postal Terminal: | |
| Cash Withdrawal | \$0.75 per transaction |
| Balance Enquiry | \$0.50 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.40 per transaction |
| Withdrawal | \$0.50 per transaction |
| Mini-Statement | \$0.50 per transaction |
| Mobile Top Up | \$0.50 per transaction |
| Funds Transfer | \$0.50 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.40 per enquiry |
| Transaction History | \$0.50 per request |
| Bill Pay | \$0.50 per transaction |
| Mobile Top Up | \$0.50 per transaction |
| Funds Transfer | \$0.50 per transaction |
| Credit Card Balance Enquiry | \$0.40 per transaction |
| Credit Card Repayment | \$0.50 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|------------------------|
| Balance Enquiry | Free |
| Account History | Free |
| Bill Pay | \$0.50 per transaction |
| Funds Transfer | \$0.50 per transfer |
| Mobile Top Up | \$0.50 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

| | |
|---------------------------------------|-----------------------|
| For transactions on other banks' ATMs | |
| Balance Enquiry | \$1.00 per enquiry |
| Withdrawal | \$1.50 per withdrawal |

VISA Debit Card

| | |
|---|----------------|
| Annual Service Fee (Charged at issuance and yearly anniversary thereafter) | \$35 per annum |
|---|----------------|

Electronic Transactions

EFTPoS Transactions

| | |
|--|------------------------|
| BSP Merchant Terminal | \$0.35 per transaction |
| Other local / Overseas Merchant Terminal | \$0.35 per transaction |

Fee Description

Amount

ATM

Balance Enquiry

| | |
|-----------------------------|--------------------|
| BSP ATMs | \$0.35 per enquiry |
| Other banks / Overseas ATMs | \$2 per enquiry |

Cash Withdrawal

| | |
|---------------------------------|-----------------------|
| BSP ATMs | \$0.45 per withdrawal |
| Other banks / Overseas ATMs | \$8 per withdrawal |
| Replacement Card Fee | \$10 |
| Foreign Currency Conversion Fee | 2.5% of amount |

Other Debit Card Fees

| | |
|--|---|
| International Cash Disbursement Fee | \$10 per transaction (applicable on BSP ATM withdrawals using international issued cards) |
|--|---|

Lost Passbook/ ATM Card/ PIN

Lost Passbook

| | |
|---------------------------|----------------------|
| Lost & Mutilated Passbook | \$25 per replacement |
|---------------------------|----------------------|

Lost ATM Card / PIN

| | |
|---------------------|------------------------|
| Lost ATM Debit Card | \$10 per replacement |
| PIN reissue | \$5 for each PIN reset |

INTEREST BEARING DEPOSIT ACCOUNTS

Interest Bearing Cheque Account

| | |
|---------------------------|-----------------------------|
| Minimum Opening Deposit | \$250 |
| Minimum Operating Balance | Nil |
| Service Fee | \$5 per month |
| Activity Fee | \$0.45 per transaction |
| Collection Fee | \$0.40 per cheque deposited |

Non-Profit Organisation Cheque Account

| | |
|---------------------------|-------|
| Minimum Opening Deposit | \$250 |
| Minimum Operating Balance | Nil |
| Service Fee | Nil |
| Activity Fee | Free |
| Collection Fee | Free |

BizSaver Account

| | |
|---------------------------|---|
| Minimum Opening Deposit | \$250 |
| Minimum Operating Balance | Nil |
| Service Fee | \$2 per month |
| Withdrawal Fee | \$5 per withdrawal for all transactions plus electronic transaction fees as applicable. |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.40 ² per request |

Smart Business Savings Account

(This Product is no longer offered)

| | |
|-------------------------|------|
| Minimum Opening Deposit | \$10 |
| Service Fee | Nil |

BSP Online Plus

| | |
|-----------------------------|------|
| Balance Enquiry | Free |
| Account History | Free |
| Funds Transfer ⁵ | Free |

TERM DEPOSIT

FRTD (Fixed Rate Term Deposit)

| | |
|---------------------------|-----------|
| Minimum Opening Deposit | \$1,000 |
| Maximum Operating Balance | \$200,000 |

NRTD (Negotiable Rate Term Deposit)

| | |
|-------------------------|-----------|
| Minimum Opening Deposit | \$200,000 |
|-------------------------|-----------|

Freedom Investment Account (This Product is no longer offered)

| | |
|---------------------------|-----------|
| Minimum Opening Deposit | \$10,000 |
| Maximum Operating Balance | \$200,000 |

Break Fee \$40 plus an implied interest penalty

Maturity Withdrawal

| | |
|---------------------------------------|------|
| By Transfers to Nominated BSP Account | Free |
| By Bank Cheque | \$10 |

Partial Interest Payment

| | |
|---------------------------------------|------|
| By Transfers to Nominated BSP Account | Free |
| By Bank Cheque | \$10 |

On Call Account

| | |
|---------------------------|--|
| Minimum Operating Deposit | \$100,000 |
| On Call - Withdrawal Fee | Fiji Clear fees to apply if Fiji Clear is used ie. \$15 or \$10 for a bank cheque. |

CHEQUE ACCOUNTS

Personal Cheque Account

| | |
|---------------------------|-----------------------------|
| Minimum Opening Deposit | \$250 |
| Minimum Operating Balance | Nil |
| Service Fee | \$5 per month |
| Activity Fee | \$0.45 per transaction |
| Collection Fee | \$0.40 per cheque deposited |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (other & own banks') | \$0.35 per transaction |
|---|------------------------|

| Fee Description | Amount |
|------------------|------------------------|
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

| | |
|---------------------------------------|------------------------------------|
| For transactions on other banks' ATMs | |
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

ProSaver Cheque Account

| | |
|-----------------------------|---|
| Minimum Opening Deposit | \$50 |
| Minimum Operating Balance | Nil |
| Maximum Operating Balance | \$30,000 |
| Service Fee | \$2 per month |
| Activity Fee | \$0.45 per transaction |
| Collection Fee | \$0.40 per cheque deposited |
| Stop Cheque Notice Fee | \$10 per notice |
| Number of free transactions | 4 free electronic transactions ¹ per month |

Electronic Transactions

EFTPoS

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|------------------------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

Smart Business Current Account

(This Product is no longer offered)

| | |
|---------------------------|---------------------------|
| Minimum Opening Deposit | \$50.00 |
| Minimum Operating Balance | \$50.00 |
| Service Fee | \$2 per month |
| Activity Fee | \$0.45 per transaction |
| Collection Fee | \$0.40 per cheque deposit |
| Company Search Fee | \$35 per search |

Electronic Transactions**EFTPoS**

| | |
|---|------------------------|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction |
| Branch Terminal: | |
| Cash Withdrawal | \$0.45 per transaction |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|------------------------|
| Balance Enquiry | Free |
| Account History | Free |
| Bill Pay | \$0.45 per transaction |

| Fee Description | Amount |
|-----------------|------------------------|
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

For transactions on other banks' ATMs

| | |
|-----------------|-----------------------|
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 per withdrawal |

Business Cheque Account

| | |
|---------------------------|-----------------------------|
| Minimum Opening Deposit | \$250 |
| Minimum Operating Balance | Nil |
| Service Fee | \$5 per month |
| Activity Fee | \$0.45 per transaction |
| Collection Fee | \$0.40 per cheque deposited |
| Company Search Fee | \$35 per search |

BSP Online Plus - Business Banking

| | |
|-------------------|------------------------|
| Batch Processing: | |
| Internal | \$0.20 per transaction |
| External | \$0.50 per transaction |
| BillPay | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Orbit Account (This Product is no longer offered)

| | |
|----------------|-----------------------------|
| Collection Fee | \$0.40 per cheque deposited |
|----------------|-----------------------------|

Electronic Transactions

EFTPoS

| | |
|---|--|
| Merchant Terminal Transactions (own & other banks') | \$0.35 per transaction and free respectively |
|---|--|

Branch Terminal:

| | |
|-----------------|------------------------|
| Cash Withdrawal | Free |
| Balance Enquiry | \$0.55 per transaction |

ATM

| | |
|-----------------|------------------------|
| Balance Enquiry | \$0.35 per transaction |
| Withdrawal | \$0.45 per transaction |
| Mini-Statement | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |

SMS Banking

| | |
|-----------------------------|------------------------|
| Balance Enquiry | \$0.35 per enquiry |
| Transaction History | \$0.45 per request |
| Bill Pay | \$0.45 per transaction |
| Mobile Top Up | \$0.45 per transaction |
| Funds Transfer | \$0.45 per transaction |
| Credit Card Balance Enquiry | \$0.35 per transaction |
| Credit Card Repayment | \$0.45 per transaction |
| SMS Alert | \$0.30 per alert |

BSP Online Plus

| | |
|-----------------|---------------------------------|
| Balance Enquiry | Free |
| Account History | \$0.45 ² per request |
| Bill Pay | \$0.45 per transaction |

| Fee Description | Amount |
|-----------------|------------------------|
| Funds Transfer | \$0.45 per transfer |
| Mobile Top Up | \$0.45 per transaction |
| OTP | \$0.25 per transaction |

Interchange Fees

| | |
|---------------------------------------|------------------------------------|
| For transactions on other banks' ATMs | |
| Balance Enquiry | \$0.60 per enquiry |
| Withdrawal | \$1.00 ³ per withdrawal |

OTHER FEES

e-Token Pass

| | |
|----------------------------|-------------------|
| (soft token or hard token) | \$75.00 per token |
|----------------------------|-------------------|

Bank Cheque

| | |
|-------------|-----------------|
| Issuance | \$10 per cheque |
| Repurchase | \$15 per cheque |
| Replacement | \$20 per cheque |

Dishonour

| | |
|-------------------|---------------|
| Outward Dishonour | \$25 per item |
|-------------------|---------------|

Special Answer

| | |
|-----------------------------|-----------------|
| Cheque drawn on BSP banks | \$10 per cheque |
| Cheque drawn on other banks | \$25 per cheque |

Referral

| | |
|--------------|---|
| Referral Fee | \$5 (Applied to referral of periodical payments due to insufficient funds or uncleared effects on the account). |
|--------------|---|

Stop Cheque Notice

| | |
|------------------------|-----------------|
| Stop Cheque Notice Fee | \$15 per notice |
|------------------------|-----------------|

Fiji Clear

| | |
|---------------------|------|
| Up to \$100 | \$2 |
| \$101 to \$1,000 | \$5 |
| \$1,001 to \$10,000 | \$10 |
| \$10,001 plus | \$15 |

Safe Custody

(Fees charged on the lodgement date & annually thereafter. Service is available at selected branches. Articles larger than 10,000cc will not be accepted.)

| | |
|---|---------------|
| Sealed envelope (20cm x 40cm) | \$20 per item |
| Sealed large envelope, packets, etc. | \$35 per item |
| Box up to 10,000cc | \$90 per box |
| Request for transfer to another branch of bank | N/A |

Access Fee

Fee Description

Amount

| | |
|---|-----------------|
| First Access | Free |
| Second and subsequent access | \$10 per access |
| Lost safe custody receipt, issue of replacement receipt | N/A |

Safe Deposit Box

(Fees charged on the lodgement date & annually thereafter. Conditions apply on service availability)

| | |
|------------------------|-------|
| Small (10,000cc) | \$150 |
| Medium (12,480cc) | \$200 |
| Large (18,720cc) | \$250 |
| Extra Large (39,000cc) | \$300 |
| Refundable key deposit | \$200 |

Access Fee

| | |
|------------------------------|-----------------|
| First access in the month | Free |
| Second and subsequent access | \$10 per access |

Statements

| | |
|---|--|
| Normal Issue | Free for customer statements issued by the bank at 6 monthly intervals |
| Statement Reprints | \$5 per page |
| Transaction History Listing (Computer Printout) | \$3 per page |

Cheque Book

(Stamp duty only applicable on standard cheque books)

| | |
|------------|-----------------|
| 50 Leaves | \$2.50 per book |
| 200 Leaves | \$10 per book |

Deposit Book

Business Accounts

| | |
|---|---------|
| A4 size - 100 slips in duplicate style | \$10 |
| A4 size - 200 slips in triplicate style | \$25 |
| A5 size - 50 slips in duplicate style | \$9 |
| A5 size - 100 slips in triplicate style | \$18.94 |

Certificates Supplied

| | |
|---|---------------------------------|
| Certificate of Balance | \$10 per account |
| Certificate of Interest Paid / Received | \$10 per account |
| Audit Certificate | \$40 per certificate per entity |
| Bankers Opinion | \$40 per request |
| Photocopy / Replacement of Certificates | Nil |

Change Supplied

| | |
|-------------------|---------------------|
| Cash and Change | |
| BSP Customers | Free |
| Non-BSP Customers | \$1 per every \$100 |
| Change Bags | \$2 per bag issued |

Cash Handling

| | |
|-------------------|--|
| Up to \$4,999.99 | Nil |
| \$5,000 and above | 0.5% of cash amount being deposited or withdrawn on a per day basis. |

EasyPay (Diskpay)

(Applied for salaries and creditor payments)

| | |
|--|------------------------------|
| Establishment Fee | \$75 |
| Credit to BSP Account (including direct debit schedules) | \$0.20 per item, minimum \$2 |
| Reject Fee | \$2 per item |

Payment from List (Manual)

| | |
|------------------------|--|
| Credit to BSP Account | \$1 per item, minimum \$5 |
| Credit to another bank | \$10 bank cheque fee OR Fiji Clear Fees apply. |

Facsimile Request

(Applied for transaction services against facsimile requests)

| | |
|-----------------------|--------------------|
| Facsimile Request Fee | \$7.50 per request |
|-----------------------|--------------------|

Cane Gang Pays

| | |
|----------------|----------------------------|
| Cane Gang Pays | \$1 per gang, minimum \$10 |
|----------------|----------------------------|

Periodical Payment Transfer (PPT)

| | |
|---|------|
| To BSP Loan Account | Nil |
| To MoneyZONE/ <i>EasySaver</i> / NPO Account | Nil |
| To other BSP Deposit and Current Accounts | \$2 |
| To BSP Life Insurance Premium | Nil |
| To Account at Another Bank/ Institution | \$10 |

Overdrawn Accounts

Personal Cheque Account

| | |
|-----------------------|--------------|
| Account Overdrawn Fee | \$10 per day |
|-----------------------|--------------|

Business Cheque Account

| | |
|-------------------------|--|
| Business Cheque Account | \$15 per day while the account is over drawn by \$100 or more. |
|-------------------------|--|

| | |
|---------------------------------|---|
| Interest Bearing Cheque Account | \$15 per day while the account is overdrawn by \$100 or more. |
|---------------------------------|---|

Encashment

| | |
|-------------------|------|
| Company Accounts | \$15 |
| Personal Accounts | \$10 |

Voucher Production

| | |
|----------------------------|---------------|
| Photocopies | \$5 per item |
| Sighting Original Vouchers | \$15 per item |
| Surrender of Paid Cheques | \$2 per item |

Telegraphic Money Order Postal Notes

| | |
|-------------------------|---------------|
| Telegraphic Money Order | \$30 per item |
|-------------------------|---------------|

Miscellaneous Fees

| | |
|--|-----|
| Deposits by mail without lodgement slip | Nil |
| Clearance of account on reaching a certain balance | Nil |

Footnotes:

1. Electronic transactions are performed on BSP EFTPoS, ATM, SMS and BSP Online Plus.
2. While we have an approved fee for transaction history requests, we will continue to offer this as a free service until further notice.
3. The ATM withdrawal fee of \$0.45 will be charged at the end of the month.
4. Effective 7 October 2013.
5. Option available only for transfer of funds within own accounts.

IMPORTANT NOTICE

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP reserves the right to vary fees and charges. 30 days prior notice will be given in the event of any change to, or the introduction of, new fees and charges. Fees are applicable from 29 July 2013.



132 888



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Visit your nearest BSP branch

Banking Hours

Monday : 9.30am to 4.00pm

Tuesday - Friday : 9.00am to 4.00pm

Saturday : 10.00am to 1.00pm

(selected branches only)



SWIFT Code - BOSPFJFJ

BSB Number - 069

