

BANKING SERVICES

Fees & Charges



BSP

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MoneyZONE

TranXact

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PASSBOOK ACCOUNTS

Passbook

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

ProSaver Passbook

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free withdrawals	1 free paper withdrawal per month
Paper Withdrawal Fee	\$3 per withdrawal

CARD-BASED ACCOUNTS

Parenthood Assistance

Minimum Opening Deposit	\$1000
Minimum Operating Balance	\$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	Free
Transaction History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
OTP	\$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:	

Fee Description	Amount
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ANZ/ BOB/ HFC ATM	\$0.50 per withdrawal
WBC ATM	\$1.00 per withdrawal

MoneyZONE

Minimum Opening Deposit	\$5
Minimum Operating Balance	Nil
Paper Withdrawal	For a child less than 13 years, 1 free withdrawal per month, thereafter, \$3 per withdrawal

Electronic Transactions

ATM

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

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	Free
Bill Pay	Free
Funds Transfer	Free
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

TranXact

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$1 per month

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
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Fee Description	Amount
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$2 per month

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
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Fee Description	Amount
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ProSaver EasyCard

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month
Paper Withdrawal Fee	\$3 per withdrawal

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

Fee Description

Amount

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ClassicSaver

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Number of free transactions	4 free electronic transactions ² per month
Paper Withdrawal Fee	\$3 per withdrawal

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasySaver

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Service Fee	Nil
Free Withdrawals	1 free electronic ² withdrawal per month
Withdrawal fee	\$5 per withdrawal for all transactions plus electronic transaction fees as applicable.

Electronic Transactions

Fee Description	Amount
ATM	
Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking	
Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus	
Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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EasyGo

Minimum Opening Deposit	\$10.00
Minimum Operating Balance	Nil
Paper Withdrawal	\$3.50 per withdrawal
Service Fee	Free

Electronic Transactions

ATM	
Balance Enquiry	\$0.40 per transaction
Withdrawal	\$0.50 per transaction
Mini-Statement	\$0.50 per transaction
Mobile Top Up	\$0.50 per transaction
Funds Transfer	\$0.50 per transaction

SMS Banking	
Balance Enquiry	\$0.40 per enquiry
Transaction History	\$0.50 per request
Bill Pay	\$0.50 per transaction
Mobile Top Up	\$0.50 per transaction
Funds Transfer	\$0.50 per transaction
SMS Alert	\$0.30 per alert

Fee Description	Amount
BSP Online Plus	
Balance Enquiry	Free
Account History	\$0.50 ³ per request
Bill Pay	\$0.50 per transaction
Funds Transfer	\$0.50 per transfer
Mobile Top Up	\$0.50 per transaction
OTP	\$0.25 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	\$0.45 per transaction
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Freedom

Minimum Opening Deposit	\$10
Minimum Operating Balance	Nil
Paper Withdrawal Fee	\$3 per withdrawal
Service Fee	\$5.50

Electronic Transactions

ATM

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

SMS Banking

Balance Enquiry	Free
Transaction History	Free
Bill Pay	Free
Mobile Top Up	Free
Funds Transfer	Free
SMS Alert	\$0.30 per alert

BSP Online Plus

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

Fee Description	Amount
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WBC ATM	\$1.00 per withdrawal
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VISA Debit Card

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

ATM

BSP ATMs

Balance Enquiry	\$0.35 ⁴ per enquiry
Withdrawal	\$0.45 ⁴ per withdrawal
Mini-Statement	\$0.45 ⁴ per statement
Mobile Top Up	\$0.45 ⁴ per transaction
Funds Transfer	\$0.45 ⁴ per transaction

Other Local Banks' ATMs

Balance Enquiry	\$0.20 per transaction
Cash Withdrawal	\$0.50 per transaction

Overseas Banks' ATMs⁵

Balance Enquiry	\$2.00 per transaction
Cash Withdrawal	\$8.00 per transaction

Replacement card fee	\$10
Foreign Currency Conversion Fee	2.5% of amount

E-Commerce Fees

E-Commerce / Overseas POS Transaction Fee	\$0.45 per transaction
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Other Debit Card Fees

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

Lost Passbook

Lost & Mutilated Passbook	\$25 per replacement
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Lost ATM Card / PIN

Lost ATM Debit Card	\$10 per replacement
PIN reissue	\$5 for each PIN reset

INTEREST BEARING DEPOSIT ACCOUNTS

Interest Bearing 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

Non-Profit Organisation Cheque Account

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

BizSaver Account

Minimum Opening Deposit	\$250
Minimum Operating Balance	Nil
Service Fee	\$2 per month
Withdrawal Fee	\$5 per withdrawal for all transactions plus electronic transaction fees as applicable.

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ 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
Account History	Free
Funds Transfer ⁶	Free

TERM DEPOSIT

Retail Term Deposit

Minimum Opening Deposit	\$1,000
Maximum Operating Balance	\$200,000

Wholesale Term Deposit

Minimum Opening Deposit	\$200,000
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Freedom Investment Account (This Product is no longer offered)

Minimum Opening Deposit	\$10,000
Maximum Operating Balance	\$200,000

Break Fee

\$40 plus an implied interest penalty

Maturity Withdrawal

By Transfers to Nominated BSP Account	Free
By Bank Cheque	\$10

Partial Interest Payment

By Transfers to Nominated BSP Account	Free
By Bank Cheque	\$10

On Call Account

Minimum Operating Deposit	\$100,000
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Fee Description	Amount
On Call - Withdrawal Fee	Fiji Clear fees to apply if Fiji Clear is used ie. \$15 or \$10 for a bank cheque.

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	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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ProSaver Cheque Account

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

Fee Description	Amount
	per month
Electronic Transactions	
ATM	
Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Banking	
Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert
BSP Online Plus	
Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal
E-Commerce Fees	
E-Commerce Transaction Fee	\$0.45 per transaction

Smart Business Current Account

(This Product is no longer offered)

Minimum Opening Deposit	\$50.00
Minimum Operating Balance	\$50.00
Service Fee	\$2 per month
Activity Fee	\$0.45 per transaction
Collection Fee	\$0.40 per cheque deposit
Company Search Fee	\$35 per search

Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

SMS Banking

Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction

Fee Description	Amount
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus

Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees

E-Commerce Transaction Fee	\$0.45 per transaction
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Business 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
Company Search Fee	\$35 per search

BSP Online Plus - Business Banking

Batch Processing:	
Internal	\$0.20 per transaction
External	\$0.50 per transaction
BillPay	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
OTP	\$0.25 per transaction
Telegraphic transfers (all countries)	\$30 per transaction
Telegraphic transfers in FJD	0.35% (minimum cap \$30) plus Swift
Telegraphic transfers in Foreign Currencies from Foreign Currency Account	0.65% (minimum cap of \$50 and maximum cap of \$150)

Orbit Account (This Product is no longer offered)

Collection Fee	\$0.40 per cheque deposited
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Electronic Transactions

ATM

Balance Enquiry	\$0.35 per transaction
Withdrawal	\$0.45 per transaction
Mini-Statement	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction

Fee Description	Amount
SMS Banking	
Balance Enquiry	\$0.35 per enquiry
Transaction History	\$0.45 per request
Bill Pay	\$0.45 per transaction
Mobile Top Up	\$0.45 per transaction
Funds Transfer	\$0.45 per transaction
SMS Alert	\$0.30 per alert

BSP Online Plus	
Balance Enquiry	Free
Account History	\$0.45 ³ per request
Bill Pay	\$0.45 per transaction
Funds Transfer	\$0.45 per transfer
Mobile Top Up	\$0.45 per transaction
OTP	\$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 ¹ per withdrawal
WBC ATM	\$1.00 ¹ per withdrawal

E-Commerce Fees	
E-Commerce Transaction Fee	\$0.45 per transaction

OTHER FEES

e-Token Pass (soft token or hard token)	\$75.00 per token
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Bank Cheque	
Issuance	\$10 per cheque
Repurchase	\$15 per cheque
Replacement	\$20 per cheque

Dishonour	
Outward Dishonour	\$25 per item

Special Answer	
Cheque drawn on BSP banks	\$10 per cheque
Cheque drawn on other banks	\$25 per cheque

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	\$2
\$101 to \$1,000	\$5
\$1,001 to \$10,000	\$10
\$10,001 plus	\$15

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 item

packets, etc.

Box up to 10,000cc \$90 per box

Request for transfer to N/A

another branch of bank

Access Fee

First Access Free

Second and subsequent access \$10 per access

Lost safe custody receipt, issue of replacement receipt N/A

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 Free

Second and subsequent access \$10 per access

Statements

Normal Issue Free for customer statements issued by the bank at 6 monthly intervals

Statement Reprints \$5 per page

Transaction History Listing \$3 per page

(Computer Printout)

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

Fee Description	Amount
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duplicate style A4 size - 50 slips in triplicate style	\$25
A5 size - 100 slips in duplicate style A5 size - 50 slips in triplicate style	\$9 \$18.94

Certificates Supplied

Certificate of Balance	\$10 per account
Certificate of Interest Paid / Received	\$10 per account
Audit Certificate	\$40 per certificate per entity
Bankers Opinion	\$40 per request
Photocopy / Replacement of Certificates	Nil

Change Supplied

Cash and Change BSP Customers	Free
Non-BSP Customers	\$1 per every \$100
Change Bags	\$2 per bag issued

Cash Handling

Up to \$4,999.99	Nil
\$5,000 and above	0.5% of cash amount being deposited or withdrawn on a per day basis.

EasyPay (Diskpay)

(Applied for salaries and creditor payments)

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

Payment from List (Manual)

Credit to BSP Account	\$1 per item, minimum \$5
Credit to another bank	\$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
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Cane Gang Pays

Cane Gang Pays	\$1 per gang, minimum \$10
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Periodical Payment Transfer (PPT)

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

Overdrawn Accounts

Personal Cheque Account

Account Overdrawn Fee	\$10 per day
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Business Cheque Account

Business Cheque Account	\$15 per day while the account is over drawn by \$100 or more.
Interest Bearing Cheque Account	\$15 per day while the account is overdrawn by \$100 or more.

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

Telegraphic Money Order	\$30 per item
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Miscellaneous Fees

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

Footnotes:

1. *The ATM withdrawal fee of \$0.45 will be charged at the end of the month, but is waived for the Freedom Account.*
2. *This applies to electronic transactions performed on BSP EFTPoS, 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. *Overseas banks or ATM providers may charge their own ATM processing fees.*
6. *Option available only for transfer of funds within own accounts.*

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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