

# CENTRAL BANK OF SAMOA

## COMMERCIAL BANKS INTEREST RATES, FEES AND CHARGES AS OF MARCH 2024

### 1. ACCESS / SAVINGS ACCOUNTS

	<u>ANZ</u>	<u>BSP</u>	<u>NBS</u>	<u>SCB</u>
1. Interest rate	N/A	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 &amp; Savings Account 1.5% based on the minimum balance of each month. Interest is credited monthly to accounts. \$1.50 maintenance fee per month</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> – Credited monthly to accounts. 2.5% interest rate per month (earned if no w/drawal + 1 deposit a month)</p> <p><b>Savings Pension</b> - Nil opening balance - Nil monthly fee - \$2 Pension credit fee</p> <p><b>KickStart Access</b> (Full time Tertiary students – 18 to 24 years old) - \$2 opening balance</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 5 To Life - \$2.00 Samoa Super Saver – Nil Pension Account - Nil</p>	\$20.00

3. Withdrawal without passbook (Service fee)	N/A	\$20.00 (upon approval)	\$20.00 Accounts for clubs, societies, joint, etc.	\$20.00
4. Penalty fee - Access & Savings - Access PAYG	N/A	\$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	\$1.50 per month applied to all accounts	\$1.00 per month when account balance is below \$50.00
5. Update Passbook	N/A	N/A	0.50 each previous transactions and free to update current balance and new transaction	
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
6. Closing fee  Account Re-opened	N/A	\$5.00 when account closed within 3 months since opening	\$10.00  \$10.00	\$10.00 if account is closed within 3 months from opening date  \$20.00 account reopened
7. New passbook	N/A	Nil \$20.00 for replacement of lost or mutilated passbook	Nil Available only for joint accounts \$25.00 for replacement of lost or mutilated passbook after 14 days	Nil \$15.00 for replacement of lost or mutilated passbook
8. Inoperative/Dormant fees	\$25.00 for 3 months inoperative	Nil	Nil	N/A
9. Over the counter withdrawal	N/A	N/A	\$5.00	\$2.00 per transaction
10. Transfer for cashout using MSA Account	N/A	N/A	\$10.00	N/A
<b>2. Pacific Standard Account</b>				
a. Minimum Opening Balance		\$20.00		
b. Paper w/drawal-Manual debit		\$4.00		
c. Credit transaction	N/A	Nil	N/A	N/A
d. Interest rate		0%		
e. Monthly maintenance fee		Nil		
<b>3. Premium Electronic Account</b>				
a. Minimum opening Balance		\$20.00		
b. Interest rate	N/A	1.0%	N/A	N/A
c. Paper withdrawal/Manual debit		\$4.00 per transaction		
d. Monthly maintenance fee		\$5.00		
<b>4. Pacific Package Account</b>				
a. Minimum opening Balance	N/A	\$20.00	N/A	N/A
b. Interest Rate		1.00% p.a.		

c. Maintenance fee d. Paper withdrawal/Manual debit e. Deposit fee		\$2.50 \$4.00 each \$2.00 p/transaction after the 1 <sup>st</sup> 4 deposits		
<b>5. Plus Saver Account</b> a. Minimum Opening Balance Interest Rates: - Base - Bonus  b. Monthly maintenance fee c. Manual transaction fee	N/A	\$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
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
<b>6. Kids Savings Account</b> a. Minimum opening balance b. Monthly maintenance fee c. Interest rate  d. Manual transactions	N/A	\$10.00 Nil Nil 1.0% p.a + 3.0% bonus if no w/drawals & at least 1 deposit w/in a month \$3.00 p/transaction	N/A	N/A
<b>7. Commercial Cash Management</b> a. Minimum opening balance b. Interest rates  c. Monthly maintenance fee  d. Manual transaction	N/A	\$50,000.00 1.0% p.a. on min bal of \$50k or above. Paid at end of each month Nil. Normal cheque account monthly maintenance fee will apply when bal falls below \$50k within the month Nil. Normal cheque account transaction fees will apply when bal falls below \$50k	N/A	N/A
<b>8. Government Account/Non-Monetary</b> a. Minimum opening balance b. Interest rate c. Monthly maintenance fee d. Deposit fee e. Withdrawal fee	N/A	\$300.00 0% \$5.00 Free 1 <sup>st</sup> 25 deposits, \$0.20 per deposit thereafter Free 1 <sup>st</sup> 25 deposits, \$0.20 per cheque thereafter	N/A	N/A

<b>9. BSP First</b> 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	Nil \$10,000.00 17.95% \$20.00 0.15% of overdrawn balance	N/A	N/A
<b>10. CCA – Oceanic Communication Ltd</b> a. Minimum opening balance b. Interest rates c. Monthly maintenance fee d. Manual transaction fee	N/A	\$50,000.00 2.0% p.a. on min bal of \$50k or above. Int is paid at the end of each month Nil. Normal cheque a/c monthly maintenance fee will apply when bal falls below \$50k within the month. Nil. Normal cheque a/c transaction fees will apply when bal falls below \$50k.	N/A	N/A
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
<b>11. TRANSACTIONAL ACCOUNTS:</b> <b>a. Access Every Day Account</b> - OTC (Staff assisted withdrawal) fee - Maintenance - Minimum Opening Balance - Interest	\$5.00 \$2.50 p/mth \$50.00 Nil	N/A	N/A	N/A
<b>b. Access Premium Account</b> - OTC (Staff assisted withdrawal) fee - Maintenance - Minimum Opening Balance - Interest	Unlimited \$12.00 p/month \$50.00 Nil	N/A	N/A	N/A
<b>12. SAVINGS ACCOUNTS:</b> <b>a. Pacific Savings Account</b> - OTC (Staff assisted withdrawal) fee - Maintenance fee - Interest Base Rate - Bonus rate - Minimum opening balance - Minimum Monthly deposits	\$5.00 N/A 0.05% 0.55% \$50.00 \$50.00	N/A	N/A	N/A
<b>b. Priority Cash Management Account</b> - Minimum opening balance - OTC fee - Interest	\$50.00 \$5.00 p/trans 0 – 4999 = 0.25% 5K – 9999 = 0.50% 10K – 19999 = 0.75% 20K + = 1.0%	N/A	N/A	N/A

## CHEQUE ACCOUNTS

	<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/cheque 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	\$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 transaction (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 quarter 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 (within fin/yr) \$50.00 p/hr if previous years
8. Dishonored fee - Inward	\$30.00 p/cheque	\$5.00	\$20.00 if re-lodge by staff	\$40.00 lack of funds \$20.00 irregularities
9. Dishonor fee - Outward	\$30.00 p/cheque	\$45.00 insufficient funds & all other irregularities	\$40.00 Lack of funds \$20.00 Technical error or irregularities	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 p/chq drawn at ANZ \$20.00 p/chq drawn on other banks	\$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. Special Authority	NA	NA	\$20.00 when a customer at overseas request to withdraw or transfer funds to another account	NA
13. Counter cheque fee	\$5.00 non customer	\$0.70 per leaf	\$5.00 a leaf	\$1.00
14. Cheque withdrawal without bank account	N/A	N/A	\$10.00	N/A
15. Stop Notice Fee – lost chqs	\$5.00 stop pymt fee (set up) \$5.00 stop cheq notice	\$10.00 stop payment set up	\$20.00	\$10.00

	\$5.00 stop pymnt notice			
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<b>TIME DEPOSITS</b>	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
1. Minimum opening balance	\$500.00	\$1,000.00	\$500.00	\$500.00
<b>2. Maturity periods</b>				
a. 1 < 2 months	0.50% p.a.	1.25% p.a.	1.75% p.a.	1.75%
b. 3 < 5 months	0.75% p.a.	1.50% p.a.	2.0% p.a	2.00%
c. 6 < 11 months	1.00% p.a.	2.00%	2.50% p.a.	2.25%
d. 12 months and over	1.75% p.a.	2.50% p.a.	3.00% p.a.	2.75%
3. Penalty (early withdrawal admin fee)	\$25.00	\$50.00	\$50.00 \$20.00	\$30.00
4. Early withdrawal interest charged	1.5%	Nil	1.0%	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	\$15.00 \$15.00 \$15.00 refunding a bank cheque	\$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	<b>Non-ANZ Customer</b> - \$5.00 min \$25.00 max <b>Customer</b> \$5,000 or less = \$5.00 min, \$25.00 max	Nil	<b>Customer</b> Up to \$2000 – Free >\$2,000 to \$5,000 (max for coins) - \$10.00 >\$5,000 for notes only - \$15.00 <b>Non-Customer</b> Up to \$2,000 - \$10.00 >\$2,000 to \$5,000 max - \$20.00	0.05%- \$50k & more cash w/dls
- Notes and Coins Service fee	\$20.00			\$2.00 min, \$10.00 max
- Poorly arranged lodgments	\$5.00 min \$25.00 max		\$10.00	
- Money Transfer Co	\$20.00		\$10.00 per withdrawal	Varies
4. Certificate of Balance	\$50.00	Nil	\$30.00	\$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	Nil	\$10.00	Nil
7. Certificate supplied (Audit confirmation)	\$50.00	\$50.00	\$50.00	Nil
8. Other confirmations (when requested to include in audit confirmations)	N/A	N/A	\$20.00 per item	N/A
9. Search fee (Voucher retrieval)	\$35.00 per hour	\$50.00 per hour	\$20.00 less an hour \$50.00 per hour \$20.00 per hour – Tracing & confirm destination of a cheque	\$20.00 per hour (retrieval period within current year) \$50.00 per hour (retrieval period before current year)
Surrender of paid cheque	\$1.50 + search fee	Nil	Nil	
10. Automatic Transfer fee	\$0.50 internal \$5.00 external \$30.00 TT	\$2.00 internal \$5.00 external	\$1.50 internal \$5.50 external	\$1.00 internal \$5.00 external
10. Manual Transfers	\$5.00 – internal \$10.00 – external	\$5.00 - internal \$5.00 - external	\$3.00 internal \$10.00 external	\$1.00 - internal \$5.00 - external
11. Transfer of cash using MSA account	N/A	N/A	\$15.00	N/A
12. Fax messages	\$20.00	Nil	N/A	N/A
13. Telephone/Facsimile overseas	\$20.00 per request	Nil	\$10.00 Fax o/seas \$30.00 - t/phone for account query	N/A
14. Print out fee	\$2.00 per print out	\$2.00 per page	\$3.00 p/page - stmt request, - FCY a/cs, - Repeat stmt \$5.00 p/month - Special Request (daily, weekly, monthly & quarterly)	\$2.00 per page
15. Photocopy	\$2.00 per page	\$2.00 per copy	\$3.00 per page	\$1.00 per copy
16. Safe Custody fee	\$100.00 p.a. \$10.00 per visit	N/A	\$20.00 monthly fee \$50.00 setup fee	N/A
17. Third Party/Cheque deposit	N/A	N/A	\$2 – 3 <sup>rd</sup> party deposit to Business accounts \$1 – 3 <sup>rd</sup> party deposit to Personal accounts	N/A
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
18. Notes Exchange fee	N/A	N/A	Free up to \$2,000 0.1% for \$2001 upward	N/A

19. 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
20. Confirmation of Balance on behalf of a customer	\$20.00	\$5.00	\$30.00	\$20.00
21. - Payroll fee (payment from list) - Diskpay processing fee (payment from disk)	\$1.00 per transaction \$0.20 per transaction \$10.00 to other banks p/list	\$0.15 p/customer \$0.50 p/customer	\$0.50 per person \$10.00 to transfer funds to other banks	\$10 – process to other banks \$20 – Late fee
22. Standing order: - 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	free \$0.50 \$0.50 \$5.00 \$30.00 \$7.50	N/A \$2.00 Free - \$25.00 Nil	Free Free	\$2.00 \$2.00 \$2.00
23. Lodgment Books (Deposits)	\$3.00 small & duplicate book \$15.00 large & triplicate book	\$5.00 small \$30.00 large	\$6.00 small \$25.50 large	\$6.00 small \$8.00 large \$22.00 A4size
24. Late payment fee for credit cards	Nil	\$20.00	N/A	N/A
25. Statements - Issued when full - Computer printout - 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 \$2.00 \$35.00 per hour	\$2.00 per page	\$2.00 per page \$2.00 per page \$3.00 per month \$2.00 of ccy p/page of FCY a/cs	\$2.00 per page
26. Credit card – cash advance fee	\$7.50	N/A	N/A	N/A
27. Back up storage	\$300 per month	N/A	N/A	N/A
28. Pension Payout fee	N/A	N/A	\$2.00	N/A



## LOANS AND OVERDRAFT ACCOUNTS

	<u>ANZ</u>	<u>BSP</u>	<u>NBS</u>	<u>SCB</u>
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	0.00% - 3.00%	0.25% – 6.5%	0.5 – 5.5%
<b>SMALL LOAN</b>				
1. Interest Rate	Decommissioned in May 2017	N/A	20.0% flat	Small Loan 1 - 15.0% p.a.
2. Current maximum limit	N/A	N/A	\$3,000.00	\$5,000
3. Application/ Approval/ Establishment fee	N/A	N/A	\$20.00 fee if loan approved	1.5% of amount approved Minimum \$50.00
4. Maintenance/Administration fee	N/A	N/A	3.0% flat on approved amount	\$5 monthly
5. Guarantee fee	N/A	N/A	\$45.00 (1 party)	\$20.00 (1 party) plus \$20.00 s/duty
<b>OVERDRAFT</b>				
1. Interest rate	Variable	Personal OD – 14.45% p.a Business OD – 7.95% p.a.	9.50%	8.50% p.a.
2. Application/Establishment/ Approval fee	1.5% on approved amount, \$150 minimum	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	\$10.00 monthly
4. Excess/Unarranged OD fee	Daily charge of 1.5% on excess balance \$45.00 minimum	Nil	1.0% on excess \$40.00 minimum	1.5% of approved amount, \$50.00 minimum

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
5. Service fee	0.125% per month on limit or overdraft 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
<b>TERM LOAN</b>				
<b>A. PERSONAL LOAN</b>				
1. Lending rate	12.50% p.a – Secured 15.50% p.a - Unsecured	Personal Loan Unsecured (PLU) – 14.45% (fixed)  Personal Asset Loan (PAL) - 12.40% (fixed)  Personal Property Investment (PPI) – 7.25% (variable)	Variable, depend on security & servicing ability	15.0% p.a.
2. Maximum limit for Personal loan	\$20,000 unsecured \$40,000 secured	PLU - \$20,000  PAL - No limit (subject to qualifying criteria)  PPI – Nil	Secured – no limit subject to criteria Unsecured - \$10,000	\$20,000
3. Application/Establishment/ Approval fee	1.50% approved amount, min \$150	PLU/PAL/PPI - 2.0% of applied amount or \$200 minimum	2.0% of approved amount \$200 minimum	1.5% of approved amount. \$100.00 minimum
4. Administration/Maintenance fee	0 – 4,999 = \$5 5,000 – 49,999 = \$10 per month	PLU/PAL/PPI - 0.15% of monthly principal	Nil	\$10.00 monthly (>5K<20K)
5. Guarantee fee	N/A	N/A	Refer to Other Big Loans	\$20.00 (1 party) + \$20.00 s/duty
6. Penalty fee	N/A	PLU/PAL/PPI - +3.0% on actual interest to be charged on arrears; charged after 7 <sup>th</sup> day of arrears.	N/A	3.0%

B. OTHER TERM LOANS	ANZ	BSP	NBS	SCB
<p>1. Interest Rates</p> <p>1. Business Loan/General Finance</p> <p>2. Home Loan</p>	<p>a). Residential property investment loan – VARIABLE</p> <p>b). Term Loan – VARIABLE</p> <p>c). Lease Finance – Current Leasing Rate (fixed)</p> <p>6.79%</p>	<p>Finance Leases (FL) – 10.13% p.a. (fixed)</p> <p>Tailored Business Loans (TBL) – 7.95% p.a. (variable)</p> <p>Home Loan Mortgage (HLM) – 7.25% p.a. (variable)</p> <p>Home Loan Professional (HLP): <b>Options:-</b> 6.50% fixed for 1 year then 6.75% variable thereafter; or</p> <p>Commercial Property Investment (CPI) – 7.95% p.a.</p>	<p>9.5% base rate subject to risk criteria</p> <p>9.5% subject to risk criteria</p>	<p>8.50%</p> <p>8.50%</p> <p>Vehicle Loans – 12.0%</p>
<p>2. Application/Approval fee</p> <p>1. Business loan/Gen Finance</p> <p>2. Home loan</p>	<p>1.5% approval amount, min \$375</p> <p>1.5% approval amount, min \$300</p>	<p>FL – Nil</p> <p>TBL - 2.0% of total approved loan</p> <p>HLM/CPI – 2.0% of applied amount or \$200 minimum</p> <p>HLP – 1.0% of applied amount or \$200 minimum</p>	<p>2.0% of approved amount</p> <p>Minimum \$200</p>	<p>1.5% of amount approved</p> <p>\$100.00 minimum</p>
<p>3. Loans Admin/Maintenance fee</p>	<p>0 - 4,999 = \$5.00</p> <p>5K - 49,999 = \$10.00</p> <p>50K - 149,99 = \$15.00</p> <p>150K + = 0.01% p/month (Business/Gen Fin)</p> <p>Housing = Nil</p>	<p>TBL/HLM/CPI - 0.15% of monthly principal</p> <p>HLP/FL - Nil</p>	<p>0.0% p.a. on approved amount</p>	<p>5K-49,999 = \$10.00 monthly</p> <p>50K-149,999 = \$15.00 monthly</p> <p>150K + = 0.01% monthly</p>
<p><b>NOTES</b></p> <p>i. All banks' lending rates are calculated daily and debited or charged to the customers loan or overdraft account on a monthly basis.</p> <p>ii. Risk margins are based upon customer's loan grade and are added to the base lending rate to ascertain the applicable interest rate.</p> <p>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).</p> <p>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).</p>				
<p>4. Documentation fee</p>	<p>N/A</p>	<p>N/A</p>	<p>Nil</p>	<p>\$20.00</p>

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
a. Loan agreement	N/A	\$20.00 stamp duty	Nil	Nil
b. preparation of security Setting bank priority	Refer to Solicitor	\$25.00 security over term deposit	Nil \$50.00	\$30.00
d. Insurance policies	N/A	N/A	\$20.00 per item	\$20.00 per item
e. Guarantees	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
f. Witnessing fee (solicitor)	N/A	\$50.00	\$50.00	N/A
5. Discharge fee under bank-seal	\$300.00 to arrange discharge of any security by solicitor \$50 bank discharge fee	\$25.00 to arrange discharge of any security by solicitor \$300.00 when preparing notice of demand (all costs including plaintiff's fee)	\$300.00 \$75.00 bank discharge documentation	\$50.00
6. Serving demand	\$20.00 when preparing notice of demand	\$10.00 for local purposes	\$200.00 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	\$20.00	\$25.00 overseas requests	\$30.00 in currency of country requesting	\$20.00

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
10. Default/Excess rate	3.0%p.a.	FL – Nil HLM/HLP/TBL/CPI - 3.0% on actual interest to be charged on arrears; after 7 <sup>th</sup> day of arrears.	3.0% p.a.	3.0% penalty fee
11. Loan arrears	\$10.00 payable after 7 days	N/A	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	Nil	\$10.00  1.25% On renewal, \$40.00 minimum
13. Loan restructure fee	1.0% of balance Minimum \$100.00	Nil	2.0% of approved amount. \$200.00 minimum	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	Based on quotation from valuer on the ANZ panel	N/A	\$50.00 Minimum	Zone A (Town Area) \$50.00 Zone B (Urban Area) \$100.00 Zone C (Rural Area) \$150.00
17. Bid guarantee of tender	N/A	N/A	\$50.00 per letter	N/A
18 Performance bank guarantee (unconditional)	2.0% of original amount and 1.0% every 6 months thereafter	Establishment fee – 1.0% approved amount Guarantee fee – 1.0% approved amount every 6 months	2.0% of approved amount	1.5% of amount guaranteed + processing fee \$200.00
19. Fee for withdrawing (cancelled) loans already approved	N/A	N/A	\$250.00 flat rate	N/A
20. Insurance renewal	N/A	N/A	2.0% of approved amount, \$200.00 minimum	N/A

**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	<p>\$0.20 per transaction – Direct debit schedules to ANZ customers by Disk-pay</p> <p>\$1.00 per transaction – Payment from list</p> <p>\$10.00 per list to other banks</p>	<p>\$15.00 Inwards TT (from overseas &amp; local banks)</p> <p>\$10.00 of ccy – (credit to fx a/c)</p> <p>\$30.00 of ccy – (Trf/cr to local banks in fx ccy)</p> <p>\$15.00 (non-customer, pay on application &amp; ID)</p> <p>\$30.00 of ccy – (Return funds)</p> <p>\$20.00 +\$10 – for cheque fee (credit to other local banks in SAT ccy.</p>	<p>\$10.00 customers</p> <p>\$20.00 (Other banks customers via swift)</p>	<p>\$15.00 customer</p> <p>\$25.00 other banks (via swift)</p> <p>\$30.00 other banks (via bank cheque)</p>
b. Cover swap	\$30.00 of currency plus communication costs	Nil	Nil	\$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)	<p>TC - \$5.00 of currency per t/action</p> <p>CC - \$5.00 of currency per cheque + \$0.50 s/duty</p> <p>MO - Nil</p>	<p>\$7.00 per encashment (+ \$0.50 s/duty)</p> <p>MO – Nil</p> <p>\$170.00 Courier cost</p>	\$170.50 including stamp duty, courier for clearance and commission	<p>\$60.00 for both CC and TC</p> <p>MO - Nil</p>
d. Media Broadcasting	N/A	Nil	\$5.00	N/A
e. Fax Request for Fund	\$30.00	Nil	<p>\$10.00 p/page (local)</p> <p>\$20.00 p/page (o/seas)</p>	\$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
g. Sale of traveler’s cheque	1.0% commission or \$10.00 minimum	N/A	N/A	N/A

<b>2. Outward payment</b>	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
a. Bank draft	Issuance - \$10.00 Repurchase - \$20.00 Reissue/Replacement original item on hand - \$10.00 Stop payment - \$20.00	N/A	\$15.50 incl. s/duty	\$10.00 commission + \$0.50 stamp duty
b. Telegraphic transfer Pacific countries Other countries Minor currencies - JPY, Yen, etc)	\$30.00 Outward TT's \$13.00 Inward TT's \$25.00 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-\$10) \$40.00 (swift costs=\$30/com-\$10) \$40.00 (swift cost=\$30/com-\$10)
c. 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
d. Cover Swap	\$30.00 of currency	Nil	0.50% Commission \$10.00 Minimum \$50.00 Maximum	Nil
e. Stop Payments - Drafts	\$60.00 of currency + international bank fees & charges	Nil	\$25.00	USD\$20.00 WST\$20.00
f. Inter-bank settlement	N/A	N/A	\$10.00	N/A
g. Payment with multiple beneficiaries	N/A	\$25.00 per item listing	N/A	N/A
h. Swift cancellation/Refunds	N/A	\$20.00	N/A	N/A
<b>3. Letters of Credit</b>		<b>Import Documentary LCs</b>		
a. LCs - Establishment  Standby LC	0.50% Tala amt. Min \$30.00 + com. cost.(Est Fee) 1.5% and 1.0% charged 3, 6 & 12 months.	0.50% per LC + cable cost of \$50.00	0.50% ST amount + commission cost minimum ST\$70.00  1.5%	0.50% commission \$60.00 minimum
b. Head and Counter	Nil	0.50%, \$70.00 min incl. cable costs.	0.5%	Nil
c. 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
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 ccy
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	Nil	\$50.00 minimum
g. Extension	Nil	\$50.00	\$20.00	\$30.00 + SWIFT charges

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
h. Dishonors	Nil	Nil	\$15.00	\$30.00 + Swift cost + overseas fee if any.
i. (i) Reimbursement Fee (ii) Discrepancies	\$125.00 \$100.00	Nil	\$10.00	N/A
j. Indemnity	\$50.50	Nil	1.0%	N/A
k. Expired	N/A	\$50.00	1.0%	N/A
l. Multiple Drawing	N/A	Nil	1.0%	N/A
<b>4. <a href="#">Export Documentary Collection (EDC)</a></b>				
a. Handling fee	N/A	0.50% min \$50, max \$1,000	N/A	N/A
b. Dishonors	N/A	\$30.00 all ccy	N/A	N/A
c. Representation	N/A	\$30.00	N/A	N/A
d. Extension of term	N/A	\$30.00	N/A	N/A
e. Letter to overseas bank for fate	N/A	\$20.00	N/A	N/A
f. Letter of exporter fate bill	N/A	\$20.00	N/A	N/A
g. Export license confirmation to Centra Bank	N/A	\$20.00	N/A	N/A
<b>5. <a href="#">Export Documentary Letter of Credit (EDLC)</a></b>				
a. Export letter of credit	N/A	On application	N/A	N/A
b. Advising of term	N/A	\$50.00	N/A	N/A
c. Advising of amendments	N/A	\$25.00	N/A	N/A
d. Negotiations/document handling	N/A	0.50% min \$30, max \$1,000	N/A	N/A
<b>6. <a href="#">Transferrable Letter of Credit (TLC)</a></b>				
a. Simple transfer	N/A	\$100.00	N/A	N/A
b. Involved transfer	N/A	\$200.00	N/A	N/A
c. Head and counter	N/A	On application	N/A	N/A
d. Standby	N/A	On application	N/A	N/A
<b>7. <a href="#">Local Currency Refinance (LCR)</a></b>				
a. Establishment	N/A	\$50.00	N/A	N/A
b. Interest rate	N/A	As applied on customer loan or OD a/c.	N/A	N/A
c. Extension	N/A	\$50.00	N/A	N/A



	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
d. Prepayments	N/A	\$50.00	N/A	N/A
<b>8. <a href="#">Foreign Currency Finance (FCF)</a></b>				
a. Establishment	N/A	\$100.00 + interest at prime rates + margin of 1.50%	N/A	N/A
b. Extension	N/A	\$100.00	N/A	N/A
c. Prepayment	N/A	\$100.00	N/A	N/A
<b>9. <a href="#">Airway Bill and Bill of Lading</a></b>				
a. Establishment	N/A	1.50% min \$50, + stamp duty of \$10.00	N/A	N/A
b. Outstanding guarantee	N/A	\$15.00 per month	N/A	N/A
<b>10. <a href="#">Overseas Collection Inward (OCI)</a></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	0.35% or \$30.00 minimum	\$10.00 per fate advice	\$45.00 per Sight/Term Draft
c. Dishonor/Representation/ Extension of Term	\$25.00	\$30.00	Nil	\$30.00 Change to \$30.00
d. Air Mail Postage (AMP)	\$0.50 stamp duty	\$5.00	Nil	Nil
e. Endorsement (Guarantee) of bill	Nil	0.50% or \$70.00 min	Nil	\$50.00
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)	\$50.00 per month for both sight & term.
g.. Noting and Protesting	N/A	Nil	\$20.00	\$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) \$70.00 – (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	Nil
(j). Documentary	Nil	Nil	0.25% or \$50.00 minimum + swift cost	0.25% or \$25.00 minimum + swift cost.

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
(k). Documentary withdrawn	Nil	Nil	0.25% or \$50.00 minimum	\$30.00
(l). (i) Clean Withdrawn collection (ii) Indemnity	\$50.50 NZ/AUST- \$50.00 WST	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 – \$70.00 - Courier US/Other countries - \$80.00	Nil	\$20.00	N/A
(n). Partial payment	N/A	0.5% or \$30 minimum	N/A	N/A
<b><u>11. Finance</u></b>				
a. Acceptance	Nil	Nil	1.25% p.a SAT amount (0.1% per month of part thereof)	Nil
b. Late payment	Nil	Nil	2.5% + extension fee \$25.00 + acceptance 1.25%	\$30.00 per month for both sight & term
c. Interest	Nil	Nil	10.0%	Nil
<b><u>12. Fating</u></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	\$50.00 monthly for all types
e. Faxing (correspondence)	\$20.00	Nil	\$10.00	\$10.00

	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>
<b>13. 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>14. Foreign Currency Accounts</b>				
a. Monthly fee	N/A	EUR - \$20.00 GBP - \$20.00	\$30.00 per currency	USD\$50.00 min monthly NZD\$50.00 min monthly AUD\$50.00 min monthly
b. Quarterly fee	USD \$20.00 NZD \$30.00 AUD \$25.00	USD - \$20.00 NZD - \$30.00 AUD - \$25.00	N/A	N/A
c. Cash Lodgment	1.0% value of Deposit	Nil	\$100.00 of the currency	Not accepted
d. Foreign cheque deposit	\$5.00 + \$0.50 stamp duty	\$7.50 per transaction (\$7.00 commission plus \$0.50 stamp duty)	\$10.00 commission + \$0.50 stamp duty	\$50.00 per cheque
e. Foreign cheque collection	1.0% value of cheque	N/A	On application	N/A
f. Inward remittances	N/A	N/A	\$10.00 of the currency of the account	T\$15.00 any amount
g. Outward remittances	N/A	N/A	\$20.00 of the currency of the account	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)
h. Account closure	N/A	\$50.00 (Within 3 months of opening) \$20.00 (After months of opening)	On application	N/A
i. Foreign Term Deposit: Early Termination	N/A	\$100.00 of currency courier fees	N/A	N/A
j. Transfer to internal account/deposit/withdrawal	N/A	\$10.00 per currency	N/A	N/A
<b>15. Forward Exchange Contract</b>				
a. New contract	N/A	\$30.00	N/A	N/A
b. Extensions	N/A	\$30.00	N/A	N/A
c. Cancellation	N/A	\$30.00 + any fccy exchange loss incurred by the bank	N/A	N/A
d. Delivery (in excess of 5 p/contract)	N/A	\$10.00 partial 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
<b><u>Premium Electronic Account</u></b> 2. All electronic transactions	N/A	FREE	N/A	N/A
<b><u>Plus Saver Account</u></b> 3. Electronic transaction	N/A	\$0.50 p/transaction	N/A	N/A
<b><u>Cheque Account</u></b> 4. Electronic transactions	N/A	12 FREE electronic transactions then \$0.50 per transaction thereafter	N/A	N/A
<b><u>Pacific Standard Account</u></b> 5.. ATM withdrawal	N/A	\$0.50	N/A	N/A
<b><u>Kids Savings</u></b> 6.. Electronic transactions	N/A	6 free then \$0.25 per transaction	N/A	N/A
<b><u>Commercial Cash Management</u></b> 7.. Electronic transaction	N/A	Free	N/A	N/A
<b><u>Government Account/Non-Monetary</u></b> 8. Electronic transaction	N/A	N/A	N/A	N/A
<b><u>BSP First</u></b> 9.. Electronic transaction	N/A	N/A	N/A	N/A
<b><u>CCA – Oceania Communication Ltd</u></b> 10.. Electronic transaction	N/A	Free	N/A	N/A
<b><u>Access Everyday Account</u></b> 11. Electronic transaction fee	\$0.25 p/transaction	N/A	N/A	N/A
<b><u>Pacific Savings Account</u></b> 12. Electronic transaction	\$5.00 p/transaction	N/A	N/A	N/A
<b><u>Priority Cash Management</u></b> 13. Electronic transactions	\$5.00 p/transaction	N/A	N/A	N/A
<b><u>Savings /Access Accounts</u></b> 14. 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.
15. Cash transaction – ATM withdrawal			\$0.50 per transaction	
16. ATM Maintenance fee	Nil	Nil	Nil	\$2.00 charged monthly to account
17. Replacement of lost ATM card	\$5.00	\$5.00	\$5.00	\$5.00
18. Regeneration of PIN Reissue of PIN	\$5.00	Free	\$5.00 for 2 <sup>nd</sup> request & more	\$5.00
19. Local ATM charge for withdrawals on nonbank (A,B,N,S) branded card customers	\$15.00 per transaction	N/A	N/A	N/A
20. International ATM withdrawal	\$10.00 per transaction	\$15.00 per transaction	N/A	N/A
21. International ATM balance enquiry	\$4.00 per transaction	N/A	N/A	N/A
	<b>ANZ</b>	<b>BSP</b>	<b>NBS</b>	<b>SCB</b>

22. Back-up tapes storage	\$300.00 p/month	N/A	N/A	N/A
23. Visa Debit Card Annual Fee	N/A	\$50.00 p.a.	N/A	N/A
24. Replacement of lost VDC card(local)	N/A	\$10.00	N/A	N/A
25. Receive alerts for ATM, system maintenance, broadcasts available now	Free	Free	N/A	N/A
26. ATM fee for overseas non-customer cardholder	\$15.00	N/A	N/A	N/A
27. ATM fee for overseas customer cardholder	Free	\$15.00	N/A	N/A
28. New Pacific card & PIN number	N/A	Free	N/A	N/A
29. Lost Pacific Card & PIN number	N/A	\$5.00	N/A	N/A
30. New EMV Card & PIN number	N/A	Free	N/A	N/A
31. Lost EMV card & PIN Number	N/A	\$10.00	N/A	N/A
32. Cash Advance fee - EFTPOS	N/A	\$15.00	N/A	N/A
33. scheme branded international card	N/A	N/A	\$15.00 per withdraw \$2.00 per balance enquiry	N/A
34. Data sim	N/A	\$20.00 (applied to BSP merchants only)	N/A	N/A

Internet Banking	ANZ	BSP	NBS	SCB
<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	\$0.20	\$0.50 after 5 free transactions
<b>b. External transfer</b> <ul style="list-style-type: none"> <li>Pacific Package Accounts</li> </ul>	Free	8 free electronic transactions then \$0.50 thereafter	\$10.00 per bank	\$5.00

<ul style="list-style-type: none"> <li>Pacific Standard Accounts</li> <li>Plus Saver Accounts</li> </ul>		<p>\$0.50 p/electronic transaction effective immediately</p> <p>\$0.50 p/electronic transaction and charge at end of the month</p>		
<b>2. Business Banking</b>				
a. Internal transfers	Free	Nil	<p>\$0.50</p> <p>IB internal transfer by MTOs - \$2.00</p>	\$0.50 after 5 free transactions
b. External transfers	Free	<p>8 free electronic transactions then 0.50 thereafter for personal account transactions</p> <p>\$7.50 monthly fee business account transaction</p>	<p>Transfer funds to other banks - \$5.50 per bank + \$0.20 per transaction</p> <p>IB Bulk transfer payment – 0.20c per transaction</p>	\$5.00
c. Cross currency transfer	\$16.00	\$25.00	N/A	N/A
d. Internet banking-Payroll to other banks	\$16.00	\$0.15	N/A	N/A
e. Internet banking-Payroll within banks	Free	\$0.15	N/A	N/A
<b>3. International Telegraphic Transfers</b>	\$60.00	N/A	N/A	N/A

<b>MOBILE PHONE BANKING</b>	<b>SCB SMS BANKING</b>	<b>NBS EZISEND</b>
1. Account Balances	1 <sup>st</sup> transaction free then \$0.20 daily	Nil
2. Transfer of funds between accounts	\$0.50 p/transaction – Internal \$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	1 <sup>st</sup> transaction free then \$0.20 daily	Nil
9. Generate send money		\$4.13 per transaction
12. Redeem send money		Nil
13. Cash in		Nil
14. Pay bill		Nil

<b>Transactive Banking</b>	<b>ANZ</b>
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

<b>Master Card ATM</b>	<b>NBS</b>
1. Withdrawal	\$0.50 per withdrawal
2. Balance enquiry	Nil
3. Pin change	Nil
4. Scheme branded international card	\$10.00 per withdrawal
5. Scheme branded international card	\$2.00 per balance enquiry
6. ANZ Samoa (Local Visa card)	Nil withdrawal / balance enquiry
7. BSP (Local Visa card)	\$15.00 per withdrawal/nil balance enquiry

<b>VISA DEBIT CARD</b>	<b>ANZ</b>	<b>BSP</b>	<b>NBS Debit Master Card</b>
1. Card issuance fee	N/A	\$10.00	
2. Card replacement fee	\$20.00	\$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	
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		
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. Cross-border transaction fee	2.5% of the amount in WST		
16. Internet payment	NA	N/A	\$0.50 per transaction
17. Joining fee	NA	N/A	\$65.00 1 <sup>st</sup> card issue
18. Annual fee	NA	N/A	\$65.00 renewal
19. Foreign currency conversion fee	NA	N/A	2.5% of the rate of conversion
20. Nonbank debit card withdrawal fee from bank ATM	NA	NA	NZ\$4.00 per withdraw
21. EziBank			Nil
22. EziSend			\$4.13 per transaction

**NOTE:**

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