



BANKING SERVICES

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# 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.

## Contents

### PASSBOOK ACCOUNTS

1

Passbook

ProSaver Passbook

### CARD-BASED DEPOSIT ACCOUNTS

1

Parenthood Assistance

MoneyZONE

TranXact

EasyCard

ProSaver EasyCard

ClassicSaver

EasySaver

EasyGo

Freedom

### VISA DEBIT CARD

9

### LOST PASSBOOK/ATM CARD/PIN

10

### INTEREST BEARING DEPOSIT ACCOUNTS

10

Interest Bearing Cheque Account

Non-Profit Organisation Cheque Account

Smart Business Savings Account

### TERM DEPOSIT

11

### CHEQUE ACCOUNTS

11

Personal Cheque Account

ProSaver Cheque Account

Smart Business Current Account

Business Cheque Account

Orbit Account

### OTHER FEES

16

e-Token Pass

Bank Cheque

Dishonour

Special Answer

Referral

Stop Cheque Notice

Fiji Clear

Safe Custody

Safe Deposit Box

Statements

Cheque Book

Deposit Book

Certificates Supplied

Change Supplied

Cash Handling

EasyPay (Diskpay)

Payment from List (Manual)

Facsimile Request

Cane Gang Pays

Periodical Payment Transfer (PPT)

Overdrawn Accounts

Encashment

Voucher Production

Telegraphic Money Order Postal Notes

Miscellaneous Fees

## Passbook Accounts

### Passbook (We no longer offer this product)

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

### ProSaver Passbook (We no longer offer this product)

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

## Card-Based Accounts

### Parenthood Assistance (We no longer offer this product)

Minimum Opening Deposit	<b>\$1000</b>
Minimum Operating Balance	<b>\$500</b>
Paper Withdrawal Fee	<b>Free</b>
Service Fee	<b>Free</b>

## Electronic Transactions

### ATM

Balance Enquiry	<b>Free</b>
Withdrawal	<b>Free</b>
Mini-Statement	<b>Free</b>
Mobile Top Up	<b>Free</b>
Funds Transfer	<b>Free</b>

### SMS Banking

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

### BSP Online Plus

Balance Enquiry	<b>Free</b>
Account History	<b>Free</b>

Bill Pay	<b>Free</b>
Mobile Top Up	<b>Free</b>
Funds Transfer	<b>Free</b>
OTP	<b>\$0.25 per transaction</b>

### Interchange Fees

For transactions on other banks' ATMs

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

### MoneyZONE

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

### Electronic Transactions

#### ATM

Balance Enquiry	<b>Free</b>
Withdrawal	<b>Free</b>
Mini-Statement	<b>Free</b>
Mobile Top Up	<b>Free</b>
Funds Transfer	<b>Free</b>

### SMS Banking

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

### BSP Online Plus

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

## Interchange Fees

For transactions on other banks' ATMs

### Balance Enquiry:

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

### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

## TranXact

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

## Electronic Transactions

### ATM

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

### SMS Banking

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

### BSP Online Plus

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

## Interchange Fees

For transactions on other banks' ATMs

### Balance Enquiry:

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

### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

## E-Commerce Fees

E-Commerce Transaction **\$0.45 per transaction**  
Fee

## EasyCard

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

## Electronic Transactions

### ATM

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

### SMS Banking

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

### BSP Online Plus

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

## Interchange Fees

For transactions on other banks' ATMs

### Balance Enquiry:

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

### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

## E-Commerce Fees

E-Commerce Transaction **\$0.45 per transaction**  
Fee

## ProSaver EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions <sup>2</sup> 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 <sup>3</sup> 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 <sup>1</sup> per withdrawal
WBC ATM	\$1.00 <sup>1</sup> 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

Number of free transactions	4 free electronic transactions <sup>2</sup> 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 <sup>3</sup> 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 <sup>1</sup> per withdrawal
WBC ATM	\$1.00 <sup>1</sup> 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 <sup>2</sup> 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 <sup>3</sup> 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 <sup>1</sup> per withdrawal
WBC ATM	\$1.00 <sup>1</sup> per withdrawal

#### E-Commerce Fees

E-Commerce Transaction	\$0.45 per transaction
Fee	

#### EasyGo

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Paper Withdrawal	\$3.50 per withdrawal
Service Fee	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 <sup>3</sup> 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	\$0.45 per transaction
Fee	

#### Freedom

Minimum Opening Deposit	\$10
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	Cash Withdrawal	\$8 per transaction
Mobile Top Up	Free	Replacement card fee	\$10
Funds Transfer	Free	Foreign Currency	2.5% of amount
Conversion Fee			
<b>SMS Banking</b>			
Balance Enquiry	Free	<b>E-Commerce Fees</b>	
Transaction History	Free	E-Commerce/Overseas	\$0.45 per transaction
Bill Pay	Free	POS Transaction Fee	
Mobile Top Up	Free		
Funds Transfer	Free		
SMS Alert	\$0.30 per alert	<b>Other Debit Card Fees</b>	
		International Cash	\$10 per transaction (applicable
		Disbursement Fee	on BSP ATM withdrawals
			using international issued
			cards).
<b>BSP Online Plus</b>			
Balance Enquiry	Free	<b>Lost Passbook/ATM card/PIN</b>	
Account History	Free	<b>Lost Passbook</b>	
Bill Pay	Free	Lost and Mutilated	\$25 per replacement
Mobile Top Up	Free	Passbook	
Funds Transfer	Free		
OTP	\$0.25 per transaction	<b>Lost ATM Card/PIN</b>	
		Lost ATM Debit Card	\$10 per replacement
		PIN reissue	\$5 for each PIN reset
<b>Interchange Fees</b>			
For transactions on other banks' ATMs		<b>Interest Bearing Deposit Accounts</b>	
<b>Balance Enquiry:</b>		<b>Interest Bearing Cheque Account</b>	
ANZ/BOB/HFC ATM	\$0.20 per enquiry	Minimum Opening	\$250
WBC ATM	\$0.60 per enquiry	Deposit	
<b>Withdrawal:</b>		Minimum Operating	Nil
ANZ/BOB/HFC ATM	\$0.50 per withdrawal	Balance	
WBC ATM	\$1.00 per withdrawal	Service Fee	\$5 per month
		Activity Fee	\$0.45 per transaction
		Collection Fee	\$0.40 per cheque deposited
<b>Visa Debit Card</b>			
Annual Service Fee	\$35 per annum	<b>Non-Profit Organisation Cheque Account</b>	
(Charged at		Minimum Opening	\$250
issuance and yearly		Deposit	
anniversary thereafter)		Minimum Operating	Nil
		Balance	
		Service Fee	Nil
		Activity Fee	Free
		Collection Fee	Free
<b>Electronic Transactions</b>			
<b>BSP ATMs:</b>		<b>Smart Business Savings Account</b>	
Balance Enquiry	\$0.35 <sup>4</sup> per enquiry	(We no longer offer this product)	
Withdrawal	\$0.45 <sup>4</sup> per withdrawal	Minimum Opening	\$10
Mini-Statement	\$0.45 <sup>4</sup> per statement	Deposit	
Mobile Top Up	\$0.45 <sup>4</sup> per transaction	Service Fee	
Funds Transfer	\$0.45 <sup>4</sup> per transaction	Activity Fee	Free
		Collection Fee	Free
<b>Other Local Banks' ATMs</b>			
Balance Enquiry	\$0.20 per enquiry		
Withdrawal	\$0.50 per withdrawal		
<b>Overseas ATMs</b>			
Balance Enquiry	\$2 per transaction		

## BSP Online Plus

Balance Enquiry	Free
Account History	Free
Funds Transfer <sup>5</sup>	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

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 <sup>3</sup> 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 <sup>1</sup> per withdrawal
WBC ATM	\$1.00 <sup>1</sup> 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 <sup>2</sup> per month.

## Electronic Transactions

### ATM

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

### SMS Banking

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

### BSP Online Plus

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

### Interchange Fees

For transactions on other banks' ATMs

#### Balance Enquiry:

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

#### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

#### E-Commerce Fees

E-Commerce Transaction	<b>\$0.45 per transaction</b>
Fee	

## Smart Business Current Account

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

## Electronic Transactions

### ATM

Balance Enquiry	<b>\$0.35 per transaction</b>
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Withdrawal	
Mini-Statement	
Mobile Top Up	
Funds Transfer	

<b>\$0.45 per transaction</b>

### SMS Banking

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

### BSP Online Plus

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

### Interchange Fees

For transactions on other banks' ATMs

#### Balance Enquiry:

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

#### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

#### E-Commerce Fees

E-Commerce Transaction	<b>\$0.45 per transaction</b>
Fee	

## Business Cheque Account

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

## BSP Online Plus – Business Banking

Batch Processing:	
Internal	<b>\$0.20 per transaction</b>
External	<b>\$0.50 per transaction</b>
BillPay	<b>\$0.45 per transaction</b>

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

### Orbit Account

(We no longer offer this product)

Collection Fee	<b>\$0.40 per cheque deposited</b>
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### Electronic Transactions

#### ATM

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

### SMS Banking

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

### BSP Online Plus

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

### Interchange Fees

For transactions on other banks' ATMs

#### Balance Enquiry:

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

#### Withdrawal:

ANZ/BOB/HFC ATM	<b>\$0.50<sup>1</sup> per withdrawal</b>
WBC ATM	<b>\$1.00<sup>1</sup> per withdrawal</b>

### E-Commerce Fees

#### E-Commerce Transaction

Fee	<b>\$0.45 per transaction</b>
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### Other fees

#### e-Token Pass

(soft token or hard token) **\$75 per token**

#### Bank Cheque

Issuance	<b>\$10 per cheque</b>
Repurchase	<b>\$15 per cheque</b>
Replacement	<b>\$20 per cheque</b>

#### Dishonour

Outward Dishonour	<b>\$25 per item</b>
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#### Special Answer

Cheque drawn on BSP banks	<b>\$10 per cheque</b>
Cheque drawn on other banks	<b>\$25 per cheque</b>

#### Referral

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

Stop Cheque Notice Fee	<b>\$15 per notice</b>
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#### Fiji Clear

Up to \$100	<b>\$2</b>
\$101 to \$1,000	<b>\$5</b>
\$1,001 to \$10,000	<b>\$10</b>
\$10,001 plus	<b>\$15</b>

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

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

### **Safe Deposit Box**

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

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

### **Access Fee**

First access in the month	<b>Free.</b>
Second and subsequent access	<b>\$10 per access</b>

### **Statements**

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

### **Cheque Book**

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

### **Deposit Book**

<b>Business Accounts</b>	
A4 size – 100 slips in duplicate style	<b>\$10</b>
A4 size – 50 slips in triplicate style	<b>\$25</b>
A5 size – 100 slips in duplicate style	<b>\$9</b>
A5 size – 50 slips in triplicate style	<b>\$18.94</b>

### **Certificates Supplied**

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

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

### **Change Supplied**

Cash and Change	
- BSP Customers	<b>Free</b>
- Non-BSP Customers	<b>\$1 per every \$100</b>

### **Change Bags**

	<b>\$2 per bag issued</b>
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### **Cash Handling**

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

### **EasyPay (Diskpay)**

(Applied for salaries and creditor payments)	
Establishment Fee	<b>\$75</b>
Credit to BSP Account (including direct debit schedules)	<b>\$0.20 per item, minimum \$2</b>
Credit to another bank	<b>Fiji Clear Fees apply</b>
Reject Fee	<b>\$2 per item</b>

### **Payment from List (Manual)**

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

### **Facsimile Request**

(Applied for transaction services against facsimile requests)	
Facsimile Request Fee	<b>\$7.50 per request</b>

### **Cane Gang Pays**

Cane Gang Pays	<b>\$1 per gang, minimum \$10</b>
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### **Periodical Payment Transfer (PPT)**

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

## 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 Account **\$15 per day while the 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 lodgement slip **Nil**

Clearance of account on reaching a certain balance **Nil**

### Footnotes

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

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

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

<sup>4</sup>Except for the Freedom Account.

<sup>5</sup>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.

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**BSP Financial Group Limited**

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Visit your nearest BSP branch