

Details in this update were made available by the commercial banks for the indicated period and are provided for information purposes only. Customers are to contact their banks for further clarification and for the latest available figures. Amounts are in Samoan Tala, unless otherwise indicated.

COMMERCIAL BANKS' INTEREST RATES, FEES AND CHARGES AS OF DECEMBER 2024

A. ACCESS / SAVINGS ACCOUNTS

	ANZ	BSP	NBS	SCB
1. Interest Rate	N/A	<ul style="list-style-type: none"> 1.50% p.a. Interest is accrued monthly on a minimum balance of \$100 or above and it is paid on 31 December each year. 	<p>Access & Savings Account</p> <ul style="list-style-type: none"> 1.5% based on the minimum balance of each month. Interest is credited monthly to accounts. \$1.50 maintenance fee per month <p>5 To Life (Tier interest rate)</p> <ul style="list-style-type: none"> \$5.00 - \$499.00: 1.0% pa \$500.00 - \$999.00: 1.5% pa \$1000 and more: 2.0% pa <p>Samoa Super Saver (Credited monthly to accounts).</p> <ul style="list-style-type: none"> 2.5% interest rate per month (earned if no withdrawal + 1 deposit a month) <p>Savings Pension</p> <ul style="list-style-type: none"> Nil opening balance Nil monthly fee \$2 Pension credit fee <p>KickStart Access (Full time Tertiary students – 18 to 24 years old)</p> <ul style="list-style-type: none"> \$2 opening balance 	<ul style="list-style-type: none"> 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 & Savings)	N/A	<ul style="list-style-type: none"> \$100.00 when opening a new account 	<ul style="list-style-type: none"> Access & Savings Account: \$20.00 5 To Life: \$2.00 Samoa Super Saver: Nil Pension Account: Nil 	<ul style="list-style-type: none"> \$50.00

	ANZ	BSP	NBS	SCB
3. Withdrawal without passbook (Service fee)	N/A	<ul style="list-style-type: none"> \$20.00 (upon approval) 	<ul style="list-style-type: none"> \$20.00 Accounts for clubs, societies, joint, etc. 	<ul style="list-style-type: none"> \$20.00
4. Penalty fee / Transaction fee <ul style="list-style-type: none"> Access & Savings Access PAYG 	N/A	<ul style="list-style-type: none"> \$2.00 per deposit and \$4 per withdrawal where any transaction causes balance to fall below \$500.00. No fee if balance maintain at \$500 	<ul style="list-style-type: none"> \$1.50 per month applied to all accounts 	<ul style="list-style-type: none"> \$1.00 per month when account balance is below \$50.00
5. Update Passbook	N/A	N/A	<ul style="list-style-type: none"> \$0.50 each previous transactions and free to update current balance and new transaction 	N/A
6. Closing fee	N/A	<ul style="list-style-type: none"> \$5.00 when account closed within 3 months since opening 	<ul style="list-style-type: none"> \$10.00 	<ul style="list-style-type: none"> \$10.00 if account is closed within 3 months from opening date
Account Re-opened			<ul style="list-style-type: none"> \$10.00 	<ul style="list-style-type: none"> \$20.00 account reopened
7. New passbook <ul style="list-style-type: none"> Replacement 	N/A	Nil <ul style="list-style-type: none"> \$20.00 for replacement of lost or mutilated passbook 	Nil <ul style="list-style-type: none"> Available only for joint accounts \$25.00 for replacement of lost or mutilated passbook after 14 days 	Nil <ul style="list-style-type: none"> \$20.00 for replacement of lost or mutilated passbook
8. Inoperative/Dormant fees	<ul style="list-style-type: none"> \$25.00 for 3 months inoperative 	Nil	Nil	N/A
9. Over the counter withdrawal	N/A	N/A	<ul style="list-style-type: none"> \$5.00 	<ul style="list-style-type: none"> \$5.00 per transaction
10. Transfer of cash using Miscellaneous Clearance Account (MSA)	N/A	N/A	<ul style="list-style-type: none"> \$15.00 	N/A
11. Pacific Standard Account <ol style="list-style-type: none"> Minimum Opening Balance Paper w/drawal-Manual debit Credit transaction Interest rate Monthly maintenance fee 	N/A	<ol style="list-style-type: none"> \$20.00 \$4.00 Nil 0% Nil 	N/A	N/A
12. Premium Electronic Account <ol style="list-style-type: none"> Minimum opening Balance Interest rate Paper withdrawal / Manual debit Monthly maintenance fee 	N/A	<ol style="list-style-type: none"> \$20.00 1.0% \$4.00 per transaction \$5.00 	N/A	N/A
13. Pacific Package Account <ol style="list-style-type: none"> Minimum opening Balance Interest Rate Maintenance fee Paper withdrawal/Manual debit Deposit fee 	N/A	<ol style="list-style-type: none"> \$20.00 1.00% p.a. \$2.50 \$4.00 each \$2.00 p/transaction after the first 4 deposits 	N/A	N/A
14. Plus Saver Account <ol style="list-style-type: none"> Minimum Opening Balance Interest Rates: <ul style="list-style-type: none"> Base Bonus Monthly maintenance fee Manual transaction fee 	N/A	<ol style="list-style-type: none"> \$20.00 1.0% 1.50% (if no withdrawals & at least 1 deposit within the month) Nil \$4.00 p/transaction 	N/A	N/A

	ANZ	BSP	NBS	SCB
15. Kids Savings Account a. Minimum opening balance b. Monthly maintenance fee c. Interest rate d. Manual transactions	N/A	a. \$10.00 b. Nil c. Nil (1.0% pa + 3.0% bonus if no withdrawals & at least 1 deposit within a month) d. \$3.00 p/transaction	N/A	N/A
16. Commercial Cash Management a. Minimum opening balance b. Interest rates c. Monthly maintenance fee d. Manual transaction	N/A	a. \$100,000.00 b. 1.0% p.a. on min. balance of \$100k or above. Paid at end of each month c. \$7.50. Normal cheque account monthly maintenance fee will apply when balance falls below \$100k within the month d. Nil. Normal cheque account transaction fees will apply when balance falls below \$100k	N/A	N/A
17. Government Account/Non-Monetary a. Minimum opening balance b. Interest rate c. Monthly maintenance fee d. Deposit fee e. Withdrawal fee	N/A	a. \$300.00 b. 0% c. \$5.00 d. Free 1 st 25 deposits, \$0.20 per deposit thereafter e. Free 1 st 25 cheques withdrawal, \$0.20 per cheque thereafter	N/A	N/A
18. BSP First a. Minimum opening balance b. Overdraft limit (access to Visa Silver card) c. Interest rate on OD d. Monthly service fee e. LAC fee	N/A	a. Nil b. \$10,000.00 c. 17.95% d. \$20.00 e. 0.15% of overdrawn balance	N/A	N/A
19. TRANSACTIONAL ACCOUNTS: a. Access Everyday Account <ul style="list-style-type: none"> • OTC (Staff assisted withdrawal) fee • Maintenance • Minimum Opening Balance • Interest 	<ul style="list-style-type: none"> • \$5.00 • \$2.50 pm • \$50.00 • Nil 	N/A	N/A	N/A
b. Access Premium Account <ul style="list-style-type: none"> • OTC (Staff assisted withdrawal) fee • Maintenance • Minimum Opening Balance • Interest 	<ul style="list-style-type: none"> • Unlimited • \$12.00 pm • \$50.00 • Nil 	N/A	N/A	N/A

	ANZ	BSP	NBS	SCB
20. SAVINGS ACCOUNTS: a. Pacific Savings Account <ul style="list-style-type: none"> • OTC (Staff assisted withdrawal) fee • Maintenance fee • Interest Base Rate • Bonus rate • Minimum opening balance • Minimum Monthly deposits 	<ul style="list-style-type: none"> • \$5.00 • N/A • 0.05% • 0.55% • \$50.00 • \$50.00 	N/A	N/A	N/A
b. Priority Cash Management Account <ul style="list-style-type: none"> • Minimum opening balance • OTC fee • Interest 	<ul style="list-style-type: none"> • \$50.00 • \$5.00 per txn • 0 – \$4,999: 0.25% • \$5K – \$9,999: 0.50% • \$10K – \$19,999: 0.75% • \$20K+: 1.0% 	N/A	N/A	N/A

B. CHEQUE ACCOUNTS

	ANZ	BSP	NBS	SCB
1. Interest rate	Varies	Nil	Nil Except HVC interest bearing accounts	Nil Special accounts-varies
2. Minimum opening balance	<ul style="list-style-type: none"> \$500.00 when opening a new cheque account 	<ul style="list-style-type: none"> \$300.00 when opening a new cheque account 	<ul style="list-style-type: none"> \$500.00 when opening a new cheque account 	<ul style="list-style-type: none"> \$300.00 Personal \$500.00 Business
3. Deposit fee	N/A	<ul style="list-style-type: none"> First 25 deposits free \$0.20 per deposit thereafter. 	N/A	N/A
4. Cheque Withdrawal fee	N/A	<ul style="list-style-type: none"> First 25 cheques free \$0.20 p/cheque thereafter 	N/A	N/A
5. General Account Ledger fee / Transaction fee / Base fee and/or Maintenance fee	<ul style="list-style-type: none"> \$5.00 maintenance fee for holding an account per month 	<ul style="list-style-type: none"> \$7.50 monthly 	<ul style="list-style-type: none"> \$5.00 monthly 	<ul style="list-style-type: none"> \$5.00 charged monthly to account
6. Activity fee/Collection fee	<ul style="list-style-type: none"> \$0.15 per entry in excess of the first 8 entries per month 	<ul style="list-style-type: none"> \$0.20 per transaction (first 10 cheques free) 	<ul style="list-style-type: none"> \$0.10 per item drawn or deposited in excess of first 20 items per month 	<ul style="list-style-type: none"> \$0.20 debited at the end of each quarter and at close for each transaction in excess of 10 for that month.
7. Search fee	<ul style="list-style-type: none"> \$35.00 per hour 	<ul style="list-style-type: none"> \$50.00 per hour 	<ul style="list-style-type: none"> \$20.00 less an hour or \$50.00 per hour 	<ul style="list-style-type: none"> \$20.00 per hour (within fin/yr) \$50.00 p/hr if previous years
8. Dishonoured fee - Inward	<ul style="list-style-type: none"> \$30.00 p/cheque 	<ul style="list-style-type: none"> \$5.00 	<ul style="list-style-type: none"> \$20.00 if re-lodge by staff 	<ul style="list-style-type: none"> \$40.00 lack of funds \$20.00 irregularities
9. Dishonoured fee - Outward	<ul style="list-style-type: none"> \$30.00 p/cheque 	<ul style="list-style-type: none"> \$45.00 insufficient funds & all other irregularities 	<ul style="list-style-type: none"> \$40.00 Lack of funds \$20.00 Technical error or irregularities 	N/A
10. Cheque book a. 25 leaves b. 50 leaves c. 100 leaves d. 200 leaves	<ul style="list-style-type: none"> a. N/A b. \$75.00 c. \$150.00 d. \$300.00 <p>Inclusive of government stamp duty \$0.50 per leaf.</p>	<ul style="list-style-type: none"> a. \$17.50 b. \$35.00 c. \$70.00 d. \$140.00 <p>Inclusive of Government stamp duty of \$0.50 per leaf</p>	<ul style="list-style-type: none"> a. \$17.50 b. \$35.00 c. \$70.00 d. \$140.00 <p>Inclusive of government stamp duty of \$0.50 per leaf</p>	<ul style="list-style-type: none"> a. \$17.50 b. \$35.00 c. N/A d. \$140.00
11. Special answer	<ul style="list-style-type: none"> \$20.00 p/chq drawn at ANZ \$20.00 p/chq drawn on other banks 	<ul style="list-style-type: none"> \$20.00 (Items delivered to another branch or bank.) 	<ul style="list-style-type: none"> \$20.00 when a customer requests immediate clearance of a cheque 	<ul style="list-style-type: none"> \$20.00 when a customer request immediate clearance of a cheque on another bank.
12. Special Authority	NA	NA	<ul style="list-style-type: none"> \$20.00 when a customer at overseas request to withdraw or transfer funds to another account 	NA
13. Counter cheque fee	<ul style="list-style-type: none"> \$5.00 non-customer 	<ul style="list-style-type: none"> \$0.70 per leaf 	<ul style="list-style-type: none"> \$5.00 a leaf 	<ul style="list-style-type: none"> \$1.00

	ANZ	BSP	NBS	SCB
14. Cheque withdrawal without bank account	N/A	N/A	• \$10.00	N/A
15. Stop Notice Fee – lost chqs	<ul style="list-style-type: none"> • \$5.00 stop pmt fee (set up) • \$5.00 stop chq notice • \$5.00 stop pmt notice 	<ul style="list-style-type: none"> • \$10.00 lost cheque 	<ul style="list-style-type: none"> • \$20.00 	<ul style="list-style-type: none"> • \$10.00

C. TIME DEPOSITS

	ANZ	BSP	NBS	SCB
1. Minimum opening balance	• \$500.00	• \$1,000.00	• \$500.00	• \$500.00
2. Maturity periods				
a. < 2 months	a. 0.50% p.a.	a. 1.25% p.a.	a. 1.75% p.a.	a. 1.50%
b. 3 < 5 months	b. 0.75% p.a.	b. 1.50% p.a.	b. 2.0% p.a.	b. 1.75%
c. 6 < 11 months	c. 1.0% p.a.	c. 2.0% p.a.	c. 2.50% p.a.	c. 2.0%
d. 12 months and over	d. 1.75% p.a.	d. 2.50% p.a.	d. 3.0% p.a.	d. 2.65%
3. Penalty (early withdrawal admin fee)	• \$25.00 min	• \$50.00	<ul style="list-style-type: none"> • \$50.00 • \$20.00 	• \$30.00
4. Early withdrawal interest charged	<ul style="list-style-type: none"> • 50.0% off the applicable interest rate at the time of investment. • \$25.00 minimum 	Nil	• 1.0%	• 1.5%

NOTE

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.

D. RETAIL BANKING FEES

	ANZ	BSP	NBS	SCB
1. Bank cheque <ul style="list-style-type: none"> issued at customer request replacement bank cheque repurchase bank cheque 	<ul style="list-style-type: none"> \$10.00 \$10.00 \$20.00 	<ul style="list-style-type: none"> \$10.00 per cheque 	<ul style="list-style-type: none"> \$15.00 Customer / non-customer \$15.00 \$15.00 refunding a bank cheque 	<ul style="list-style-type: none"> \$9.50 + \$0.50 stamps duty
2. Cashing Other Banks Cheques	N/A	N/A	<ul style="list-style-type: none"> \$20.00 special answer 	N/A
3. Cash Handling fee <ul style="list-style-type: none"> Change supplied 	Non-Customer <ul style="list-style-type: none"> \$5.00 min \$25.00 max Customer <ul style="list-style-type: none"> \$5,000 or less: \$5.00 min, \$25.00 max 	Nil	Customer <ul style="list-style-type: none"> Up to \$2000 – Free >\$2,000 to \$5,000 (max for coins) - \$10.00 >\$5,000 for notes only - \$15.00 Non-Customer <ul style="list-style-type: none"> Up to \$2,000 - \$10.00 >\$2,000 to \$5,000 max - \$20.00 	<ul style="list-style-type: none"> 0.05%- \$50k & more cash w/dls
<ul style="list-style-type: none"> Notes and Coins Service fee Poorly arranged lodgements Money Transfer Co 	<ul style="list-style-type: none"> \$20.00 \$5.00 min \$25.00 max \$20.00 		<ul style="list-style-type: none"> \$10.00 \$10.00 per cash withdrawal 	<ul style="list-style-type: none"> \$2.00 min, \$10.00 max Varies
4. Certificate of Balance	<ul style="list-style-type: none"> \$50.00 	Nil	<ul style="list-style-type: none"> \$30.00 	<ul style="list-style-type: none"> \$50.00
5. Certificate of Interest Paid or Received for audit purposes	<ul style="list-style-type: none"> \$50.00 	<ul style="list-style-type: none"> \$50.00 	<ul style="list-style-type: none"> \$50.00 	<ul style="list-style-type: none"> \$50.00
6. Certificate – Photocopy/replacement	<ul style="list-style-type: none"> \$50.00 	Nil	<ul style="list-style-type: none"> \$10.00 	Nil
7. Certificate supplied (Audit confirmation)	<ul style="list-style-type: none"> \$50.00 	<ul style="list-style-type: none"> \$50.00 	<ul style="list-style-type: none"> \$50.00 	Nil
8. Other confirmations (when requested to include in audit confirmations)	<ul style="list-style-type: none"> \$15.00 per certificate (simple certificate) 	N/A	<ul style="list-style-type: none"> \$20.00 per item 	N/A
9. Search fee (Voucher retrieval)	<ul style="list-style-type: none"> \$50.00 per item 	<ul style="list-style-type: none"> \$50.00 per hour 	<ul style="list-style-type: none"> \$20.00 less an hour \$50.00 per hour \$20.00 per hour – Tracing & confirm destination of a cheque 	<ul style="list-style-type: none"> \$20.00 per hour (retrieval period within current year) \$50.00 per hour (retrieval period before current year)
<ul style="list-style-type: none"> Surrender of paid cheque 	<ul style="list-style-type: none"> \$1.50 + search fee 	Nil	Nil	
10. Automatic Transfer fee	<ul style="list-style-type: none"> \$0.50 internal \$5.00 external \$30.00 TT 	<ul style="list-style-type: none"> \$2.00 internal \$5.00 external 	<ul style="list-style-type: none"> \$1.50 internal \$5.50 external 	<ul style="list-style-type: none"> \$1.00 internal \$5.00 external
11. Manual Transfers	<ul style="list-style-type: none"> \$5.00 – internal \$10.00 – external 	<ul style="list-style-type: none"> \$5.00 - internal \$5.00 - external 	<ul style="list-style-type: none"> \$3.00 internal \$10.00 external 	N/A
12. Transfer of cash using Management Suspense Account (MSA) account	N/A	N/A	<ul style="list-style-type: none"> \$15.00 	N/A
13. Fax messages	<ul style="list-style-type: none"> \$20.00 	Nil	N/A	N/A

	ANZ	BSP	NBS	SCB
14. Print out fee	<ul style="list-style-type: none"> \$3.00 per print out 	<ul style="list-style-type: none"> \$2.00 per page 	<ul style="list-style-type: none"> \$3.00 p/page (statement request) \$2.00 - FCY a/cs, \$3.00 p/page - Special Request (daily, weekly, monthly & quarterly) 	<ul style="list-style-type: none"> \$2.00 per page
15. Photocopy	<ul style="list-style-type: none"> \$2.00 per page 	<ul style="list-style-type: none"> \$2.00 per copy 	<ul style="list-style-type: none"> \$3.00 per page 	<ul style="list-style-type: none"> \$1.00 per copy
16. Safe Custody fee	<ul style="list-style-type: none"> \$100.00 p.a. \$10.00 per visit 	N/A	<ul style="list-style-type: none"> \$20.00 monthly fee \$50.00 setup fee 	N/A
17. Third Party/Cheque deposit	N/A	N/A	<ul style="list-style-type: none"> \$2 – 3rd party deposit to Business accounts \$1 – 3rd party deposit to Personal accounts 	N/A
18. Notes Exchange fee	N/A	N/A	<ul style="list-style-type: none"> Free up to \$2,000 0.1% for \$2001 upward 	N/A
19. Coin Exchange fee	<ul style="list-style-type: none"> \$20.00 	<ul style="list-style-type: none"> \$3.00 a coin bag 	<ul style="list-style-type: none"> 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% 	<ul style="list-style-type: none"> \$15.00 – Non-Customer
20. Confirmation of Balance on behalf of a customer	<ul style="list-style-type: none"> \$20.00 	<ul style="list-style-type: none"> \$5.00 	<ul style="list-style-type: none"> \$30.00 	<ul style="list-style-type: none"> \$20.00
21. Payroll fee (payment from list) <ul style="list-style-type: none"> Diskpay processing fee (payment from disk) 	<ul style="list-style-type: none"> \$1.00 per transaction \$0.20 per transaction \$10.00 to other banks p/list 	<ul style="list-style-type: none"> \$0.50 per customer \$0.15 per customer 	<ul style="list-style-type: none"> \$0.50 per person \$10.00 to transfer funds to other banks 	<ul style="list-style-type: none"> \$10 – process to other banks \$20 – Late fee
22. Standing order: <ul style="list-style-type: none"> Rejection fee Amend Establishment/maintenance fee Transfer to internal account Transfer to internal loan a/c Transfer to other banks Transfer via telegraphic transfer Non-payment fee 	<ul style="list-style-type: none"> Free \$0.50 \$0.50 \$5.00 \$30.00 \$7.50 	<ul style="list-style-type: none"> Nil \$2.00 Free \$25.00 Nil 	<ul style="list-style-type: none"> Free Free 	<ul style="list-style-type: none"> \$2.00 \$2.00 \$2.00
23. Lodgement Books (Deposits)	<ul style="list-style-type: none"> \$10.00 small & duplicate book \$35.00 large & triplicate book 	<ul style="list-style-type: none"> \$5.00 small \$30.00 large 	<ul style="list-style-type: none"> \$6.00 small \$25.50 large 	<ul style="list-style-type: none"> \$6.00 small \$8.00 large \$22.00 A4size
24. Late payment fee for credit cards	Nil	<ul style="list-style-type: none"> \$20.00 	N/A	N/A
25. Statements <ul style="list-style-type: none"> Issued when full Computer printout Interim issued upon customer Request Repeat statement (each additional copy) Special request for issue of statement (daily, weekly, f/nightly, etc) Special request to look up specified entries 	<ul style="list-style-type: none"> Free \$2.00 \$2.00 \$2.00 \$2.00 \$35.00 per hour 	<ul style="list-style-type: none"> \$2.00 per page 	<ul style="list-style-type: none"> \$3.00 per page \$2.00 per page \$3.00 per month \$3.00 of ccy p/page of FCY a/cs 	<ul style="list-style-type: none"> \$2.00 per page
26. Credit card – cash advance fee	<ul style="list-style-type: none"> \$7.50 	N/A	N/A	N/A
27. Back up storage	<ul style="list-style-type: none"> \$300 per month 	N/A	N/A	N/A
28. Pension Payout fee	N/A	N/A	<ul style="list-style-type: none"> \$2.00 	N/A

E. LOAN AND OVERDRAFT ACCOUNTS

	ANZ	BSP	NBS	SCB
Prime/Base Lending Rate	Nil	Nil	• 9.5%	• 8.50% (subject to change depending on market conditions)
Interest (Risk) Margin	• This is relative to the customer's credit risk grading	• 0.0% - 3.0%	• 0.25% – 6.5%	• 0.5% – 5.5%
I. SMALL LOAN				
1. Interest Rate	• Decommissioned in May 2017	N/A	• 20.0% flat	N/A
2. Current maximum limit	N/A	N/A	• \$3,000.00	N/A
3. Application/ Approval / Establishment fee	N/A	N/A	• \$20.00 fee if loan approved	N/A
4. Maintenance/Administration fee	N/A	N/A	• 3.0% flat on approved amount	N/A
5. Guarantee fee	N/A	N/A	• \$45.00 (1 party)	N/A
II. OVERDRAFT				
1. Interest rate	• Variable	• Personal OD: 14.45% p.a. • Business OD: 7.95% p.a.	• 9.50%	• 8.50% p.a. plus • Risk margin 0.5% – 5.5%
2. Application / Establishment / Approval fee	• 1.5% on approved amount, \$150 minimum • Business OD • 1.5%^ on approved amount. Min \$375.00	• Application - FREE • Establishment: - Personal/Business – 2.0% of applied amount or \$200 minimum	• 2.0% of approved amount • \$200 minimum	• 1.5% of approved amount. \$100.00 minimum
3. Maintenance fee	N/A	• \$7.50 p/month	• \$5.00 monthly	Nil
4. Excess/Unarranged OD fee	• \$30.00	Nil	• 1.0% on excess • \$40.00 minimum	• 1.5% of approved amount, \$50.00 minimum
5. Service (Management) fee	• 0.125% per month on limit or OD balances whichever is higher. • \$15.00 minimum (OD Line Fee)	• Personal OD: 10.0% on principal amount p/month • Business OD: 15.0% on principal amount	• 0.0833% per month when OD is operating within approved limits. • 0.1666% per month when OD is operating above approved limit	N/A
6. Default rate / Penalty interest	• 3.0%	• +3.0% on excess over approved limit (Accounts with limits) • 18.0% p.a. on excess (Accounts without limits)	• 3.0%	• 3.0%
7. Annual renewal fee	N/A	Nil	• 2.0% of full amount (\$200 minimum)	• \$100.00 Personal • \$200.00 Business

	ANZ	BSP	NBS	SCB
III. TERM LOAN				
A. PERSONAL LOAN				
1. Lending rate	<ul style="list-style-type: none"> • 12.50% p.a. Secured • 15.50%p.a. Unsecured 	<ul style="list-style-type: none"> • Personal Loan Unsecured (PLU) – 14.45% (fixed) • Personal Asset Loan (PAL) - 12.40% (fixed) • Personal Property Investment (PPI) – 7.25% (variable) 	<ul style="list-style-type: none"> • Variable, depend on security & servicing ability 	<ul style="list-style-type: none"> • 15.0% p.a.
2. Maximum limit for Personal loan	<ul style="list-style-type: none"> • \$20,000 unsecured • \$40,000 secured 	<ul style="list-style-type: none"> • PLU - \$20,000 • PAL - No limit (subject to qualifying criteria) • PPI – Nil 	<ul style="list-style-type: none"> • Secured – no limit subject to criteria • Unsecured - \$10,000 	<ul style="list-style-type: none"> • \$20,000
3. Application/Establishment/ Approval fee	<ul style="list-style-type: none"> • \$275.00 unsecured • \$550.00 secured 	<ul style="list-style-type: none"> • PLU/PAL/PPI - 2.0% of applied amount or \$200 minimum 	<ul style="list-style-type: none"> • 2.0% of approved amount • \$200 minimum 	<ul style="list-style-type: none"> • 1.5% of approved amount. \$100.00 minimum
4. Administration/Maintenance fee	<ul style="list-style-type: none"> • 0 – 4,999: \$5 • 5,000 – 49,999: \$10 per month 	<ul style="list-style-type: none"> • PLU/PAL/PPI - 0.15% of monthly principal 	Nil	<ul style="list-style-type: none"> • \$5.00 monthly (0<5k) • \$10.00 monthly (>5K<20K)
5. Guarantee fee	Nil	Nil	<ul style="list-style-type: none"> • Refer to Other Big Loans 	<ul style="list-style-type: none"> • \$20.00 (1 party) + \$20.00 s/duty
6. Penalty fee	Nil	<ul style="list-style-type: none"> • PLU/PAL/PPI - +3.0% on actual interest to be charged on arrears; charged after 7th day of arrears. 	Nil	Nil
B. OTHER TERM LOANS				
1. Interest Rates				
a. Business Loan/General Finance	<ul style="list-style-type: none"> • Residential property investment loan: VARIABLE • Term Loan: VARIABLE • Lease Finance – Current Leasing Rate: FIXED (No longer available to new customers) 	<ul style="list-style-type: none"> • Finance Leases (FL): 10.13% p.a. (FIXED) • Tailored Business Loans (TBL) – 7.95% p.a. (VARIABLE) 	<ul style="list-style-type: none"> • 9.5% base rate subject to risk criteria 	<ul style="list-style-type: none"> • 8.50% + Risk margin
b. Home Loan	<ul style="list-style-type: none"> • 6.79% 	<ul style="list-style-type: none"> • Home Loan Mortgage (HLM): 7.25% p.a. (variable) • Home Loan Professional (HLP): • Options: 6.50% fixed for 1 year then 6.75% variable thereafter; or • Commercial Property Investment (CPI) – 7.95% p.a. 	<ul style="list-style-type: none"> • 9.5% subject to risk criteria 	<ul style="list-style-type: none"> • 8.50% + Risk margin
c. Vehicle Loan	N/A	N/A		<ul style="list-style-type: none"> • 12.0% •

	ANZ	BSP	NBS	SCB
2. Application/Approval fee a. Business loan/Gen Finance b. Home loan	<ul style="list-style-type: none"> • 1.5% approval amount, min \$375 • \$700 	<ul style="list-style-type: none"> • FL – Nil • TBL - 2.0% of total approved loan • HLM/CPI – 2.0% of applied amount or \$200 minimum • HLP – 1.0% of applied amount or \$200 minimum 	<ul style="list-style-type: none"> • 2.0% of approved amount • Minimum \$200 	<ul style="list-style-type: none"> • 1.5% of amount approved • \$100.00 minimum
3. Loans Admin / Maintenance fee	<ul style="list-style-type: none"> • \$0 - \$4,999: \$5.00 • \$5K - \$49,999: \$10.00 • \$50K - \$149,99: \$15.00 • \$150K+: 0.01% per month (Business / Gen Fin) • Housing: Nil 	<ul style="list-style-type: none"> • TBL/HLM/CPI: 0.15% of monthly principal • HLP/FL: Nil • HLM – Redraw down fee: \$50.00 charged on every re-draw down. 	<ul style="list-style-type: none"> • 0.0% p.a. on approved amount 	<ul style="list-style-type: none"> • 0-\$4,999: \$5.00 monthly • \$5K - \$49,999: \$10.00 monthly • \$50K - \$149,999: \$15.00 monthly • \$150K+: 0.01% monthly
4. Documentation fee a. Loan agreement b. Preparation of security (Setting bank priority) c. Insurance policies d. Guarantees e. Witnessing fee (solicitor)	<p>Nil</p> <p>a. N/A</p> <p>b. Refer to Solicitor</p> <p>c. Nil</p> <p>d. 2.0% of original amount and 1.0% every 6 months thereafter.</p> <p>e. Nil</p>	<p>Nil</p> <p>a. \$20.00 stamp duty</p> <p>b. \$25.00 security over term deposit</p> <p>c. Nil</p> <p>d. \$30.00 per guarantee + \$20.00 stamp duty</p> <p>e. \$50.00</p>	<p>Nil</p> <p>a. Nil</p> <p>b. Nil \$50.00</p> <p>c. \$20.00 per item</p> <p>d. \$45.00 (1 party) \$75.00 (2 parties) \$90.00 (3 parties) \$120.00 (4 parties or more)</p> <p>e. \$50.00</p>	<p>Nil</p> <p>a. Nil</p> <p>b. \$30.00</p> <p>c. \$20.00 per item</p> <p>d. \$40.00 (1 party) \$50.00 (more than 3 parties) plus stamp duty</p> <p>e. Nil</p>
5. Discharge fee under bank-seal	<ul style="list-style-type: none"> • \$300.00 to arrange discharge of any security by solicitor • \$50 bank discharge fee 	<ul style="list-style-type: none"> • \$25.00 to arrange discharge of any security by solicitor 	<ul style="list-style-type: none"> • \$300.00 • \$75.00 bank discharge documentation 	<ul style="list-style-type: none"> • \$50.00
6. Serving demand	<ul style="list-style-type: none"> • \$20.00 when preparing notice of demand 	<ul style="list-style-type: none"> • \$300.00 when preparing notice of demand (all costs including plaintiff's fee) 	<ul style="list-style-type: none"> • \$200.00 when preparing notice of demand 	<p>Town Area: Zone #</p> <p>1 - \$20.00</p> <ul style="list-style-type: none"> • Apia – Vailele • Apia – Vaitete • Apia – Vaoala • Apia – Siusega <p>Zone # 2 - \$30.00</p> <ul style="list-style-type: none"> • Letogo – Falefa • Saina – Mulifanua <p>Zone # 3 - \$40.00</p> <ul style="list-style-type: none"> • Falefa – Atu Aleipata, Atu Falealili, Atu Safata, Mulifanua agai atu i Falelatai ma le Atu Lefaga • Vaoala – Tiavi-Siumu • Siusega – Aleisa – Lefaga <p>Zone #4 - \$60.00</p> <ul style="list-style-type: none"> • Manono Tai • Savaii

	ANZ	BSP	NBS	SCB
7. Unpaid transfer	<ul style="list-style-type: none"> \$7.50 unpaid transfer to account of third party 	Nil	Nil	Nil
8. Information service fee (credit check)	<ul style="list-style-type: none"> \$20.00 	Nil	Nil	Nil
9. Opinion fee	<ul style="list-style-type: none"> \$20.00 	<ul style="list-style-type: none"> \$10.00 for local purposes \$25.00 overseas requests 	<ul style="list-style-type: none"> \$30.00 in currency of country requesting 	<ul style="list-style-type: none"> \$20.00
10. Default/Excess rate	<ul style="list-style-type: none"> 3.0%p.a. 	<ul style="list-style-type: none"> FL – Nil HLM/HLP/TBL/CPI - 3.0% on actual interest to be charged on arrears; after 7th day of arrears. 	<ul style="list-style-type: none"> 3.0% p.a. 	<ul style="list-style-type: none"> 3.0% penalty fee
11. Loan arrears	<ul style="list-style-type: none"> \$10.00 payable after 7 days 	Nil	Nil	Nil
12. Annual renewal fee	<ul style="list-style-type: none"> account operating as arranged account operating outside arrangement 	<ul style="list-style-type: none"> \$100.00 business a/c \$50.00 for personal 1.5% of limit, \$45.00 minimum 	Nil	<ul style="list-style-type: none"> \$10.00 1.25% on renewal, \$40.00 minimum
13. Loan restructure fee	<ul style="list-style-type: none"> 1.0% of balance, minimum \$100.00 	Nil	<ul style="list-style-type: none"> 2.0% of approved amount, \$200.00 minimum 	Nil
14. Commitment or holding fee	<ul style="list-style-type: none"> 1.0% of undrawn amt (if loan is undrawn in 3 mths after acceptance letter of offer) 	Nil	Nil	Nil
15. Searches of Government records	<ul style="list-style-type: none"> Titles Office: \$5.00 Companies Office: \$5.00 Photocopy per page: \$5.00 	Nil	Nil	Nil
16. Inspection of land valuation	<ul style="list-style-type: none"> Based on quotation from valuer on the ANZ panel 	Nil	<ul style="list-style-type: none"> \$50.00 Minimum 	<ul style="list-style-type: none"> Zone A (Town Area) \$50.00 Zone B (Urban Area) \$100.00 Zone C (Rural Area) \$150.00
17. Bid guarantee of tender	Nil	Nil	<ul style="list-style-type: none"> \$50.00 per letter 	Nil
18. Performance bank guarantee (unconditional)	<ul style="list-style-type: none"> 2.0% of original amount and 1.0% every 6 months thereafter 	<ul style="list-style-type: none"> Establishment fee: 1.0% approved amount Guarantee fee: 1.0% approved amount every 6 months 	<ul style="list-style-type: none"> 2.0% of approved amount 	<ul style="list-style-type: none"> 1.5% of amount guaranteed + processing fee \$200.00
19. Fee for withdrawing (cancelled) loans already approved	Nil	Nil	<ul style="list-style-type: none"> \$250.00 flat rate 	<ul style="list-style-type: none"> \$200.00
20. Insurance renewal	Nil	Nil	<ul style="list-style-type: none"> 2.0% of approved amount, \$200.00 minimum 	Nil

NOTES

- i. All banks' lending rates are calculated daily and debited or charged to the customers loan or overdraft account on a monthly basis.
- ii. Risk margins are based upon customer's loan grade and are added to the base lending rate to ascertain the applicable interest rate.
- 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).
- 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).

F. INTERNATIONAL FEES AND CHARGES

NOTE: International transactions may be subject to stamp duty.

	ANZ	BSP	NBS	SCB
I. INWARD PAYMENTS				
1. Cash payments	<ul style="list-style-type: none"> \$0.20 per transaction: Direct debit schedules to ANZ customers by Disk-pay \$1.00 per transaction: Payment from list \$10.00 per list to other banks 	<ul style="list-style-type: none"> \$15.00 Inwards TT (from overseas & local banks) \$10.00 of Currency: (credit to foreign account) \$30.00 of Currency: (Transfer / credit to local banks in foreign currency) \$15.00 (non-customer, pay on application & ID) \$30.00 of Currency: (Return funds) \$20.00 + \$10 – for cheque fee (credit to other local banks on SAT currency). 	<ul style="list-style-type: none"> \$10.00 customers \$20.00 (Other banks customers via swift) 	<ul style="list-style-type: none"> \$15.00 customer \$25.00 other banks (via swift) \$30.00 other banks (via bank cheque)
2. Cover swap	<ul style="list-style-type: none"> \$30.00 of currency plus communication costs 	Nil	Nil	<ul style="list-style-type: none"> \$25.00 cover swaps to other banks plus telex costs. On any amount.
3. Encashment of Foreign Cheques	<ul style="list-style-type: none"> TC - \$5.00 of currency per transaction 	<ul style="list-style-type: none"> \$7.00 per encashment (+ \$0.50 s/duty) 	<ul style="list-style-type: none"> \$170.50 including stamp duty, courier for clearance and commission 	<ul style="list-style-type: none"> \$60.00 for both CC and TC
4. (T/cheques, Cashier's cheques, M/Order)	<ul style="list-style-type: none"> CC - \$5.00 of currency per cheque + \$0.50 s/duty MO – Nil 	<ul style="list-style-type: none"> MO – Nil \$170.00 Courier cost 		<ul style="list-style-type: none"> MO - Nil
5. Media Broadcasting	N/A	Nil	<ul style="list-style-type: none"> \$5.00 	N/A
6. Fax Request for Fund	<ul style="list-style-type: none"> \$30.00 	<ul style="list-style-type: none"> Nil 	<ul style="list-style-type: none"> \$10.00 p/page (local) \$20.00 p/page (o/seas) 	<ul style="list-style-type: none"> \$20.00
7. Verification / Check Clearance from other banks	Nil	<ul style="list-style-type: none"> \$50.00 (collection) 	<ul style="list-style-type: none"> \$15.00 commission + \$125.00 courier cost & \$0.50 s/duty 	<ul style="list-style-type: none"> \$15.00
8. Sale of travellers' cheque	<ul style="list-style-type: none"> 1.0% commission or \$10.00 minimum 	Nil	Nil	Nil

	ANZ	BSP	NBS	SCB
II. OUTWARD PAYMENTS				
1. Bank draft	<ul style="list-style-type: none"> Repurchase: \$20.00 Stop payment: \$20.00 	• Nil	• \$15.50 incl. s/duty	• \$10.00 commission + \$0.50 stamp duty
2. Telegraphic transfer <ul style="list-style-type: none"> Pacific countries Other countries Minor currencies - JPY, Yen, etc) 	<ul style="list-style-type: none"> \$60.00 Outward TT's \$13.00 Inward TT's \$25.00 Inward TT's other banks 	<ul style="list-style-type: none"> \$25.00 standard (local currency a/cs) \$30.00 standard (foreign currency a/cs) 	<ul style="list-style-type: none"> \$20.00 (NZD, AUD & FJD) \$20.00 USD \$20.00 (Other minor currencies - Yen) 	<ul style="list-style-type: none"> \$30.00 (swift costs=\$20/com-\$10) \$40.00 (swift costs=\$30/com-\$10) \$40.00 (swift cost=\$30/com-\$10)
3. Repurchase/replaced and reissue of outward payment (Bank Draft)	• \$60.00 of ccy + international bank fees & charges	Nil	• \$15.00 commission	• \$20.00 each item
4. Cover Swap	• \$30.00 of currency	Nil	<ul style="list-style-type: none"> 0.50% Commission \$10.00 Minimum \$50.00 Maximum 	Nil
5. Stop Payments - Drafts	• \$60.00 of currency + international bank fees & charges	Nil	• \$25.00	<ul style="list-style-type: none"> USD\$20.00 WST\$20.00
6. Inter-bank settlement	N/A	Nil	• \$10.00	N/A
7. Payment with multiple beneficiaries	N/A	• \$25.00 per item listing	N/A	N/A
8. Swift cancellation/Refunds	N/A	• \$20.00	N/A	N/A
III. LETTER OF CREDITS (LCs)				
1. LCs - Establishment <ul style="list-style-type: none"> Standby LC 	<ul style="list-style-type: none"> 0.50% Tala amt. Min \$30.00 + commission cost.(Est Fee) 1.5% and 1.0% charged 3, 6 & 12 months. 	• 0.50% per LC + cable cost of \$50.00	<ul style="list-style-type: none"> 0.50% ST amount + commission cost minimum ST\$70.00 1.5% 	<ul style="list-style-type: none"> 0.50% commission \$60.00 minimum
2. Head and Counter	Nil	• 0.50%, \$70.00 min incl. cable costs.	• 0.5%	Nil
3. Increase of Amount	• \$20.00 + telex cost \$40.00	• \$50.00	• 40.0% or \$25.00 min + comm costs	• \$20.00 + Swift costs + overseas fee if any
4. Swift Charges/Costs	<ul style="list-style-type: none"> T\$40.00 Pacific T\$50.00 NZ & Australia T\$60.00 US & Other countries 	• \$50.00 (extension of validity date)	• \$20.00	<ul style="list-style-type: none"> \$20.00 Pacific (NZD, AUD, FJD) \$30.00 Other (USD, etc) \$30.00 minor ccy
5. Amendment	• \$20.00 + telex cost \$40.00	• \$50.00 (extension of validity date).	• \$50.00 extension of validity date	• \$30.00 commission + SWIFT charges
6. Commission	Nil	Nil	Nil	• \$50.00 minimum
7. Extension	Nil	• \$50.00	• \$20.00	• \$30.00 + SWIFT charges
8. Dishonours	Nil	Nil	• \$15.00	• \$30.00 + Swift cost + overseas fee if any.
9. Reimbursement Fee <ul style="list-style-type: none"> Discrepancies 	<ul style="list-style-type: none"> \$125.00 \$100.00 	Nil	• \$10.00	Nil
10. Indemnity	• \$50.50	Nil	• 1.0%	Nil
11. Expired	Nil	• \$50.00	• 1.0%	Nil
12. Multiple Drawing	Nil	Nil	• 1.0%	Nil

	ANZ	BSP	NBS	SCB
IV. EXPORT DOCUMENTARY COLLECTION (EDC)				
1. Handling fee	N/A	• 0.50% min \$50, max \$1,000	N/A	N/A
2. Dishonours	N/A	• \$30.00 all ccy	N/A	N/A
3. Representation	N/A	• \$30.00	N/A	N/A
4. Extension of term	N/A	• \$30.00	N/A	N/A
5. Letter to overseas bank for fate	N/A	• \$20.00	N/A	N/A
6. Letter of exporter fate bill	N/A	• \$20.00	N/A	N/A
7. Export license confirmation to Centra Bank	N/A	• \$20.00	N/A	N/A
V. EXPORT DOCUMENTARY LETTER OF CREDIT (EDLC)				
1. Export letter of credit	N/A	• On application	N/A	N/A
2. Advising of term	N/A	• \$50.00	N/A	N/A
3. Advising of amendments	N/A	• \$25.00	N/A	N/A
4. Negotiations/document handling	N/A	• 0.50% min \$30, max \$1,000	N/A	N/A
VI. TRANSFERRABLE LETTER OF CREDIT (TLC)				
1. Simple transfer	N/A	• \$100.00	N/A	N/A
2. Involved transfer	N/A	• \$200.00	N/A	N/A
3. Head and counter	N/A	• On application	N/A	N/A
4. Standby	N/A	• On application	N/A	N/A
VII. LOCAL CURRENCY REFINANCE (LCR)				
1. Establishment	N/A	• \$50.00	N/A	N/A
2. Interest rate	N/A	• As applied on customer loan or OD a/c.	N/A	N/A
3. Extension	N/A	• \$50.00	N/A	N/A
4. Prepayments	N/A	• \$50.00	N/A	N/A
VIII. FOREIGN CURRENCY FINANCE (FCF)				
1. Establishment	N/A	• \$100.00 + interest at prime rates + margin of 1.50%	N/A	N/A
2. Extension	N/A	• \$100.00	N/A	N/A
3. Prepayment	N/A	• \$100.00	N/A	N/A
IX. AIRWAY BILL AND BILL OF LADING				
1. Establishment	N/A	• 1.50% min \$50, + stamp duty of \$10.00	N/A	N/A
2. Outstanding guarantee	N/A	• \$15.00 per month	N/A	N/A
X. OVERSEAS COLLECTION INWARD (OCI)				
1. 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
2. Handling fee collection	• Nil	• 0.35% or \$30.00 minimum	• \$10.00 per fate advice	• \$45.00 per Sight/Term Draft
3. Dishonour / Representation / Extension of Term	• \$25.00	• \$30.00	• Nil	• \$30.00 • Change to \$30.00

	ANZ	BSP	NBS	SCB
4. Air Mail Postage (AMP)	• \$0.50 stamp duty	• \$5.00	Nil	Nil
5. Endorsement (Guarantee) of bill	• Nil	• 0.50% or \$70.00 min	Nil	• \$50.00
6. 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)	• \$50.00 per month for both sight & term.
7. Noting and protesting	N/A	Nil	• \$20.00	• \$50.00
8. 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) • \$70.00: (minor currencies)	• \$20.00 Pacific countries • \$30.00 Other countries • \$30.00 Minor currencies
9. Clean	Nil	Nil	• 0.3% or \$25.00 minimum + swift cost	Nil
10. Documentary	Nil	Nil	• 0.25% or \$50.00 minimum + swift cost	• 0.25% or \$25.00 minimum + swift cost.
11. Documentary withdrawn	Nil	Nil	• 0.25% or \$50.00 minimum	• \$30.00
12. (i) Clean Withdrawn collection (ii) Indemnity	• \$50.50 NZ/AUST- • \$50.00 WST	Nil	• 0.5% or \$50.00 minimum + swift cost	• \$30.00
13. Cheque sends for collection basis	• 0.375% of the actual cheque amount • Courier Pacific: \$70.00 • Courier US / Other countries: \$80.00	Nil	• \$20.00	N/A
14. Partial payment	N/A	• 0.5% or \$30 minimum	N/A	N/A
XI. INWARD DOCUMENTARY COLLECTIONS				
	N/A	N/A	• 0.3% or \$25.00 minimum + swift cost	N/A
XII. FINANCE				
1. Acceptance	N/A	N/A	• 1.25% p.a SAT amount (0.1% per month of part thereof)	Nil
2. Late payment	N/A	N/A	• 2.5% + extension fee \$25.00 + acceptance 1.25%	• \$30.00 per month for both sight & term
3. Interest	N/A	N/A	• 10.0%	Nil
XIII. FATING				
1. After Advice	• \$20.00	Nil	• \$10.00	• \$20.00
2. (i) Late Payment fee (ii) Sight Term	• \$20.00 • \$30.00	Nil	• \$15.00 monthly (sight) • \$25.00 monthly (term)	• \$30.00 p/month for both sight & term
3. 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
4. Outstanding Shipping Guarantee	• 1.0% OCI Amount per month for not returning	Nil	• 1.0% SAT amount or \$20.00 minimum	• \$50.00 monthly for all types
5. Faxing (correspondence)	• \$20.00	Nil	• \$10.00	• \$10.00

	ANZ	BSP	NBS	SCB
XIV. INWARD DOCUMENTARY CREDITS				
1. Negotiation in foreign amount	Nil	Nil	<ul style="list-style-type: none"> 0.25% commission \$50.00 minimum \$100.00 maximum 	<ul style="list-style-type: none"> 0.5% or \$50.00 minimum, \$100.00 maximum
2. Negotiation in Tala amount	Nil	Nil	<ul style="list-style-type: none"> 0.375% commission \$50.00 minimum 	<ul style="list-style-type: none"> 0.5% commission \$50.00 minimum
3. Postage	<ul style="list-style-type: none"> \$0.50 	Nil	<ul style="list-style-type: none"> Prevailing courier cost + 10.0%. 	<ul style="list-style-type: none"> \$50.00 minimum
XV. FOREIGN CURRENCY ACCOUNTS				
1. Monthly fee	<ul style="list-style-type: none"> USD \$5.00 NZD \$5.00 AUD \$5.00 EUR €5.00 	<ul style="list-style-type: none"> EUR - \$20.00 GBP - \$20.00 	<ul style="list-style-type: none"> \$30.00 per currency 	<ul style="list-style-type: none"> USD\$50.00 min monthly NZD\$50.00 min monthly AUD\$50.00 min monthly
2. Quarterly fee	<ul style="list-style-type: none"> USD \$20.00 NZD \$30.00 AUD \$25.00 	<ul style="list-style-type: none"> USD - \$20.00 NZD - \$30.00 AUD - \$25.00 	Nil	Nil
3. Cash Lodgment	<ul style="list-style-type: none"> 1.0% value of Deposit 	Nil	<ul style="list-style-type: none"> \$100.00 of the currency 	<ul style="list-style-type: none"> Not accepted
4. Foreign cheque deposit	<ul style="list-style-type: none"> \$5.00 + \$0.50 stamp duty 	<ul style="list-style-type: none"> \$7.50 per transaction (\$7.00 commission plus \$0.50 stamp duty) 	<ul style="list-style-type: none"> \$10.00 commission +\$0.50 stamp duty 	<ul style="list-style-type: none"> \$50.00 per cheque
5. Foreign cheque collection	<ul style="list-style-type: none"> 1.0% value of cheque 	Nil	<ul style="list-style-type: none"> On application 	Nil
6. Inward remittances	Nil	Nil	<ul style="list-style-type: none"> \$10.00 of the currency of the account 	<ul style="list-style-type: none"> T\$15.00 any amount
7. Outward remittances	Nil	Nil	<ul style="list-style-type: none"> \$20.00 of the currency of the account 	<ul style="list-style-type: none"> Swift cost & c/sion (T\$20.00+T\$10.00 if NZD/AUD/FJD). Swift cost & c/sion (T\$30.00 + T\$10.00 if USD)
8. Account closure	Nil	<ul style="list-style-type: none"> \$50.00 (Within 3 months of opening) \$20.00 (After months of opening) 	<ul style="list-style-type: none"> On application 	Nil
9. Foreign Term Deposit: Early Termination	Nil	<ul style="list-style-type: none"> \$100.00 of currency courier fees 	Nil	Nil
10. Transfer to internal account/deposit/withdrawal	N/A	<ul style="list-style-type: none"> \$10.00 per currency 	N/A	N/A
XVI. FORWARD EXCHANGE CONTRACT				
1. New contract	N/A	<ul style="list-style-type: none"> \$30.00 	Nil	N/A
2. Extensions	N/A	<ul style="list-style-type: none"> \$30.00 	Nil	N/A
3. Cancellation	N/A	<ul style="list-style-type: none"> \$30.00 + any foreign currency exchange loss incurred by the bank 	Nil	N/A
4. Delivery (in excess of 5 p/contract)	N/A	<ul style="list-style-type: none"> \$10.00 partial delivery 	Nil	N/A

G. ELECTRONIC TRANSACTIONS (ATM FEES)

	ANZ	BSP	NBS	SCB
I. PACIFIC PACKAGE ACCOUNT				
1. Electronic transaction monthly	N/A	• 8 free - then \$0.50 afterwards	N/A	N/A
II. PACIFIC SAVER ACCOUNT				
2. Electronic transaction	N/A	• \$0.50 per transaction	N/A	N/A
III. CHEQUE ACCOUNT				
3. Electronic transactions	N/A	• 12 FREE electronic transactions then • \$0.50 per transaction thereafter	N/A	N/A
IV. PACIFIC STANDARD ACCOUNT				
4. ATM withdrawal	N/A	• \$0.50	N/A	N/A
V. PACIFIC PACKAGE ACCOUNT				
5. Electronic transaction	N/A	• 8 free then \$0.50 thereafter		
VI. PLUS SAVER ACCOUNT				
6. Electronic transaction	N/A	• \$0.50 per transaction		
VII. KIDS SAVINGS				
7. Electronic transactions	N/A	• 6 free then \$0.25 per transaction	N/A	N/A
VIII. ACCESS EVERYDAY ACCOUNT				
8. Electronic transaction fee	• \$0.25 p/transaction	N/A	N/A	N/A
IX. PACIFIC SAVINGS ACCOUNT				
9. Electronic transaction	• \$0.25 p/transaction	N/A	N/A	N/A
X. PRIORITY CASH MANAGEMENT				
10. Electronic transactions	• \$0.25 p/transaction	N/A	N/A	N/A
XI. SAVINGS / ACCESS ACCOUNTS				
11. Electronic withdrawal	• \$0.50 p/transaction • (Businesses & Personal Chq acct)	Nil	• \$0.50 p/transaction • \$0.50 p/withdraw (Master Card)	• \$0.50 p/transaction after 5 free items.
12. Business & Personal Cheque Accounts	• \$0.25 per transaction	• 12 free then \$0.50 per transaction thereafter	N/A	N/A
13. Cash transaction – ATM withdrawal			• \$0.50 per transaction	
14. ATM Maintenance fee	Nil	Nil	Nil	• \$2.00 charged monthly to account
15. Replacement of lost ATM card	• \$5.00	• \$5.00	• \$5.00	• \$5.00
16. Maintenance fee				• \$2.00 monthly
17. Regeneration of PIN / Reissue of PIN	• \$5.00	• Free	• \$5.00 for 2 nd request & more	• \$5.00
18. Search fee				• \$20.00
19. Query fee				• \$5.00 (cash recapture)

	ANZ	BSP	NBS	SCB
20. Local ATM charge for withdrawals on nonbank (A,B,N,S) branded card customers	• \$15.00 per transaction	N/A	N/A	N/A
21. International ATM withdrawal	• \$10.00 per transaction	• \$15.00 per transaction	N/A	N/A
22. International ATM balance enquiry	• \$4.00 per transaction	N/A	N/A	N/A
23. Back-up tapes storage	• \$300.00 p/month	N/A	N/A	N/A
24. Replacement of lost VDC card(local)	N/A	• \$10.00	N/A	N/A
25. ATM fee for overseas non-customer cardholder	• \$15.00	N/A	N/A	N/A
26. ATM fee for overseas customer cardholder	• Free	• \$15.00	N/A	N/A
27. Lost Pacific Card & PIN number	N/A	• \$5.00	N/A	N/A
28. Lost EMV card & PIN Number	N/A	• \$10.00	N/A	N/A
29. Cash Advance fee - EFTPOS	N/A	• \$15.00	N/A	N/A
30. Scheme branded international card	N/A	N/A	• \$15.00 per withdraw • \$2.00 per balance enquiry	N/A
31. Data sim	N/A	• \$20.00 • (applied to BSP merchants only)	N/A	• \$20.00 monthly
32. Merchant fee				• \$0.20 per transaction
33. My SCB Wallet a. Scan & Pay/Funds transfer				• \$0.50 per transaction after 5 free items per month

H. INTERNET BANKING

	ANZ	BSP	NBS	SCB
I. PERSONAL BANKING				
1. Internal transfer				
a. Pacific Package Accounts (005)	• Free	a. 8 free electronic transactions then \$0.50 thereafter	• \$0.20	N/A
b. Pacific Standard Accounts (026)		b. \$0.50 p/electronic transaction effective immediately		
c. Bonus Saver Accounts (027)		c. \$0.50 p/electronic transaction and charge at end of the month		
2. External transfer				
a. Pacific Package Accounts	• Free	a. 8 free electronic transactions then \$0.50 thereafter	• \$10.00 per bank	• \$5.00
b. Pacific Standard Accounts		b. \$0.50 p/electronic transaction effective immediately		
c. Plus Saver Accounts		c. \$0.50 p/electronic transaction and charge at end of the month		
II. BUSINESS BANKING				
1. Internal transfers	• Free	Nil	• \$0.50 • IB internal transfer by MTOs - \$2.00	N/A
2. External transfers	• Free	• 8 free electronic transactions then 0.50 thereafter for personal account transactions • \$7.50 monthly fee business account transaction	• Transfer funds to other banks - \$5.50 per bank + \$0.20 per transaction • IB Bulk transfer payment – 0.20c per transaction	• \$5.00
3. Cross currency transfer	• \$16.00	• \$25.00	N/A	N/A
4. Internet banking-Payroll to other banks	• \$16.00	• \$0.15	N/A	N/A
5. Internet banking-Payroll within banks	• Free	• \$0.15	N/A	N/A
III. INTERNATIONAL TELEGRAPHIC TRANSFERS				
1. International Telegraphic Transfers	• \$16.00	N/A	N/A	N/A
IV. MAINTENANCE FEE				
1. Maintenance fee	N/A	N/A	N/A	• \$2.00 monthly

I. MOBILE PHONE BANKING

	SCB SMS BANKING	NBS EZISEND
1. Account Balances	N/A	Nil
2. Transfer of funds between accounts	• \$5.00 - External	Nil
3. Transfer of funds - Person to person	N/A	Nil
4. View recent transactions	N/A	Nil
5. Top up wallet	N/A	Nil
6. Goods purchase	N/A	Nil
7. Cash out	N/A	Nil
8. Transaction history	N/A	Nil
9. Generate send money	N/A	• \$4.13 per transaction
10. Redeem send money	N/A	Nil
11. Cash in	N/A	Nil
12. Pay bill	N/A	Nil

J. TRANSACTIONAL BANKING

	ANZ
1. On-boarding fee	Free
2. Monthly maintenance fee	Free
3. Transfers between accounts	Free
4. Payments & Payroll to other ANZ accounts	Free
5. Payments and payroll to other local banks	Free
6. Cross border funds transfers	\$16.00

K. VISA DEBIT CARD

	ANZ	BSP	NBS (DEBIT MASTER CARD)
1. Card issuance fee	N/A	• \$10.00	
2. Card replacement fee	• \$12.50	• \$10.00	• \$20.00
3. Emergency card replacement fee	• \$30.00		• \$30.00
4. PIN replacement fee	• \$10.00		• \$10.00
5. Monthly service fee	• \$5.00		•
6. Local ATM withdrawals (own ATMs)	• \$0.50 - \$5.00	• \$0.50	• \$0.50
7. Local ATMs withdrawals (other Bank's ATMs)	• \$10.00	• \$15.00	• \$0.50 ANZ • \$15.00 BSP
8. Local balance enquiry (own ATMs)	• Free		• Nil
9. Local balance enquiry (other Bank's ATMs)	• \$1.00		• \$0.50 ANZ • \$2.00 BSP
10. Local POS transaction (own POS)	• \$0.50 - \$5.00	• \$0.50	• \$0.50 • (tap n go)
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. 15. Cross-border transaction fee	• 2.5% of the amount in WST		
16. 16. Scheme Branded International card	N/A	N/A	• \$10.00 per withdrawal
17. 17. Scheme Branded International card	N/A	N/A	• \$2.00 per balance enquiry
18. ANZ Samoa (Local Visa Card)	N/A	N/A	Nil withdrawal / balance enquiry
19. BSP (Local Visa Card)	N/A	N/A	• \$15.00 per withdrawal / nil balance enquiry
20. Internet payment	N/A	N/A	• \$0.50 per transaction
21. Joining fee	N/A	N/A	• \$65.00 1 st card issue
22. Annual fee	N/A	N/A	• \$65.00 renewal
23. Foreign currency conversion fee	N/A	N/A	• 2.5% of the rate of conversion
24. Nonbank debit card withdrawal fee from bank ATM	N/A	N/A	• NZ\$4.00 per withdraw
25. Visa Debit Card Annual fee	N/A	• \$50.00	N/A
26. EziBank			Nil
27. EziSend			• \$4.13 per transaction
28. Over the counter payroll transfer			• \$10.00 per bank
NOTE: The above information was made available by the commercial banks and customers are to contact their banks for further clarification.			