

# PERSONAL ACCOUNT FEES & CHARGES

Effective as of 19th April, 2021

PRODUCT DESCRIPTION	KIDS ACCOUNT	STUDENT ACCOUNT	PACIFIC STANDARD ACCOUNT	PACIFIC PACKAGE ACCOUNT	ONLINE SAVER ACCOUNT
Old Product Code	18	18	27 & 50	5, 8 & 21	N/A
New Product Code	2014	2015	2009	2010	2021
<b>ACCOUNT FEATURES</b>					
On Offer to Personal Customers	Yes	Yes	Yes	Yes	Yes
Most suitable for	Children aged 12 years or younger	Students Aged 13 -25 years	Personal Transaction Account for Individuals who prefer a pay as you go service	Individuals with a regular income who will use their account on a daily basis	Individuals who want to save but still have access to the funds anytime
Minimum Opening Balance	VT 100	VT 100	VT 100	VT 5,000	VT 100
Joint account Option	No	No	Yes	Yes	No
Bank Card Access	Pacific Card Only	PacifiCard and VISA Debit Card (Optional)	PacifiCard & VISA Debit Card	PacifiCard & VISA Debit Card	No
Cheque Book Access	No	No	Yes	Yes	No
Are funds at call?	Yes – Restricted Withdrawal to December and January Only	Yes	Yes	Yes	Yes
Will I earn interest? (Credit Interest)	Yes	Yes	No	No	Yes
Is bonus interest paid to the account?	No	No	N/A	N/A	No
How often is interest paid? (Interest Payment Frequency)	Monthly	Monthly	N/A	N/A	Quarterly
Will I get regular statements?	Monthly	Monthly	Monthly	Monthly	Monthly
Can I make Periodical Payments? (Standing Order)	No	Yes	Yes	Yes	Yes
Is there an overdraft facility available?	N/A	N/A	No	Yes	N/A
Overdraft Interest (ILR)	N/A	N/A	NA	Yes	Yes
Internet Banking 24 hours 7 days	No	Yes	Yes	Yes	Yes
Can I pay bills using Bill Pay?	No	No	Yes	Yes	Yes
Mobile Banking App Access	No	Yes	Yes	Yes	Yes
ATM Access	Yes	Yes	Yes	Yes	No
EFTPOS Access	Yes	Yes	Yes	Yes	No
<b>ACCOUNT FEES and CHARGES</b>					
Monthly Account Service Fee	Nil	Nil	Nil	VT 425	Nil
Monthly Dormancy Fee	Nil	Nil	Nil	Nil	Nil
Interest Paid	0.50% >=VT0 <500,000 0.75% >= VT 500,000 < VT 1,000,000 1.00% >= VT 1,000,000 < VT 5,000,000 1.25% >= VT 5,000,000	0.50% >=VT0 <500,000 0.75% >= VT 500,000 < VT 1,000,000 1.00% >= VT 1,000,000 < VT 5,000,000 1.25% >= VT 5,000,000	Nil	Nil	0.50% >=VT0 < VT1,000,000 0.50% >=VT1,000,000 < VT5,000,000 0.50% >=VT5,000,000 < VT10,000,000 0.50% >= VT10,000,000
Interest Charged (Unarranged Overdraft)	N/A	N/A	ILR +/- Negotiated Margin; 25% interest charge	ILR +/- Negotiated Margin; VT2,000 + 25% interest charge	N/A
Excess Interest Charged	N/A	N/A	Main Interest + 3%	Main Interest + 3%	N/A
<b>BRANCH SERVICE FEES</b>					
Branch Cash Deposits (Branch Staff-Assisted Deposits)	Free	Free	Free	Free	Free
Branch Cheque Deposits (Branch Staff-Assisted Deposits)	Free	Free	Free	Free	Free
Cash handling Fee	Free	Free	Free	Free	Free
Branch Cheque Withdrawal	Free	Free	VT 40	Free	N/A
Branch Cash Withdrawal (Branch Staff-Assisted Withdrawals)	VT 40, Restricted Withdrawal to December and January Only	VT 40	VT 250	Free	VT 250
Branch EFTPoS Withdrawal	Free	Free	VT 15	Free	N/A
Bill Payment Against Cash	N/A	N/A	Free	Free	N/A
Bill Payment Against Account	N/A	N/A	Free	Free	N/A
<b>AGENT SERVICE FEES</b>					
BSP Agent Transfer To Own Account Fee	N/A	Free	Free	Free	N/A
BSP Agent Transfer To Other BSP Account Fee	N/A	Free	Free	Free	N/A
BSP Agent Transfer and Pay Other Bank Account	0	Free	Free	Free	N/A
BSP Agent Cash Withdrawal	Free	Free	Vt15	Free	N/A
BSP Agent Cash Deposit	Free	Free	Free	Free	N/A
<b>BSP DIGITAL HUB (INTERNET BANKING SERVICES)</b>					
Transfer Between own accounts	N/A	Free	Free	Free	Free
Transfer and Pay other BSP Account	N/A	Free	VT15	Free	VT 15
Transfer and Pay other Bank Account	N/A	Free	VT30	Free	VT 30
Bill Pay	N/A	NA	VT 30	Free	VT 30
Overseas Funds Transfer (FX Payment)	N/A	VT 1,500	VT 1,500	VT 1,500	VT 1,500
<b>ATM SERVICES</b>					
BSP ATM Withdrawal	Free	Free	Vt15	Free	N/A
BSP ATM Balance Enquiry	Free	Free	Free	Free	N/A
Non-BSP ATM withdrawal	VT 100	VT 100	VT 100	VT 100	N/A
Non-BSP ATM enquiries	VT 40	VT 40	VT 40	VT 40	N/A
NBV ATM withdrawal - RURAL	VT 500	VT 500	VT 500	VT 500	N/A
Overseas ATM Cash withdrawal using your VISA Debit Card	N/A	VT 500	VT 500	VT 500	N/A
Overseas ATM Balance enquiries using your VISA Debit Card	N/A	N/A	N/A	N/A	N/A
<b>EFTPOS SERVICES</b>					
Purchases - Local Merchant	Free	Free	VT15	Free	N/A
Purchases - Overseas Merchant Using your VISA Debit Card	N/A	Free	VT15	Free	N/A
<b>ONLINE SERVICES</b>					
Online Purchases (Using your VISA Debit Card)	N/A	Free	VT15	Free	N/A



(678) 22084



BSPVanuatu@bsp.com.pg



Visit your nearest BSP branch



www.bsp.com.vu

