

TRANSACTION ACCOUNT FEES	Transaction Account				Savings Account
	PACIFIC STANDARD	PACIFIC PACKAGE	PACIFIC CHEQUE ACCOUNT	PREMIUM ELECTRONIC ACCOUNT	PLUS SAVER ACCOUNT
	Service Fees	Service Fees	Service Fees	Service Fees	Service Fees
<b>Account</b>					
Monthly Account Fee	Nil	\$2.50	\$7.50	\$5.00	Nil
Free Monthly Withdrawal Allowance	Nil	8 electronic and 4 branch assisted withdrawals	Nil	Unlimited electronic withdrawals	Nil
Free Monthly Deposit Allowance	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Dormancy Fee	NA	Nil	Nil	Nil	Nil
<b>Activity Fee - Domestic</b>					
Branch Staff Assisted Deposit	Free	Free	Free	NA	Free
Branch Staff Assisted Withdrawals	\$4.00	\$4.00 per transaction in excess of 4 transactions	Free	\$4.00	\$4.00
Instore Banking Withdrawals	NA	NA	NA	NA	NA
<b>Internet Banking</b>					
Transfers (Own Accounts & 3rd Party Accounts)	Free	Free	Free	Free	Free
Bill Pay	Free	Free	Free	Free	
<b>MOBILE BANKING</b>					
Balance Enquiry	Free	Free	Free	Free	Free
Mini Statement	Free	Free	Free	Free	Free
Transfer - Own Accounts	Free	Free	Free	Free	Free
Pay others - Other accounts (Same Bank)	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Pay others - Other Banks	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
Mobile Recharge	Free	Free	Free	Free	Free
Mobile Power Top Up	NA	NA	NA	NA	NA

BSP ATM	\$0.50	\$0.50 per transaction in excess of 8 transactions	\$0.50	Free	\$0.50
EFTPOS	\$0.50	\$0.50 per transaction in excess of 8 transactions	\$0.50	\$0.50	\$0.50
Cheque Withdrawals	NA	NA	\$0.20 per transaction in excess of 25 transactions	NA	NA
Collection Fee for Cheque deposited	NA	NA	\$0.20 per transaction in excess of 25 transactions	NA	NA
Direct Debits	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
Unarranged Overdraft Excess Fee	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Non-BSP ATM withdrawal	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Non-BSP ATM enquiries	Free	Free	Free	Free	Free
Overseas ATM Cash withdrawal	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Overseas ATM Balance enquiries	Free	Free	Free	Free	Free

<b>Standard Banking Product Charges</b>	
<b>Charges</b>	<b>Service Fee</b>
<b>Bank Cheque</b>	
<b>Issue of a Bank Cheque</b>	\$10 per cheque
Refunding a Bank cheque no longer required - original presented	\$10 per cheque
Refunding a Bank cheque - original lost, stolen or destroyed	\$10 per cheque
<b>Cheque - Special Answer</b>	
Cheques processed through a clearing system, and phone or mail answer is obtained	Free
On the spot answer at the branch on which the	Free

cheque is drawn on	
Items delivered to another branch or bank (where available)	\$20.00
<b>Cheques - Stop Payment</b>	
Stopping a cheque payment due to a lost or stolen cheque book where cheques are not signed.	\$20.00 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 bank in the same name or joint account	\$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)	NA

in your account)	
<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>	
Special Statement - 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
Additional copies of your current statement- if you receive paper statement and want extra copies of your original statement mailed to you or to a nominated person, we can do this but you will need to let us know prior to your original statement being issued.	\$2.00 per page
Duplicate statement- 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	\$3 per page
Internet statement summary- a list of transactions which you can see and print out from Internet Banking.	Free
Voucher retrieval - 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	\$50.00 per hour
Standard retrieval Historical – more than 12 months since transaction – retrieval required	NA

Tracing- you may sometimes 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
<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>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>CARD FEES</b>	
<b>PacifiCard</b>	<b>Fee</b>
Replacement of lost /damaged/destroyed PacifiCard	\$5.00
Re-issue of PIN	Nil
<b>Visa Debit Card</b>	<b>Fee</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)	\$20.00
BSP Foreign Currency Transaction Fee	Nil

Business Licence Recovery Fee	NA
Fee charged on each debit transaction	
<b><i>Note: Normal transaction fee applies when Visa Debit card is used</i></b>	