

## Transaction Pricing

### Choice Basic Account

Service Charge	Pacific Standard	Pacific Package	Premium Cheque Account	Plus Saver Account
Monthly Account Fee	Nil	\$2.50	\$7.50	Nil
Free Monthly Withdrawal Allowance	Nil	8 electronic and 4 branch staff-assisted withdrawals	Nil	Nil
Free Monthly Deposit Allowance	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Dormancy Fee	NA	Nil	Nil	Nil
<b>Activity fee-domestic</b>				
Branch Staff-Assisted Deposits	Free	Free	Free	Free
Branch Staff-Assisted Withdrawals	\$4	\$4 per transaction in excess of 4 transactions	Free	\$4
Instore Banking Withdrawals	NA	NA	NA	NA
Internet Banking Transfers (Own Accts & 3 <sup>rd</sup> Party) Bill Pay	Free	Free	Free	Free
Mobile Banking				
<i>Balance Enquiry</i>		Free	Free	Free
<i>Mini statement</i>	Free	Free	Free	Free
<i>Transfer-Own Accts</i>	Free	Free	Free	Free
<i>Pay others -Other Accounts(same bank)</i>	Free	\$1	\$1	\$1
<i>Pay others -Other Banks</i>	\$1	\$1	\$1	\$1
	Free	Free	Free	Free
	NA	NA	NA	NA

<i>Mobile recharge</i> MB Power Top Up				
Westpac ATM	\$0.50	\$0.50 per transaction in excess of 8 transactions	\$0.50	\$0.50
EFTPOS	Free	\$0.50 per transaction in excess of 8 transactions	\$0.50	\$0.50
Cheque Withdrawals	NA	NA	\$0.20 per transaction in excess of 25 transactions	NA
Collection Fee for Cheque deposited	NA	NA		NA
Direct Debits	NA	NA	\$0.20 per transaction in excess of 25 transactions	NA
Unarranged Overdraft Excess Fee	\$5	\$5	\$5	\$5
Non-Westpac ATM withdrawal	\$20	\$20	\$20	NA
Non-Westpac ATM enquiries	\$20	\$20	\$20	\$20
Overseas ATM Cash withdrawal	\$24	\$21	\$20	\$20
Overseas ATM Balance enquiries	Free	Free	Free	\$20
BCI ATM Interchange Fees		NA	Free	Free
National Bank Vanuatu Fees		NA	NA	NA

### Standard Banking Product Charges

Charges	Samoa
<b>Bank Cheques</b>	
Issue of a Bank cheque	\$10.00 per cheque
Refunding a Bank cheque no longer required- original presented	\$10.00 per cheque
Refunding/Replacing a Bank cheque- original lost, stolen or destroyed	\$10.00 per cheque
<b>Cheques- Special Answer</b>	
Cheques processed through the clearing system, and phone or mail answer is obtained	Free
'On-the-spot' answer at the branch on which the cheque is drawn	Free
Items delivered to another branch or bank (where available)	\$20.00
<b>Cheques - Stop Payments</b>	
Stopping a cheque payment due to a lost or stolen cheque book where cheques are not signed	\$10.00 per cheque
If more than 5 cheques in consecutive order	NA

All other cheques (such as those you have signed but have decided to stop)	\$10.00 per cheque
<b>Optional Deposit Services</b>	
<b>Mail Credits</b>	
If a deposit slip is included in the envelope with the deposit	NA
If a deposit slip is not included in the envelope with the deposit	NA
<b>Deposits to accounts held at other banks or financial institutions</b>	
By a branch staff	Nil
By "Pay Others" function on Internet Banking	\$5.00
For International related payments (including TT fee)	NA
<b>Periodical Payments</b>	
From any eligible BSP account to; -Plus Saver, -housing, personal loan with the Bank in the same name or joint names	\$2.00
From any eligible BSP account to any other BSP account (not in the same names)	\$2.00
To an account at another financial institution, created using our Internet Banking service	\$5.00

To an account at another financial institution, created by Bank staff on the customer's behalf	\$5.00
To an account at an overseas financial institution	\$25.00
Payments via bank cheque	NA
Periodical Payment not made fee (for lack of funds in your account)	NA
<b>Telegraphic Transfers</b>	
<b>Outward</b>	
Transfer to New Zealand financial institution	\$25.00
Transfer to other overseas financial institution	\$25.00
<b>Inward</b>	
Paid on identification	\$15.00
<b>Statements, Vouchers Retrieval, Tracing</b>	
<b>Special statement-</b> if you require a statement of transactions on your account to be sent to you earlier than your next statement is due	\$2.00 per page
<b>Additional copies of your current statement-</b> if you receive paper statement and want extra copies of your original statement mailed to you or to a nominated	\$2.00 per page

<p>person, we can do this but you will need to let us know prior to your original statement being issued.</p>	
<p><b>Duplicate statement-</b> if you require an extra copy and your original statement has already been issued; we can order a duplicate statement for you. Note, duplicate statements are not issued within 5 working days of the original statement date.</p>	<p>\$3.00 per page</p>
<p><b>Internet statement summary-</b> a list of transactions which you can see and print out from Internet Banking.</p>	<p>Free</p>
<p><b>Voucher retrieval</b> - if you want us to physically locate a paper copy of a withdrawal slip, cheque or deposit slip that you have previously given us, we can do this</p>	<p>\$50.00 per hour</p>
<p><b>Standard retrieval</b> Historical - more than 12 months since transaction - retrieval required</p>	<p>NA</p>
<p><b>Tracing-</b> you may sometimes need to confirm the destination of a cheque you have written. We can assist you by tracing the</p>	<p>\$50.00 per hour</p>

cheque to confirm if it was deposited to the payee's account	
<b>Dishonour Fees</b>	
If your cheque is dishonoured (outward)	\$50.00
If a cheque you deposit is dishonoured (inward)	\$5.00
If periodical payment not made	NA
<b>Lost Card or PIN</b>	
Replacement of lost/damaged/destroyed PacifiCard	\$5.00
Re-issue of PIN	Nil
<b>Deposit Books</b>	
Single books	\$5.00
duplicate books	\$30.00
<b>Cheque Books</b>	
25 page cheque book	\$17.50
50 page cheque book	\$35.00
100 page cheque book	\$70.00
200 page cheque book	\$140.00
<b>Visa Debit Card</b>	
Annual Card Fee	\$50.00
Replacement Card Fee	\$10.00
Cash withdrawal at non-Global Alliance ATM	\$20.00
Manual cash withdrawal at an overseas bank (displaying the Visa logo)	\$20
BSP Foreign Currency	Nil

Transaction Fee	
Business Licence Recovery Fee Fee charged on each debit transaction	NA