

VISITOR EARNINGS & REMITTANCES REPORT

OCTOBER 2025

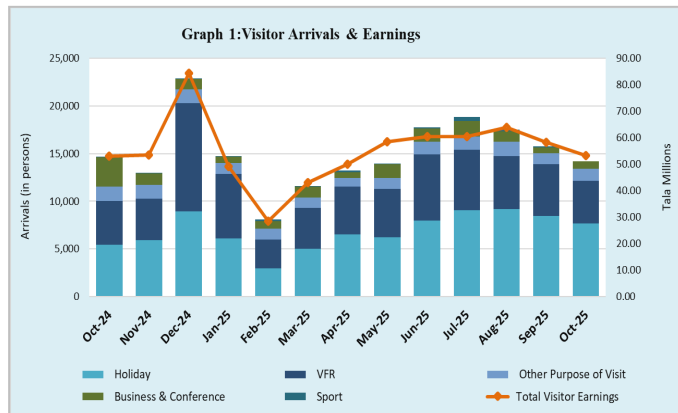
This report is a monthly release of the latest available indicators on the tourism sector and private remittances, with information sourced from the Central Bank, Samoa Bureau of Statistics and the Ministry of Customs and Revenue.

Report No.4: 2025/26

October 2025

Visitor Arrivals¹ and Earnings

Total number of visitor arrivals seasonally **declined** in October, down by **9.6 percent (or 1,513 visitors)** to a total of **14,278 visitors**; recording the third consecutive month of downward trend. Likewise, total arrivals were 2.6 percent (or 380 visitors) lower when compared to the same month of last year. (See Graph 1)



The monthly decline in visitor arrivals was primarily driven by lower numbers from Australia, New Zealand, United States, 'Other countries and American Samoa by 722 visitors, 721 visitors, 84 visitors, 43 visitors and 3 visitors, respectively. In terms of travel by purpose, reductions were recorded for 'Visiting friends and relatives' (by 890 visitors), 'Holiday' (by 829 visitors) and 'Sports' (by 74 visitors).

Nevertheless, total visitor arrivals in the first **four months of FY2025/26** totalled **66,422 visitors**, an increase of 1.4 percent (or 941 visitors) compared to the same period last year.

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).

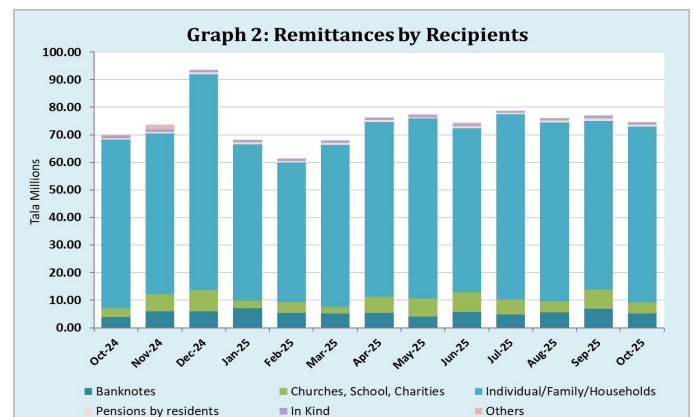
Similarly, total visitor receipts for the month under review fell by **7.9 percent (or \$4.6 million)** to a total of **\$53.8 million** but was 0.2 percent (or \$0.1 million) higher than October 2024. The average visitor's expenditure decreased by 1.4 percent over the previous month.

The monthly decline in visitor earnings was mainly due to lower earnings from all major markets like United States (down by \$2.9 million), New Zealand (by \$1.7 million), American Samoa (by \$0.3 million), Australia (by \$0.1 million) and 'Other countries' (by \$0.09 million). Similarly, earnings from visitors who were here for 'Holiday' 'Sports' and 'Visiting friends and relatives' fell by \$7.8 million, \$0.4 million and \$0.01 million respectively.

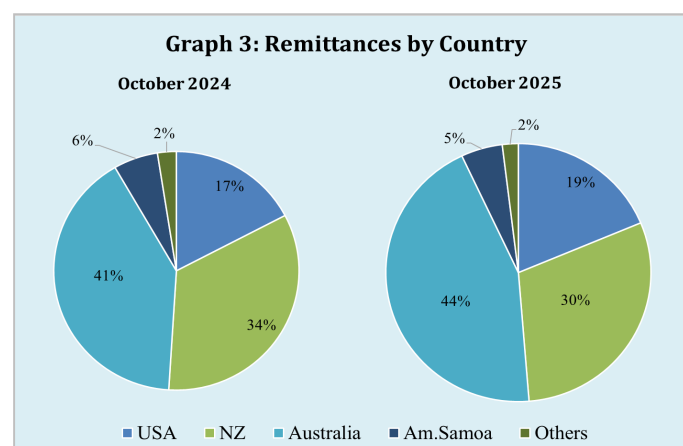
For the first four months of fiscal year **FY2025/26**, total visitor earnings reached a total of **\$235.9 million**, rose by **7.5 percent (or \$16.5 million)** compared to the same period in FY2024/25.

Remittances

Total monthly remittances declined by **3.3 percent (or \$2.5 million)** to a total of **\$74.5 million** in October 2025. However, compared to the same month last year, total remittances were 6.3 percent (or \$4.4 million) higher. (See Graph 2)



The drop in remittances from the previous month was mainly due to lower transfers from New Zealand (down by \$4.9 million) and ‘Other countries’ (by \$0.1 million). In terms of recipients, the contraction reflected reduced transfers to Non-profit institutions serving households (NPISH)² (down by \$2.9 million), ‘Hand carried cash’ (down by \$1.8 million) and ‘In kind’ (down by \$0.2 million). Additionally, both ‘pensions by residents’ and ‘others’ fell by \$0.1 million each. (See Graph 3)



As a result, total current transfers for the first **four months of FY2025/26** declined by **1.4 percent (or \$4.3 million)**, to a total of **\$306.1 million** compared to the same period in FY2024/25.

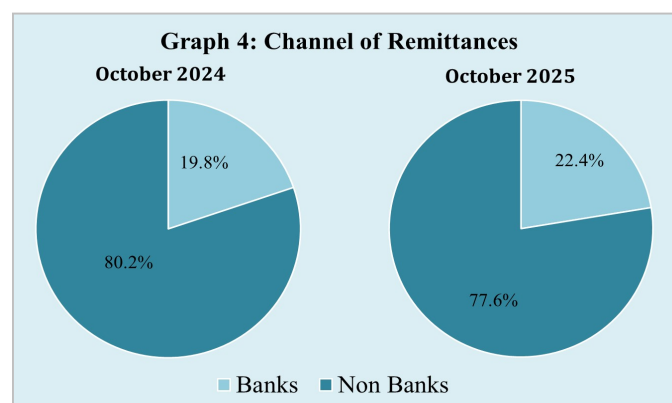
This decline was mainly due to lower transfers from source markets such as ‘Other countries (down by \$4.2 million), the United States (down by \$1.8 million) and American Samoa (by \$0.7 million). By purpose, transfers for ‘Other purposes’, ‘NPISH’ and ‘In kind’ fell by \$5.5 million, \$3.9 million and \$0.3 million respectively.

In terms of remittance channels, the share of funds received through Money Transfer Operators (MTO’s)³ rose to 77.6 percent from 71.9 percent in September 2025 but remained below 80.2 percent in October 2024. Conversely, remittances via commercial banks fell to 22.4 percent compared to

28.1 percent in the previous month and 19.8 percent a year earlier.

Overall, non-bank channels remained the dominant channel, with traditional MTO transfers accounting for majority of inflows at 73.8 percent, up from 68.5 percent in the previous month but below 77.5 percent in October 2024. Meanwhile, electronic MTO transfers (online platforms and mobile wallets) contributed 3.8 percent, slightly above September 2025 and higher than 2.7 percent in October 2024. (See Graph 4)

According to the data obtained from *Send Money Pacific*⁴, the average cost of sending NZD\$200 to Samoa dropped to 5.52 percent of total funds, down from 7.28 percent in September 2025 and below 7.55 percent a year earlier. Similarly, sending AUD\$200 to Samoa costs around 5.71 percent lower than 6.14 percent last month and 8.29 percent last year. These levels remain well above the 3.0 percent UN Sustainable Development Goal (SDG) target for the reduction of remittance costs by 2030.



CENTRAL BANK OF SAMOA
15 December 2025

² Includes funds for churches, non-profit organizations and charities.

³ Includes telecommunication companies – mobile money service providers.

⁴ <https://sendmoneypacific.org>

VISITOR EARNINGS & REMITTANCES REPORT

October 2025

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

	Oct-23	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
Total arrivals (persons)	13,383	14,658	12,996	22,828	14,746	8,070	11,605	13,210	13,977	17,741	18,843	17,510	15,791	14,278
Total arrivals incl. cruise ships (1)	13,383	17,521	21,648	25,951	14,746	8,070	14,319	21,126	16,786	18,731	18,843	20,412	15,791	19,263
Arrivals, by market (persons)														
American Samoa	726	552	707	1,224	511	378	663	464	716	753	1,275	656	546	540
Australia	3,597	3,245	3,457	6,721	4,554	1,936	2,225	3,544	3,275	3,675	5,339	4,005	4,022	3,300
Europe	452	819	375	255	315	350	461	432	396	474	547	581	486	549
New Zealand	5,873	6,101	5,517	11,039	7,030	3,156	5,697	6,264	6,688	9,078	7,827	8,974	8,037	7,316
USA	1,008	860	1,020	1,675	1,027	826	1,165	1,193	1,214	2,004	2,078	1,488	1,209	1,125
Other Countries	1,727	3,081	1,920	1,914	1,309	1,424	1,394	1,313	1,688	1,757	1,777	1,806	1,491	1,448
Cruise ships	0	2,863	8,652	3,123	0	0	2,714	7,916	2,809	990	0	2,902	0	4,985
Arrivals, by purpose (persons)														
Holiday	5,859	5,460	5,908	8,959	6,089	2,973	5,012	6,507	6,225	7,978	9,058	9,190	8,469	7,640
VFR	3,932	4,593	4,371	11,331	6,765	3,031	4,300	5,046	5,087	6,936	6,344	5,546	5,412	4,522
Business & Conference	870	3,069	1,209	1,061	663	799	1,154	588	1,498	1,397	1,603	1,104	645	792
Sport	205	64	47	12	45	139	89	178	66	102	453	165	132	58
Other	2,517	1,472	1,461	1,465	1,184	1,128	1,050	891	1,101	1,328	1,385	1,505	1,133	1,266
Cruise ships	0	2,863	8,652	3,123	0	0	2,714	7,916	2,809	990	0	2,902	0	4,985
Total earnings (tala million)	47.78	53.09	53.40	84.39	49.09	28.47	43.10	49.90	58.42	60.41	60.48	63.81	58.36	53.32
Total earnings incl. cruise ships (2)	47.78	53.65	55.09	84.98	49.09	28.47	43.55	51.43	58.95	60.60	60.48	64.34	58.36	54.29
Earnings, by market (tala million)														
American Samoa	1.14	0.90	1.70	3.97	1.38	0.53	1.83	1.62	3.17	2.25	3.60	1.39	1.11	0.85
Australia	16.27	15.03	19.04	28.48	17.04	8.96	9.82	15.37	12.99	14.35	17.01	16.99	15.76	15.64
Europe	0.43	0.85	0.59	0.47	0.39	0.36	0.75	0.61	0.45	0.46	0.49	0.82	0.55	0.58
New Zealand	21.95	23.32	22.27	36.86	23.15	10.15	20.28	24.26	30.36	28.32	24.89	34.53	30.21	28.52
USA	2.63	2.28	3.29	6.15	2.94	3.45	5.54	2.87	3.90	7.27	7.64	4.14	5.85	2.94
Other Countries	5.36	10.73	6.51	8.46	4.19	5.02	4.80	5.17	7.54	7.75	6.84	5.94	4.88	4.79
Cruise ships	0.00	0.56	1.69	0.59	0.00	0.00	0.55	1.54	0.54	0.19	0.00	0.53	0.00	0.97
Earnings, by purpose (tala million)														
Holiday	15.87	15.70	18.27	30.02	19.50	10.47	17.62	22.73	24.88	25.56	26.83	32.81	31.65	23.81
VFR	17.01	20.98	27.83	46.09	25.38	11.09	16.30	21.08	26.34	28.02	25.28	23.09	21.56	21.55
Business & Conference	2.64	9.89	5.32	4.30	2.81	3.57	4.92	2.61	5.31	5.09	4.58	4.77	2.51	2.75
Sport	0.51	0.17	0.12	0.03	0.17	0.40	0.40	0.65	0.28	0.21	1.85	0.46	0.56	0.17
Other	11.75	6.35	1.86	3.95	1.24	2.93	3.76	2.83	1.61	1.53	1.94	2.68	2.09	5.04
Cruise ships	0.00	0.56	1.69	0.59	0.00	0.00	0.55	1.54	0.54	0.19	0.00	0.53	0.00	0.97
Average expenditure (tala,per person)	3,570	3,622	4,109	3,697	3,329	3,527	3,706	3,777	4,180	3,405	3,210	3,644	3,696	3,734
Tourism Price Index	175.9	180.5	179.7	180.4	181.7	180.1	181.4	181.6	182.8	186.1	188.0	187.2	185.4	184.1
First Number of Months up to	4 months to Oct 23	4 months to Oct 24	5 months to Nov 24	6 months to Dec 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
Total Visitor Arrivals (persons)	62,003	65,481	78,477	101,305	116,051	124,121	135,726	148,936	162,913	180,654	18,843	36,353	52,144	66,422
Over the past year (%)	185.1%	5.6%	4.8%	4.0%	3.7%	2.1%	2.2%	2.4%	2.1%	2.8%	-1.0%	0.2%	2.6%	1.4%
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	3,743	3,872	4,579	5,803	6,314	6,692	7,355	7,819	8,535	9,288	1,275	1,931	2,477	3,017
Australia	16,753	15,635	19,092	25,813	30,367	32,303	34,528	38,072	41,347	45,022	5,339	9,344	13,366	16,666
Europe	1,674	2,596	2,971	3,226	3,541	3,891	4,352	4,784	5,180	5,654	547	1,128	1,614	2,163
New Zealand	27,352	28,740	34,257	45,296	52,326	55,482	61,179	67,443	74,131	83,209	7,827	16,801	24,838	32,154
USA	4,961	6,355	7,375	9,050	10,077	10,903	12,068	13,261	14,475	16,479	2,078	3,566	4,775	5,900
Other Countries	7,520	8,283	10,203	12,117	13,426	14,850	16,244	17,557	19,245	21,002	1,777	3,583	5,074	6,522
Cruise ships	0	2,863	11,515	14,638	14,638	14,638	17,352	25,268	28,077	29,067	0	2,902	2,902	7,887
Arrivals, by purpose (persons)														
Holiday	27,578	27,963	33,871	42,830	48,919	51,892	56,904	63,411	69,636	77,614	9,058	18,248	26,717	34,357
VFR	18,940	20,180	24,551	35,882	42,647	45,678	49,978	55,024	60,111	67,047	6,344	11,890	17,302	21,824
Business & Conference	3,779	7,162	8,371	9,432	10,095	10,894	12,048	12,636	14,134	15,531	1,603	2,707	3,352	4,144
Sport	2,040	1,428	1,475	1,487	1,532	1,671	1,760	1,938	2,004	2,106	453	618	750	808
Other	9,666	8,748	10,209	11,674	12,858	13,986	15,036	15,927	17,028	18,356	1,385	2,890	4,023	5,289
Cruise ships	0	2,863	11,515	14,638	14,638	14,638	17,352	25,268	28,077	29,067	0	2,902	2,902	7,887
Total Visitor Earnings (tala million)	207.14	219.49	272.89	357.28	406.37	434.84	477.84	527.74	586.16	646.57	60.48	124.29	182.65	235.97
Over the past year (%)	189.1%	6.0%	5.7%	5.3%	5.1%	3.6%	3.6%	3.9%	3.6%	4.6%	6.3%	8.2%	9.8%	7.5%
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%
Earnings, by market (tala million)														
American Samoa	8.0	9.0	10.7	14.7	16.1	16.6	18.5	20.1	23.2	25.5	3.6	5.0	6.1	7.0
Australia	62.9	59.3	78.3	106.8	123.8	132.8	142.6	158.0	171.0	185.3	17.0	34.0	49.8	65.4
Europe	1.8	2.8	3.4	3.8	4.2	4.6	5.3	5.9	6.4	6.8	0.5	1.3	1.9	2.4
New Zealand	94.2	100.0	122.2	159.1	182.3	192.4	212.7	237.0	267.3	295.6	24.9	59.4	89.6	118.2
USA	16.1	20.5	23.7	29.9	32.8	36.3	41.8	44.7	48.6	55.9	7.6	11.8	17.6	20.6
Other Countries	24.2	28.0	34.5	42.9	47.1	52.2	57.0	62.1	69.7	77.4	6.8	12.8	17.7	22.4
Cruise ships	0.0	0.6	2.3	2.8	2.8	2.8	3.4	4.9	5.5	5.7	0.0	0.5	0.5	1.5
Earnings, by purpose (tala million)														
Holiday	86.13	88.57	106.84	136.86	156.36	166.84	184.46	207.19	232.07	257.63	26.83	59.64	91.29	115.09
VFR	76.1	81.5	109.4	155.5	180.8	191.9	208.2	229.3	255.6	283.7	25.3	48.4	69.9	91.5
Business & Conference	12.4	24.0	29.3	33.6	36.4	40.0	44.9	47.5	52.8	57.9	4.6	9.3	11.9	14.6
Sport	6.4	5.0	5.1	5.1	5.3	5.7	6.1	6.7	7.0	7.2	1.9	2.3	2.9	3.0
Other	26.1	20.4	22.3	26.2	27.5	30.4	34.2	37.0	38.6	40.1	1.9	4.6	6.7	11.7
Cruise ships	0.0	0.6	2.3	2.8	2.8	2.8	3.4	4.9	5.5	5.7	0.0	0.5	0.5	1.5

VISITOR EARNINGS & REMITTANCES REPORT

October 2025

Table 2.

INFLOW OF PRIVATE REMITTANCES

AMOUNTS IN TALA MILLION

Amount in Tala Millions	Oct-23	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
By Recipient (Tala Millions)	66.19	70.07	73.62	93.45	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06	74.51
Banknotes	7.24	3.81	5.94	5.87	6.98	5.29	5.24	5.32	4.08	5.83	4.78	5.48	6.92	5.08
Churches, School, Charities	4.25	3.24	6.29	7.85	2.98	4.06	2.28	5.86	6.51	7.03	5.55	4.03	6.94	4.00
Individual/Family/Households	52.69	61.16	58.19	78.17	56.57	50.58	58.78	63.36	65.28	59.59	67.10	64.91	61.22	63.91
In Kind	0.84	0.99	0.82	0.74	0.84	0.73	0.76	0.85	0.81	0.84	0.68	0.68	1.00	0.80
Pensions by residents	0.72	0.51	0.68	0.82	0.66	0.58	0.70	0.80	0.45	0.64	0.55	0.77	0.80	0.68
Others	0.46	0.36	1.71	0.01	0.02	0.15	0.01	0.00	0.35	0.51	0.01	0.00	0.18	0.04
By Country (Tala Millions)	66.19	70.07	73.62	93.45	68.05	61.39	67.78	76.14	77.49	74.43	78.66	75.88	77.06	74.51
USA	13.28	12.14	12.27	14.19	12.46	11.27	12.99	15.77	16.25	12.56	13.61	11.85	12.05	13.94
New Zealand	24.00	23.59	27.44	33.08	22.71	21.94	23.38	27.11	28.18	26.14	25.79	28.45	27.29	22.36
Australia	22.68	28.49	25.77	36.32	28.39	22.64	25.71	27.32	26.63	26.55	33.16	29.90	32.79	32.99
American Samoa	3.63	4.11	4.12	3.56	2.66	2.82	4.18	4.18	4.79	3.94	3.24	3.66	3.35	3.77
Others	2.61	1.74	4.03	6.30	1.83	2.71	1.51	1.76	1.64	5.24	2.86	2.01	1.57	1.45
By Channel (%)														
Banks	29.3%	19.8%	28.5%	26.7%	24.7%	25.1%	21.9%	24.6%	23.3%	27.7%	23.6%	23.2%	28.1%	22.4%
Non Banks (1)	70.7%	80.2%	71.5%	73.3%	75.3%	74.9%	78.1%	75.4%	76.7%	72.3%	76.4%	76.8%	71.9%	77.6%
Traditional	67.8%	77.5%	68.7%	70.0%	70.8%	71.0%	73.4%	71.1%	72.7%	68.7%	72.6%	72.9%	68.5%	73.8%
Electronic (online, mobile wallets, banking cards)	2.8%	2.7%	2.8%	3.3%	4.4%	3.9%	4.6%	4.3%	4.0%	3.6%	3.8%	3.9%	3.4%	3.8%
Total Remittances (Tala Millions)	66.19	70.07	73.62	93.45	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06	74.51
First Number of Months up to	4 months to Oct 23	4 months to Oct 24	5 months to Nov 24	6 months to Dec 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 to Aug 25	2 months to Aug 25	3 months to Sep 25	4 months to Oct 25
Total Remittances (Tala Millions)	288.08	310.39	384.01	477.46	545.51	606.89	674.67	750.86	828.34	902.77	78.66	154.54	231.59	306.11
Percentage Change (over same period last year)	0.3%	7.7%	5.2%	5.7%	5.1%	4.5%	3.3%	3.1%	2.3%	2.9%	-3.4%	-10.5%	-3.6%	-1.4%
3 year average (%)	17.0%	10.1%	11.4%	12.1%	12.8%	12.9%	12.7%	13.3%	13.5%	13.2%	18.2%	17.1%	14.6%	10.4%
5 year average (%)	15.1%	11.9%	12.0%	10.7%	10.7%	10.6%	10.0%	10.3%	10.4%	10.4%	11.0%	12.3%	12.4%	11.8%
By Recipient (Tala Millions)														
Hand Carried Cash	23.30	19.04	24.98	30.85	37.82	43.12	48.36	53.68	57.76	63.59	4.78	10.26	17.17	22.26
Churches, School, Charities	16.85	24.39	30.68	38.53	41.50	45.56	47.85	53.71	60.22	67.25	5.55	9.59	16.52	20.53
Individual/Family/Households	239.08	255.07	313.26	391.43	448.00	498.58	557.35	620.71	685.99	745.58	67.10	132.01	193.23	257.14
In Kind	3.20	3.49	4.31	5.05	5.89	6.62	7.38	8.23	9.04	9.88	0.68	1.36	2.37	3.17
Pensions by residents	2.70	2.63	3.32	4.13	4.79	5.37	6.07	6.86	7.31	7.95	0.55	1.32	2.12	2.80
Others	2.95	5.76	7.47	7.48	7.50	7.65	7.66	7.67	8.02	8.53	0.01	0.01	0.19	0.23
By Country (Tala Millions)														
USA	53.03	53.26	65.52	79.72	92.18	103.45	116.43	132.20	148.46	161.02	13.61	25.47	37.52	51.46
New Zealand	101.98	103.84	131.28	164.36	187.07	209.01	232.40	259.51	287.68	313.82	25.79	54.24	81.54	103.90
Australia	108.93	126.42	152.19	188.51	216.89	239.54	265.25	292.57	319.20	345.76	33.16	63.06	95.84	128.83
American Samoa	14.64	14.75	18.87	22.44	25.09	27.92	32.10	36.29	41.07	45.01	3.24	6.90	10.25	14.02
Others	9.50	12.11	16.14	22.44	24.27	26.98	28.49	30.29	31.93	37.17	2.86	4.87	6.45	7.90

(1) Includes Money Transfer Operators (MTOs) and Foreign Exchange Dealers (FEDs)

Table 3.

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

Average Cost of Sending (in %)	Oct-23	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
New Zealand (NZD \$200)	8.15	7.55	7.41	7.45	7.69	7.00	7.69	7.52	6.90	8.62	6.83	7.55	7.28	5.52
Australia (AUD \$200)	5.61	8.29	6.67	6.90	7.14	6.71	6.52	6.19	6.33	7.81	6.24	6.38	6.14	5.71
Average Cost of Remittances to Samoa	6.88	7.92	7.04	7.18	7.42	6.86	7.11	6.85	6.61	8.22	6.53	6.97	6.71	5.62

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