Personal Account Information Schedule

Effective as of 1 December 2021

TRANSACTION ACCOUNT FEES	Personal Transaction Accounts				
Fee Description	**PACIFIC STANDARD Service Fees**	**PACIFIC PACKAGE Service Fees**	**PACIFIC CHEQUE ACCOUNT Service Fees**	**PLUS SAVER ACCOUNT Service Fees**	**YOUTH ACCOUNT Service Fees**
Account					
Suitable For	Individuals not likely to use their account on a daily basis	Individuals with a regular income and who will use their account on a daily basis	Individuals with a regular income who will use their account on a daily basis	Individuals who want to save and still have access to the funds anytime	Youth up to 18 years of age
Monthly Account Fee	Free	$2.00	$3.50	Free	Free
Free Monthly Transaction Allowance	Nil	Unlimited Electronic Transactions	Unlimited Electronic Transactions First 10 cheque (written) or staff assisted withdrawals	First 1 Electronic Transaction	First 5 Electronic Transactions
Monthly Dormancy Fee	Free	Free	Free	Free	Free
Activity Fee - Domestic					
Agent Banking Withdrawals / Transfers / Deposits	$0.20	Free	Free	$0.20	$0.20
BSP ATM	$0.20	Free	Free	$0.20	$0.20
EFTPOS	$0.20	Free	Free	$0.20	$0.20
Branch Staff Assisted Deposit	Free	Free	Free	Free	Free
Branch Staff Assisted Withdrawals	$1.00	Free	$0.30	$1.00	$1.00
Cheque Withdrawal (after allowance used)	N/A	N/A	$0.30	N/A	N/A
Internet Banking					
Transfers (Own Accounts & 3rd Party Accounts) & Bill Pay	$0.20	Free	Free	$0.20	$0.20
Other					
Interest Payable (credit balances)	NA	Yes	NA	Yes	Yes
Unarranged Overdraft Excess Fee	NA	NA	$12.00 on occurrence per day	NA	NA

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Non BSP ATMs (Local and Overseas)					
Local Non-BSP ATM withdrawal (local scheme ATM)	Free	Free	Free	NA	NA
Local Non-BSP ATM enquiries (local scheme ATM)	Free	Free	Free	NA	NA
Overseas ATM cash withdrawal (non BSP) – *other bank fees may apply*	$5.00	$5.00	$5.00	NA	NA
Overseas ATM balance enquiry (non BSP) – *other bank fees may apply*	Free	Free	Free	NA	NA

Card Fees	
Visa Debit Cards (including Classic, Silver and Gold)	**Service Fee**
Card issuance	Free
Annual fee	Free
Renewal of expired card	Free
Replacement of lost, stolen or damaged card/PIN	$25.00 per card/PIN
Pacific Card	
Card issuance	Free
Annual fee	Free
Renewal of expired card	Free
Replacement of lost, stolen or damaged card/PIN	$15.00 per card/PIN
Other	

Note:

- Normal account transaction fees apply when using Visa Debit Cards or Pacific Cards
- Other bank fees may apply when using overseas or non BSP ATMs
- Other interest, fees and charges apply to Gold & Silver Visa Debit Card facilities – details available on request

International Payments	
International Payments Outward	**Service Fee**
Via BSP Internet Banking*	
Transfer to New Zealand and other international countries	$15.00 per transfer
Not via BSP Internet Banking (i.e. In person or over the counter)	
Transfer to New Zealand and other international countries	$25.00 per transfer
International Payments Inward	
Inward telegraphic transfer	$10.00 per transaction

Other	
Note • *International payments via Internet Banking must be submitted through the 'Overseas Payments' tab in BSP Internet Banking • Other bank fees and charges may apply to international payments	

Payment Limits (Daily and Transaction) Electronic Channels		
BSP Internet Banking	**Daily Limit**	**Individual Transaction Limit**
Transfer to Own Account - Default - Maximum	 NZD $1,500 Up to NZD $50,000	 NZD $1,500 Up to NZD $50,000
Transfer to Other BSP Account - Default - Maximum	 NZD $1,500 Up to NZD $50,000	 NZD $1,500 Up to NZD $50,000
Transfer to Other (Local) Bank account - Default - Maximum	 NZD $1,500 Up to NZD $50,000	 NZD $1,500 Up to NZD $50,000
Other		
Note: • Daily limit is calculated on the total aggregate transactions for that day • Payment limits can be tailored to suit your requirements. Please contact your nearest BSP Branch for any queries relating to Payment Limits on Electronic Transactions		

Payment Limits (Daily and Transaction) Cards			
BSP Cards	**Daily Limit (Cash)**	**Daily Limit (Purchase)**	**Transaction Limit (Purchase)**
Visa Debit (Classic, Silver & Gold)	NZD $1,000	NZD $10,000	NZD $5,000
Pacific Card	NZD $1,000	NZD $1,000	NZD $1,000
'Touch & Go' without PIN (Visa Debit)	N/A	NZD $10,000	NZD $35
Other			
Note: • Please contact your nearest BSP Branch for any queries relating to Payment Limits on BSP Cards			

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Standard Banking Product Charges	
Charges	**Service Fee**
Bank Cheque	
Issue of Bank Cheque	$12.00
Refunding of bank cheque no longer required - original presented	$12.00
Refunding of bank cheque – original lost, stolen or destroyed	$12.00
Cheque – Special Answer	
Cheques processed through a clearing system and phone or mail answer is obtained	$15.00 per request
On the spot answer at the branch on which the cheque is drawn upon	$15.00 per request
Cheque – Stop Payment	
Stopping a payment due to lost or stolen cheque (includes bank cheques)	$15.00 per cheque
Deposits to accounts held at other banks or financial Institutions (within Cook Islands)	
By 'Pay Others' function on Internet Banking	Free
Staff assisted by BSP branch staff	$17.00
Periodical Payments	
From any eligible BSP account to Plus Saver, housing, investment or personal loan with the bank in the same name or joint account	To transaction / saving account - $2.50 To housing, investment, personal loan or card account - Free
From any BSP account to another BSP account (not in the same names)	$2.50
To an account at another financial institution, created using our internet banking service	$10.00
To an account at another financial institution, created by bank staff on the customers behalf	$10.00
To an account at an overseas financial institution	NA
Periodical payment not made – Fee (for lack of funds in the account)	$10.00
Statements, Voucher Retrieval, Tracing	
Internet Banking Statement (e-statements)	Free
Internet statement summary – a list of transactions which you can see and print out of internet banking	Free
Statement on request issued over the counter (dated up to a maximum of 2 years prior to the date of request)	Free

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Statement on request issued over the counter (dated more than two years prior to the date of request)	$2.00 per page
Voucher retrieval – If you want us to physically locate a paper copy of a withdrawal slip, cheque or deposit slip that you have given us, within the last 12 months	$20.00 per hour
Voucher retrieval historical – if its more than 12 months since the transaction – historical retrieval required	$50.00 per hour
Tracing – you may need to confirm the destination of a cheque you have written. We can assist you by tracing the cheque to confirm if It was deposited to the payee's account	$50.00 per hour
Dishonour Fees	
If your cheque is dishonoured (outward)	$30.00 per cheque
If a cheque you deposit is dishonoured (inward)	Free
If periodical payment is not made (for lack of funds in the account)	$10.00
Deposit Books	
Single Books	$3.50
Duplicate Books	Medium $20.00 Large $30.00
Cheque Books	
25 page cheque book	NA
50 page cheque book	$8.00
100 page cheque book	$16.00
200 page cheque book	$30.00

Phone: +682 22014
Email: BSPCookislands@bsp.com.pg

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