BANKING SERVICES

Fees & Charges





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PASSBOOK ACCOUNTS

Passbook

(This Product is no longer offered)

Minimum Opening Deposit	\$100
Minimum Operating Balance	Nil
No. of free withdrawals	Nil
Paper Withdrawal Fee	\$3 per withdrawal (In branch & Post Office)
Service Fee	\$2 per month

ProSaver Passbook

(This Product is no longer offered)

Minimum Opening Deposit Minimum Operating Balance Number of free withdrawals Paper Withdrawal Fee \$10Nil1 free paper withdrawal per month\$3 per withdrawal

CARD-BASED ACCOUNTS

Parenthood Assistance

(This Product is no longer offered)

Minimum Opening Deposit Minimum Operating Balance	\$1000 \$500
Paper Withdrawal Fee	Free
Service Fee	Free

Electronic Transactions

ATM	
Balance Enquiry	Free
Withdrawal	Free
Mini-Statement	Free
Mobile Top Up	Free
Funds Transfer	Free

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance EnquiryFreeAccount HistoryFreeBill PayFreeMobile Top UpFreeFunds TransferFreeOTP\$0.25 per transaction

Free

Free

Free

Free

Free

\$0.30 per alert

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.6

\$0.20 per enquiry \$0.60 per enquiry

Withdrawal:	
ANZ/ BOB/ HFC ATM	
WBC ATM	

\$0.50 per withdrawal \$1.00 per withdrawal

MoneyZONE

Minimum Opening Deposit Minimum Operating Balance Paper Withdrawal \$5 Nil

Free Free

Free

Free

Free

Free Free

Free

Free

For a child less than 13 years, 1 free withdrawal per month, thereafter, \$3 per withdrawal

Electronic Transactions

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry\$0.35 per enquiryTransaction History\$0.45 per requestBill Pay\$0.45 per transactionMobile Top Up\$0.45 per transactionFunds Transfer\$0.45 per transactionSMS Alert\$0.30 per alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.0 Withdrawal: ANZ/ BOB/ HFC ATM \$0.3 WBC ATM \$1.0

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

\$0.45 per transaction

\$0.25 per transaction

TranXact

Minimum Opening Deposit Minimum Operating Balance Number of free transactions

Paper Withdrawal Fee Service Fee

Electronic Transactions ATM

Balance Enquiry Withdrawal \$10
Nil
4 free electronic transactions² per month
\$3 per withdrawal
\$1 per month

\$0.35 per transaction \$0.45 per transaction

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Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

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' per withdrawal WBC ATM \$1.00' per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee

\$0.45 per transaction

EasyCard

Minimum Opening Deposit Minimum Operating Balance Paper Withdrawal Fee Service Fee

Electronic Transactions ATM

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay \$10 Nil \$3 per withdrawal \$2 per month

\$0.35 per transaction\$0.45 per transaction\$0.45 per transaction\$0.45 per transaction\$0.45 per transaction\$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction

Amount

\$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

Amoun

Mobile Top Up Funds Transfer OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.6 Withdrawal: ANZ/ BOB/ HFC ATM \$0.3 WBC ATM \$1.0

E-Commerce Fees

E-Commerce Transaction Fee

ProSaver EasyCard

Minimum Opening Deposit Minimum Operating Balance Number of free transactions

Paper Withdrawal Fee

Electronic Transactions ATM

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.6 Withdrawal: ANZ/ BOB/ HFC ATM \$0.3 WBC ATM \$10

E-Commerce Fees

E-Commerce Transaction Fee

\$0.45 per transaction \$0.45 per transfer \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

\$0.45 per transaction

\$10
Nil
4 free electronic transactions² per month
\$3 per withdrawal

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

\$0.45 per transaction

Classic Saver

Minimum Opening Deposit Minimum Operating Balance Number of free transactions

Paper Withdrawal Fee Electronic Transactions ATM

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.6 Withdrawal: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$1.0

E-Commerce Fees

E-Commerce Transaction Fee

\$10
Nil
4 free electronic transactions² per month
\$3 per withdrawal

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

\$0.45 per transaction

EasySaver

Minimum Opening Deposit Minimum Operating Balance Service Fee Free Withdrawals

Withdrawal fee

Electronic Transactions

Balance Enquiry Withdrawal Mini-Statement \$10
Nil
1 free electronic² withdrawal per month
\$5 per withdrawal for all transactions plus electronic transaction fees as applicable.

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction

Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

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 \$0.501 per withdrawal WBC ATM \$1.001 per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee

\$0.45 per transaction

EasyGo

Minimum Opening Deposit Minimum Operating Balance Paper Withdrawal Service Fee

Electronic Transactions ATM

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP \$10.00 Nil \$3.50 per withdrawal Free

\$0.40 per transaction \$0.50 per transaction \$0.50 per transaction \$0.50 per transaction \$0.50 per transaction

\$0.40 per enquiry
\$0.50 per request
\$0.50 per transaction
\$0.50 per transaction
\$0.50 per transaction
\$0.50 per transaction

Free \$0.50³ per request \$0.50 per transaction \$0.50 per transaction \$0.25 per transaction

\$0.45 per transaction \$0.45 per transaction

- \$0.35 per enquiry
 \$0.45 per request
 \$0.45 per transaction
 \$0.45 per transaction
 \$0.45 per transaction
 \$0.30 per alert
- Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

Amount

\$0.45 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 Fee

Freedom

Minimum Opening Deposit\$10Minimum Operating BalanceNilPaper Withdrawal Fee\$3 per withdrawalService Fee\$5.50

Electronic Transactions

Balance Enquiry	Free
Withdrawal	Free
Mini-Statement	Free
Mobile Top Up	Free
Funds Transfer	Free

SMS Banking

Free
Free
Free
Free
Free
\$0.30 per alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Mobile Top Up Funds Transfer OTP Free Free Free Free \$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 per withdrawal WBC ATM \$1.00 per withdrawal

VISA Debit Card

Annual Service Fee (Charged at issuance and yearly anniversary thereafter) \$35 per annum

Amount

Electronic Transactions

ATM BSP ATMs

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer \$0.35⁴ per enquiry \$0.45⁴ per withdrawal \$0.45⁴ per statement \$0.45⁴ per transaction \$0.45⁴ per transaction

Other banks / Overseas ATMs

Balance Enquiry Cash Withdrawal

Replacement card fee Foreign Currency Conversion Fee

E-Commerce Fees

E-Commerce / Overseas POS Transaction Fee \$2 per transaction \$8 per transaction

\$10 2.5% of amount

\$0.45 per transaction

Other Debit Card Fees

International Cash Disbursement Fee \$10 per transaction (applicable on BSP ATM withdrawals using international issued cards)

LOST PASSBOOK/ ATM Card/ PIN

Lost Passbook Lost & Mutilated Passbook

\$25 per replacement

Lost ATM Card / PIN Lost ATM Debit Card PIN reissue

\$10 per replacement \$5 for each PIN reset

INTEREST BEARING DEPOSIT ACCOUNTS

Interest Bearing Cheque Account

Minimum Opening Deposit Minimum Operating Balance Service Fee Activity Fee Collection Fee \$250Nil\$5 per month\$0.45 per transaction\$0.40 per cheque deposited

Non-Profit Organisation Cheque Account

Minimum Opening Deposit Minimum Operating Balance Service Fee Activity Fee Collection Fee \$250 Nil Nil Free Free

BizSaver Account

(This Product is no longer offered)

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil

Amount

Service Fee Withdrawal Fee	\$2 per month \$5 per withdrawal for all transactions plus electronic transaction fees as applicable.
BSP Online Plus	

В

Balance Enquiry Account History Free \$0.45³ per request

Smart Business Savings Account

(This Product is no longer offered)

Minimum Opening Deposit	\$10
Service Fee	Free
BSP Online Plus Balance Enquiry	Free

Balarioo Eriquiry	1100
Account History	Free
Funds Transfer⁵	Free

TERM DEPOSIT

Retail Term Deposit Minimum Opening Deposit Maximum Operating Balance Wholesale Term Deposit	\$1,000 \$200,000
Minimum Opening Deposit	\$200,000
Freedom Investment Account Minimum Opening Deposit Maximum Operating Balance	(This Product is no longer offered) \$10,000 \$200,000
Break Fee	\$40 plus an implied interest penalty
Maturity Withdrawal By Transfers to Nominated BSP Account By Bank Cheque	Free \$10
Partial Interest Payment By Transfers to Nominated BSP Account By Bank Cheque	Free \$10
On Call Account (This Product is no longer offered) Minimum Operating Deposit On Call - Withdrawal Fee	\$100,000 Fiji Clear fees to apply if Fiji Clear is used ie. \$15 or \$10 for a bank cheque.

Amount

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 Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

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' per withdrawal WBC ATM \$1.00' per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee

\$0.45 per transaction

ProSaver Cheque Account

(This Product is no longer offered)

Minimum Opening Deposit Minimum Operating Balance Maximum Operating Balance Service Fee Activity Fee Collection Fee Stop Cheque Notice Fee Number of free transactions \$50 Nil \$30,000 \$2 per month \$0.45 per transaction \$0.40 per cheque deposited \$10 per notice 4 free electronic transactions² per month

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

10

Electronic Transactions

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.2 WBC ATM \$0.0 Withdrawal: ANZ/ BOB/ HFC ATM \$0.3 WBC ATM \$1.0

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry
\$0.45 per request
\$0.45 per transaction
\$0.45 per transaction
\$0.45 per transaction
\$0.30 per alert

Free \$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee

\$0.45 per transaction

\$50.00

Smart Business Current Account

Minimum Opening Deposit Minimum Operating Balance

Service Fee Activity Fee Collection Fee Company Search Fee

Electronic Transactions

Balance Enquiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History Bill Pay Mobile Top Up Funds Transfer SMS Alert \$50.00 \$2 per month \$0.45 per transaction \$0.40 per cheque deposit \$35 per search

\$0.35 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction

\$0.35 per enquiry \$0.45 per request \$0.45 per transaction \$0.45 per transaction \$0.45 per transaction \$0.30 per alert

Free

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM WBC ATM Withdrawal: ANZ/ BOB/ HFC ATM WBC ATM

\$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.501 per withdrawal \$1.00¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee \$0.45 per transaction

Business Cheque Account

Minimum Opening Deposit Minimum Operating Balance Service Fee Activity Fee Collection Fee Company Search Fee

\$250 Nil \$5 per month \$0.45 per transaction \$0.40 per cheque deposited \$35 per search

BSP Online Plus - Business Banking

Batch Processing:
Internal
External
BillPay
Funds Transfer
OTP
Telegraphic transfers
(all countries)
Telegraphic transfers in FJD
Telegraphic transfers in
Foreign Currencies from
Foreign Currency Account

\$0.20 per transaction \$0.50 per transaction \$0.45 per transaction \$0.45 per transaction \$0.25 per transaction \$30 per transaction

0.35% (minimum cap \$30) plus Swift 0.65% (minimum cap of \$50 and maximum cap of \$150)

Orbit Account (This Product is no longer offered)

\$0.40 per cheque deposited

\$0.35 per transaction

\$0.45 per transaction

\$0.45 per transaction

\$0.45 per transaction

\$0.45 per transaction

Collection Fee

Electronic Transactions ATM

Balance Enguiry Withdrawal Mini-Statement Mobile Top Up Funds Transfer

SMS Banking

Balance Enquiry Transaction History

\$0.35 per enquiry \$0.45 per request

Bill Pay Mobile Top Up Funds Transfer SMS Alert

BSP Online Plus

Balance Enquiry Account History Bill Pay Funds Transfer Mobile Top Up OTP

Interchange Fees

For transactions on other banks' ATMs Balance Enquiry: ANZ/ BOB/ HFC ATM \$0.20 WBC ATM \$0.60 Withdrawal: ANZ/ BOB/ HFC ATM \$0.50 WBC ATM \$1.00

\$0.45 per transaction \$0.30 per alert Free

\$0.45 per transaction

\$0.45 per transaction

\$0.45³ per request \$0.45 per transaction \$0.45 per transfer \$0.45 per transaction \$0.25 per transaction

\$0.20 per enquiry \$0.60 per enquiry

\$0.50¹ per withdrawal \$1.00¹ per withdrawal

\$0.45 per transaction

E-Commerce Fees

E-Commerce Transaction Fee

OTHER FEES

e-Token Pass

(soft token or hard token)

\$75.00 per token

Bank Cheque

Issuance Repurchase Replacement \$10 per cheque\$15 per cheque\$20 per cheque

Dishonour

Outward Dishonour

\$25 per item

\$10 per cheque

\$25 per cheque

Special Answer

Cheque drawn on BSP banks Cheque drawn on other banks

Referral

Referral Fee

\$5 (Applied to referral of periodical payments due to insufficient funds or uncleared effects on the account).

Stop Cheque Notice

Stop Cheque Notice Fee

\$15 per notice

Fiji Clear

Up to \$100 \$101 to \$1,000 \$1,001 to \$10,000 \$10,001 plus \$2 \$5 \$10

\$15

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Safe Custody

(Fees charged on the lodgement date & annually thereafter.Service is available at selected branches.Articles larger than 10,000cc will not be accepted.)Sealed envelope\$20 per item(20cm x 40cm)Sealed large envelope,\$35 per itempackets, etc.Box up to 10,000cc\$90 per boxRequest for transfer toN/Aanother branch of bank

Access Fee

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

Safe Deposit Box

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

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

Access Fee

First access in the month Second and subsequent access

Free \$10 per access

Statements

Normal Issue

Statement Reprints Transaction History Listing (Computer Printout) Free for customer statements issued by the bank at 6 monthly intervals \$5 per page \$3 per page

Cheque Book

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

Deposit Book

Business Accounts	
A4 size - 100 slips in	\$10
duplicate style	
A4 size - 50 slips in	\$25
triplicate style	
A5 size - 100 slips in	\$9
duplicate style	
A5 size - 50 slips in	\$18.94
triplicate style	

Certificates Supplied

Certificate of Balance Certificate of Interest Paid / Received Audit Certificate Bankers Opinion Photocopy / Replacement of Certificates

\$10 per account \$10 per account

\$40 per certificate per entity \$40 per request Nil

Change Supplied

Cash and Change BSP Customers Non-BSP Customers Change Bags

Free \$1 per every \$100 \$2 per bag issued

Cash Handling

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

EasyPay (Diskpay)

(Applied for salaries and creditor payments)

Establishment Fee Credit to BSP Account (including direct debit schedules) Credit to another bank Reject Fee \$75 \$0.20 per item, minimum \$2

Fiji Clear Fees apply \$2 per item

Payment from List (Manual)

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

Facsimile Request

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

Cane Gang Pays

Cane Gang Pays

\$1 per gang, minimum \$10

Periodical Payment Transfer (PPT)

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

Overdrawn Accounts

Personal Cheque Account Account Overdrawn Fee **Business Cheque Account** Business Cheque Account

\$10 per day

\$15 per day while the account is over drawn by \$100 or more. \$15 per day while the account is overdrawn by \$100 or more.

Interest Bearing Cheque Account

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 per item

Telegraphic	Money Order	\$30
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Miscellaneous Fees

Deposits by mail without	Nil
lodgement slip	
Clearance of account on	Nil
reaching a certain balance	

Footnotes:

- The ATM withdrawal fee of \$0.45 will be charged at the end of the 1. month, but is waived for the Freedom Account.
- This applies to electronic transactions performed on BSP EFTPoS, 2. ATM, SMS, BSP Online Plus and E-Commerce transactions.
- 3. While we have an approved fee for account history requests, we will continue to offer this as a free service until further notice.
- 4. Freedom Account is exempted.
- 5. Option available only for transfer of funds within own accounts.

For your notes:	

IMPORTANT NOTICE

This brochure contains current fees and charges. Fees are exclusive of Government charges. BSP reserves the right to vary fees and charges. 30 days prior notice will be given in the event of any change to, or the introduction of, new fees and charges.

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- SWIFT Code BOSPFJFJ BSB Number - 069

WBSP