

Fee Description

Amount

ACCOUNT OVERDRAWN FEE \$5.00 per day
(Applied if account is overdrawn by \$100 or more without or outside arrangements)

BANK CHEQUE FEES

Issuance \$10.00 per cheque
Repurchase \$15.00 per cheque
Replacement Cheque \$20.00 per cheque
(Applies where bank cheque is indemnified lost, stolen or destroyed)

DISHONOUR FEES

Inward Dishonour
• Personal accounts \$10.00 per item
• Business cheque accounts \$10.00 per item
Outward Dishonour \$30.00 per item

SPECIAL ANSWER FEES

Cheques Drawn on BSP/CNB Bank \$7.50 per cheque
Cheques Drawn on Other Banks \$20.00 per cheque

STOP CHEQUE NOTICE FEE

\$10.00 per notice

SAFE CUSTODY FEES

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

Sealed Envelope (20cm x 40cm) \$10.00 per item
Sealed Large Envelope, Packets etc \$30.00 per item
Box up to 10,000cc \$65.00 per item
Access Fee
• First access Free
• Second and subsequent access \$10.00 each access

STATEMENTS

Normal Issue Free
Statement Reprints \$5.00 per page
Transaction History Listing \$2.00 per page

CERTIFICATES SUPPLIED

Certificate of Balance \$10.00 per certificate
Certificate of Interest Paid/Received \$10.00 per account
Audit Certificate \$35.00 per certificate per entity
Bank Opinion \$25.00 per request

CHANGE SUPPLIED

(Applied to own Bank and other Bank customers)
Cash and Change \$1.00 for every \$100.00 or part thereof
Change Bags \$2.00 per bag issued

CASH HANDLING

Up to \$4999.99 Nil
\$5,000 and above 1% of the cash amount being deposited or withdrawn on a per day basis.
(This fee is charged at the bank's discretion)

Fee Description

Amount

EASYPAY

(Applied for salaries and creditor payments)
Establishment Fee Free
Credit to BSP/CNB Account (by disk) \$0.10 per item minimum \$2.00
Credit to BSP/CNB Account (manual list) \$0.40 per item minimum \$2.00
Credit to Another Bank \$10.00 bank cheque fee plus stamp duty

FACSIMILE REQUEST FEE

\$10.00 per request
(Applied for transaction services against facsimile requests)

CANE GANG PAYS

\$1.00 per pay minimum \$20.00

PERIODICAL PAYMENT TRANSFER (PPT) FEES

To Loan Account for Repayments Free
To Savings Account at BSP/CNB Branch \$2.00
To Current Account at BSP/CNB Branch \$2.00
To Account at Another Bank or Institution \$10.00

TELEGRAPHIC MONEY ORDER POSTAL NOTES, MONEY ORDER FEES

\$25.00 per item

VOUCHER PRODUCTION FEES

Photocopies \$5.00 per item
Sighting Original Vouchers \$15.00 per item
Surrender of Paid Cheques \$2.00 per item

IMPORTANT NOTICE

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP Colonial National Bank 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 8 December 2009.

For enquiries call our Call Centre on 132 888 or visit your nearest BSP Colonial National Bank branch.



People you can bank on



Customer Care
Private Mail Bag Suva Fiji
Call Centre 132 888 Facsimile (679) 310 0486
www.colonial.com.fj

203FJ - 03/10

Fees & Charges

DISCLOSURE ON BANKING SERVICES



A Member of the BSP Group



Fee Description

Amount

PASSBOOK SAVINGS ACCOUNT

Minimum Opening Deposit	\$100.00
Minimum Operating Balance	\$200.00
Minimum Operating Balance Fee	\$2.00 per month charged only if withdrawal reduces balance below \$200.00
Withdrawal Fee (In-branch and/or Post Office)	2 free withdrawals per month and thereafter \$2.00 per withdrawal

MONEYZONE SAVINGS ACCOUNT

Minimum Opening Deposit	\$5.00
Minimum Operating Balance	Nil
Electronic Withdrawal Fee	Free
Interchange Fee (ANZ or Westpac ATMs)	Free
Paper Withdrawal Fee (In-branch)	2 free withdrawals per month and thereafter \$2.00 per withdrawal
Service Fee	Free
Prepay Mobile Top Up	\$0.40 per transaction

TRANXACT ACCOUNT

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Electronic Withdrawal Fee	Free
Interchange Fee (ANZ or Westpac ATMs)	Free
Paper Withdrawal Fee (In-branch)	2 free withdrawals per month and thereafter \$2.00 per withdrawal
Service Fee	\$1.00 per month

CLASSICSAVER

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Electronic Withdrawal Fee	Free
Interchange Fee (ANZ or Westpac ATMs)	Free
Paper Withdrawal Fee (In-branch)	2 free withdrawals per month and thereafter \$2.00 per withdrawal
Service Fee	Free

EASYSAVER

Minimum Opening Deposit	\$100.00
Minimum Operating Balance	Nil
Minimum Operating Balance Fee	Nil
Maximum Operating Balance	\$100,000.00
Service Fee	Free
Electronic Transaction Fees	Free
• ATM Balance Enquiry	Free
• ATM Mini-Statement	\$0.40 per request
• ATM Funds Transfer (Charged on the account from where funds are transferred)	\$0.40 per transfer
• Withdrawal	2 free withdrawals per month through any BSP/CNB channel ¹ . \$5.00 per withdrawal will be charged after the free withdrawals and debited to your account at the end of the month.

¹BSP/CNB channels include BSP/CNB in-branch paper withdrawals, account transfers, BSP/CNB EFTPOS bank and merchant withdrawals or purchases and BSP/CNB ATM withdrawals.

Interchange Fees (EasyCard on ANZ or Westpac ATMs)	
• Balance Enquiry	\$0.60 per enquiry
• Withdrawal	\$1.20 per withdrawal if it is any of the first 2 withdrawals made in the month, otherwise \$6.20 ² per withdrawal.

²\$1.20 charged when the withdrawal is performed and \$5.00 accumulated with the other withdrawals and charged to your account at the end of the month as "withdrawal fees".

Fee Description

Amount

PROSAVER PASSBOOK ACCOUNT (Only for Family Assistance Beneficiaries)

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Minimum Operating Balance Fee	Nil
Service Fee	Nil
Withdrawal Fee (In-branch and/or Post Office)	4 free withdrawals per month and thereafter \$2.00 per withdrawal

PROSAVER EASYCARD ACCOUNT (Only for Family Assistance Beneficiaries)

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Minimum Operating Balance Fee	Nil
Service Fee	Nil
Electronic Transaction Fees	
• ATM and EFTPOS Withdrawals	4 free withdrawals per month (whether through BSP/CNB ATM or EFTPOS Terminal) thereafter \$0.40 per withdrawal.
• ATM Mini-Statement	\$0.40 per request
• ATM Funds Transfer (Charged on the account from where funds are transferred)	\$0.40 per transfer
Interchange Fees (ANZ or Westpac ATMs)	
• Balance Enquiry	\$0.60 per enquiry
• Withdrawal	\$1.20 per withdrawal

EASYCARD SAVINGS ACCOUNT

Minimum Opening Deposit	\$25.00
Minimum Operating Balance	Nil
Service Fee	\$2.00 per month
Paper Withdrawal Fee (In-branch)	\$2.00 per withdrawal

EASYCARD ELECTRONIC TRANSACTION FEES

(Electronic transaction fees are applicable if EasyCard is linked to an EasyCard Savings Account or Personal Cheque Account)	
EFTPOS Merchant Terminal	4 free withdrawals per month and thereafter \$0.30 per withdrawal
EFTPOS Branch Terminal	\$0.40 per withdrawal
ATM Balance Enquiry	Free
ATM Withdrawal	\$0.40 per withdrawal
ATM Mini-Statement	\$0.40 per request
ATM Prepay Mobile Top Up	\$0.40 per transaction
ATM Funds Transfer (Charged on the account from where funds are transferred)	\$0.40 per transfer
Interchange Fees (ANZ or Westpac ATMs)	
• Balance Enquiry	\$0.60 per enquiry
• Withdrawal	\$1.20 per withdrawal

LOST PASSBOOK, EASYCARD, Z-CARD & PIN FEES

Lost & Mutilated Passbook Fee	\$25.00 per replacement
Lost EasyCard or Z-Card Fee	\$5.00 per replacement

TERM DEPOSIT ACCOUNT

Minimum Opening Deposit	\$1,000.00
Prepayment Fee	\$25.00 plus interest adjustment

Fee Description

Amount

INTEREST BEARING CHEQUE ACCOUNT

Minimum Opening Balance	\$250.00
Minimum Operating Balance	Nil
Maintenance Fee	\$15.00 per quarter
Activity Fee	\$0.45 per transaction
Collection Fee	First cheque deposited free thereafter \$0.40 per cheque item deposited

PERSONAL CHEQUE ACCOUNT

Minimum Opening Balance	\$250.00
Minimum Operating Balance	Nil
Maintenance Fee	\$15.00 per quarter
Activity Fee	\$0.45 per transaction
Collection Fee	First cheque deposited free thereafter \$0.40 per cheque item deposited
ATM Mini-Statement Fee	\$0.40 per request
ATM Funds Transfer Fee (Charged on the account from where funds are transferred)	\$0.40 per transfer

ORBIT ACCOUNT (Revolving Credit)

Establishment Fee	\$150.00
Service Fee	\$5.00 per month
Activity Fee	\$0.45 per transaction
Collection Fee	First cheque deposited free thereafter \$0.40 per cheque item deposited

Electronic Transaction Fees	Free
• ATM Withdrawal	Free
• ATM Mini-Statement	\$0.40 per request
• ATM Funds Transfer (Charged on the account from where funds are transferred)	\$0.40 per transfer
Interchange Fees (ANZ or Westpac ATMs)	Free

BUSINESS CHEQUE ACCOUNT

Minimum Opening Balance	\$250.00
Minimum Operating Balance	Nil
Maintenance Fee	\$15.00 per quarter
Activity Fee	\$0.45 per transaction
Collection Fee	First cheque deposited free thereafter \$0.40 per cheque item deposited
Company Office Search Fee (Payable for search upon opening of business account)	\$30.00 per search

DEPOSIT BOOK FEE

Personal Accounts	Free
Business Accounts	
• A5 size - 100 slips in duplicate style	\$9.00 per book
• A4 size - 100 slips in duplicate style	\$10.00 per book

CHEQUE BOOK

(Stamp duty applicable only)	
50 Leaf	\$2.00 per book
200 Leaf	\$8.00 per book

REFERRAL FEE

Applied to referral of periodical payments due to insufficient funds or uncleared effects on the account	Free
For referral of request for Temporary Overdraft	\$25.00 per referral