

VISITOR EARNINGS & REMITTANCES REPORT

JANUARY 2026

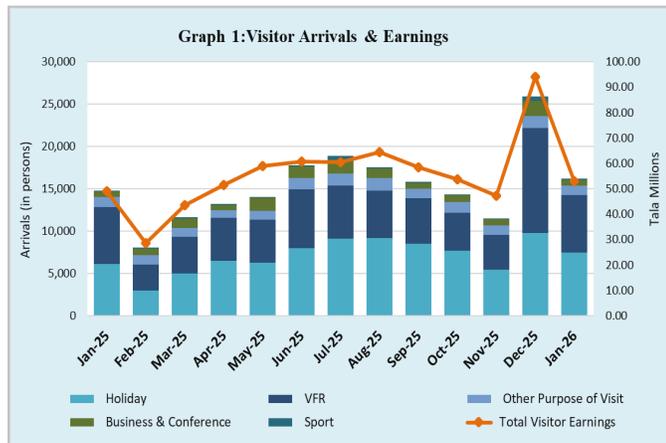
This report is a monthly release of the latest available indicators on the tourism sector and private remittances, with information sourced from the Central Bank, Samoa Bureau of Statistics and the Ministry of Customs and Revenue.

Report No.7: 2025/26

January 2026

Visitor Arrivals¹ and Earnings

Following the peak period (festive season) in the previous month, total visitor arrivals returned to normal levels, falling by a seasonal 37.6 percent to a total of **16,167 visitors** in January 2026. However, when compared to January of the previous year, total arrivals were 9.6 percent (or 1,421 visitors) higher. (See Graph 1)



The seasonal decrease in visitor arrivals over December 2025 was driven by reductions from key markets such as New Zealand (by 4,657 visitors), Australia (by 2,835 visitors), American Samoa (1,468 visitors), the United States of America (by 758 visitors) and ‘Other countries’ (by 69 visitors). By purpose of travel, reductions were recorded for ‘Visiting friends and relatives’ (down by 5,632 visitors), ‘Holiday’ (down by 2,311 visitors), ‘Business and conference’ (by 1,188 visitors), Sports (by 410 visitors) and ‘Other purpose of visit’ (by 220 visitors).

In the first seven months of FY2025/26, total arrivals was recorded at **119,965 visitors**, rising 3.4 percent (or 3,914 visitors) from the same period of the previous fiscal year.

Total visitor receipts dropped by **43.6 percent** to **\$53.0 million** in January 2026 and was 8.0 percent (or \$3.9 million) lower than in January 2025. Meanwhile, the average expenditure per visitor slipped slightly by 0.8 percent from the previous month.

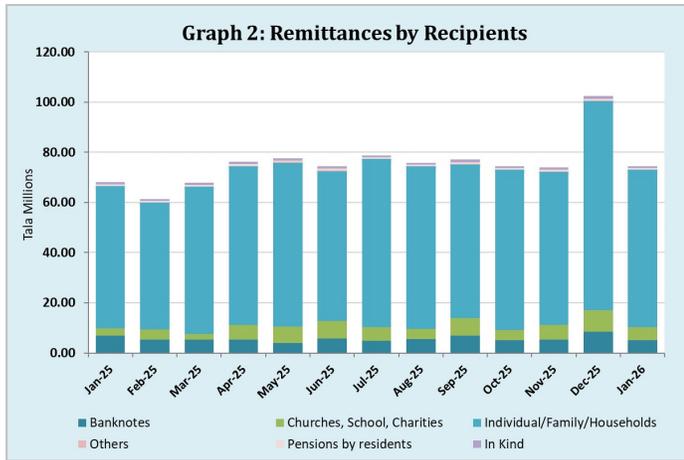
The monthly decline in visitor earnings was mainly driven by a decrease in receipts from New Zealand visitors (by \$15.9 million), Australia (by \$13.6 million), American Samoa (by \$5.2 million), United States (by \$4.1 million), ‘Other countries’ (by \$2.4 million) and Europe (by \$0.2 million). Lower receipts were also recorded across key purpose of travel such as ‘VFR’, ‘Holiday’, Business and Conference’, ‘Other purpose of visit’ and Sports, down by \$24.9 million, \$9.0 million, \$4.7 million, \$1.8 million and \$1.0 million in that order.

For the **first seven months of fiscal year FY2025/26**, total visitor earnings amounted to **\$429.62 million, 5.7 percent (or \$23.3 million)** higher than the same period in FY2024/25.

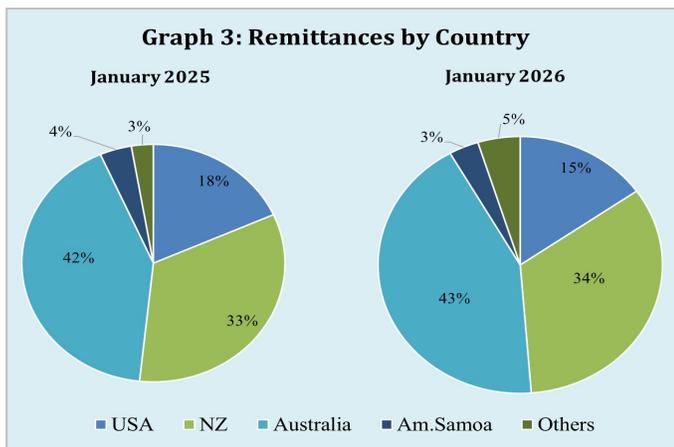
Remittances

Total monthly remittances declined significantly by **27.2 percent (or \$27.8 million)** to a total of **\$74.5 million** over the previous month but was 9.4 percent (or \$6.4 million) higher when compared to the same month last year. (See Graph 2)

¹ Samoa re-opened its border to international travelers on 1st August 2022. Cruise ship tourists are not counted as tourist as they are only in Samoa for less than a day but their spending are included as part of tourism earnings (travel credit).



The seasonal drop over December 2025 was due to reductions across all of its source markets such as Australia (down by \$11.4 million), New Zealand (by \$9.7 million), United States (by \$4.2 million), ‘Other countries’ (by \$1.8 million) and American Samoa (by \$0.8 million). By recipients, the decrease reflected lower transfers for ‘Family and households’ (down by \$20.8 million), Hand-carried cash (down by \$3.4 million), Non-profit institutions serving households (NPISH) (by \$3.3 million) and ‘In kind’ transfers (by \$0.2 million). (See Graph 3)



In contrast, total remittance transfers for the first seven months of FY2025/26 amounted to \$556.9 million, which was 2.1 percent (or \$11.4 million) higher than the same period in FY2024/25.

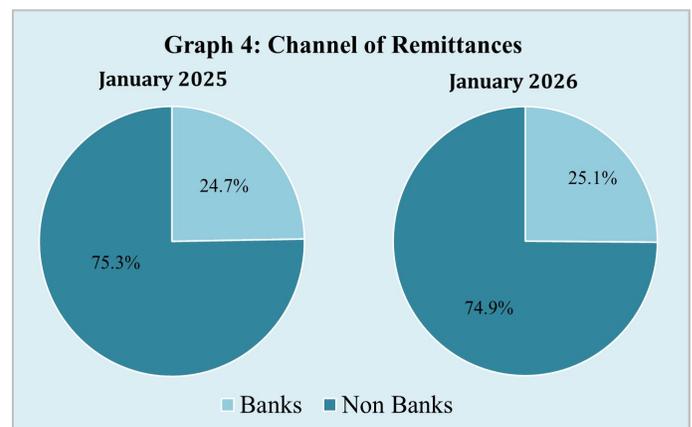
This increase reflected higher transfers from Australia (up by \$19.6 million) and United States (up by \$0.3 million). By purpose, funds for ‘Family and households’ (up by \$16.3 million), ‘Hand

carried cash’ (up by \$3.3) and ‘Pensions by residents’ up by \$0.2 million.

By remittance channels, money transfer operators (MTOs) continued to dominate, accounting for 74.9 percent of remittance flows in January 2026 slightly lower than 76.4 percent in December 2025 but still above 70.8 percent a year earlier. The share of commercial bank transfers rose to 25.1 percent from 23.6 percent in the previous month and 24.7 percent in January 2025. (See Graph 4)

Of the non-bank remittance channels, traditional MTOs received 70.3 percent of inflows, while electronic MTO platforms accounted for 4.6 percent.

According to the data obtained from *Send Money Pacific*², the average cost of sending NZD\$200 to Samoa edged up to 7.28 percent of total funds from 6.83 percent in December 2025 but was below 7.69 percent a year earlier. Similarly, sending AUD\$200 to Samoa costs around 7.38 percent, higher than 6.71 percent in the previous month and the 7.14 percent in January 2025. These levels remain well above the 3.0 percent target for the reduction of remittance costs by 2030, under the UN Sustainable Development Goals (SDGs).



CENTRAL BANK OF SAMOA
10 March 2026

² <https://sendmoneypacific.org>

VISITOR EARNINGS & REMITTANCES REPORT

January 2026

Table 1. TOURISM EARNINGS, AVERAGE EXPENDITURE AND TOURISM PRICE INDEX

	Jan-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
Total arrivals (persons)	14,520	14,746	8,070	11,605	13,210	13,977	17,741	18,843	17,510	15,791	14,278	11,448	25,928	16,167
Total arrivals incl. cruise ships (1)	16,705	14,746	8,070	14,319	21,126	16,786	18,731	18,843	20,412	15,791	16,620	11,448	25,928	19,143
Arrivals, by market (persons)														
American Samoa	883	511	378	663	464	716	753	1,275	656	546	540	462	1,886	418
Australia	4,232	4,554	1,936	2,225	3,544	3,275	3,675	5,339	4,005	4,022	3,300	3,014	6,078	3,243
Europe	297	315	350	461	432	396	474	547	581	486	549	419	442	468
New Zealand	6,561	7,030	3,156	5,697	6,264	6,688	9,078	7,827	8,974	8,037	7,316	4,768	13,571	8,914
USA	1,002	1,027	826	1,165	1,193	1,214	2,004	2,078	1,488	1,209	1,125	1,229	2,389	1,631
Other Countries	1,545	1,309	1,424	1,394	1,313	1,688	1,757	1,777	1,806	1,491	1,448	1,556	1,562	1,493
Cruise ships	2,185	0	0	2,714	7,916	2,809	990	0	2,902	0	2,342	0	0	2,976
Arrivals, by purpose (persons)														
Holiday	5,172	6,089	2,973	5,012	6,507	6,225	7,978	9,058	9,190	8,469	7,640	5,450	9,779	7,468
VFR	6,047	6,765	3,031	4,300	5,046	5,087	6,936	6,344	5,546	5,412	4,522	4,058	12,398	6,766
Business & Conference	567	663	799	1,154	588	1,498	1,397	1,603	1,104	645	792	740	1,843	655
Sport	21	45	139	89	178	66	102	453	165	132	58	73	533	123
Other	2,713	1,184	1,128	1,050	891	1,101	1,328	1,385	1,505	1,133	1,266	1,127	1,375	1,155
Cruise ships	2,185	0	0	2,714	7,916	2,809	990	0	2,902	0	2,342	0	0	2,976
Total earnings (tala million)	47.22	49.09	28.47	43.00	49.90	58.42	60.41	60.48	63.81	58.36	53.31	47.31	93.92	52.44
Total earnings incl. cruise ships (2)	47.64	49.09	28.47	43.55	51.43	58.95	60.60	60.48	64.34	58.36	53.77	47.31	93.92	53.00
Earnings, by market (tala million)														
American Samoa	2.35	1.38	0.53	1.83	1.62	3.17	2.25	3.60	1.39	1.11	0.85	1.06	6.28	1.07
Australia	15.42	17.04	8.96	9.82	15.37	12.99	14.35	17.01	16.99	15.76	15.64	16.88	25.73	12.10
Europe	0.35	0.39	0.36	0.75	0.61	0.45	0.46	0.49	0.82	0.55	0.58	0.67	0.81	0.57
New Zealand	21.06	23.15	10.15	20.28	24.26	30.36	28.32	24.89	34.53	30.21	28.52	19.53	44.83	28.96
USA	2.86	2.94	3.45	5.54	2.87	3.90	7.27	7.64	4.14	5.85	2.94	3.91	8.97	4.85
Other Countries	5.18	4.19	5.02	4.80	5.17	7.54	7.75	6.84	5.94	4.88	4.78	5.27	7.30	4.89
Cruise ships	0.41	0.00	0.00	0.55	1.54	0.54	0.19	0.00	0.53	0.00	0.46	0.00	0.00	0.56
Earnings, by purpose (tala million)														
Holiday	17.18	19.50	10.47	17.62	22.73	24.88	25.56	26.83	32.81	31.64	23.80	16.94	32.70	23.66
VFR	23.17	25.38	11.09	16.30	21.08	26.34	28.02	25.28	23.09	21.57	21.55	25.69	49.36	24.46
Business & Conference	2.45	2.81	3.57	4.92	2.61	5.31	5.09	4.58	4.77	2.51	2.75	3.29	7.47	2.75
Sport	0.08	0.17	0.40	0.40	0.65	0.28	0.21	1.85	0.46	0.56	0.17	0.19	1.45	0.45
Other	4.34	1.24	2.93	3.76	2.83	1.61	1.53	1.94	2.68	2.09	5.04	1.21	2.93	1.12
Cruise ships	0.41	0.00	0.00	0.55	1.54	0.54	0.19	0.00	0.53	0.00	0.46	0.00	0.00	0.56
Average expenditure (tala, per person)	3,252	3,329	3,527	3,706	3,777	4,180	3,405	3,210	3,644	3,696	3,734	4,133	3,622	3,243
Tourism Price Index	177.3	181.7	180.1	181.4	181.6	182.8	186.1	188.0	187.2	185.4	184.1	182.9	182.1	180.7
First Number of Months up to	7 months to Jan 24	7 months to Jan 25	8 months to Feb 25	9 months to Mar 25	10 months to Apr 25	11 months to May 25	12 months to Jun 25	1st month to Jul 25	2 months to Aug 25	3 months to Sep 25	4 months to Oct 25	5 months to Nov 25	6 months to Dec 25	7 months to Jan 26
Total Visitor Arrivals (persons)	111,891	116,051	124,121	135,726	148,936	162,913	180,654	18,843	36,353	52,144	66,422	77,870	103,798	119,965
Over the past year (%)	88.4%	3.7%	2.1%	2.2%	2.4%	2.1%	2.8%	-1.0%	0.2%	2.6%	1.4%	-0.8%	2.5%	3.4%
Past 3 year average	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Past 5 year average	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Arrivals, by market (persons)														
American Samoa	6,662	6,314	6,692	7,355	7,819	8,535	9,288	1,275	1,931	2,477	3,017	3,479	5,365	5,783
Australia	31,449	30,367	32,303	34,528	38,072	41,347	45,022	5,339	9,344	13,366	16,666	19,680	25,758	29,001
Europe	2,644	3,541	3,891	4,352	4,784	5,180	5,654	547	1,128	1,614	2,163	2,582	3,024	3,492
New Zealand	50,405	52,326	55,482	61,179	67,443	74,131	83,209	7,827	16,801	24,838	32,154	36,922	50,493	59,407
USA	8,691	10,077	10,903	12,068	13,261	14,475	16,479	2,078	3,566	4,775	5,900	7,129	9,518	11,149
Other Countries	12,040	13,426	14,850	16,244	17,557	19,245	21,002	1,777	3,583	5,074	6,522	8,078	9,640	11,133
Cruise ships	5,695	14,638	14,638	17,352	25,268	28,077	29,067	0	2,902	2,902	5,244	5,244	5,244	8,220
Arrivals, by purpose (persons)														
Holiday	46,821	48,919	51,892	56,904	63,411	69,636	77,614	9,058	18,248	26,717	34,357	39,807	49,586	57,054
VFR	40,044	42,647	45,678	49,978	55,024	60,111	67,047	6,344	11,890	17,302	21,824	25,882	38,280	45,046
Business & Conference	5,921	10,095	10,894	12,048	12,636	14,134	15,531	1,603	2,707	3,352	4,144	4,884	6,727	7,382
Sport	2,177	1,532	1,671	1,760	1,938	2,004	2,106	453	618	750	808	881	1,414	1,537
Other	16,928	12,858	13,986	15,036	15,927	17,028	18,356	1,385	2,890	4,023	5,289	6,416	7,791	8,946
Cruise ships	5,695	14,638	14,638	17,352	25,268	28,077	29,067	0	2,902	2,902	5,244	5,244	5,244	8,220
Total Visitor Earnings (tala million)	386.56	406.37	434.84	477.84	527.74	586.16	646.57	60.48	124.29	182.65	235.96	283.27	377.20	429.63
Over the past year (%)	99.1%	5.1%	3.6%	3.6%	3.9%	3.6%	4.6%	6.3%	8.2%	9.8%	7.5%	3.8%	5.6%	5.7%
Past 3 year average	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Past 5 year average	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Earnings, by market (tala million)														
American Samoa	16.0	16.1	16.6	18.5	20.1	23.2	25.5	3.6	5.0	6.1	7.0	8.0	14.3	15.4
Australia	125.7	123.8	132.8	142.6	158.0	171.0	185.3	17.0	34.0	49.8	65.4	82.3	108.0	120.1
Europe	3.2	4.2	4.6	5.3	5.9	6.4	6.8	0.5	1.3	1.9	2.4	3.1	3.9	4.5
New Zealand	172.6	182.3	192.4	212.7	237.0	267.3	295.6	24.9	59.4	89.6	118.1	137.7	182.5	211.5
USA	28.3	32.8	36.3	41.8	44.7	48.6	55.9	7.6	11.8	17.6	20.6	24.5	33.4	38.3
Other Countries	40.7	47.1	52.2	57.0	62.1	69.7	77.4	6.8	12.8	17.7	22.4	27.7	35.0	39.9
Cruise ships	1.1	2.8	2.8	3.4	4.9	5.5	5.7	0.0	0.5	0.5	1.0	1.0	1.0	1.5
Earnings, by purpose (tala million)														
Holiday	148.64	156.36	166.84	184.46	207.19	232.07	257.63	26.83	59.64	91.28	115.08	132.02	164.72	188.38
VFR	168.5	180.8	191.9	208.2	229.3	255.6	283.7	25.3	48.4	69.9	91.5	117.2	166.5	191.0
Business & Conference	21.6	36.4	40.0	44.9	47.5	52.8	57.9	4.6	9.3	11.9	14.6	17.9	25.4	28.1
Sport	6.8	5.3	5.7	6.1	6.7	7.0	7.2	1.9	2.3	2.9	3.0	3.2	4.7	5.1
Other	41.0	27.5	30.4	34.2	37.0	38.6	40.1	1.9	4.6	6.7	11.7	13.0	15.9	17.0
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VISITOR EARNINGS & REMITTANCES REPORT

January 2026

Table 2. INFLOW OF PRIVATE REMITTANCES

AMOUNTS IN TALA MILLION

Amount in Tala Millions	Jan-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25 *	Jan-26
By Recipient (Tala Millions)	67.03	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06	74.51	74.02	102.32	74.47
Banknotes	5.13	6.98	5.29	5.24	5.32	4.08	5.83	4.78	5.48	6.92	5.08	5.26	8.50	5.08
Churches, School, Charities	6.26	2.98	4.06	2.28	5.86	6.51	7.03	5.55	4.03	6.94	4.00	5.96	8.56	5.29
Individual/Family/Households	53.80	56.57	50.58	58.78	63.36	65.28	59.59	67.10	64.91	61.22	63.91	61.06	83.44	62.64
In Kind	0.79	0.84	0.73	0.76	0.85	0.81	0.84	0.68	0.68	1.00	0.80	0.88	0.95	0.80
Pensions by residents	0.71	0.66	0.58	0.70	0.80	0.45	0.64	0.55	0.77	0.80	0.68	0.78	0.82	0.60
Others	0.34	0.02	0.15	0.01	0.00	0.35	0.51	0.01	0.00	0.18	0.04	0.08	0.04	0.06
By Country (Tala Millions)	67.03	68.05	61.39	67.78	76.14	77.49	74.43	78.66	75.88	77.06	74.51	74.02	102.32	74.47
USA	9.70	12.46	11.27	12.99	15.77	16.25	12.56	13.61	11.85	12.05	13.94	14.11	15.51	11.36
New Zealand	26.24	22.71	21.94	23.38	27.11	28.18	26.14	25.79	28.45	27.29	22.36	22.31	34.65	24.95
Australia	24.02	28.39	22.64	25.71	27.32	26.63	26.55	33.16	29.90	32.79	32.99	32.22	43.43	32.05
American Samoa	2.75	2.66	2.82	4.18	4.18	4.79	3.94	3.24	3.66	3.35	3.77	3.36	3.31	2.53
Others	4.31	1.83	2.71	1.51	1.76	1.64	5.24	2.86	2.01	1.57	1.45	2.01	5.42	3.59
By Channel (%)														
Banks	28.0%	24.7%	25.1%	21.9%	24.6%	23.3%	27.7%	23.6%	23.2%	28.1%	22.4%	23.9%	23.6%	25.1%
Non Banks (1)	72.0%	75.3%	74.9%	78.1%	75.4%	76.7%	72.3%	76.4%	76.8%	71.9%	77.6%	76.1%	76.4%	74.9%
Traditional	69.0%	70.8%	71.0%	73.4%	71.1%	72.7%	68.7%	72.6%	72.9%	68.5%	73.8%	71.9%	71.5%	70.3%
Electronic (online, mobile wallets, banking cards)	3.0%	4.4%	3.9%	4.6%	4.3%	4.0%	3.6%	3.8%	3.9%	3.4%	3.8%	4.1%	4.9%	4.6%
Total Remittances (Tala Millions)	67.03	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06	74.51	74.02	102.32	74.47
First Number of Months up to	7 months to Jan 24	7 months to Jan 25	8 months to Feb 25	9 months to Mar 25	10 months to Apr 25	11 months to May 25	12 months to June 25	1st month	2 months to Aug 25	3 months to Sep 25	4 months to Oct 25	5 months to Nov 25	6 months to Dec 25	7 months to Jan 26
Total Remittances (Tala Millions)	518.91	545.51	606.89	674.67	750.86	828.34	902.77	78.66	154.54	231.59	306.11	380.13	482.45	556.92
Percentage Change (over same period last year)	1.5%	5.1%	4.5%	3.3%	3.1%	2.3%	2.9%	-3.4%	-10.5%	-3.6%	-1.4%	-1.0%	1.0%	2.1%
3 year average (%)	15.6%	12.8%	12.9%	12.7%	13.3%	13.5%	13.2%	18.2%	17.1%	14.6%	10.4%	8.8%	8.2%	9.1%
5 year average (%)	13.4%	10.7%	10.6%	10.0%	10.3%	10.4%	10.4%	11.0%	12.3%	12.4%	11.8%	11.3%	11.2%	10.7%
By Recipient (Tala Millions)														
Hand Carried Cash	43.34	37.82	43.12	48.36	53.68	57.76	63.59	4.78	10.26	17.17	22.26	27.52	36.02	41.10
Churches, School, Charities	37.51	41.50	45.56	47.85	53.71	60.22	67.25	5.55	9.59	16.52	20.53	26.49	35.05	40.35
Individual/Family/Households	423.87	448.00	498.58	557.35	620.71	685.99	745.58	67.10	132.01	193.23	257.14	318.19	401.63	464.27
In Kind	5.70	5.89	6.62	7.38	8.23	9.04	9.88	0.68	1.36	2.37	3.17	4.05	5.00	5.80
Pensions by residents	4.97	4.79	5.37	6.07	6.86	7.31	7.95	0.55	1.32	2.12	2.80	3.58	4.40	5.01
Others	3.52	7.50	7.65	7.66	7.67	8.02	8.53	0.01	0.01	0.19	0.23	0.30	0.35	0.41
By Country (Tala Millions)														
USA	90.38	92.18	103.45	116.43	132.20	148.46	161.02	13.61	25.47	37.52	51.46	65.57	81.08	92.44
New Zealand	194.16	187.07	209.01	232.40	259.51	287.68	313.82	25.79	54.24	81.54	103.90	126.21	160.86	185.81
Australia	188.03	216.89	239.54	265.25	292.57	319.20	345.76	33.16	63.06	95.84	128.83	161.05	204.48	236.53
American Samoa	24.92	25.09	27.92	32.10	36.29	41.07	45.01	3.24	6.90	10.25	14.02	17.38	20.69	23.22
Others	21.41	24.27	26.98	28.49	30.29	31.93	37.17	2.86	4.87	6.45	7.90	9.91	15.33	18.92

(1) Includes Money Transfer Operators (MTOs) and Foreign Exchange Dealers (FEDs)
(rev) Revised figures for December 2025

Table 3.

AVERAGE COST OF SENDING \$200 PER CURRENCY OF SOURCE COUNTRY TO SAMOA

Average Cost of Sending (in %)	Jan-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26
New Zealand (NZD \$200)	6.98	7.69	7.00	7.69	7.52	6.90	8.62	6.83	7.55	7.28	5.52	5.90	6.83	7.28
Australia (AUD \$200)	7.03	7.14	6.71	6.52	6.19	6.33	7.81	6.24	6.38	6.14	5.71	6.29	6.71	7.38
Average Cost of Remittances to Samoa	7.01	7.42	6.86	7.11	6.85	6.61	8.22	6.53	6.97	6.71	5.62	6.09	6.77	7.33

Source: Send Money Pacific Web site (<https://sendmoneypacific.org>)