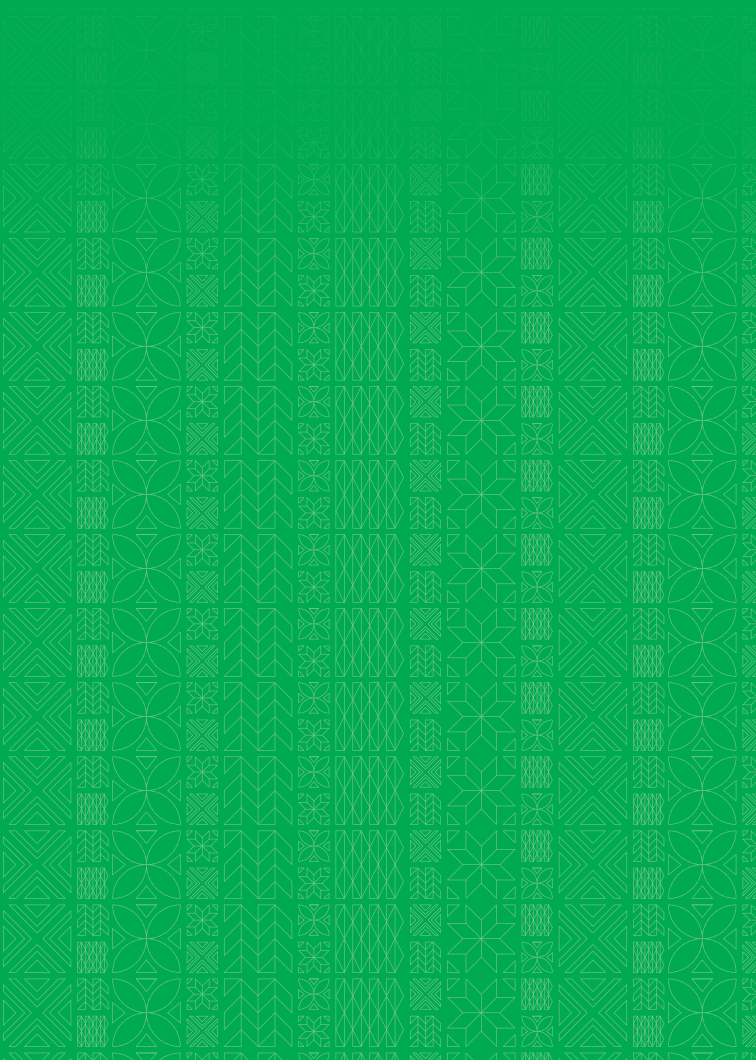




BANKING SERVICES

Fees & Charges



Fees and charges for *Banking Services*

At BSP, we try to make banking straightforward and transparent. We want you to know what fees you'll be charged, so you can make the best banking choices for you and your family. This brochure tells you about the current fees and charges for our range of banking services.

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Passbook Accounts

Passbook (We no longer offer this product)

Minimum Opening Deposit	\$100
Minimum Operating Balance	Nil
No. of free withdrawals	Nil
Paper Withdrawal Fee	\$3 per withdrawal (in branch and Post Office).
Service Fee	\$2 per month.

ProSaver Passbook (We no longer offer this product)

Minimum Opening Deposit	\$1000
Minimum Operating Balance	Nil
Number of free withdrawals	1 free paper withdrawal per month.
Paper Withdrawal Fee	\$3 per withdrawal.

Card-Based Accounts

Parenthood Assistance (We no longer offer this product)

Minimum Opening Deposit	\$1000
Minimum Operating Balance	\$500
Paper Withdrawal Fee	Free
Service Fee	Free

Electronic Transactions

ATM

Balance Enquiry	Free
Withdrawal	Free
Mini-Statement	Free
Mobile Top Up	Free
Funds Transfer	Free

SMS Banking

Balance Enquiry	Free
Transaction History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	Free

Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 per withdrawal
WBC ATM	\$1.00 per withdrawal

MoneyZONE

Minimum Opening Deposit	\$5
Minimum Operating Balance	Nil
Paper Withdrawal	For a child less than 13 years, 1 free withdrawal per month, thereafter, \$3 per withdrawal.

Electronic Transactions

ATM

Balance Enquiry	Free
Withdrawal	Free
Mini-Statement	Free
Mobile Top Up	Free
Funds Transfer	Free

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	Free
Bill Pay	Free
Funds Transfer	Free
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

TranXact

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month.
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$1 per month

Electronic Transactions ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$2 per month

Electronic Transactions ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ProSaver EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month.
Paper Withdrawal Fee	\$3 per withdrawal

Electronic Transactions ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:	
ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry
Withdrawal:	
ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ClassicSaver

Minimum Opening Deposit	\$10
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Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month.
Paper Withdrawal Fee	\$3 per withdrawal

Electronic Transactions ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasySaver

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Service Fee	Nil

Free Withdrawals	1 free electronic ² withdrawal per month.
Withdrawal fee	\$5 per withdrawal for all transactions plus electronic transaction fees as applicable.

Electronic Transactions
ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasyGo

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Paper Withdrawal Service Fee	\$3.50 per withdrawal
	Free

Electronic Transactions

ATM

Balance Enquiry	\$0.40 per transaction
Withdrawal	\$0.50 per transaction
Mini-Statement	\$0.50 per transaction
Mobile Top Up	\$0.50 per transaction
Funds Transfer	\$0.50 per transaction

SMS Banking

Balance Enquiry	\$0.40 per enquiry
Transaction History	\$0.50 per request
Bill Pay	\$0.50 per transaction
Mobile Top Up	\$0.50 per transaction
Funds Transfer	\$0.50 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.50 ³ per request
Bill Pay	\$0.50 per transaction
Funds Transfer	\$0.50 per transfer
Mobile Top Up	\$0.50 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.60 per enquiry
WBC ATM	\$1.00 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$1.00 per withdrawal
WBC ATM	\$1.50 per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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Freedom

Minimum Opening Deposit	\$10
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Minimum Operating Balance	Nil
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$5.50

Electronic Transactions

ATM

Balance Enquiry	Free
Withdrawal	Free

Mini-Statement	Free
Mobile Top Up	Free
Funds Transfer	Free

SMS Banking

Balance Enquiry	Free
Transaction History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 per withdrawal
WBC ATM	\$1.00 per withdrawal

Visa Debit Card

Annual Service Fee (Charged at issuance and yearly anniversary thereafter)	\$35 per annum
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Electronic Transactions

BSP ATMs:

Balance Enquiry	\$0.35 ⁴ per enquiry
Withdrawal	\$0.45 ⁴ per withdrawal
Mini-Statement	\$0.45 ⁴ per statement
Mobile Top Up	\$0.45 ⁴ per transaction
Funds Transfer	\$0.45 ⁴ per transaction

Other Local Banks' ATMs

Balance Enquiry	\$0.20 per enquiry
Withdrawal	\$0.50 per withdrawal

Overseas ATMs

Balance Enquiry	\$2 per transaction
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Cash Withdrawal	\$8 per transaction
Replacement card fee	\$10
Foreign Currency Conversion Fee	2.5% of amount

E-Commerce Fees

E-Commerce/Overseas POS Transaction Fee	\$0.45 per transaction
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Other Debit Card Fees

International Cash Disbursement Fee	\$10 per transaction (applicable on BSP ATM withdrawals using international issued cards).
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Lost Passbook/ATM card/PIN

Lost Passbook

Lost and Mutilated Passbook	\$25 per replacement
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Lost ATM Card/PIN

Lost ATM Debit Card	\$10 per replacement
PIN reissue	\$5 for each PIN reset

Interest Bearing Deposit Accounts

Interest Bearing Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Service Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposited

Non-Profit Organisation Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Service Fee	Nil
Activity Fee	Free
Collection Fee	Free

Smart Business Savings Account

(We no longer offer this product)

Minimum Opening Deposit	\$10
Service Fee	Free

BSP Online Plus

Balance Enquiry	Free
Account History	Free
Funds Transfer ⁵	Free

Term Deposit

Retail Term Deposit

Minimum Opening Deposit	\$1,000
Maximum Operating Balance	\$200,000

Wholesale Term Deposit

Minimum Opening Deposit	\$200,000
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Freedom Investment Account (We no longer offer this product)

Minimum Opening Deposit	\$10,000
Maximum Operating Balance	\$200,000
Break Fee	\$40 plus an implied interest penalty.

Maturity Withdrawal

By Transfers to Nominated BSP Account	Free
By Bank Cheque	\$10

Partial Interest Payment

By Transfers to Nominated BSP Account	Free
By Bank Cheque	\$10

Cheque Accounts

Personal Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Service Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposited

Electronic Transactions

ATM	
Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction

Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ProSaver Cheque Account (We no longer offer this product)

Minimum Opening Deposit	\$50
Minimum Operating Balance	Nil
Maximum Operating Balance	\$30,000
Service Fee	\$2 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposited
Stop Cheque Notice Fee	\$10 per notice
Number of free transactions	4 free electronic transactions ² per month.

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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Smart Business Current Account

Minimum Opening Deposit	\$50
Minimum Operating Balance	\$50
Service Fee	\$2 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposit
Company Search Fee	\$35 per search

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
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Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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Business Cheque Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Service Fee	\$5 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposited
Company Search Fee	\$35 per search

BSP Online Plus – Business Banking

Batch Processing:	
Internal	\$0.20 per transaction
External	\$0.50 per transaction
BillPay	\$0.45 per transaction

Funds Transfer	\$0.45 per transaction
OTP	\$0.25 per transaction
Telegraphic transfers (all countries)	\$30 per transaction
Telegraphic transfers in FJD	0.35% (minimum cap \$30) plus SWIFT.
Telegraphic transfers in Foreign Currencies from Foreign Currency Account	0.65% (minimum cap of \$50 and maximum cap of \$150).

Orbit Account (We no longer offer this product)

Collection Fee	\$0.40 per cheque deposited
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Electronic Transactions

ATM	
Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$0.25 per transaction

Interchange Fees

For transactions on other banks' ATMs

Balance Enquiry:

ANZ/BOB/HFC ATM	\$0.20 per enquiry
WBC ATM	\$0.60 per enquiry

Withdrawal:

ANZ/BOB/HFC ATM	\$0.50 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction

Fee	\$0.45 per transaction
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Other fees

e-Token Pass

(soft token or hard token)	\$75 per token
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Bank Cheque

Issuance	\$10 per cheque
Repurchase	\$15 per cheque
Replacement	\$20 per cheque

Dishonour

Outward Dishonour	\$25 per item
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Special Answer

Cheque drawn on BSP banks	\$10 per cheque
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Cheque drawn on other banks	\$25 per cheque
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Referral

Referral Fee	\$5 (Applied to referral of periodic payments due to insufficient funds or uncleared effects on the account).
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Stop Cheque Notice

Stop Cheque Notice Fee	\$15 per notice
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Fiji Clear

Up to \$100	\$2
\$101 to \$1,000	\$5
\$1,001 to \$10,000	\$10
\$10,001 plus	\$15

Safe Custody

(Fees charged on the lodgement date and annually thereafter. Service is available at selected branches. Articles larger than 10,000cc will not be accepted).

Sealed envelope (20cm x 40cm)	\$20 per item
Sealed large envelope, packets, etc.	\$35 per item
Box up to 10,000cc	\$90 per box
Request for transfer to another branch of bank	N/A

Access Fee

First Access	Free
Second and subsequent access	\$10 per access
Lost safe custody receipt, issue of replacement receipt	N/A

Safe Deposit Box

(Fees charged on the lodgement date and annually thereafter. Conditions apply on service availability.)

Small (10,000cc)	\$150
Medium (12,480cc)	\$200
Large (18,720cc)	\$250
Extra Large (39,000cc)	\$300
Refundable key deposit	\$200

Access Fee

First access in the month	Free.
Second and subsequent access	\$10 per access

Statements

Normal Issue	Free for customer statements issued by the bank at 6 monthly intervals.
Statement Reprints	\$5 per page
Transaction History	\$3 per page
Listing (Computer Printout)	

Cheque Book

(Stamp duty only applicable on standard cheque books)
50 Leaves/200 Leaves As per government mandate.

Deposit Book

Business Accounts

A4 size – 100 slips in duplicate style	\$10
A4 size – 50 slips in triplicate style	\$25
A5 size – 100 slips in duplicate style	\$9
A5 size – 50 slips in triplicate style	\$18.94

Certificates Supplied

Certificate of Balance	\$10 per account
Certificate of Interest	\$10 per account
Paid/Received	

Audit Certificate	\$40 per certificate per entity
Bankers Opinion	\$40 per request
Photocopy/Replacement of Certificates	Nil

Change Supplied

Cash and Change	Free
- BSP Customers	
- Non-BSP Customers	\$1 per every \$100
Change Bags	\$2 per bag issued

Cash Handling

Up to \$15,000.00	Nil
Over \$15,000.00	0.15% of cash amount being deposited on a per day basis.

EasyPay (Diskpay)

(Applied for salaries and creditor payments)

Establishment Fee	\$75
Credit to BSP Account (including direct debit schedules)	\$0.20 per item, minimum \$2
Credit to another bank	Fiji Clear Fees apply
Reject Fee	\$2 per item

Payment from List (Manual)

Credit to BSP Account	\$1 per item, minimum \$5
Credit to another bank	\$10 bank cheque fee OR Fiji Clear Fees apply.

Facsimile Request

(Applied for transaction services against facsimile requests)

Facsimile Request Fee	\$7.50 per request
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Cane Gang Pays

Cane Gang Pays	\$1 per gang, minimum \$10
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Periodical Payment Transfer (PPT)

To BSP Loan Account	Nil
To MoneyZONE/ EasySaver/NPO Account	Nil
To other BSP Deposit and Current Accounts	\$2
To BSP Life Insurance Premium	Nil
To Account at Another Bank/Institution	\$10

Overdrawn Accounts

Personal Cheque Account

Account Overdrawn Fee \$10 per day

Business Cheque Account

Business Cheque Account \$15 per day while the
account is over
drawn by \$100 or more.

Interest Bearing Cheque \$15 per day while the account
Account is overdrawn by \$100 or more.

Encashment

Company Accounts \$15

Personal Accounts \$10

Voucher Production

Photocopies \$5 per item

Sighting Original Vouchers \$15 per item

Surrender of Paid Cheques \$2 per item

Telegraphic Money Order Postal Notes

Telegraphic Money Order \$30 per item

Miscellaneous Fees

Deposits by mail without Nil
lodgement slip

Clearance of account on Nil
reaching a certain balance

Footnotes

¹ The ATM withdrawal fee of \$0.45 will be charged at the end of the month, but is waived for the Freedom Account.

² This applies to electronic transactions performed on BSP EFTPOS, ATM, SMS, BSP Online Plus and E-Commerce transactions.

³ While we have an approved fee for account history requests, we will continue to offer this as a free service until further notice.

⁴ Except for the Freedom Account.

⁵ Option available only for transfer of funds within own accounts.

Important notice

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP reserves the right to vary fees and charges. We will tell you 30 days before changing or introducing any new fees and charges..

Need help?

Get in touch with our friendly team.

BSP Financial Group Limited

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bsp.com.fj

Visit your nearest BSP branch