

BSP Fees, Charges & Rates

Effective from 1st March, 2022.

	BSP Business Cheque	Business Management Accounts	Pacific Cheque Accounts**	Pacific Package Accounts**	Pacific Standard Account	Plus Saver Account	Student Account*	Kids Savings Account*	Agency Passbooks	Charity & Not for Profit Organisation
BRANCH										
Cheque Withdrawal/Widro lo chek insait lo branch	\$2	\$2	\$2	N/A	\$2	N/A	N/A	N/A	N/A	\$2
Branch Paper Withdrawal/ Widro insait lo branch	\$2	\$2	\$2	\$2	\$4	\$4	\$2	\$2	\$5	\$2
EFTPoS Fees										
Merchant Purchase/Usim card fo pay lo store (merchant)	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	\$0.80
ATM										
ATM Withdrawal/Widro lo ATM	\$0.80	N/A	\$0.80	\$0.80	\$0.8	\$0.80	\$0.80	\$0.80	N/A	\$0.80
INTERNET BANKING										
Transfer Own Account/Transfa bitwin akaonts blo iu seleva	\$0.80	\$0.80	\$0.80	\$0.80	\$0.8	\$0.80	\$0.80	\$0.80	N/A	\$0.80
Transfer BSP Account/Transfa lo nara akaont blo BSP kastoma	\$0.80	\$0.80	\$0.80	\$0.80	\$0.8	\$0.80	\$0.80	\$0.80	N/A	\$0.80
Payment to Other Banks/Peiment go lo nara Bank (includes other Bank fee of \$7.50)	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	N/A	\$8.30
MOBILE BANKING										
Transfer Own Account/ Transfa bitwin akaonts blo iu seleva	N/A	N/A	\$0.80	\$0.80	\$0.8	\$0.80	\$0.80	\$0.80	N/A	N/A
Transfer BSP Account/ Transfa lo nara akaont blo BSP kastoma	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	N/A
Transfer Other Bank/ Transfa lo akaont blo nara bank kastoma	N/A	N/A	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	\$0.80	N/A	N/A
Mobile Top-Up/ Top-ap lo mobile	N/A	N/A	\$0.80	\$0.80	\$0.8	\$0.80	\$0.80	\$0.80	N/A	N/A
Payment to Other Banks/Peiment go lo nara Bank (includes other Bank fee of \$7.50)	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	N/A	\$8.30
MISCELLANEOUS										
Monthly Maintenance Fee/Akaont mentenans fee lo end manis	\$25	\$25	\$25	\$5	N/A	\$5	N/A	N/A	\$10	N/A
Collection Fee for Cheques Deposited/ Fee fo chek iu diposit lo akaont blo iu	\$1.20	\$1.20	\$1.20	\$1.20	\$1.2	\$1.20	\$1.20	\$1.20	\$5	\$1.20
Minimum Opening Balance/Amount fo openim akaont lo hem	\$100	\$100	\$100	\$20	\$20	\$20	\$20	\$20	\$20	\$100
Standing Order Fee for system/Fee fo system duim transfa fo iu la tae iu laekim	\$5	\$5	\$5	\$5	\$5	N/A	N/A	N/A	\$5	\$7.50
Manual Debit/Fee for bank/Fee fo bank staff duim transfa for iu	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50	N/A	N/A	N/A	\$10	\$7.50
Deposit Fee/ Fee fo deposit	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00

* First 3 free electronic transactions

** First 4 free electronic transactions

For more information visit or call us today!
www.bsp.com.sb or (677) 21874



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Effective from 1st March, 2022.

Retail Fees	
Product	Fee
Inward Dishonors / Fee fo dipositim nara bank Chek lo BSP akaont bata Chek no garem seleni	\$30
Outward Dishonor / Fee fo dipositim BSp Chek lo BSP or nara bank akaont bata Check no garem seleni	\$200
Standing Order (Other Bank)/ Fee fo bank (system) duim transfa fo iu go lo nara bank	Manual \$7.50 Electronic \$0.80
Bank Cheque/ Fee fo baem bank Chek	\$20
Repurchase/ Fee fo baem bak bank Chek	\$30
Replacement Bank Cheques/ Fee fo askem kopi blo bank Chek	\$50
Special Answer/ Fee fo cashim Chek blo nara bank or BSP chek lo sem dei	\$100
Manual Transfer/ Fee fo bank staff duim transfa fo iu	\$7.50
Voucher Extraction (Per item)/ Fee fo bank lukaotim eni bank document iu askem	\$20
Voucher Extraction (Hr Rate)/ Fee fo taem bank lukaotim bank document iu askem	\$100
Salary Listing (Per Item)/ Fee fo wanfala akaont wea lo salary listing (peipa)	\$2
Salary Listing (Per Item) Other Bank/ Fee fo wanfala akaont blo nara bank wea lo salary listing	\$5
DiskPay (KunduPay) BSP Product /Fee blo wanfala customer akaont wea lo salary list (fael)	\$3
Stopped Payment/ Notice/ Fee fo putim stop peiment/ Notis lo akaont	\$25
PIN Replacement/ Fee fo chensim PIN	\$20
Duplicate Statement (Per Page)/ Fee fo odam bank statement lo counter	\$10
eStatement (via email)/ Fee fo odam bank statement lo email	\$2
Audit Certificate/ Fee fo givim Audit Certificate	\$170
Pacific Card	
Pacific Card Replacement	\$20
VISA Debit Card	
VISA Debit Card Replacement	\$50
VISA Business Credit Card	
Joining Fee (one-off)	\$500
Annual Fee	\$150
Annual Fee (additional)	\$150
Interest Rate	19.50%
Cash Adv. On local and overseas ATM	\$10
Late Payment	\$200
Duplicate Statement	\$50
Transaction Verification	\$100
Over Limit Fee	\$100
Lost/ Stolen/ Damaged Cards	\$100
Cheque Books	
25 Pages	\$27.50
50 Pages	\$55
100 Pages	\$90
200 pages	\$180
Deposit Books	
D2d	\$25
Lending Fees	
Loan Establishment Fee / Fee fo setap Loan	2% Min \$400
Bank Guarantees	1.50% p/ half year, min \$750
Doc Handling Fee (Personal Loan)	\$20.00
Loan Administration Charge/ Fee fo waka lo loan akaont	\$25 p/month
Late Payment Fee/ Fee fo taem loan peiment hem leit	\$50 per instalment payable after 5 days arrears
Penalty Interest (Home & Commercial Loans & Overdrafts)	Additional 5% penalty
Settlement Fee (Discharge of security - Property & NPF) & Doc Handling Fee	\$500
Property Inspection Fee / Fee fo inspectim propati (haus)	\$300 per inspection
Production Fee	\$200

Overdraft Fee	
Excess or unauthorised Fee	\$50 per day
> \$100.00 or = \$5,000.00	\$100
> \$5,000.00	\$200
Overdraft Line Fee	1% if applicable
Excess Interest Rate	Additional 5% penalty
Unauthorised Interest Rate	20.5%
International Fees	
Foreign currency notes - Sale	
All foreign notes /Fee fo baem eni ovasi notes	\$20
Telegraphic Transfer Outward	
Telegraphic Transfer	\$60
Telegraphic Transfer - 3rd curr.	\$100
Status / Tracing request / Fee fo faedem peiments	\$60 plus overseas bank charges / \$60 plus ovasis bank charges
Cancellation of TT & arrange of cover/ Fee fo canselem TT & fo cover	\$150 plus overseas bank charges / \$150 plus ovasis bank charges
Inward Telegraphic transfer (all accounts)	
Credit own (BSP) customer acc. / Kredit akaont blo BSP kastoma	\$10
Credit another bank's SBD acc. / Kredit nara bank's SBD akaont	\$50
Payment on application & ID/ Fee fo application & ID	\$50
Payment of Foreign currency to another bank/ Fee fo baem ovasi seleni lo nara bank	\$70
Tracers/ Faedim peiments	\$50 plus other bank charges / \$50 plus ovasis bank charges
Bills Inward	
Drafts drawn on BSP SI in SBD/ Fee fo cashim BSP SI Drafts lo SBD	\$100
T/chq. P/item	\$100
Pers./Company chq. p/item	\$100
SBD cheque from overseas Banks / Cashim SBD cheque from ovasis Banks	\$100
Bills Outward	
Items sent on collection basis	\$60
Bills Inward - Documentary	
Inward Foreign Collection	0.5% min \$100 max \$1500
Extension of term fee / Fee fo extendim term	\$200
Additional corres. fee	\$100
Dishonour of bill	0.5% min \$200 max \$2000
Documentary Import Credit	
Issuance fee	
Sight	sight 0.60 %
Discrepancy fee	\$200 plus overseas bank fees / \$200 plus ovasis bank fees
Amendment fee	\$100
Term	30 days 1.00 % 60 days 1.125 % 90 days 1.250 % 120 days 1.375 % Min \$150, Max \$2,000
Swift Fee	\$60

Documentary Export Credit	
Advising of Credit	
Own customer/ BSP kastoma	\$50
Non bank customer / Kastoma hem no bank wetem BSP	\$200
Advising of Amendment	
Non bank customer / Kastoma hem no bank wetem BSP	\$400
Export Negotiation	
Export Negotiation - handling comm.	0.5% min \$100 max \$2,500
Transit Interest	6.875%
Plus Swift - TT claim	\$60
Guarantee (est. fee)	\$100
Documentary Export Collections	
Handling fees	0.5% min \$200 max \$2,500
Bill of Lading Guarantees	
Establishment fee	\$200
Monthly fee	\$100
Other Fees	
International Periodical Payments	\$7.50 plus Telegraphic Transfer cost
Term Deposits	
Term (in months)	Interest % (p.a)
Carded TD - Amounts below \$250,000	
\$1,000 - \$4,999	
1 to less than 6 months	0.10%
6 to less than 9 months	0.15%
9 to less than 12 months	0.25%
12 to less than 24 months	0.25%
24 to less than 36 months	0.35%
36 to less than 48 months	0.45%
5,000 - 249,999	
1 to less than 3 months	0.50%
3 to less than 12 months	0.75%
12 to less than 24 months	1.00%
24 to less than 36 months	2.25%
36 to less 48 months	2.25%
\$250,000 + Wholesale TD (Treasury quotes)	On Application
Lending Rates	
Indicator Lending Rate	14.5%
Home Loan Rate	7.95%
Personal Loan Rate	13.00%
Transaction Accounts	
Business Cheque Account	0.00%
Business Management Account	0.05%
Pacific Cheque Account	0.00%
Pacific Package Account	0.50%
Pacific Standard Account	Nil < \$10,000, 0.40% > \$10,000
Plus Saver Account	0.50%. Bonus inter. of 1% if 1 deposit and no withdrawal in the month
Solicitors Trust Account	0.00%
Local Govt Authorities Account	0.00%
Kids/Students Savings Account	0.50%
Savings Passbook	0.10%
Charity & Not for Profit Organisation	0.50%

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