

BANKING SERVICES

Fees & Charges



BSP

MoneyZONE

Minimum Opening Deposit	\$5
Minimum Operating Balance	Nil
Paper Withdrawal	<ul style="list-style-type: none"> ▪ For a child less than 13 years, 1 free withdrawal per month. ▪ \$3 per withdrawal
Service Fee	Nil
Dormant Fee ¹	\$2 per month

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	Free
EFTPOS Branch Terminal	Free

ATM Transactions

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

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	Free
Bill Pay	Free
Funds Transfer	Free

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

TranXact

Minimum Opening Deposit \$10

Minimum Operating Balance Nil

Withdrawals:

Electronic transactions³ 4 free electronic transactions per month

Paper Withdrawal Fee \$3 per withdrawal

Service Fee \$1 per month

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal \$0.30 per transaction after the free transactions.

EFTPOS Branch Terminal \$0.40 per transaction after the free transactions.

ATM Transactions

Balance Enquiry \$0.30 per transaction after the free transactions.

Withdrawal \$0.40 per transaction after the free transactions.

Mini-Statement \$0.40 per transaction after the free transactions.

Prepay Mobile Top Up \$0.40 per transaction after the free transactions.

Funds Transfer \$0.40 per transaction after the free transactions.

SMS Banking

Balance Enquiry \$0.30² per enquiry

Transaction History \$0.40 per request

Funds Transfer \$0.40 per transaction

Bill Pay \$0.40 per transaction

Prepay Mobile Top Up \$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry Free

Account History \$0.40 per request

Bill Pay \$0.40 per transaction

Funds Transfer \$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry \$0.60 per enquiry for all transactions

Withdrawal \$1.20 per withdrawal for all transactions

EasyCard

Minimum Opening Deposit	\$25
Minimum Operating Balance	Nil
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$2 per month

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction
EFTPOS Branch Terminal	\$0.40 per withdrawal

ATM Transactions

Balance Enquiry	\$0.30 per request
ATM Withdrawal	\$0.40 per withdrawal
ATM Mini-Statement	\$0.40 per request
Prepay Mobile Top Up	\$0.40 per transaction
ATM Funds Transfer	\$0.40 per transfer

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

ProSaver EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Service Fee	Nil
Dormant Fee ¹	\$2 per month
Free Withdrawals	4 free electronic transactions ³ per month

Fee Description

Amount

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction after the free transactions.
EFTPOS Branch Terminal	\$0.40 per transaction after the free transactions.

ATM Transactions

Balance Enquiry	\$0.30 per transaction after the free transactions.
Withdrawal	\$0.40 per transaction after the free transactions.
Mini-Statement	\$0.40 per transaction after the free transactions.
Prepay Mobile Top Up	\$0.40 per transaction after the free transactions.
Funds Transfer	\$0.40 per transaction after the free transactions.

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

ClassicSaver

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Free Withdrawals:	
▪ Electronic transactions ³	4 free electronic transactions per month
▪ Paper	Nil (All paper withdrawals are subject to fees)
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	Free
Dormant Fee ¹	\$2 per month

Fee Description

Amount

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction after the free transactions.
EFTPOS Branch Terminal	\$0.40 per transaction after the free transactions.

ATM Transactions

Balance Enquiry	\$0.30 per transaction after the free transactions.
Withdrawals	\$0.40 per transaction after the free transactions.
Mini-Statement	\$0.40 per transaction after the free transactions.
Prepay Mobile Top Up	\$0.40 per transaction after the free transactions.
Funds Transfer	\$0.40 per transaction after the free transactions.

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

Passbook

Minimum Opening Deposit	\$100
Paper Withdrawal Fee	\$3 per withdrawal (in Branch and Post Office)
Service Fee	\$2 per month

ProSaver Passbook

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Withdrawal	<ul style="list-style-type: none"> ▪ 1 free paper withdrawal per month. ▪ \$3 per withdrawal after the free withdrawal.
Service Fee	Nil
Dormant Fee ¹	\$2 per month

Lost Passbook

Lost & Mutilated Passbook	\$25 per replacement
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EasySaver

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Maximum Operating Balance	\$100,000
Service Fee	Nil
Withdrawal Fee	\$5 per withdrawal for all transactions

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$5 per withdrawal
EFTPOS Branch Terminal	\$5 per withdrawal

ATM Transactions

Balance Enquiry	\$0.30 per enquiry
Withdrawal	\$5 per withdrawal
Mini-Statement	\$0.40 per request
Prepay Mobile Top Up	\$5 per withdrawal
Funds Transfer	\$5 per transfer

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Fee Description

Amount

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

BizSaver

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Minimum Operating Balance	\$100,000
Service Fee	\$2 per month
Withdrawal Fee	\$5 per withdrawal

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$5 per transaction
Funds Transfer	\$5 per transaction

Personal Cheque Account

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

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction
EFTPOS Branch Terminal	\$0.40 per withdrawal

ATM Transactions

ATM Balance Enquiry	\$0.30 per request
ATM Withdrawal	\$0.40 per withdrawal
Mini-Statement	\$0.40 per request
Prepay Mobile Top Up	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Fee Description	Amount
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SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

ProSaver Cheque Account

Minimum Opening Deposit	\$50
Minimum Operating Balance	Nil
Minimum Operating Balance	\$30,000
Maintenance Fee	\$2 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque on all collections
Dishonour Fee - inward	\$10 per item
- outward	\$30 per item
Stop cheque notice fee	\$10 per day
Deposit book fee 50 leaves	Free
Cheque book fee 50 leaves	\$2 per book
PPT fee	Existing PPT fee of \$2 per transfer (to and from) except for loan accounts which are exempted.
Free Withdrawals	4 free electronic transactions ³ per month

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction after the free transactions.
EFTPOS Branch Terminal	\$0.40 per transaction after the free transactions.

Fee Description

Amount

ATM Transactions

Balance Enquiry	\$0.30 per transaction after the free transactions.
Withdrawal	\$0.40 per transaction after the free transactions.
Mini-Statement	\$0.40 per transaction after the free transactions.
Prepay Mobile Top Up	\$0.40 per transaction after the free transactions.
Funds Transfer	\$0.40 per transaction after the free transactions.

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

Orbit Account

Establishment Fee	\$150
Service Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque on all collections

Electronic Transactions

EFTPOS Terminals

EFTPOS Merchant Terminal	\$0.30 per transaction on all transactions
EFTPOS Branch Terminal	Free

ATM Transactions

ATM Balance Enquiry	\$0.30 per request
ATM Withdrawal	Free
ATM Mini-Statement	\$0.40 per request

Fee Description	Amount
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Prepay Mobile Top Up	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

SMS Banking

Balance Enquiry	\$0.30 ² per enquiry
Transaction History	\$0.40 per request
Funds Transfer	\$0.40 per transaction
Bill Pay	\$0.40 per transaction
Prepay Mobile Top Up	\$0.40 per transaction

² While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.

Internet Banking

Balance Enquiry	Free
Account History	\$0.40 per request
Bill Pay	\$0.40 per transaction
Funds Transfer	\$0.40 per transfer

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry	\$0.60 per enquiry for all transactions
Withdrawal	\$1.20 per withdrawal for all transactions

Lost ATM Card / Pin

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

Business Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Maintenance Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposited
Company Search Fee	\$30 per search

Interest Bearing Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Maintenance Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque on all collections

Fee Description

Amount

Deposit Book Fee

Personal Account Free

Business Accounts

A5 size - 100 slips in duplicate style \$9 per book

A4 size - 100 slips in duplicate style \$10 per book

Cheque Book

(Stamp duty applicable only)

50 Leaves \$2 per book

200 Leaves \$8 per book

Bank Cheque Fee

Issuance \$10 per cheque plus stamp duty

Repurchase \$15 per cheque plus stamp duty

Replacement Cheque \$20 per cheque plus stamp duty

Dishonour Fee

Personal Accounts \$10 per item of inward dishonour

Business Cheque Accounts \$10 per item of inward dishonour

Outward Dishonour \$30 per item

Special Answer Fee

Cheque drawn on BSP banks \$10 per cheque

Cheque drawn on other banks \$25 per cheque

Stop Cheque Notice Fee

Stop Cheque Notice Fee \$15 per notice

Fee Description	Amount
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Overdrawn Fee

Account Overdrawn Fee	\$10 per day
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Account Overdrawn Fee

Business Cheque Account	\$15 per day while the account is overdrawn by \$100 or more outside or without arrangements.
Deposit Interest Bearing Cheque Account	\$15 per day while the account is overdrawn by \$100 or more outside or without arrangements.

Encashment

Company accounts	\$15
Personal accounts	\$10

Fiji Clear

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

Unclaimed Funds

Charged when account becomes unclaimed ⁴	\$30 per account
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Dormant Fee

Charged when account becomes dormant ¹	\$2 per account per month
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Term Deposit

Minimum Opening Deposit - FRTD	\$1,000
Minimum Opening Deposit - NRTD	\$100,000
Prepayment Fee	\$30 plus an implied interest penalty
Minimum Opening Deposit - On Call	\$100,000
Minimum Operating Deposit	\$100,000

Fee Description	Amount
On Call - Withdrawal fee	Fiji Clear fees to apply if Fiji Clear is used i.e. \$15 or \$10 for a bank cheque or fee if transferring funds to another BSP account.

Note: FRTD refers to "Fixed Rate Term Deposit".
NRTD refers to "Negotiable Rate Term Deposit".

Periodical Payment Transfer (PPT) Fee

For Loan Repayments to BSP	Free
To Savings Account at BSP	\$2 per transfer excluding EasySaver and MoneyZone.
To Current Account at BSP	\$2 per transfer excluding NPO.
To BSP Life Insurance premium	Free
To account at another bank/institution	\$10 plus stamp duty on bank cheque.

Referral Fee

Referral fee	\$5 (Applied to referral of periodical payments due to insufficient funds or uncleared effects on the account)
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Statements

Normal Issue	Free for customer statements issued by the bank at 6 monthly intervals.
Statement Reprints	\$5 per page
Transaction History Listing	\$2 per page

Certificates Supplied

Certificate of Balance	\$10 per certificate
Certificate of Interest Paid / Received	\$10 per account
Audit Certificate	\$40 per certificate per entity.
Bankers Opinion	\$40 per request

Change Supplied

(For BSP & other bank customers)

Cash and change	<ul style="list-style-type: none"> ▪ Free for BSP customers. ▪ \$1 per every \$100 for non-BSP customers.
Change bags	\$2 per bag issued

Cash Handling

Up to \$4,999.99	Nil
5,000 and above	1% of the cash amount being deposited or withdrawn on a per day basis.

Safe Custody Fee

(Fees charged on the lodgement date & annually thereafter. Service is available at selected branches. Articles larger than 10,000 cc 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

Access Fee

First Access	Free
Second and subsequent access	\$10 each access

Easypay

(Applied for salaries and creditor payments)

Establishment Fee	\$75
Credit to BSP (by disk)	\$0.20 per item, minimum \$2
Credit to BSP (manual list)	\$1.00 per item, minimum \$5
Credit to another bank	\$10 bank cheque fee plus stamp duty
Reject fee	\$1 per item

Cane Gang Pays

Cane Gang Pays	\$1 per gang, minimum \$25
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Facsimile Request Fee

(Applied for transaction services against facsimile requests)

Facsimile Request Fee	\$5 per request
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Voucher Production Fee

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

Telegraphic Money Order Postal Notes

Money Order Fees	\$30 per item
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Internet Banking

Charged for internet banking services	Fee applicable as per electronic charge according to the account type.
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Notes:

- 1 An account becomes dormant if it has been inoperative for the last 12 months from the anniversary of the customer's last financial transaction.
- 2 While we have an approved fee for balance enquiries, we will continue to offer this as a free service until further notice.
- 3 Electronic transactions are performed on EFTPOS, ATM, SMS and Internet Banking.
- 4 An inoperative account will automatically change to "unclaimed" status after 10 years of dormancy.

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 1 May 2011.

For further information, please phone our Call Centre on 132 888 or visit us at www.bsp.com.fj or enquire at any BSP branch.