

Visa Silver & Gold Account Information Schedule

03 April 2023

TRANSACTION ACCOUNT FEES		VISA SILVER / GOLD ACCOUNT Service Fees
Fee Description		
Account		
Suitable For		Individuals who regularly use their account and seek access to a credit limit
Overdraft Limit	- Minimum - Maximum	\$1,000 Up to \$10,000
Monthly Account Fee		Free
Free Monthly Transaction Allowance		Unlimited Electronic Transactions
Monthly Overdraft Fee (ACA)		0.12% of the Overdraft Limit (Minimum \$3.50 per month)
Interest Payable (Debit Balances)		12.50% p.a.
Activity Fee – Domestic		
Agent Banking Withdrawals / Transfers / Deposits		Free
BSP ATM		Free
EFTPOS		Free
Branch Staff Assisted Deposit		Free
Branch Staff Assisted Withdrawals		Free
Cheque Withdrawal (after allowance used)		NA
Internet Banking		
Transfers (Own Accounts & 3 rd Party Accounts) & Bill Pay		Free
Other		
Interest Payable (Credit Balances)		NA
Unarranged Overdraft Excess Fee		\$12.00 on occurrence per day
Monthly Dormancy Fee		Free
Note		
<ul style="list-style-type: none"> Access to a Visa Silver / Gold credit limit is subject to banks standard application and approval process 		

BSP Classification: Public

Visa Silver & Gold Account Information Schedule

03 April 2023

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) – other bank fees may apply	\$5.00	\$5.00	\$5.00	NA	NA
Overseas ATM balance enquiry (non BSP) – other bank fees may apply	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
---	----------------------

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
---	----------------------

International Payments Inward

Inward telegraphic transfer	\$10.00 per transaction
-----------------------------	-------------------------

BSP Classification: Public

Visa Silver & Gold Account Information Schedule

03 April 2023

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 			

Visa Silver & Gold Account Information Schedule

03 April 2023

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)	
	- <i>Standard</i>	\$300.00
	- <i>Progressive Draw</i>	\$500.00
	Monthly Fee	Free
Personal Property Investment Loan	Redraw Fee	\$150
	Application Fee (New and Increase)	
	- <i>Standard</i>	\$300.00
	- <i>Progressive Draw</i>	\$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)		

BSP Classification: Public

Visa Silver & Gold Account Information Schedule

03 April 2023

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)

Visa Silver & Gold Account Information Schedule

03 April 2023

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

Visa Silver & Gold Account Information Schedule

03 April 2023

Statement on request issued over the counter (dated up to a maximum of 2 years prior to the date of request)	Free
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