

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 SEPTEMBER 2025

A. ACCESS / SAVINGS ACCOUNTS

	ANZ	BSP	NBS	SCB
1. Interest Rate	N/A	1.50% p.a. Interest is accrued monthly on a minimum balance.	Access & Savings Account 1.5% based on the minimum balance of each month. Interest is credited monthly to accounts. \$1.50 maintenance fee per month 5 To Life (Tier interest rate) \$5.00 - \$499.00: 1.0% pa \$500.00 - \$999.00: 1.5% pa \$1000 and more: 2.0% pa Samoa Super Saver (Credited monthly to accounts). 2.5% interest rate per month (earned if no withdrawal + 1 deposit a month) Savings Pension - Nil opening balance - Nil monthly fee \$2 Pension credit fee KickStart Access (Full time Tertiary students – 18 to 24 years old) \$2 opening balance	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)	Nil	\$100.00 when opening a new account	- Access & Savings Account: \$20.00 5 To Life: \$2.00 - Samoa Super Saver: Nil - Pension Account: Nil	\$50.00

	ANZ	BSP	NBS	SCB
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 / Transaction 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	N/A
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 Replacement	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	Nil \$20.00 for replacement of lost or mutilated passbook
8. Inoperative/Dormant fees	Nil	Nil	Nil	N/A
9. Over the counter withdrawal	N/A	N/A	\$5.00	N/A
10. Transfer of cash using Miscellaneous Clearance Account (MSA)	N/A	N/A	\$15.00	N/A
11. Pacific Standard Account a. Minimum Opening Balance b. Paper w/drawal-Manual debit c. Credit transaction d. Interest rate e. Monthly maintenance fee	N/A	a. \$20.00 b. \$4.00 c. Nil d. 0% e. Nil	N/A	N/A
12. Premium Electronic Account a. Minimum opening Balance b. Interest rate c. Paper withdrawal / Manual debit d. Monthly maintenance fee	N/A	a. \$20.00 b. 1.0% c. \$4.00 per transaction d. \$5.00	N/A	N/A
13. Pacific Package Account a. Minimum opening Balance b. Interest Rate c. Maintenance fee d. Paper withdrawal/Manual debit e. Deposit fee	N/A	a. \$20.00 b. 1.00% p.a. c. \$2.50 d. \$4.00 each e. \$2.00 p/transaction after the first 4 deposits	N/A	N/A
14. Plus Saver Account a. Minimum Opening Balance b. Interest Rates: - Base - Bonus c. Monthly maintenance fee d. Manual transaction fee	N/A	a. \$20.00 b. 1.0% 1.50% (if no withdrawals & at least 1 deposit within the month) c. Nil d. \$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 • OTC (Staff assisted withdrawal) fee • Maintenance • Minimum Opening Balance • Interest	• \$5.00 • \$2.50 pm • \$50.00 • Nil	N/A	N/A	N/A
b. Access Premium Account • OTC (Staff assisted withdrawal) fee • Maintenance • Minimum Opening Balance • Interest	• Free • \$12.00 pm • \$50.00 • Nil	N/A	N/A	N/A

	ANZ	BSP	NBS	SCB
20. SAVINGS ACCOUNTS: a. Pacific Savings Account • OTC (Staff assisted withdrawal) fee • Maintenance fee • Interest Rate • Minimum opening balance • Minimum balance to earn interest	• \$5.00 • N/A • \$0 - \$99.99: 0.0%; • \$100+ : 0.40 • \$50.00 • \$100.00	N/A	N/A	N/A
b. Priority Cash Management Account • Minimum opening balance • OTC fee • Interest	• \$50.00 • \$5.00 per txn • 0 – \$4,999: 0.4% • \$5K – \$9,999: 0.40% • \$10K – \$19,999: 0.4% • \$20K+: 0.40%	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	\$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 per deposit thereafter.	N/A	N/A
4. Cheque 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	N/A	\$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	\$50 per item	\$50.00 per hour	\$20.00 less an hour or \$50.00 per hour + photocopy	\$20.00 per hour (within fin/yr) \$50.00 p/hr if previous years
8. Dishonoured fee - Inward	N/A	\$5.00	\$20.00 if re-lodge by staff	\$40.00 lack of funds \$20.00 irregularities
9. Dishonoured fee - Outward	N/A	\$45.00 insufficient funds & all other irregularities	\$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	a. N/A b. \$75.00 c. \$150.00 d. \$300.00 Inclusive of government stamp duty \$0.50 per leaf.	a. \$17.50 b. \$35.00 c. \$70.00 d. \$140.00 Inclusive of Government stamp duty of \$0.50 per leaf	a. \$17.50 b. \$35.00 c. \$70.00 d. \$140.00 Inclusive of government stamp duty of \$0.50 per leaf	a. \$17.50 b. \$35.00 c. N/A d. \$140.00
11. Special answer	N/A	\$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	N/A	\$0.70 per leaf	\$5.00 a leaf	\$1.00

	ANZ	BSP	NBS	SCB
14. Cheque withdrawal without bank account	N/A	N/A	• \$10.00	N/A
Automatic Transfer fee	•	•	• \$1.50 per transaction when account is within the bank • \$5.50 per transaction when account is other institutions.	•
15. Stop Notice Fee – lost chqs	N/A	• \$10.00 lost cheque	• \$20.00	• \$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%
e. Large Deposits	e. N/A	e. N/A	e. Special rate on request with max of 3%	e. N/A
3. Penalty (early withdrawal admin fee)	• \$25.00 min	• \$50.00	• \$50.00 • \$20.00	• \$30.00
4. Early withdrawal interest charged	• 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 - issued at customer request - replacement bank cheque - repurchase bank cheque	\$10.00	\$10.00 per cheque	\$15.00 Customer / non-customer \$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	\$5,000 or less: \$5.00 min, \$25.00 max	Customer 1% of total deposits of \$20k and over (daily) Non-Customer 1% of total withdrawals of \$20k and over (daily)	Customer - Up to \$2000 – Free >\$2,000 to \$5,000 (max for coins) - \$10.00 >\$5,000 for notes only - \$15.00 Non-Customer - 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		\$10.00	\$2.00 min, \$10.00 max
Poorly arranged lodgements	\$5.00 min \$25.00 max			
Money Transfer Co	\$20.00		\$10.00 per cash withdrawal	Varies
4. Certificate of Balance	\$50.00	Nil	\$30.00	\$50.00
5. Certificate of Interest Paid or Received for audit purposes	Nil	\$50.00	\$50.00	\$50.00
6. Certificate – Photocopy/replacement	Nil	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)	N/A	\$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	Nil	Nil	Nil	
10. Automatic Transfer fee	N/A	\$2.00 internal \$5.00 external	\$1.50 internal \$5.50 external	\$1.00 internal \$5.00 external
11. Manual Transfers	N/A	\$5.00 - internal \$5.00 - external	\$3.00 internal \$10.00 external	N/A
12. Transfer of cash using Management Suspense Account (MSA) account	N/A	N/A	\$15.00	N/A
13. Fax messages	\$20.00	Nil	N/A	N/A
	ANZ	BSP	NBS	SCB

14. Print out fee	• \$3.00 per print out	• \$2.00 per page	• \$3.00 p/page (statement request) • \$2.00 - FCY a/cs, • \$3.00 p/page - Special Request (daily, weekly, monthly & quarterly)	• \$2.00 per page
15. Photocopy	N/A	• \$2.00 per copy	• \$3.00 per page	• \$1.00 per copy
16. Photocopy of Retrieved Vouchers/Cheques (per item)	N/A	N/A	• \$3.00 per page + search fee	N/A
17. Safe Custody fee	N/A	N/A	N/A	N/A
18. Third Party/Cheque deposit	N/A	N/A	• \$2 – 3rd party deposit to Business accounts • \$1 – 3rd party deposit to Personal accounts	N/A
19. Notes Exchange fee	N/A	N/A	N/A	N/A
20. Coin Exchange fee	N/A	• \$3.00 a coin bag	N/A	• \$15.00 – Non-Customer
21. Confirmation of Balance on behalf of a customer	N/A	• \$5.00	• \$30.00	• \$20.00
22. Payroll fee (payment from list) • Diskpay processing fee (payment from disk)	• \$0.20 per transaction	• \$0.50 per customer • \$0.15 per customer	• \$0.50 per person • \$10.00 to transfer funds to other banks	• \$10 – process to other banks • \$20 – Late fee
23. 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 • \$60.00 • \$7.50	- Nil • \$2.00 • Free • \$25.00 - Nil	• Free • Free	• \$2.00 • \$2.00 • \$2.00
24. Lodgement Books (Deposits)	• \$10.00 small & duplicate book • \$35.00 large & triplicate book	• \$5.00 small • \$30.00 large	• \$6.00 small • \$25.50 large	• \$6.00 small • \$8.00 large • \$22.00 A4size
25. Late payment fee for credit cards	Nil	• \$20.00	N/A	N/A
26. Statements • 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	• Free • \$2.00 • \$2.00 • \$2.00 • \$2.00	• \$2.00 per page	• \$3.00 per page • \$2.00 per page • \$3.00 per month • \$3.00 of ccy p/page of FCY a/cs	• \$2.00 per page
27. Credit card – cash advance fee	N/A	N/A	N/A	N/A
28. Back up storage	N/A	N/A	N/A	N/A
29. Pension Payout fee	N/A	N/A	• \$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	Nil	• 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% on excess amount in addition to existing Interest Rate	• 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	• 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 - \$40,000 • 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	• \$275.00 unsecured • \$550.00 secured	• 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	• \$5.00 monthly (0<5k) • \$10.00 monthly (>5K<20K)
5. Guarantee fee	Nil	Nil	• Refer to Other Big Loans	• \$20.00 (1 party) + \$20.00 s/duty
6. Penalty fee	Nil	• 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	• Residential property investment loan: VARIABLE • Term Loan: VARIABLE • Lease Finance – Current Leasing Rate: FIXED (No longer available to new customers)	• Finance Leases (FL): 10.13% p.a. (FIXED) • Tailored Business Loans (TBL) – 7.95% p.a. (VARIABLE)	• 9.5% base rate subject to risk criteria	• 8.50% + Risk margin
b. Home Loan	• 6.79%	• 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.	• 9.5% subject to risk criteria	• 8.50% + Risk margin
c. Vehicle Loan	N/A	N/A		• 12.0% •

	ANZ	BSP	NBS	SCB
2. Application/Approval fee a. Business loan/Gen Finance b. Home loan	1.5% approval amount, min \$375 \$700	- FL – Nil - TBL - 2.0% of total approved loan - CPI – 2.0% of applied amount or \$200 minimum - HLM/HLP – 1.0% of applied amount or \$200 minimum	2.0% of approved amount - Minimum \$200	1.5% of amount approved \$100.00 minimum
3. Loans Admin / Maintenance fee	\$0 - \$4,999: \$5.00 \$5K - \$49,999: \$10.00 \$50K - \$149,99: \$15.00 \$150K+: 0.01% per month (Business / Gen Fin) - Housing: Nil	- TBL/CPI: 0.15% of monthly principal - HLM/HLP/FL: Nil	0.0% p.a. on approved amount	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)	Nil a. N/A b. Refer to Solicitor c. Nil d. 2.0% of original amount and 1.0% every 6 months thereafter. e. Nil	Nil a. \$20.00 stamp duty b. \$25.00 security over term deposit c. Nil d. \$30.00 per guarantee + \$20.00 stamp duty e. \$50.00	Nil a. Nil b. Nil \$50.00 c. \$20.00 per item d. \$45.00 (1 party) \$75.00 (2 parties) \$90.00 (3 parties) \$120.00 (4 parties or more) e. \$50.00	Nil a. Nil b. \$30.00 c. \$20.00 per item d. \$40.00 (1 party) \$50.00 (more than 3 parties) plus stamp duty e. Nil
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 \$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)	\$200.00 when preparing notice of demand	Town Area: Zone # 1 - \$20.00 - Apia – Vailele - Apia – Vaitale - Apia – Vaoala - Apia – Siusega Zone # 2 - \$30.00 - Letogo – Falefa - Saina – Mulifanua Zone # 3 - \$40.00 - Falefa – Atu Aleipata, Atu Falealili, Atu Safata, Mulifanua agai atu i Falelatai ma le Atu Lefaga - Vaoala – Tiavi-Siumu - Siusega – Aleisa – Lefaga Zone #4 - \$60.00 - Manono Tai - Savaii

	ANZ	BSP	NBS	SCB
7. Unpaid transfer	Nil	Nil	Nil	Nil
8. Information service fee (credit check)		Nil	Nil	Nil
9. Opinion fee	NIL	• \$10.00 for local purposes • \$25.00 overseas requests	• \$30.00 in currency of country requesting	• \$20.00
10. Default/Penalty/Excess rate	• 3.0%p.a.	• FL – Nil • HLM/HLP/TBL/CPI - 3.0% on actual interest to be charged on arrears; after 7th day of arrears.	• 3.0% p.a.	• 3.0% penalty fee
11. Loan arrears	Nil	Nil	Nil	Nil
12. Annual renewal fee				
• account operating as arranged	Nil	Nil	Nil	• \$10.00
• account operating outside arrangement				• 1.25% on renewal, \$40.00 minimum
13. Loan restructure fee	Nil	Nil	• 2.0% of approved amount, \$200.00 minimum	Nil
14. Commitment or holding fee	Nil	Nil	Nil	Nil
15. Searches of Government records	Nil	Nil	Nil	Nil
16. Inspection of land valuation	• Based on quotation from valuer on the ANZ panel	Nil	• \$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	Nil	Nil	• \$50.00 per letter	Nil
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	Nil	Nil	• \$250.00 flat rate	• \$200.00
20. Insurance renewal	Nil	Nil	• 2.0% of approved amount, \$200.00 minimum	Nil

NOTES

- All banks' lending rates are calculated daily and debited or charged to the customers loan or overdraft account on a monthly basis.
- Risk margins are based upon customer's loan grade and are added to the base lending rate to ascertain the applicable interest rate.
- 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).
- 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	\$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	\$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.	\$15.00 customers \$20.00 (Other banks customers via swift)	\$15.00 customer \$25.00 other banks (via swift) \$30.00 other banks (via bank cheque)
2. Cover swap	\$30.00 of currency plus communication costs	Nil	50% Commission/Foreign Accounts	\$25.00 cover swaps to other banks plus telex costs. On any amount.
3. Encashment of Foreign Cheques	TC - \$5.00 of currency per transaction	Nil	Nil	\$60.00 for both CC and TC
4. (T/cheques, Cashier's cheques, M/Order)	- CC - .00 of currency per cheque + \$0.50 s/duty - MO – Nil	Nil		MO - Nil
5. Media Broadcasting	N/A	Nil	Nil	N/A
6. Fax Request for Fund	\$30.00	Nil	Nil	\$20.00
7. Verification / Check Clearance from other banks	Nil	\$50.00 (collection)	Nil	\$15.00
8. Sale of travellers' cheque	Nil	Nil	Nil	Nil

	ANZ	BSP	NBS	SCB
II. OUTWARD PAYMENTS				
1. Bank draft	- Repurchase: \$20.00 - Stop payment: \$20.00	Nil	Nil	\$10.00 commission + \$0.50 stamp duty
2. Telegraphic transfer - Pacific countries - Other countries - Minor currencies - JPY, Yen, etc)	\$60.00 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) \$25.00 USD \$6.00 EUR transfers \$5.00 GBP transfer	\$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	Nil	N/A	\$20.00 each item
4. Cover Swap	\$30.00 of currency	Nil	0.50% Commission	Nil
5. Stop Payments - Drafts	\$60.00 of currency + international bank fees & charges	Nil	N/A	- USD\$20.00 - WST\$20.00
6. Inter-bank settlement	N/A	Nil	\$20.00	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/ Issuance Standby LC	1.75% (minimum \$50.00)	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
2. Head and Counter	Nil	0.50%, \$70.00 min incl. cable costs.	0.5%	Nil
3. Increase of Amount	Nil	\$50.00	40.0% or \$25.00 min + comm costs	\$20.00 + Swift costs + overseas fee if any
4. Swift Charges/Costs/Fee	\$60.00	\$50.00 (extension of validity date)	\$20.00	\$20.00 Pacific (NZD, AUD, FJD) \$30.00 Other (USD, etc) \$30.00 minor ccy
5. Amendment	\$1.75% (minimum \$50.00) on increased amount	\$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 Discrepancies	Nil	Nil	\$10.00	Nil
10. Indemnity	NIL	Nil	1.0%	Nil
11. Expired	Nil	\$50.00	1.0%	Nil
12. Advising	\$100.00	Nil	Nil	Nil
13. Multiple Drawing	Nil	Nil	1.0%	Nil

	ANZ	BSP	NBS	SCB
IV. EXPORT DOCUMENTARY COLLECTION (EDC)				
1. Advising - New	• \$40.00			
2. Handling fee	• 0.75% (minimum \$150.00)	• 0.50% min \$50, max \$1,000	N/A	N/A
3. Dishonours	N/A	• \$30.00 all ccy	N/A	N/A
4. Representation	N/A	• \$30.00	N/A	N/A
5. Extension of term	N/A	• \$30.00	N/A	N/A
6. Letter to overseas bank for fate	N/A	• \$20.00	N/A	N/A
7. Letter of exporter fate bill	N/A	• \$20.00	N/A	N/A
8. Export license confirmation to Centra Bank	N/A	• \$20.00	N/A	N/A
9. Dpcumentary Collection – Outward collection	• 0.50% (minimum \$50.00)			
V. IMPORT DOCUMENTARY COLLECTION				
1. Issuance	• 0.50% (minimum \$50.00)			
2. Amendment -extension of expiry date beyond 6 months (from date of issuance)	• 0.50% minimum (\$50.00)			
Increase in amount	• 0.50% (minimum \$50.00) on increased amount			
3. Acceptance of term drawings	• 0.125% per month or part thereof (minimum \$50.00)			
4. Revolving credit	• 0.50% (minimum \$50.00 on appliocation and on any reinstated amount			
5. Documentary collection - Inward collection	0.50% (minimum \$60.00)			
VI. 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
VII. 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
VIII. 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
IX. 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
X. 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
3. Shipping guarantee/ Airwaybill release	• 1.75% (minimum \$60.00)	•		
X. OVERSEAS COLLECTION INWARD (OCI) OR DOCUMENTARY COLLECTIONS (IDC)				
1. Sight & Term	• Nil	• 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	Nil	Nil
10. Documentary	Nil	Nil	Nil	• 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. 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

XII. FATING				
1. After Advice	Nil	Nil	• \$10.00	• \$20.00
2. (i) Late Payment fee (ii) Sight Term	Nil	Nil	• \$15.00 monthly (sight) • \$25.00 monthly (term)	• \$30.00 p/month for both sight & term
3. Issuing shipping Guarantee	Nil	Nil	• \$50.00	• \$50.00 for open a/c • \$40.00 for LCs • \$40.00 for ICs
4. Outstanding Shipping Guarantee	Nil	Nil	• 1.0% SAT amount or \$20.00 minimum	• \$50.00 monthly for all types
5. Faxing (correspondence)	Nil	Nil	• \$10.00	• \$10.00
	ANZ	BSP	NBS	SCB
XIII. INWARD DOCUMENTARY CREDITS				
1. Negotiation in foreign amount	Nil	Nil	• 0.25% commission • \$50.00 minimum • \$100.00 maximum	• 0.5% or \$50.00 minimum, \$100.00 maximum
2. Negotiation in Tala amount	Nil	Nil	• 0.375% commission • \$50.00 minimum	• 0.5% commission • \$50.00 minimum
3. Postage/Courier	• As per destination	Nil	• Prevailing courier cost + 10.0%.	• \$50.00 minimum
XIV. FOREIGN CURRENCY ACCOUNTS				
1. Monthly fee	• USD \$5.00 • NZD \$5.00 • AUD \$5.00 • EUR €5.00	• 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
2. Quarterly fee	Nil	• USD - \$20.00 • NZD - \$30.00 • AUD - \$25.00	Nil	Nil
3. Cash Lodgment	• 1.0% value of Deposit	Nil	• \$100.00 of the currency	• Not accepted
4. Foreign cheque deposit	• \$5.00 + \$0.50 stamp duty	• \$10.00 plus \$0.50 stamp duty)	• \$10.00 commission +\$0.50 stamp duty	• \$50.00 per cheque
5. Foreign cheque collection	• 1.0% value of cheque	Nil	• On application	Nil
6. Inward remittances	Nil	Nil	• \$10.00 of the currency of the account	• T\$15.00 any amount
7. Outward remittances	Nil	Nil	• \$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)
8. Account closure	Nil	• \$50.00 (Within 3 months of opening) • \$20.00 (After months of opening)	• On application	Nil
9. Foreign Term Deposit: Early Termination	Nil	• \$100.00 of currency courier fees	Nil	Nil
10. Transfer to internal account/deposit/withdrawal	N/A	• \$10.00 per currency	N/A	N/A

XV. FORWARD EXCHANGE CONTRACT				
1. New contract	N/A	• \$30.00	Nil	N/A
2. Extensions	N/A	• \$30.00	Nil	N/A
3. Cancellation	N/A	• \$30.00 + any foreign currency exchange loss incurred by the bank	Nil	N/A
4. Delivery (in excess of 5 p/contract)	N/A	• \$10.00 partial delivery	Nil	N/A

G. ELECTRONIC TRANSACTIONS (ATM FEES)

	ANZ	BSP	NBS	SCB
I. PREMIUM ELECTRONIC ACCOUNT				
1. Electronic transaction	N/A	• Free unlimited electronic transaction	N/A	N/A
II. CHEQUE ACCOUNT				
2. Electronic transactions	N/A	• 12 FREE electronic transactions then • \$0.50 per transaction thereafter		N/A
III. PACIFIC STANDARD ACCOUNT				
3. ATM withdrawal	N/A	• \$0.50	N/A	N/A
IV. PACIFIC PACKAGE ACCOUNT				
4. Electronic transaction	N/A	• 8 free then \$0.50 thereafter		
V. PLUS SAVER ACCOUNT				
5. Electronic transaction	N/A	• \$0.50 per transaction		
VI. KIDS SAVINGS				
6. Electronic transactions	N/A	• 6 free then \$0.25 per transaction	N/A	N/A
VII. ACCESS EVERYDAY ACCOUNT				
7. Electronic transaction fee	\$0.25 p/transaction	N/A	N/A	N/A
VIII. PACIFIC SAVINGS ACCOUNT				
8. Electronic transaction	• \$0.25 p/transaction	N/A	N/A	N/A
IX. PRIORITY CASH MANAGEMENT				
9. Electronic transactions	• \$0.25 p/transaction	N/A	N/A	N/A
X. SAVINGS / ACCESS ACCOUNTS				
10. Electronic withdrawal	• \$0.25 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.
XI. Business & Personal Cheque Accounts				
	\$0.25 per transaction			
11. Cash transaction – ATM withdrawal	•		• \$0.50 per transaction	•

12. ATM Maintenance fee	Nil	Nil	Nil	\$2.00 charged monthly to account
13. Replacement of lost ATM card	\$5.00	\$5.00	• \$5.00	\$5.00
14. Maintenance fee				• \$2.00 monthly
15. Regeneration of PIN / Reissue of PIN	• \$5.00	• Free	• \$5.00 for 2 nd request & more	• \$5.00
16. Search fee				• \$20.00
17. Query fee		•	•	• \$5.00 (cash recapture) •
18.	ANZ	BSP	NBS	• SCB
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
International ATM withdrawal	\$10.00 per transaction	\$15.00 per transaction	N/A	N/A
20. International ATM balance enquiry	• \$4.00 per transaction	N/A	N/A	N/A
21. Back-up tapes storage	• \$300.00 p/month	• N/A	N/A	N/A
22. Replacement of lost VDC card(local)	• N/A	\$10.00	N/A	N/A
23. ATM fee for overseas non-customer cardholder	• \$15.00	N/A	N/A	N/A
24. ATM fee for overseas customer cardholder	Free	• \$15.00	N/A	N/A
25. Lost Pacific Card & PIN number	• N/A	\$5.00	N/A	N/A
26. Lost EMV card & PIN Number	• N/A	• \$10.00	N/A	N/A
27. Cash Advance fee - EFTPOS	N/A	• \$15.00	N/A	N/A
28. Scheme branded international card	N/A	• N/A	• \$10.00 per withdraw \$2.00 per balance enquiry	N/A
29. Data sim	N/A	• \$10.00 applied to BSP merchants only)	N/A	\$20.00 monthly
30. Merchant fee			•	\$0.20 per transaction
31. My SCB Wallet 32. Scan & Pay/Funds transfer		•		• \$0.50 per transaction after 5 free items per month
33.				•
a.				•

H. INTERNET BANKING

	ANZ	BSP	NBS	SCB
I. PERSONAL BANKING				
1. Internal transfer a. Pacific Package Accounts (005) b. Pacific Standard Accounts (026) c. Plus Saver Accounts (027)	Free	a. 8 free electronic transactions then \$0.50 thereafter b. \$0.50 p/electronic transaction effective immediately c. \$0.50 p/electronic transaction and charge at end of the month	\$0.20 per transfer in excess of 10 free transfer per month	N/A
2. External transfer a. Pacific Package Accounts b. Pacific Standard Accounts c. Plus Saver Accounts	Free	a. 8 free electronic transactions then \$0.50 thereafter b. \$0.50 p/electronic transaction effective immediately c. \$0.50 p/electronic transaction and charge at end of the month	\$10.00 per bank	\$5.00
II. BUSINESS BANKING				
1. Internal transfers	Free	Nil	- IB internal transfer for Business accounts excluding MTO - \$0.50 per transaction - 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	\$30.00	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. TRANSACTIVE 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	Free	
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	N/A
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	N/A	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.