

VISITOR EARNINGS & REMITTANCES REPORT

SEPTEMBER 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.3: 2025/26

September 2025

Visitor Arrivals¹ and Earnings

Total number of visitor arrivals for the month under review **declined further by 9.8 percent (or 1,719 visitors)** to a total of **15,791 visitors** over August 2025. Despite this drop, total arrivals was 8.6 percent (or 1,255 visitors) higher when compared to its level in September of last year. (See Graph 1)

The decrease in visitor arrivals over the previous month reflected a return to normal levels from a high in August 2025 with the General Election in the previous month.



The monthly decline in visitor arrivals was primarily driven by lower numbers from New Zealand, Other countries, United States, American Samoa and Europe by 937 visitors, 315 visitors, 279 visitors, 110 visitors and 95 visitors respectively. In terms of travel by purpose, reductions were recorded for 'Holiday' (by 721 visitors), Business and Conference' (by 459 visitors', 'Other visitors' (by 372 visitors), 'Visiting friends and relatives' (by 134 visitors) and 'Sports' (by 33 visitors).

As a result, total visitor arrivals in the first **three months of FY2025/26** totalled **52,144 visitors**, an increase of 2.6 percent (or 1,321 visitors) compared to the same period last year.

Similarly, total visitor receipts for the month under review fell by **8.5 percent (or \$5.5 million)** to a total of **\$58.4 million** but was 13.4 percent (or \$6.9 million) higher than September 2024. However, the average visitor's expenditure increased by 1.4 percent over the previous month.

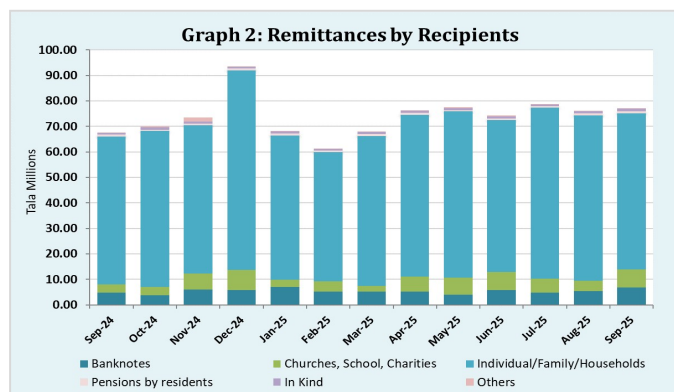
The monthly drop in visitor earnings was mainly driven by lower earnings from all its main markets. New Zealand fell by \$4.3 million, followed by Australia by \$1.2 million, 'Other countries' by \$1.1 million, while Europe and American Samoa each fell by \$0.3 million. Similarly, earnings from visitors who were here for 'Business and Conference', Visiting friends and relatives, 'Holiday' and 'Other purposes' fell by \$2.3 million, \$1.5 million, \$1.2 million and \$0.6 million respectively.

For the first three months of fiscal year **FY2025/26**, total visitor earnings rose by **9.8 percent (or \$16.3 million)**, reaching a total of **\$182.7 million** compared to the same period in FY2024/25.

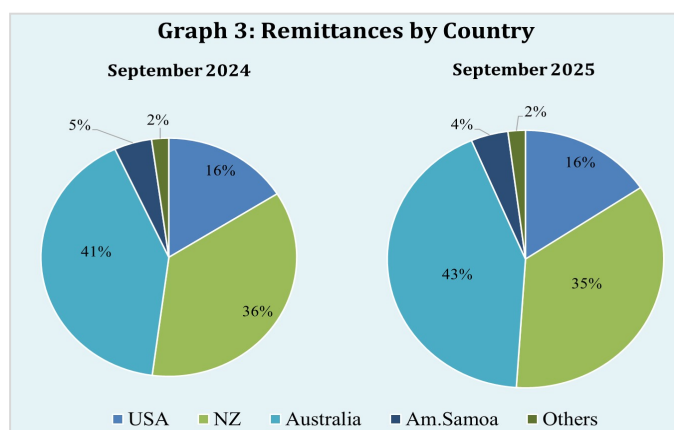
Remittances

Total monthly remittances rebounded by **1.6 percent (or \$1.2 million)** to a total of **\$77.1 million** in September 2025 and was 14.0 percent (or \$9.5 million) higher when compared to the same month of the previous 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 rise in remittances from the previous month was mainly due to higher transfers from Australia (up by \$2.9 million) and United States (by \$0.2 million). In terms of recipients, the growth was due to an increase in transfers for Non-profit institutions serving households (NPISH)² (up by \$2.9 million), 'Hand carried cash' (up by \$1.4 million) and 'In kind' (by \$0.3 million). (See Graph 3)



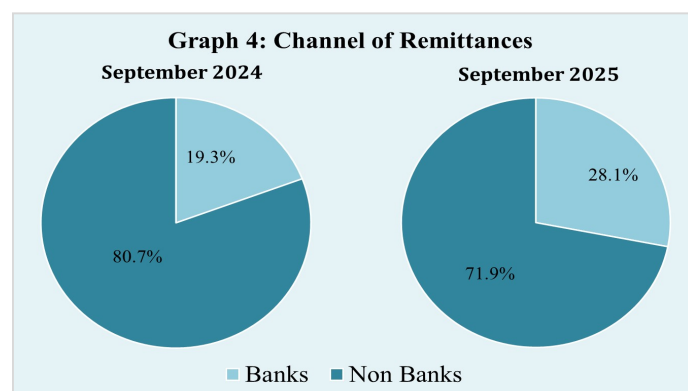
Despite the monthly increase, total current transfers for the first **three months of FY2025/26** declined by **3.6 percent (or \$8.7 million)**, to a total of **\$231.6 million** compared to the same period in FY2024/25.

This decline was mainly due to lower transfers from source markets such as 'Other countries' down by \$3.9 million, the United States (down by \$3.6 million), Australia (by \$2.1 million) and American Samoa (by \$0.4 million). By purpose, transfers for 'Other purposes', 'NPISH', 'Families and Households' and 'In kind' fell by \$5.2 million, \$4.6 million, \$0.7 million and \$0.1 million respectively.

In terms of remittance channels, the share of funds received through Money Transfer Operators (MTOs) fell to 71.9 percent down from 76.8 percent in August 2025 and well below 80.7 percent in September 2024. Conversely, remittances via commercial banks increased to 28.1 percent compared to 23.2 percent in the previous month and 19.3 percent a year earlier.

Overall, non-bank channels remained the dominant channel, with traditional MTO transfers accounting for majority of inflows at 68.5 percent, down from 72.9 percent in the previous month and 78.2 percent in September 2024. Meanwhile, electronic MTO transfers (online platforms and mobile wallets) contributed 3.4 percent, slightly below August 2025 but higher than 2.5 percent in September 2024. (See Graph 4)

According to the data obtained from *Send Money Pacific*³, the average cost of sending NZD\$200 to Samoa dropped to 7.28 percent of total funds, down from 7.55 percent in August 2025 and below 8.01 percent a year earlier. Similarly, sending AUD\$200 to Samoa costs around 6.14 percent lower than 6.38 percent last month and 8.81 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
14 November 2025

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

³ <https://sendmoneypacific.org>

VISITOR EARNINGS & REMITTANCES REPORT

September 2025

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

	Sep-23	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
Total arrivals (persons)	14,879	14,536	14,658	12,996	22,828	14,746	8,070	11,605	13,210	13,977	17,741	18,843	17,510	15,791
Arrivals, by market (persons)														
American Samoa	777	677	552	707	1,224	511	378	663	464	716	753	1,275	656	546
Australia	4,472	3,838	3,245	3,457	6,721	4,554	1,936	2,225	3,544	3,275	3,675	5,339	4,005	4,022
Europe	382	445	819	375	255	315	350	461	432	396	474	547	581	486
New Zealand	6,679	6,828	6,101	5,517	11,039	7,030	3,156	5,697	6,264	6,688	9,078	7,827	8,974	8,037
USA	892	1,086	860	1,020	1,675	1,027	826	1,165	1,193	1,214	2,004	2,078	1,488	1,209
Other Countries	1,677	1,662	3,081	1,920	1,914	1,309	1,424	1,394	1,313	1,688	1,757	1,777	1,806	1,491
Arrivals, by purpose (persons)														
Holiday	6,372	6,612	5,460	5,908	8,959	6,089	2,973	5,012	6,507	6,225	7,978	9,058	9,190	8,469
VFR	4,845	4,790	4,593	4,371	11,331	6,765	3,031	4,300	5,046	5,087	6,936	6,344	5,546	5,412
Business & Conference	887	1,178	3,069	1,209	1,061	663	799	1,154	588	1,498	1,397	1,603	1,104	645
Sport	611	445	64	47	12	45	139	89	178	66	102	453	165	132
Other	2,164	1,511	1,472	1,461	1,465	1,184	1,128	1,050	891	1,101	1,328	1,385	1,505	1,133
Total earnings (tala million)	51.54	51.48	53.09	53.40	84.39	49.09	28.47	43.00	49.90	58.42	60.41	60.48	63.81	58.36
Earnings, by market (tala million)														
American Samoa	1.55	1.42	0.90	1.70	3.97	1.38	0.53	1.83	1.62	3.17	2.25	3.60	1.39	1.11
Australia	16.53	14.52	15.03	19.04	28.48	17.04	8.96	9.82	15.37	12.99	14.35	17.01	16.99	15.76
Europe	0.41	0.49	0.85	0.59	0.47	0.39	0.36	0.75	0.61	0.45	0.46	0.49	0.82	0.55
New Zealand	23.73	24.74	23.32	22.27	36.86	23.15	10.15	20.28	24.26	30.36	28.32	24.89	34.53	30.21
USA	4.05	5.05	2.28	3.29	6.15	2.94	3.45	5.54	2.87	3.90	7.27	7.64	4.14	5.85
Other Countries	5.26	5.26	10.73	6.51	8.46	4.19	5.02	4.80	5.17	7.54	7.75	6.84	5.94	4.88
Earnings, by purpose (tala million)														
Holiday	22.54	23.68	15.70	18.27	30.02	19.50	10.47	17.62	22.73	24.88	25.56	26.83	32.81	31.65
VFR	18.36	18.51	20.98	27.83	46.09	25.38	11.09	16.30	21.08	26.34	28.02	25.28	23.09	21.56
Business & Conference	3.26	4.38	9.89	5.32	4.30	2.81	3.57	4.92	2.61	5.31	5.09	4.58	4.77	2.51
Sport	2.44	1.81	0.17	0.12	0.03	0.17	0.40	0.40	0.65	0.28	0.21	1.85	0.46	0.56
Other	4.93	3.11	6.35	1.86	3.95	1.24	2.93	3.76	2.83	1.61	1.53	1.94	2.68	2.09
Average expenditure (tala,per person)	3,464	3,542	3,622	4,109	3,697	3,329	3,527	3,706	3,777	4,180	3,405	3,210	3,644	3,696
Tourism Price Index	175.3	178.9	180.5	179.7	180.4	181.7	180.1	181.4	181.6	182.8	186.1	188.0	187.2	185.4
First Number of Months up to	3 months to Sep 23	3 months to Sep 24	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
Total Visitor Arrivals (persons)	48,620	50,823	65,481	78,477	101,305	116,051	124,121	135,726	148,936	162,913	180,654	18,843	36,353	52,144
Over the past year (%)	233.5%	4.5%	5.6%	4.8%	4.0%	3.7%	2.1%	2.2%	2.4%	2.1%	2.8%	-1.0%	0.2%	2.6%
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	3,017	3,320	3,872	4,579	5,803	6,314	6,692	7,355	7,819	8,535	9,288	1,275	1,931	2,477
Australia	13,156	12,390	15,635	19,092	25,813	30,367	32,303	34,528	38,072	41,347	45,022	5,339	9,344	13,366
Europe	1,222	1,777	2,596	2,971	3,226	3,541	3,891	4,352	4,784	5,180	5,654	547	1,128	1,614
New Zealand	21,479	22,639	28,740	34,257	45,296	52,326	55,482	61,179	67,443	74,131	83,209	7,827	16,801	24,838
USA	3,953	5,495	6,355	7,375	9,050	10,077	10,903	12,068	13,261	14,475	16,479	2,078	3,566	4,775
Other Countries	5,793	5,202	8,283	10,203	12,117	13,426	14,850	16,244	17,557	19,245	21,002	1,777	3,583	5,074
Arrivals, by purpose (persons)														
Holiday	21,719	22,503	27,963	33,871	42,830	48,919	51,892	56,904	63,411	69,636	77,614	9,058	18,248	26,717
VFR	15,008	15,587	20,180	24,551	35,882	42,647	45,678	49,978	55,024	60,111	67,047	6,344	11,890	17,302
Business & Conference	2,909	4,093	7,162	8,371	9,432	10,095	10,894	12,048	12,636	14,134	15,531	1,603	2,707	3,352
Sport	1,835	1,364	1,428	1,475	1,487	1,532	1,671	1,760	1,938	2,004	2,106	453	618	750
Other	7,149	7,276	8,748	10,209	11,674	12,858	13,986	15,036	15,927	17,028	18,356	1,385	2,890	4,023
Total Visitor Earnings (tala million)	159.36	166.40	219.49	272.89	357.28	406.37	434.84	477.84	527.74	586.16	646.57	60.48	124.29	182.65
Over the past year (%)	230.0%	4.4%	6.0%	5.7%	5.3%	5.1%	3.6%	3.6%	3.9%	3.6%	4.6%	6.3%	8.2%	9.8%
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	6.9	8.2	9.0	10.7	14.7	16.1	16.6	18.5	20.1	23.2	25.5	3.6	5.0	6.1
Australia	46.6	44.2	59.3	78.3	106.8	123.8	132.8	142.6	158.0	171.0	185.3	17.0	34.0	49.8
Europe	1.3	1.9	2.8	3.4	3.8	4.2	4.6	5.3	5.9	6.4	6.8	0.5	1.3	1.9
New Zealand	72.2	76.7	100.0	122.2	159.1	182.3	192.4	212.7	237.0	267.3	295.6	24.9	59.4	89.6
USA	13.4	18.2	20.5	23.7	29.9	32.8	36.3	41.8	44.7	48.6	55.9	7.6	11.8	17.6
Other Countries	18.8	17.3	28.0	34.5	42.9	47.1	52.2	57.0	62.1	69.7	77.4	6.8	12.8	17.7
Earnings, by purpose (tala million)														
Holiday	70.25	72.87	88.57	106.84	136.86	156.36	166.84	184.46	207.19	232.07	257.63	26.83	59.64	91.29
VFR	59.0	60.6	81.5	109.4	155.5	180.8	191.9	208.2	229.3	255.6	283.7	25.3	48.4	69.9
Business & Conference	9.8	14.1	24.0	29.3	33.6	36.4	40.0	44.9	47.5	52.8	57.9	4.6	9.3	11.9
Sport	5.9	4.8	5.0	5.1	5.1	5.3	5.7	6.1	6.7	7.0	7.2	1.9	2.3	2.9
Other	14.4	14.1	20.4	22.3	26.2	27.5	30.4	34.2	37.0	38.6	40.1	1.9	4.6	6.7

VISITOR EARNINGS & REMITTANCES REPORT

September 2025

Table 2.

INFLOW OF PRIVATE REMITTANCES

AMOUNTS IN TALA MILLION

Amount in Tala Millions	Sep-23	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
By Recipient (Tala Millions)	67.42	67.57	70.07	73.62	93.45	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06
Banknotes	8.48	4.77	3.81	5.94	5.87	6.98	5.29	5.24	5.32	4.08	5.83	4.78	5.48	6.92
Churches, School, Charities	1.10	3.24	3.24	6.29	7.85	2.98	4.06	2.28	5.86	6.51	7.03	5.55	4.03	6.94
Individual/Family/Households	54.27	57.98	61.16	58.19	78.17	56.57	50.58	58.78	63.36	65.28	59.59	67.10	64.91	61.22
In Kind	0.85	0.72	0.99	0.82	0.74	0.84	0.73	0.76	0.85	0.81	0.84	0.68	0.68	1.00
Pensions by residents	0.67	0.77	0.51	0.68	0.82	0.66	0.58	0.70	0.80	0.45	0.64	0.55	0.77	0.80
Others	2.06	0.09	0.36	1.71	0.01	0.02	0.15	0.01	0.00	0.35	0.51	0.01	0.00	0.18
By Country (Tala Millions)	67.42	67.57	70.07	73.62	93.45	68.05	61.39	67.78	76.14	77.49	74.43	78.66	75.88	77.06
USA	11.33	10.86	12.14	12.27	14.19	12.46	11.27	12.99	15.77	16.25	12.56	13.61	11.85	12.05
New Zealand	26.00	24.34	23.59	27.44	33.08	22.71	21.94	23.38	27.11	28.18	26.14	25.79	28.45	27.29
Australia	24.12	27.70	28.49	25.77	36.32	28.39	22.64	25.71	27.32	26.63	26.55	33.16	29.90	32.79
American Samoa	3.51	3.21	4.11	4.12	3.56	2.66	2.82	4.18	4.18	4.79	3.94	3.24	3.66	3.35
Others	2.46	1.46	1.74	4.03	6.30	1.83	2.71	1.51	1.76	1.64	5.24	2.86	2.01	1.57
By Channel (%)														
Banks	27.3%	19.3%	19.8%	28.5%	26.7%	24.7%	25.1%	21.9%	24.6%	23.3%	27.7%	23.6%	23.2%	28.1%
Non Banks (1)	72.7%	80.7%	80.2%	71.5%	73.3%	75.3%	74.9%	78.1%	75.4%	76.7%	72.3%	76.4%	76.8%	71.9%
Traditional	68.9%	78.2%	77.5%	68.7%	70.0%	70.8%	71.0%	73.4%	71.1%	72.7%	68.7%	72.6%	72.9%	68.5%
Electronic (online, mobile wallets, banking cards)	3.8%	2.5%	2.7%	2.8%	3.3%	4.4%	3.9%	4.6%	4.3%	4.0%	3.6%	3.8%	3.9%	3.4%
Total Remittances (Tala Millions)	67.42	67.57	70.07	73.62	93.45	68.05	61.39	67.78	76.18	77.49	74.43	78.66	75.88	77.06
First Number of Months up to	3 months to Sep 23	3 months to Sep 24	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
Total Remittances (Tala Millions)	221.89	240.31	310.39	384.01	477.46	545.51	606.89	674.67	750.86	828.34	902.77	78.66	154.54	231.59
Percentage Change (over same period last year)	-1.2%	8.3%	7.7%	5.2%	5.7%	5.1%	4.5%	3.3%	3.1%	2.3%	2.9%	-3.4%	-10.5%	-3.6%
3 year average (%)	18.2%	12.3%	10.1%	11.4%	12.1%	12.8%	12.9%	12.7%	13.3%	13.5%	13.2%	18.2%	17.1%	14.6%
5 year average (%)	17.1%	12.7%	11.9%	12.0%	10.7%	10.7%	10.6%	10.0%	10.3%	10.4%	10.4%	11.0%	12.3%	12.4%
By Recipient (Tala Millions)														
Hand Carried Cash	16.06	15.23	19.04	24.98	30.85	37.82	43.12	48.36	53.68	57.76	63.59	4.78	10.26	17.17
Churches, School, Charities	12.60	21.15	24.39	30.68	38.53	41.50	45.56	47.85	53.71	60.22	67.25	5.55	9.59	16.52
Individual/Family/Households	186.39	193.91	255.07	313.26	391.43	448.00	498.58	557.35	620.71	685.99	745.58	67.10	132.01	193.23
In Kind	2.36	2.50	3.49	4.31	5.05	5.89	6.62	7.38	8.23	9.04	9.88	0.68	1.36	2.37
Pensions by residents	1.99	2.12	2.63	3.32	4.13	4.79	5.37	6.07	6.86	7.31	7.95	0.55	1.32	2.12
Others	2.49	5.40	5.76	7.47	7.48	7.50	7.65	7.66	7.67	8.02	8.53	0.01	0.01	0.19
By Country (Tala Millions)														
USA	39.75	41.11	53.26	65.52	79.72	92.18	103.45	116.43	132.20	148.46	161.02	13.61	25.47	37.52
New Zealand	77.98	80.25	103.84	131.28	164.36	187.07	209.01	232.40	259.51	287.68	313.82	25.79	54.24	81.54
Australia	86.25	97.93	126.42	152.19	188.51	216.89	239.54	265.25	292.57	319.20	345.76	33.16	63.06	95.84
American Samoa	11.01	10.64	14.75	18.87	22.44	25.09	27.92	32.10	36.29	41.07	45.01	3.24	6.90	10.25
Others	6.90	10.38	12.11	16.14	22.44	24.27	26.98	28.49	30.29	31.93	37.17	2.86	4.87	6.45

(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 %)	Sep-23	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25
New Zealand (NZD \$200)	8.22	8.01	7.55	7.41	7.45	7.69	7.00	7.69	7.52	6.90	8.62	6.83	7.55	7.28
Australia (AUD \$200)	7.03	8.81	8.29	6.67	6.90	7.14	6.71	6.52	6.19	6.33	7.81	6.24	6.38	6.14
Average Cost of Remittances to Samoa	7.63	8.41	7.92	7.04	7.18	7.42	6.86	7.11	6.85	6.61	8.22	6.53	6.97	6.71

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