



PERSONAL ACCOUNT FEES & CHARGES

Our Bank. Our People.

Effective as of 19th April, 2021

BSP Vanuatu Pacific Cheque Account, Pacific Package and Personal Cash Management vs New Pacific Package

	PREVIOUS PRODUCT(S)	MERGED TO NEW PRODUCT
ACCOUNT FEATURES		
ACCOUNT FEES & CHARGES		
Monthly Account Service Fee	VT 350	VT 425
Monthly Minimum Balance Fee	Nil	Nil
Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee	N/A	N/A
Free Monthly Withdrawal Allowance	8 branch staff assisted withdrawals/ deposits or cheque withdrawals	Nil
Monthly Dormancy Fee	VT 250	Nil
TELLER/AGENT SERVICE FEES		
Branch Deposits-(Branch Staff-Assisted Deposits)	VT 30	Nil
Cheque Withdrawal	VT 40	Free
Branch Withdrawal- (Branch Staff-Assisted Withdrawals)	VT 250	Free
Branch EFTPOS Withdrawal	VT 15	Free
EFTPOS Deposit Own Account - Agent	VT 15	Free
EFTPOS Withdrawal Own Account - Agent	VT 15	Free
Transfer Own Account - Agent	VT 15	Free
Transfer and Pay Other BSP Account - Agent	VT 15	Free
Transfer and Pay Other Bank Account-Agent / Transfer Other Bank	VT 15	N/A
Direct Debits (Manual Debits)	N/A	N/A
INTERNET BANKING SERVICES		
Transfer Between own accounts	VT 15	N/A
Transfer and Pay other BSP Account	VT 30	N/A
Transfer and Pay other Bank Account	VT 30	N/A
Bill Pay	VT 30	N/A
Overseas Fund Transfer (FX Payment)	VT 1500	VT 1500
ATM SERVICES		
BSP ATM Enquiry	-	-
BSP ATM Withdrawal	VT 15	-
Non-BSP ATM Withdrawal	VT 100	VT 100
Non-BSP ATM Enquiries	VT 40	VT 40
Non-BSP ATM withdrawal RURAL	VT 500	VT 500
Overseas ATM Cash withdrawal	VT 500	VT 500
Overseas ATM Balance Enquiries	N/A	N/A
EFTPOS SERVICES		
Purchases – Local Merchant	VT 15	N/A
Purchases – overseas merchant using your VISA DEBIT CARD (VDC)	VT 15	N/A
Online purchase using your VDC	VT 15	-
OTHER SERVICES		
Unarranged overdraft Excess Fee	VT 2000	VT 2000
Unarranged Overdraft Access Fee	N/A	N/A
INTEREST RATE		
Plus Saver (27) Complex Interest	Bonus interest of 2.5% paid due to deposit made and no withdrawals *Tiered Balances/Rates Table 1. 9999999999 28 .7500 Var No deposits – base rate of .5% applied *Tiered Balances/Rates Table* 1. 9999999999 27 .5000 Var	