



# PERSONAL ACCOUNT FEES & CHARGES

Our Bank. Our People.

Effective as of 19th April, 2021

## BSP Vanuatu Kids Savings Current vs Kids Account

	PREVIOUS PRODUCT(S)	MERGED TO NEW PRODUCT
<b>ACCOUNT FEATURES</b>		
<b>ACCOUNT FEES &amp; CHARGES</b>		
Monthly Account Service Fee	Nil	N/A
Monthly Minimum Balance Fee	N/A	N/A
Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee	N/A	N/A
Free Monthly Withdrawal Allowance	1 electronic withdrawal or staff assisted	N/A
Monthly Dormancy Fee	N/A	N/A
<b>TELLER/AGENT SERVICE FEES</b>		
Branch Deposits-(Branch Staff-Assisted Deposits)	N/A	Free
Cheque Withdrawal	N/A	N/A
Branch Withdrawal- (Branch Staff-Assisted Withdrawals)	1 electronic withdrawal or staff assisted - VT 40 after	VT 40
Restricted Withdrawal to December and January Only	VT 250	VT 250
Branch EFTPOS Withdrawal	VT 30	Free
EFTPOS Deposit Own Account - Agent	VT 30	Free
EFTPOS Withdrawal Own Account - Agent	VT 30	Free
Transfer Own Account - Agent	VT 30	N/A
Transfer and Pay Other BSP Account - Agent	VT 30	N/A
Transfer and Pay Other Bank Account-Agent / Transfer Other Bank	VT 30	N/A
<b>INTERNET BANKING SERVICES</b>		
Transfer Between own accounts	VT 30	N/A
Transfer and Pay other BSP Account	VT 30	N/A
Transfer and Pay other Bank Account	VT 30	N/A
Bill Pay	VT 30	N/A
Overseas Fund Transfer (FX Payment)	VT 1,500	N/A
<b>ATM SERVICES</b>		
BSP ATM Enquiry	VT 15	Free
BSP ATM Withdrawal	VT 15	Free
Non-BSP ATM Withdrawal	VT 100	VT 100
Non-BSP ATM Enquiries	VT 40	VT 40
National Bank Vanuatu Withdrawal Fees (Rural)	VT 100	VT 500
Overseas Cash Withdrawal	VT 500	N/A
Overseas ATM Balance Enquiries	N/A	N/A
<b>EFTPOS SERVICES</b>		
Purchases – Local Merchant	-	Free
Purchases – Overseas Merchant Using Visa Debit Card	VT 15	N/A
<b>ONLINE SERVICES</b>		
Online Purchases	-	N/A
<b>OTHER SERVICES</b>		
Unarranged Overdraft Access Fee	N/A	N/A
<b>INTEREST RATE</b>		
Plus Saver (27) Complex Interest	Bonus interest of 2.5% paid due to deposit made and no withdrawals *Tiered Balances/Rates Table 1. 9999999999 28 .7500 Var No deposits – base rate of .5% applied *Tiered Balances/Rates Table* 1. 9999999999 27 .5000 Var	VT 0 – VT 500,000 = 0.5% VT 500,000- VT 1,000,000 = 0.75% VT 1,000,000 – VT 5,000,000 = 1% VT 5million plus = 1.25%