

# CENTRAL BANK OF SAMOA

## COMMERCIAL BANKS INTEREST RATES, FEES AND CHARGES AS OF NOVEMBER 2018

### 1. ACCESS / SAVINGS ACCOUNTS

	<u>ANZ</u>	<u>BSP</u>	<u>NBS</u>	<u>SCB</u>
1. Interest rate	N/A	1.5 % p.a. calculated monthly based on the minimum balance of \$100 each month. Interest is credited annually to accounts	<p>Access &amp; Savings Account 1.5% p.a based on the minimum balance of each month. Interest is credited annually to accounts.</p> <p><b>5 To Life</b> (Tier interest rate) \$5.00 - \$499.00 – 1.0% p.a \$500.00 - \$999.00 – 1.5% p.a \$1000 and more – 2.0% p.a</p> <p><b>Samoa Super Saver –</b> 2.5% base rate + 1.25% bonus rate (no w/draw + 1 deposit each month)</p>	2.0 % p.a. credit half annually or on close, calculated on minimum monthly balance. Zero rate for any month if balance below \$20.00
2. Minimum opening balance – Access Access & Savings)	N/A	\$100.00 when opening a new account	<p>Access &amp; Savings Account - \$20.00</p> <p>5 To Life - \$2.00 Samoa Super Saver - Nil</p>	\$20.00
3. Withdrawal without passbook (Service fee)	N/A	\$20.00	<p>Savings - \$20.00 per transaction 5 to Life – Nil Samoa Supa Saver - Nil</p>	\$20.00
4. Penalty fee - Access & Savings - Access PAYG	N/A	\$2.00 where any transaction causes balance to fall below \$500.00 \$4.00 for withdrawals below \$500.00	<p>\$2.00 per month when account balance is below \$20.00</p> <p>5 To Life – \$5 when 2 &amp; more w/draws per month Samoa Super Saver - Nil</p>	\$1.00 per month when account balance is below \$50.00

5. Closing fee	N/A	\$5.00 when an account is closed within 3 months of opening	\$5.00	\$10.00 if account is closed within 3 months from opening date
Account Re-opened		Nil	\$10.00	\$20.00 account reopened
6. New passbook	N/A	Nil \$20.00 for replacement of lost or mutilated passbook	Nil Available only for joint accounts \$15.00 for replacement of lost or mutilated passbook after 14 days	Nil \$15.00 for replacement of lost or mutilated passbook
7. Inoperative/Dormant fees	\$25.00 for 12 months inoperative and \$5.00 p/month thereafter	\$3.00 per month when account is inoperative for 12 months and balance is below \$500.	Nil	NIL
8.Account overdrawn fee	N/A	N/A	N/A	N/A
<b><u>2. Cash Management Account</u></b>				
a. Interest Rate	N/A	2.5%/2.0% p.a on organization accounts 3.0% p.a. for school accounts - minimum balance of \$50,000.	N/A	N/A
b. Opening Balance		\$50,000		
<b><u>3. Pacific Package Account</u></b>				
a. Minimum opening Balance		\$20.00		
b. Interest rate	N/A	1.50%	N/A	N/A
c. Paper transaction monthly		8 free p/month then \$0.50 thereafter.		
d. Monthly maintenance fee		\$2.50 per month		
<b><u>4. Premium Electronic</u></b>				
a. Minimum opening Balance		\$20.00		
b. Interest Rate	N/A	1.50%	N/A	N/A
c. Maintenance fee		\$5.00		
d. Paper transaction monthly		\$4.00 each		
<b><u>5. Pacific Saver</u></b>				
a. Opening Balance		\$20.00		
Interest Rates:				
- Base	N/A	1.0%	N/A	N/A
- Bonus		2.75%		
b. Monthly maintenance fee		Nil		
c. Credit transaction		Free		
d. Paper transaction monthly		\$4.00 p/transaction		
<b><u>6. Kids Savings</u></b>				
a. Minimum opening balance		\$10.00		
b. Monthly maintenance fee		Nil		
c. Monthly dormancy fee	N/A	\$3.00	N/A	N/A
d. Interest rate		1.0% p.a + 3.0% bonus if no w/drawals w/in a month		
e. Manual transactions		\$3.00 p/transaction		
<b><u>7. Pacific Standard Account</u></b>				
a. Minimum opening balance		\$20.00		
b. Interest rates	N/A	Nil	N/A	N/A
c. Monthly maintenance fee		Nil		
d. Credit Transactions		Free		

e. Over the counter transaction		\$4.00		
<b>8. TRANSACTIONAL ACCOUNTS:</b>				
<b>a. Access Every Day Account</b>				
- Interest	Nil	N/A	N/A	N/A
- Minimum Opening Balance	\$50.00			
<b>b. Access Premium Account</b>				
- Interest	Nil	N/A	N/A	N/A
- Minimum Opening Balance	\$50.00			
- Maintenance fee	\$12.00 p/month			
<b>9. SAVINGS ACCOUNTS:</b>				
<b>a. Pacific Savings Account</b>				
- Interest Base Rate	0.5%	N/A	N/A	N/A
- Bonus rate	1.0%			
- Minimum Monthly deposits	\$50.00			
<b>b. Priority Cash Management Account</b>				
- Interest	0 – 4999 = 1.25% 5K – 9999 = 1.75% 10K – 19999 = 2.25% 20K + = 2.50%	N/A	N/A	N/A

<b>CHEQUE ACCOUNTS</b>				
	<b><u>ANZ</u></b>	<b><u>BSP</u></b>	<b><u>NBS</u></b>	<b><u>SCB</u></b>
1. Interest rate	Varies	Nil	Nil Except HVC interest bearing accounts	Nil Special accounts-varies
2. Minimum opening balance	\$500.00 when opening a new cheque account	\$300.00 when opening a new cheque account	\$500.00 when opening a new cheque account	\$300.00 Personal \$500.00 Business
3. Deposit fee	N/A	First 25 deposits free \$0.20 p/deposit thereafter.	N/A	N/A
4. Withdrawal fee	N/A	First 25 cheques free \$0.20 p/transaction thereafter	N/A	N/A
5. General Account Ledger fee/ Transaction fee/Base fee and or Maintenance fee	\$5.00 maintenance fee for holding an account per month	\$7.50 monthly minimum	\$5.00 monthly	\$5.00 charged monthly to account
6. Activity fee/Collection fee	\$0.15 per entry in excess of the first 8 entries per month	\$0.20 per cheque deposited (first 10 cheques free)	\$0.10 per item drawn or deposited in excess of first 20 items per month	\$0.20 debited at the end of each month and at close, for each transaction in excess of 10 for that month.
7. Search fee	\$35.00 per hour	\$50.00 per hour	\$20.00 less an hour or \$50.00 per hour	\$20.00 per hour \$10.00 minimum (within fin/yr) \$50.00 p/hr if previous year

8. Dishonored fee - Inward	\$30.00 Lack of funds \$10.00 Technical error or irregularities	\$5.00	\$40.00 Lack of funds \$20.00 Technical error or irregularities	\$40.00 insufficient funds \$20.00 irregularities
9. Dishonor fee - Outward	\$30.00 p/cheque	\$45.00 insufficient funds \$20.00 Technical error or irregularities	\$20.00 re-lodge by staff	N/A
10. Cheque book 25 leaves 50 leaves 100 leaves 200 leaves	No longer available \$35.00 \$70.00 \$140.00 Inclusive of government stamp duty \$0.50 per leaf.	\$17.50 \$35.00 \$70.00 \$140.00 Inclusive of Government stamp duty of \$0.50 per leaf	\$17.50 \$35.00 \$70.00 \$140.00 Inclusive of government stamp duty of \$0.50 per leaf	\$17.50 \$35.00 \$140.00
11. Special answer	\$20.00 both internal & external.	\$20.00 (Items delivered to another branch or bank.)	\$20.00 when a customer requests immediate clearance of a cheque	\$20.00 when a customer request immediate clearance of a cheque on another bank.
12. Counter cheque fee	\$5.00 non customer	\$0.70 per leaf	N/A	\$1.00
13. Stop Notice Fee – lost chqs	\$5.00 stop pymnt fee (set up) \$5.00 stop cheq notice \$5.00 stop pymnt notice	\$10.00 stop payment set up	\$20.00	\$10.00

<b>TIME DEPOSITS</b>	<b><u>ANZ</u></b>	<b><u>BSP</u></b>	<b><u>NBS</u></b>	<b><u>SCB</u></b>
1. Minimum deposit	\$500.00	\$1,000.00	\$500.00	\$500.00
<b>2. Maturity periods</b>				
a. 1 < 2 months	1.50% p.a.	2.00% p.a.	1.75% p.a.	2.25%
b. 3 < 5 months	1.50% p.a.	2.25% p.a.	2.0% p.a.	3.00%
c. 6 < 8 months		2.50% p.a.		
d. 6 < 11 months	1.75% p.a.		2.50% p.a.	3.50%
e. 9 < 11 months		2.75% p.a.		
e. 12 months and over	2.75% p.a.	3.50% p.a.	3.00% p.a.	4.00%
3. Penalty (early withdrawal admin fee)	\$25.00	\$50.00	\$50.00	\$30.00
4. Early withdrawal interest charged	1.5%	1.0%	0.5%	1.5%
<b>NOTE</b> The above rates are subject to further changes as determined by the commercial banks from time to time depending on market conditions. Further, interest rates are open for further negotiations between the bank and the customer.				

<b>RETAIL BANKING FEES</b>	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
1. Bank cheque - issued at customer request - replacement bank cheque - repurchase bank cheque	\$10.00 \$10.00 \$20.00	\$10.00 per cheque	\$10.00	\$9.50 + \$0.50 stamps duty
2. Cashing Other Banks Cheques	N/A	N/A	\$20.00 Special answer	N/A
3. Cash Handling fee - Change supplied  - Notes and Coins Service fee  - Poorly arranged lodgments  - Money Transfer Co	<b>Non-ANZ Customer</b> - \$5.00 min \$25.00 max <b>Customer</b> \$5,000 or less = \$5.00 min, \$25.00 max  \$20.00  \$5.00 min \$25.00 max  n/a	Nil	<b>Non-NBS Customer</b> \$10.00 per item <b>Customers</b> Nil	0.05%>\$50k    \$2.00 min, \$10.00 max  Varies
4. Certificate of Balance	\$50.00	\$5.00	\$40.00	\$50.00
5. Certificate of Interest Paid or Received for audit purposes	\$50.00	\$50.00	\$50.00	\$50.00
6. Certificate – Photocopy/replacement	\$50.00	N/A	N/A	Nil
7. Certificate supplied (Audit confirmation)	\$50.00	\$50.00	\$50.00	Nil
8. Search fee (Voucher retrieval)  Surrender of paid cheque	\$35.00 per hour  \$1.50 + search fee	\$50.00 per hour  N/A	\$20.00 less an hour \$50.00 per hour Nil	\$20.00 per hour (retrieval period within current year) \$50.00 per hour (retrieval period before current year)
9. Automatic Transfer fee	\$0.50 internal \$5.00 external \$30.00 Telegraphic transfer	\$2.00 internal \$5.00 external	\$1.00 internal \$5.50 external	\$1.00 internal \$5.00 external
10. Manual Transfers	\$5.00 – internal \$10.00 – external	\$2.00 - internal \$5.00 - external	Nil	\$2.00 - internal \$5.00 - external
11. Fax messages	\$20.00	N/A	N/A	N/A
12. Telephone/Facsimile overseas	\$20.00 per request	N/A	\$10.00 Fax o/seas \$30.00 - t/phone for account query	N/A
13. Print out fee	\$2.00 per print out	\$2.00 per page	\$2.00 p/page statement request \$2.00 of ccy per page for FCY a/cs.	\$2.00 per page

14. Photocopy	\$2.00 (of retrieved vouchers)	\$2.00 per copy	\$2.00 per page	\$1.00 per copy
15. Safe Custody fee	N/A	Nil	\$20.00 monthly fee \$50.00 setup fee	N/A
16. Notes Exchange fee	N/A	N/A	Customer – free up to \$2,000; 15 for above Non-Customer – N/A	N/A
17. Coin Exchange fee	\$20.00	\$3.00 a coin bag	Up to \$100.00 - \$5.00 \$101.00 to \$500.00 - \$10.00 \$501.00 to \$1k - \$15.00 \$1,001.00 upwards – 1.5%	\$15.00 – Non Customer
18. Confirmation of Balance on behalf of a customer	\$20.00	\$5.00	\$30.00	\$20.00
19. - Payroll fee (payment from list) - Diskpay processing fee (payment from disk)	\$1.00 per transaction \$0.20 per transaction	\$0.15 p/person \$0.50 p/person	\$0.20 per transaction \$10.00 to other banks	N/A
20. Standing order: - rejection fee - amend - Establishment/maintenance fee - transfer to internal account - transfer to internal loan a/c - Transfer via telegraphic transfer - Non-payment fee	free \$0.50 \$0.50 \$30.00 \$7.50	N/A \$2.00 Free \$25.00 N/A	\$2.00 \$3.00	\$2.00 \$2.00 \$2.00
21. Lodgment Books (Deposits)	\$3.00 small & duplicate book \$15.00 large & triplicate book	\$5.00 small \$30.00 large	\$6.00 small \$20.00 large	\$6.00 small \$8.00 large \$22.00 A4size
22. Late payment fee for credit cards	Nil	\$20.00	N/A	N/A
23. Statements - Issued when full - Interim issued upon customer Request - Repeat statement(each additional copy) - Special request for issue of stmt(daily,weekly,f/nightly, etc) - Special request to look up specified entries	Free \$2.00 \$2.00 \$2.00 \$35.00 per hour	\$2.00 per page	\$2.00 per page	\$2.00 per page
24. Pension Payout fee	N/A	N/A	\$2.00	N/A

<b>LOANS AND OVERDRAFT ACCOUNTS</b>				
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
Prime/Base Lending Rate	Nil	9.00%	10.00%	8.50% (subject to change depending on market conditions)
Interest (Risk) Margin	This is relative to the customer's credit risk grading	0.00% - 3.00%	0.25% – 6.5%	0.5 – 5.0%
<b>SMALL LOAN</b>				
1. Interest Rate	Decommissioned in May 2017	<b>Smart Business</b> (Unsecured) – 18% p.a (Partially secured) – 12.95% p.a. (fully secured) – 10.95% p.a. (Fully secured by Term Deposits) - +5% p.a. on Term Deposit Interest Rate	20.0% flat	S/Loan 1 - 15.0% p.a. S/Loan 2 – 15.0% p.a.
2. Current maximum limit	N/A	Unsecured - \$3,000 - \$30,000 Partially Secured - \$3,000 - \$50,000 Fully Secured - \$1,000 - \$150,000 Fully Secured by Deposits - \$1,000 - \$150,000	\$3,000.00	<b>S/Loan 1</b> - \$5,000 <b>S/Loan 2</b> - \$10,000
3. Application/ Approval/ Establishment fee	N/A	2.0% of loan amount	\$20.00 for appointment \$30.00 for non-appointment	1.5% of amount approved Minimum \$50.00
4. Maintenance/Administration fee	N/A	0.15% per month	3.0% flat on approved amount	<b>S/Loan 1</b> - \$5 monthly <b>S/Loan 2</b> - \$10 monthly
5. Guarantee fee	N/A	\$35.00	\$45.00 (1 party)	\$20.00 commission (1 party) plus \$20.00 s/duty
<b>OVERDRAFT</b>				
1. Interest rate	Applicable to Businesses cheque accounts only. No longer offered on personal cheque accounts. 8.50%	Commercial - 9.0% p.a Consumer (unsecured) – 15.0% p.a Consumer (secured) – 12.95% p.a	10.0%	8.5%
2. Application/Establishment/ Approval fee	1.5% on approved amount, \$150 minimum	2.0% of application amount	1.5% of approved amount \$150 minimum	1.5% of approved amount. \$50.00 minimum
3. Maintenance fee	N/A	\$7.50 p/month	N/A	\$10.00 monthly

4. Excess/Unarranged OD fee	1.5% on excess balance \$45.00 minimum	\$20.00 p/day	N/A	1.5% of approved amount, \$50.00 minimum
5. Service fee	0.125% per month on limit or overdraft balances whichever is higher. \$15.00 minimum (OD Line Fee)	0.10% on principal amount p/month	0.25% per quarter when OD is operating as arranged.  0.5% per quarter if operating above approved limit	N/A
6. Default rate	3.0%	18.0% p.a.	3.0%	3.0%
7. Annual renewal fee	N/A	Nil	1.5% of full amount (\$150 minimum)	\$50.00 Personal \$100.00 Business
8. Unused limit fee (based on the unutilized portion of the overdraft limit)	Nil	1.0% p.a, charged at end of each month	Nil	Nil
<b>TERM LOAN</b>				
<b>A. PERSONAL LOAN</b>				
1. Lending rate	9.75%	15.0% - Unsecured 12.95% - Secured  (Personal Loan issued under professional loan package) - 10.95% p.a. (secured) - 12.95% p.a. (unsecured)	Variable, depend on security & servicing ability	15.0% p.a.
2. Maximum limit for Personal loan	\$20,000 unsecured \$40,000 secured	\$11,000 –unsecured No limit – Secured (but subject to qualifying criteria)	Amount up to single borrower limit – Secured \$20,000-unsecured	\$20,000
3. Application/Establishment/ Approval fee	1.50% approved amount, min \$150	2.0% of application amount; with a minimum of \$200	1.5% of approved amount \$150 minimum	1.5% of approved amount. \$50.00 minimum
4. Administration/Maintenance fee	0 – 4,999 = \$5 5,000 – 49,999 = \$10 50,000 – 149,999 = \$15 150,000 & above = 0.01% per month	0.15% of current amount per month	Nil	\$10.00 monthly
5. Guarantee fee	N/A	N/A	N/A	\$20.00 for 1 party + stamp duty
<b>B. TERM LOANS</b>				
1. Interest Rates 1. Business Loan/General Finance 2. Home Loan	8.50% 7.99%	9.00% 9.45%  Housing/Investment Property loans (issued under Professional Loan Package)	N/A Special rate for first home buyer and land 8.25% fixed for first 2 years.	12.00% 12.00%



		<ul style="list-style-type: none"> <li>- 8.0% p.a. fixed for 1 year</li> <li>- 8.2% p.a. fixed for 2 years</li> <li>- 8.5% p.a. variable</li> </ul>		
2. Application/Approval fee 1. Business loan/Gen Finance  2. Home loan	1.5% approval amount, min \$375  1.5% approval amount, min \$300	Nil	1.5% of approved amount Minimum \$150	1.5% of amount approved \$50.00 minimum
3. Loans Admin/Maintenance fee	0 - 4,999 = \$5.00 5K - 49,999 = \$10.00 50K - 149,99 = \$15.00 150K + = 0.01% p/month (Business/Gen Fin)  Housing = Nil	0.15% charged at the end of each month	3.0% p.a. on approved amount	5K-49,999 = \$10.00 monthly 50K-149,999 = \$15.00 monthly 150K + = 0.01% monthly
<p><b>NOTES</b></p> <ul style="list-style-type: none"> <li>i. All banks' lending rates are calculated daily and debited or charged to the customers loan or overdraft account on a monthly basis.</li> <li>ii. Risk margins are based upon customers loan grade and are added to the base lending rate to ascertain the applicable interest rate.</li> <li>iii. Small loans are mainly consumption type loans that banks approve up to a certain limit and interest rates are calculated on a flat rate basis. The effective interest rate would be much higher than the figure shown. (For more information, customers may consult their banks).</li> <li>iv. Default rate is charged above the applicable interest rate on default loans/overdrafts accounts (i.e. base rate plus risk margin plus default rate).</li> </ul>				
4. Documentation fee	N/A	Panel solicitor's fee	\$25.00	\$20.00
a. Loan agreement	N/A	\$20.00 stamp duty	Nil	Nil
b. preparation of security Setting bank priority	Refer to Solicitor	\$25.00 \$20.00 stamp duty	Nil \$50.00	\$30.00
d. Insurance policies	N/A	Nil	\$20.00 per item	\$20.00 per item
e. Guarantees	\$30.00 (1 party) + \$20 stamp duty  \$50.00 (more than one parties) + \$20.00 stamp duty  2.0% of original amount and 1.0% every 6 months thereafter.	\$30.00 per guarantee  \$20.00 stamp duty	\$45.00 (1 party) \$75.00 (2 parties) \$90.00 (3 parties) \$120.00 (4 parties or more)	\$40.00 (1 party)  \$50.00 (more than 3 parties) plus stamp duty

5. Discharge fee under bank-seal	\$300.00 to arrange discharge of any security by solicitor \$50 bank discharge fee Up to 1.5% early repayment fee	\$25.00 to arrange discharge of any security by solicitor	\$300.00 \$75.00 bank discharge documentation	\$50.00
6. Serving demand	\$20.00 when preparing notice of demand	\$300.00 when preparing notice of demand. (all costs including plaintiff's fee)	\$50.00 when preparing notice of demand	<b>Town Area: Zone #</b> <b>1 - \$20.00</b> Apia – Vailele Apia – Vaitele Apia – Vaoala Apia – Siusega <b>Zone # 2 - \$30.00</b> Letogo – Falefa Saina – Mulifanua <b>Zone # 3 - \$40.00</b> Falefa – Atu Aleipata, Atu Falealili, Atu Safata, Mulifanua agai atu i Falelatai ma le Atu Lefaga Vaoala – Tiavi- Siumu Siusega – Aleisa – Lefaga <b>Zone #4 - \$60.00</b> Manono Tai Savaii
7. Unpaid transfer	\$7.50 unpaid transfer to account of third party	Nil	Nil	Nil
8. Information service fee (credit check)	\$20.00	N/A	N/A	N/A
9. Opinion fee	WST\$20.00 or \$20.00 in currency of country requesting	\$10.00 local \$25.00 overseas request	\$30.00 in currency of country requesting	\$20.00
10. Default/Excess rate	3.0%p.a.	22.0% p.a	3.0% p.a.	3.0% penalty fee
11. Loan arrears	\$10.00 payable after 7 days \$25.00 payable after 7 days (Home Loan)	2.5% of arrears; with a minimum of \$30.00	N/A	N/A
12. Annual renewal fee - a/c operating as arranged - a/c operating outside arrangement	\$100.00 business a/c \$50.00 for personal  1.5% of limit, \$45.00 minimum	Nil	For OD - 1.5% of full amount minimum - \$150.00 For Loan - Nil	\$10.00  1.25% On renewal, \$40.00 minimum
13. Loan restructure fee	1.0% of balance	\$50.00	N/A	N/A
14. Commitment or holding fee	1.0% of undrawn amt (if loan is undrawn in 3 mths after a/tance letter of offer)	N/A	N/A	N/A

15. Searches of Government records	Titles Office - \$5.00 Companies Office - \$5.00 Photocopy per page - \$5.00	N/A	N/A	N/A
16. Inspection of land valuation	Nil	Nil	\$50.00 Minimum	\$50
17. Bid guarantee of tender	Nil	N/A	\$50.00 per letter	N/A
18. Performance bank guarantee (unconditional)	Nil	Establishment fee – 1.0% approved amt Guarantee fee – 1.0% approved amount every 6 months	1.50% of approved amount	1.5% of amount guaranteed + processing fee \$200.00
19. Fee for withdrawing (cancelled) loans already approved	Nil	Nil	\$250.00 flat rate	N/A
20. Protection of cheques without arrangement	Nil	Nil	1.0% on excess bal. \$40.00 minimum	N/A
21. Refinance fee	N/A	Only clients under a special rate package, liable to a "break cost" of 1.0% if refinance within the fixed rate period	N/A	N/A
22. Legal fee		\$60.00 per mortgage (to be witnessed by solicitor)		

## INTERNATIONAL FEES AND CHARGES

**NOTE: International transactions may be subject to Government levy of 1.0% and stamp duty.**

	<u>ANZ</u>	<u>BSP</u>	<u>NBS</u>	<u>SCB</u>
<b>1. Inward payment</b>				
a. Cash payments	\$13.00 (All inward payments, cash or account credit) \$25.00 other banks	\$15.00 Inwards TT (from both o/s & local banks) \$10.00 of ccy – (credit to fx a/c) \$30.00 of ccy – (Trf/cr to local banks in fx ccy) \$15.00 (non-customer, pay on application & ID)	\$10.00 customers \$20.00 (Other banks customers via swift) \$15.50 (Other banks customers via bank cheque, incl s/duty) MTOs	\$15.00 customer \$25.00 other banks (via swift) \$30.00 other banks (via bank cheque)

		\$30.00 of ccy – (Return funds)		
b. Cover swap	\$30.00 of currency involve plus communication costs	On application, depending on nature of swap	\$15.00 (TT settle by foreign cash)	\$25.00 cover swaps to other banks plus telex costs. On any amount.
c. Encashment of Foreign Cheques  (T/cheques, Cashier's cheques, M/Order)	TC - \$5.00 of currency per t/action  CC - \$5.00 of currency per cheque + \$0.50 s/duty  MO - Nil	\$7.00 per encashment (+ \$0.50 s/duty)  \$7.00 commission (+ \$0.50 s/duty)  MO - Nil	\$170.50 including stamp duty, courier for clearance and commission	\$5.00 + \$0.50 stamp duty.  \$15.50 on all FCY cheques received  MO - Nil
d. Media Broadcasting	N/A	Nil	\$5.00	\$5.00
e. Fax Request for Fund	\$30.00	\$5.00	\$10.00 p/page (local)  \$20.00 p/page (o/seas)	\$20.00
f. Verification/Check Clearance from other banks	Nil	\$50.00 (collection)	\$15.00 commission + \$125.00 courier cost & \$0.50 s/duty	\$15.00
<b><u>2. Outward payment</u></b>				
a. Bank draft	Issuance - \$10.00 commission including s/duty	N/A	\$15.00 + s/duty of \$0.50	\$10.00 commission + \$0.50 stamp duty
b. Telegraphic transfer Pacific countries Other countries	\$30.00 Outward TT's  \$13 Inward TT's \$25 Inward TT's other banks	\$25.00 standard (local currency a/cs)  \$30.00 standard (foreign currency a/cs)	\$20.00 (NZD, AUD & FJD)  \$20.00 USD \$20.00 (Other minor currencies - Yen)	\$30.00 (swift costs- \$20/com.cost-\$10) \$40.00 (swift costs- \$30/com.cost-\$10) \$40.00 (swift cost- \$30/com.cost-\$10 minor currencies - JPY, Yen, etc)
c. Repurchase/replaced and reissue of outward payment (Bank Draft)	\$20.00 Repurchase \$10.00 Reissue & replacement of original \$10.00 stop paymen	\$15.00 + cable cost of \$15.00	\$15.00 commission	\$20.00 each item
d. Cover Swap	\$30.00 of currency	Nil	0.25% Commission \$10.00 Minimum \$50.00 Maximum	Nil

e. Stop Payments - Drafts	\$20.00	\$50.00	\$25.00	USD\$20 WST\$20
<b>3. Letters of Credit</b>				
a. LCs - Establishment  Standby LC	0.50% Tala amount. Minimum \$60.00 +\$30.00 communication cost.(Establishment Fee) 1.5% and 1.0% charged 3 months, 6 months, 12 months.	0.50% per LC + cable cost of \$50.00	0.50% ST amount + commission cost which is \$50.00 minimum ST\$70.00	0.5% commission \$60.00 minimum
b. Head and Counter	Nil	0.50%, \$70.00 minimum incl. cable costs.	0.5%	N/A
c. Increase of Amount	\$20.00 + telex cost \$40.00	\$50.00	40.0% or \$25.00 minimum + communication costs	Swift costs only
d. Swift Charges/Costs	T\$40.00 Pacific T\$50.00 NZ & Australia T\$60.00 US & Other countries	\$50.00 (extension of validity date)	\$20.00	\$20.00 Pacific (NZD,AUD,FJD) \$30.00 Other(USD, etc) \$30.00 minor currencies
e. Amendment	\$20.00 + telex cost \$40.00	\$50.00 (extension of validity date).	\$50.00 extension of validity date	\$30.00 commission + SWIFT charges
f. Commission	Nil	Nil	0.5%	\$50.00 minimum
g. Extension	Nil	\$50.00	\$20.00	\$30.00 + SWIFT charges
h. Dishonors	Nil	Nil	\$15.00	\$20.00 + Swift cost + overseas fee if any.
i. (i) Reimbursement Fee (ii) Discrepancies	\$255.00 \$320.00	Nil	Nil	N/A
j. Indemnity	\$50.50	Nil	1.0%	N/A
k. Expired	N/A	\$50.00	N/A	N/A
l. Multiple Drawing	N/A	\$10.00 p/drawing	N/A	N/A
<b>4. Overseas Collection Inward (OCI)</b>				
a. Sight & Term	0.30% Tala equivalent \$30.00 Bank Documents received 0.375% Documents received by Supplier	Nil	0.35% or \$50.00 minimum + transmission cost	0.25% p.a if over \$25.00 minimum
b. Handling fee collection	Nil	0.035% or \$30.00 minimum	\$10.00 per fate advice	N/A

c. Dishonor/Representation/ Extension of Term	\$25.00	\$30.00	Nil	\$20.00
d. Air Mail Postage (AMP)	\$0.50 stamp duty	\$5.00	Nil	N/A
e. Endorsement (Guarantee) of bill	Nil	0.50% or \$70.00 minimum	Nil	\$20.00
f. Late/Overdue payment	\$20.00 (Sight Draft) \$30.00 (Term Draft)	\$30.00 per month	\$20.00 p/month (sight) \$20.00 p/month (term)	\$20.00 per month for both sight & term.
g.. Noting and Protesting	N/A	N/A	N/A	\$50.00
h. Swift Cost	T\$40.00 Pacific T\$50.00 NZ & Aust T\$60.00 US & other	\$50.00 (remittance of payment)	\$20.00 - (NZD, AUD, FJD) \$20.00 – (USD) \$20.00 – (minor currencies)	\$20.00 Pacific countries \$30.00 Other countries \$30.00 Minor currencies
(i). Clean	Nil	Nil	0.3% or \$25.00 minimum + swift cost	N/A
(j). Documentary	Nil	Nil	0.25% or \$50.00 minimum + swift cost	0.25% or \$25.00 minimum + swift cost.
(k). Documentary withdrawn	Nil	Nil	0.25% or \$50.00 minimum	\$30.00
(l). (i) Clean Withdrawn collection (ii) Indemnity	Nil \$50.50 \$50.00 NZ & Aust	Nil	0.5% or \$50.00 minimum + swift cost	\$30.00
(m). Cheque send for collection basis	- 0.375% of the actual cheque amount - Courier Pacific – \$120.00 - Courier US/Other countries - \$80.00	Nil	\$20.00	N/A
<b>5. Finance</b>				
a. Acceptance	Nil	Nil	1.25% p.a SAT amount (0.1% per month of part thereof)	Nil
b. Interest	N/A	9.0%	N/A	Nil
c. Late payment	Nil	\$30.00 per month	2.5% + extension fee \$25.00 + acceptance 1.25%	\$30.00 per month for both sight & term
<b>6.Fating</b>				
a. After Advice	\$20.00	Nil	\$10.00	\$20.00

b. Late Payment fee Sight Term	\$20.00 \$30.00	Nil	\$15.00 monthly (sight) \$25.00 monthly (term)	\$30.00 p/month for both sight & term
c. Issuing shipping Guarantee	OCI - \$50.00 L/C - \$0.50	Nil	\$50.00	\$50.00 for open a/c \$40.00 for LCs \$40.00 for ICs
d. Outstanding Shipping Guarantee	1.0% OCI Amount per month for not returning	Nil	1.0% SAT amount or \$20.00 minimum	Minimum \$30.00 monthly
e. Faxing (correspondence)	\$20.00	Nil	Nil	\$10.00
<b>7. Inward Documentary Credits</b>				
a. Negotiation in foreign amount	Nil	Nil	0.25% commission \$50.00 minimum \$100.00 maximum	0.5% or \$50.00 minimum, \$100.00 maximum
b. Negotiation in Tala amount	Nil	Nil	0.375% commission \$50.00 minimum	0.5% commission \$50.00 minimum
c. Postage	\$0.50	Nil	Prevailing courier cost + 10.0%.	\$50.00 minimum
<b>8. Foreign Currency Accounts</b>				
a. Monthly fee	N/A	EUR - \$20.00 GBP - \$20.00	\$30.00 per currency	USD\$25.00 min monthly NZD\$25.00 min monthly AUD\$25.00 min monthly
b. Quarterly fee	USD \$20.00 NZD \$30.00 AUD \$25.00 EUR (equivalent USD \$20.00)	USD - \$20.00 NZD - \$30.00 AUD - \$25.00	Nil	N/A
c. Cash Lodgment	1.0% value of Deposit	\$60.00 per currency	Nil	Not accepted
d. Foreign cheque deposit	\$5.00 + \$0.50 stamp duty 1.0% value of cheque	\$7.50 per transaction	\$10.00 commission +\$0.50 stamp duty	\$15.00 of ccy of cheque presented +\$0.50 stamp duty + commission
e. Foreign cheque collection	N/A	\$170 DHL charge \$50.00 BSP collection	N/A	N/A
f. Inward remittances	N/A	N/A	\$10.00 of the currency	T\$15.00 any amount
g. Outward remittances	N/A	N/A	\$20.00 of the currency	Swift cost & commission (T\$20.00+T\$10.00 if NZD/AUD/FJD). Swift cost & commission (T\$30.00 + T10.00 if USD)

h. Account closure	N/A	\$50.00 (Within 3 months of opening) \$20.00 (After months of opening)	N/A	N/A
i. Foreign Term Deposit: Early Termination	N/A	\$100.00 of currency	N/A	N/A
<b>9. Forward Exchange Contract</b>				
a. New contract	N/A	\$50.00	N/A	N/A
b. Extensions	N/A	\$30.00	N/A	N/A
c. Cancellation	N/A	\$30.00 + any fx exchange loss incurred by the bank	N/A	N/A
d. Delivery (in excess of 5 p/contract)	N/A	\$15.00 per excess delivery	N/A	N/A

<b><u>ELECTRONIC TRANSACTION (ATM FEES)</u></b>	<b><u>ANZ</u></b>	<b><u>BSP</u></b>	<b><u>NBS</u></b>	<b><u>SCB</u></b>
<b><u>Pacific Package Account</u></b>				
1. Electronic transaction monthly	N/A	8 free - then \$0.50 afterwards	N/A	N/A
2. Staff assistant transaction		4 free - then \$4.00 afterwards		
<b><u>Premium Electronic Account</u></b>				
3. All electronic transactions	N/A	FREE	N/A	N/A
4. Staff assistant transactions	N/A	\$4.00 each	N/A	N/A
<b><u>Pacific Saver</u></b>				
5. Electronic transaction	N/A	\$0.50 p/transaction	N/A	N/A
6. Branch assisted withdrawals	N/A	\$4.00 p/transaction	N/A	N/A
<b><u>Cheque Account</u></b>				
7. Electronic transactions	N/A	First 12 FREE \$0.50 each for further transaction	N/A	N/A
8. Paper Transactions	N/A	First 12 FREE \$1.00 each of further transactions	N/A	N/A
<b><u>Pacific Standard Account</u></b>				
9. ATM withdrawal	N/A	\$0.50	N/A	N/A
10. Over the counter withdrawal	N/A	\$4.00	N/A	N/A
<b><u>Kids Savings</u></b>				
11. Electronic transactions	N/A	6 free then \$0.25 per transaction	N/A	N/A



<b><u>Access Everyday Account</u></b>				
1. Staff assisted withdrawals (OTC)	\$5.00 p/transaction	N/A	N/A	N/A
2. Electronic transaction fee	\$0.50 p/transaction			
<b><u>Access Premium Account</u></b>				
1. Staff Assisted Withdrawals	Unlimited	N/A	N/A	N/A
<b><u>Pacific Savings Account</u></b>				
1. Electronic transaction	One free withdrawal then \$5.00 thereafter	N/A	N/A	N/A
2. Staff assisted withdrawals (OTC)	\$5.00 per transaction	N/A	N/A	N/A
<b><u>Priority Cash Management</u></b>				
1. Electronic transactions	2 free w/drawals then \$5.00 excess	N/A	N/A	N/A
2. Staff assisted withdrawals (OTC)	1 free w/drawal then \$5.00 excess	N/A	N/A	N/A
<b><u>Savings /Access Accounts</u></b>				
1. Electronic withdrawal	(Individual account above)	\$0.50 p/transaction	\$0.50 p/transaction	\$0.50 p/transaction after 5 free items.
Over the Counter Withdrawal	(Individual account above)	\$4.00 p/transaction	\$5.00 p/transaction	\$2.00 p/transaction for amounts w/in ATM limit.
2. ATM Maintenance fee	Nil	Nil	\$0.20 viewing a/c balance \$0.20 viewing mini statement \$0.20 print out of mini statement	\$2.00 charged monthly to account
3. Replacement of lost ATM card	\$5.00	\$5.00	\$5.00	\$5.00
4. Regeneration of PIN Reissue of PIN	\$5.00	Free	\$5.00 for 2 <sup>nd</sup> request & over	\$5.00
5. Local ATM charge for withdrawals on nonbank (A,B,N,S) branded card customers	\$15.00 per transaction	N/A	N/A	N/A
6. International ATM withdrawal	\$10.00 per transaction	\$15.00 per transaction	N/A	N/A
7. International ATM balance enquiry	\$4.00 per transaction	N/A	N/A	N/A
8. Credit Card - Cash advance fee	\$7.50	N/A	N/A	N/A
9. Back-up tapes storage	\$300.00 p/month	N/A	N/A	N/A
10. Visa Debit Card Annual Fee	N/A	\$50.00 p.a.	N/A	N/A
11. Manu Samoa VDC annual fee	N/A	\$70.00 p.a.	N/A	N/A
12. Replacement of lost VDC card(local)	N/A	\$10.00	N/A	N/A
13. Receive alerts for ATM, system maintenance, broadcasts available now	Free	Free	N/A	N/A
14. ATM fee for overseas non-customer cardholder	\$15.00	N/A	N/A	N/A

<b>MOBILE PHONE BANKING</b>	<b>ANZ GO MONEY</b>	<b>SCB SMS BANKING</b>
1. Account Balances	1 <sup>st</sup> entry Free, then \$0.25 daily	1 <sup>st</sup> transaction free then \$0.20 daily
2. Transfer of funds between accounts	\$0.50	\$0.50 p/transaction – Internal \$5.00 - External
3. Transfer of funds - Person to person	\$0.50	N/A
4. View recent transactions	1 <sup>st</sup> entry free, then \$0.25 daily	N/A
5. Top up wallet	\$5.00	N/A
6. Goods purchase	\$0.20	N/A
7. Cash out	\$4.00	N/A
8. Generate send money	\$5.00	N/A
9. Redeem Send money	Free	N/A
10. Cash in	Free	N/A
11. Pay bill	Free	N/A
12. Transaction history	First transaction free	1 <sup>st</sup> transaction free then \$0.20 daily

<b>Internet Banking</b>	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
<b>1. Personal Banking</b>				
<b>a. Internal transfer</b> <ul style="list-style-type: none"> <li>• Pacific Package Accounts (005)</li> <li>• Pacific Standard Accounts (026)</li> <li>• Bonus Saver Accounts (027)</li> </ul>	Free	8 free electronic transactions then \$0.50 thereafter  \$0.50 p/electronic transaction effective immediately  \$0.50 p/electronic transaction and charge at end of the month	Nil	\$0.50 after 5 free transactions
<b>b. External transfer</b> <ul style="list-style-type: none"> <li>• Pacific Package Accounts</li> <li>• Pacific Standard Accounts</li> <li>• Plus Saver Accounts</li> </ul>	Free	8 free electronic transactions then \$0.50 thereafter  \$0.50 p/electronic transaction effective immediately  \$0.50 p/electronic transaction and charge at end of the month	\$10.00	\$5.00
<b>2. Business Banking</b>				
a. Internal transfers	Free	Nil		\$0.50 after 5 free transactions
b. External transfers	Free	8 free electronic transactions then 0.50 thereafter for personal account transactions \$7.50 monthly fee business account transaction		\$5.00
c. Cross currency transfer	\$5.00 of f/ ccy	\$25.00		N/A
d. Internet banking-Payroll to other banks	\$10.00 per list	\$0.15		N/A
e. Internet banking-Payroll within banks	Free	\$0.15		N/A

<b>DATA SIM</b>	<b>BSP</b>
1. Cost per Sim to Merchants	\$20.00 per month
2. Ongoing service costs to Merchants cover: <ul style="list-style-type: none"> <li>• Monthly APN</li> <li>• Monthly fee for SIM</li> <li>• Monthly Data per SIM – 15 MB</li> </ul>	\$500.00 p/month \$10.00 \$1.00 per excess MB

<b>VISA DEBIT CARD</b>	<b>ANZ</b>	<b>BSP</b>
1. Card issuance fee	N/A	\$10.00
2. Card replacement fee	\$20.00	\$10.00
3. Emergency card replacement fee	\$30.00	
4. PIN replacement fee	\$10.00	
5. Monthly service fee	\$5.00	
6. Local ATM withdrawals (own ATMs)	\$0.50	\$0.50
7. Local ATMs withdrawals (other Bank's ATMs)	\$10.00	\$15.00
8. Local balance enquiry (own ATMs)	Free	
9. Local balance enquiry (other Bank's ATMs)	\$1.00	
10. Local POS transaction (own POS)	\$0.50	\$0.50
11. Local POS transaction (other Bank's POS)	\$1.00	
12. International ATM withdrawal fee	\$10.00	\$15.00
13. International ATM balance enquiry	\$1.00	
14. International POS transaction fee	\$1.00	\$15.00
15. foreign currency conversion	2.5% of the transacted amount in WST	

**NOTE:**

- The above information was made available by the commercial banks and customers are to contact their banks for further clarification.