

Personal Account Information Schedule

03 April 2023

TRANSACTION ACCOUNT FEES	Personal Transaction Accounts				
Fee Description	PACIFIC STANDARD Service Fees	PACIFIC PACKAGE Service Fees	PACIFIC CHEQUE ACCOUNT Service Fees	PLUS SAVER ACCOUNT Service Fees	YOUTH ACCOUNT Service Fees
Account					
Suitable For	Individuals not likely to use their account on a daily basis	Individuals with a regular income and who will use their account on a daily basis	Individuals with a regular income who will use their account on a daily basis	Individuals who want to save and still have access to the funds anytime	Youth up to 18 years of age
Monthly Account Fee	Free	\$2.00	\$3.50	Free	Free
Free Monthly Transaction Allowance	Nil	Unlimited Electronic Transactions	Unlimited Electronic Transactions First 10 cheque (written) or staff assisted withdrawals	First 1 Electronic Transaction	First 5 Electronic Transactions
Monthly Dormancy Fee	Free	Free	Free	Free	Free
Activity Fee - Domestic					
Agent Banking Withdrawals / Transfers / Deposits	\$0.20	Free	Free	\$0.20	\$0.20
BSP ATM	\$0.20	Free	Free	\$0.20	\$0.20
EFTPOS	\$0.20	Free	Free	\$0.20	\$0.20
Branch Staff Assisted Deposit	Free	Free	Free	Free	Free
Branch Staff Assisted Withdrawals	\$1.00	Free	\$0.30	\$1.00	\$1.00
Cheque Withdrawal (after allowance used)	N/A	N/A	\$0.30	N/A	N/A
Internet Banking					
Transfers (Own Accounts & 3 rd Party Accounts) & Bill Pay	\$0.20	Free	Free	\$0.20	\$0.20
Other					
Interest Payable (credit balances)	NA	Yes	NA	Yes	Yes
Unarranged Overdraft Excess Fee	NA	NA	\$12.00 on occurrence per day	NA	NA

BSP Classification: Public

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Non BSP ATMs (Local and Overseas)					
Local Non-BSP ATM withdrawal (local scheme ATM)	Free	Free	Free	NA	NA
Local Non-BSP ATM enquiries (local scheme ATM)	Free	Free	Free	NA	NA
Overseas ATM cash withdrawal (non BSP) – <i>other bank fees may apply</i>	\$5.00	\$5.00	\$5.00	NA	NA
Overseas ATM balance enquiry (non BSP) – <i>other bank fees may apply</i>	Free	Free	Free	NA	NA

Card Fees

Visa Debit Cards (including Classic, Silver and Gold)

Service Fee

Card issuance	Free
Annual fee	Free
Renewal of expired card	Free
Replacement of lost, stolen or damaged card/PIN	\$25.00 per card/PIN

Pacific Card

Card issuance	Free
Annual fee	Free
Renewal of expired card	Free
Replacement of lost, stolen or damaged card/PIN	\$15.00 per card/PIN

Other

Note:

- Normal account transaction fees apply when using Visa Debit Cards or Pacific Cards
- Other bank fees may apply when using overseas or non BSP ATMs
- Other interest, fees and charges apply to Gold & Silver Visa Debit Card facilities – details available on request

International Payments

International Payments Outward

Service Fee

*Via BSP Internet Banking**

Transfer to New Zealand and other international countries	\$15.00 per transfer
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Not via BSP Internet Banking (i.e. In person or over the counter)

Transfer to New Zealand and other international countries	\$25.00 per transfer
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International Payments Inward

Inward telegraphic transfer	\$10.00 per transaction
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Foreign Currency Conversion (Domestic)	
Conversion – Foreign Notes / BSP Foreign Account Transfer	\$5.00 (NZD or FCY equivalent) per transaction
Other	
<p>Note</p> <ul style="list-style-type: none"> • *International payments via Internet Banking must be submitted through the 'Overseas Payments' tab in BSP Internet Banking • Other bank fees and charges may apply to international payments • Conversion of foreign currency notes is subject to availability. Please contact your nearest BSP Branch for further details 	

Payment Limits (Daily and Transaction) Electronic Channels		
BSP Internet Banking	Daily Limit	Individual Transaction Limit
Transfer to Own Account		
- Default	NZD \$1,500	NZD \$1,500
- Maximum	Up to NZD \$50,000	Up to NZD \$50,000
Transfer to Other BSP Account		
- Default	NZD \$1,500	NZD \$1,500
- Maximum	Up to NZD \$50,000	Up to NZD \$50,000
Transfer to Other (Local) Bank account		
- Default	NZD \$1,500	NZD \$1,500
- Maximum	Up to NZD \$50,000	Up to NZD \$50,000
Other		
<p>Note:</p> <ul style="list-style-type: none"> • Daily limit is calculated on the total aggregate transactions for that day • Payment limits can be tailored to suit your requirements. Please contact your nearest BSP Branch for any queries relating to Payment Limits on Electronic Transactions 		

Payment Limits (Daily and Transaction) Cards			
BSP Cards	Daily Limit (Cash)	Daily Limit (Purchase)	Transaction Limit (Purchase)
Visa Debit (Classic, Silver & Gold)	NZD \$1,000	NZD \$10,000	NZD \$5,000
Pacific Card	NZD \$1,000	NZD \$1,000	NZD \$1,000
'Touch & Go' without PIN (Visa Debit)	N/A	NZD \$10,000	NZD \$35
Other			
<p>Note:</p> <ul style="list-style-type: none"> • Please contact your nearest BSP Branch for any queries relating to Payment Limits on BSP Cards 			

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Lending Fees & Charges (Retail)		
Retail Facility	Service Fee	
Personal Loan (Including Secured and Unsecured)	Application Fee (New and Increase)	\$250.00
	Monthly Fee	Free
Personal Asset Loan	Application Fee (New and Increase)	\$300.00
	Monthly Fee	Free
Home Loan	Application Fee (New and Increase)	
	- Standard	\$300.00
	- Progressive Draw	\$500.00
	Monthly Fee	Free
	Redraw Fee	\$150
Personal Property Investment Loan	Application Fee (New and Increase)	
	- Standard	\$300.00
	- Progressive Draw	\$500.00
	Monthly Fee	Free
	Redraw Fee	\$150
Visa Debit Card Facility (Silver / Gold)	Application Fee (New and Increase)	Free
	Line Fee (Monthly)	0.12% of OD limit
	Excess Interest Rate	16.25% p.a.
	Other	Standard transaction account fees apply

Lending Security Charges (Including New Security & Release)		
General Loan Documentation & Security Charges		
Document Handling Fee	General - including restructures	\$200.00
Security Switch – Existing Loan	Documentation & Registration	On application (external legal may apply)
Settlement Fee	BSP Attendance / Notices	\$300.00

Personal Property Security Registry 'PPSR' Charges			
New Security		Release Security	
General Security Agreement (GSA)	\$30.00 (registration per document)	Discharge Fee (Documentation)	\$100.00 per document
Specific Security Agreement (SSA)	\$30.00 (registration per document)	General Security Agreement (GSA)	Nil (registration discharge)
Amendment / Renewal Notice	\$15.00 (registration per notice)	Specific Security Agreement (SSA)	Nil (registration discharge)
Certified Search	\$25.00 (per search)		

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Leasehold Property Security (Residential & Commercial) Charges - including Court Fees			
New Security		Release Security	
Mortgage - Leasehold Property	On application – external legal apply	Discharge Fee (Documentation)	\$100.00 per document
Property Inspection	On application – panel valuation	Consumer Leasehold (Discharge)	\$25.00 (registration per document)
		Commercial Leasehold (Discharge)	\$45.00 (registration per document)
		Mortgage Debenture (Discharge)	\$20.00 (registration per document)

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Standard Banking Product Charges	
Charges	Service Fee
Bank Cheque	
Issue of Bank Cheque	\$12.00
Refunding of bank cheque no longer required - original presented	\$12.00
Refunding of bank cheque – original lost, stolen or destroyed	\$12.00
Cheque – Special Answer	
Cheques processed through a clearing system and phone or mail answer is obtained	\$15.00 per request
On the spot answer at the branch on which the cheque is drawn upon	\$15.00 per request
Cheque – Stop Payment	
Stopping a payment due to lost or stolen cheque (includes bank cheques)	\$15.00 per cheque
Deposits to accounts held at other banks or financial Institutions (within Cook Islands)	
By 'Pay Others' function on Internet Banking	Free
Staff assisted by BSP branch staff	\$17.00
Periodical Payments	
From any eligible BSP account to Plus Saver, housing, investment or personal loan with the bank in the same name or joint account	To transaction / saving account - \$2.50 To housing, investment, personal loan or card account - Free
From any BSP account to another BSP account (not in the same names)	\$2.50
To an account at another financial institution, created using our internet banking service	\$10.00
To an account at another financial institution, created by bank staff on the customers behalf	\$10.00
To an account at an overseas financial institution	NA
Periodical payment not made – Fee (for lack of funds in the account)	\$10.00
Statements, Voucher Retrieval, Tracing	
Internet Banking Statement (e-statements)	Free
Internet statement summary – a list of transactions which you can see and print out of internet banking	Free
Statement on request issued over the counter (dated up to a maximum of 2 years prior to the date of request)	Free

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Statement on request issued over the counter (dated more than two years prior to the date of request)	\$2.00 per page
Voucher retrieval – If you want us to physically locate a paper copy of a withdrawal slip, cheque or deposit slip that you have given us, within the last 12 months	\$20.00 per hour
Voucher retrieval historical – if its more than 12 months since the transaction – historical retrieval required	\$50.00 per hour
Tracing – you may need to confirm the destination of a cheque you have written. We can assist you by tracing the cheque to confirm if it was deposited to the payee's account	\$50.00 per hour
Dishonour Fees	
If your cheque is dishonoured (outward)	\$30.00 per cheque
If a cheque you deposit is dishonoured (inward)	Free
If periodical payment is not made (for lack of funds in the account)	\$10.00
Deposit Books	
Single Books	\$3.50
Duplicate Books	Medium \$20.00 Large \$30.00
Cheque Books	
25 page cheque book	NA
50 page cheque book	\$8.00
100 page cheque book	\$16.00
200 page cheque book	\$30.00