## **PERSONAL ACCOUNT FEES & CHARGES** Our Bank. Our People.

## Effective as of 19th April, 2021

## **Student Account and Online Saver Account**

ACCOUNT FEATURES         ACCOUNT FEAS CHARGES       ACTION         Monthly Minimum Balance Fee       N/A       N/A         Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee       N/A       N/A         Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee       N/A       N/A         Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee       N/A       N/A         Monthly Minimum Balance Tee       N/A       N/A         Manthly Dormancy Fee       N/A       N/A         Branch Deposits (Branch Staff Assisted Deposits)       N/A       Free         Branch Deposits (Branch Staff Assisted Withdrawals)       VT40       VT250         Branch ETPos Otto Account - Agent       N/A       Free         ETPos Deposit Own Account - Agent       N/A       Free         Transfer Grow Account - Agent / Transfer Other Bank       N/A       Free         Intrasfer and Pay Other BSP Account - Agent / Transfer Other Bank       N/A       Free         Intrasfer and Pay Other Bank Account - Agent / Transfer Other Bank       N/A       Free         Intrasfer and Pay Other Bank Account - Agent / Transfer Other Bank       N/A       Free         Intrasfer and Pay Other Bank Account - Agent / Transfer Other Bank       N/A       Free         Intrasfer and Pay Other Bank Account - Agent / T		STUDENT ACCOUNT	ONLINE SAVER ACCOUNT
Monthly Account Service FeeNIN/AMonthly Minimum Balance FeeN/AN/AMinimum Monthly Balance to Avoid Monthly Minimum Balance FeeN/AN/AFree Monthly Vinthavial AllowanceN/AN/AFree Monthly Vinthavial AllowanceN/AN/AMonthly Demmary FeeNilN/AStanch Staff-Assisted DepositsN/AFreeBranch Deposits (Branch Staff-Assisted Withdrawals)VT 40VT 250Branch WithdrawalN/AFreeEnroh Withdrawal (Branch Staff-Assisted Withdrawals)VT 40VT 250Branch ETPOS Withdrawal Own Account - AgentN/AFreeETPOS Withdrawal Own Account - AgentN/AFreeTransfer Other SPA Account - AgentN/AFreeTransfer Other SPA Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AStreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AStreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AStreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AN/ABance Muthaga Bance BenderictStreeVT 150Transfer and Pay Other Bank Account - Bgent / Transfer Other BankN	ACCOUNT FEATURES		
Monthly Minimum Balance FeeN/AN/AMinimum Monthly Balance to Avoid Monthly Minimum Balance FeeN/AN/AMinimum Monthly Balance to Avoid Monthly Minimum Balance FeeN/AN/AMonthly Ourmancy FeeN/AN/ABranch Deposits (Branch Staff-Assisted Deposits)N/AFreeBranch Deposits (Branch Staff-Assisted Withdrawals)N/AN/ABranch Deposits (Branch Staff-Assisted Withdrawals)VT 40VT 250Branch EFDes WithdrawalN/AFreeETPOS Deposit Own Account - AgentN/AFreeETPOS Deposit Own Account - AgentN/AFreeTransfer And Pay Other BSP Account - AgentN/AFreeTransfer and Pay Other BSP Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other BSP Account - Agent / Transfer Other BankFreeVT 15Transfer and Pay Other Bank Account - Agent / Transfer Other BankFreeVT 15Transfer and Pay Other Bank Account - Agent / Transfer Other BankFreeVT 15Transfer and Pay Other Bank Account - Agent / Transfer Other BankFreeVT 15Transfer and Pay other Bank AccountFreeVT 16Transfer and Pay other Bank AccountFreeN/ABill PayN/AVT 100N/AOverseas End Transfer (FX Payment)VT 160N/ASP ATM Mithdrawal	ACCOUNT FEES & CHARGES		VT 100
Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee         N/A         N/A           Free Monthly Withdrawal Allowance         N/A         N/A           Monthly Dormancy Fee         NI         N/A           Branch Deposits Billsmich Staff-Assisted Deposits)         N/A         N/A           Branch Deposits Billsmich Staff-Assisted Withdrawals)         N/A         N/A           Branch Deposits Billsmich Staff-Assisted Withdrawals)         VT 40         VT 250           Branch Deposits Billsmich Staff-Assisted Withdrawals)         N/A         Free           ETPOS Withdrawal (Branch Staff-Assisted Withdrawals)         N/A         Free           Branch Deposit Swithdrawal (Branch Staff-Assisted Withdrawals)         N/A         Free           Transfer TPOS Withdrawal Sow Account - Agent         N/A         Free           Transfer and Pay Other Bark Account - Agent         N/A         Free           Transfer and Pay Other Bark Account - Agent / Transfer Other Bank         N/A         Free           Intersfer and Pay Other Bark Account - Agent / Transfer Other Bank         N/A         Free           Intersfer and Pay other BSP Account         Free         NT 15           Transfer and Pay other BSP Account         Free         NT 30           Bill Pay         N/A         T 30           Overseas E	Monthly Account Service Fee	Nil	N/A
Free Monthly Withdrawal Allowance         N/A         N/A           Monthly Dormancy Fee         NII         N/A           TELLERACENT SERVICE FES         V/A           Branch Deposits (Branch Staff-Assisted Deposits)         N/A         Free           Cheque Withdrawal         N/A         N/A           Branch Withdrawal (Branch Staff-Assisted Withdrawals)         VT 40         VT 250           Branch Withdrawal (Branch Staff-Assisted Withdrawals)         VT 40         VT 250           Branch Withdrawal (Branch Staff-Assisted Withdrawals)         N/A         Free           EFTPoS Withdrawal Cwan Account - Agent         N/A         Free           Transfer and Pay Other BSP Account - Agent         N/A         Free           Transfer and Pay Other BSP Account - Agent / Transfer Other Bank         N/A         Free           Transfer and Pay Other BSP Account - Agent / Transfer Other Bank         N/A         Free           Transfer and Pay Other BSP Account - Agent / Transfer Other Bank         N/A         Free           Transfer and Pay Other BSP Account - Magent         Free         VT 15           Transfer and Pay Other BSP Account         Free         VT 15           Transfer and Pay Other BSP Account         Free         VT 15           Transfer and Pay Other BSP Account         Free         <	Monthly Minimum Balance Fee	N/A	N/A
Monthly Dormancy FeeNilN/ATELLER/ACENT SERVICE FEES1//ABranch Deposits (Branch Staff-Assisted Deposits)N/AFreeCheque WithdrawalN/AN/ABranch Deposits (Branch Staff-Assisted Withdrawals)VT 40VT 250Branch Brito SWithdrawalN/AFreeBranch Brito SWithdrawal (Branch Staff-Assisted Withdrawals)N/AFreeBranch Brito SWithdrawal Own Account - AgentN/AFreeEFTPoS Deposit Own Account - AgentN/AFreeTransfer Barby Other Barb Account - Agent / Transfer Other BankN/AFreeTransfer Barby Other Barb Account - Agent / Transfer Other BankN/AFreeTransfer Barby Other Barb Account - Meent / Transfer Other BankN/AFreeItransfer and Pay other Barb AccountFreeVT 150Transfer and Pay other Barb AccountFreeVT 150Overeas Fund Transfer (FX Payment)VT 100VT 1500ATM SERVICESSP ATM MithdrawalFreeN/ASP ATM EnquiresVT 100N/ANon BSP ATM EnquiresVT 100N/ANon BSP ATM EnquiresVT 100N/ANon BSP ATM EnquiresVT 400N/AOverseas Atm Manatu Withdrawal FeesVT 150N/A <tr< td=""><td>Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee</td><td>N/A</td><td>N/A</td></tr<>	Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee	N/A	N/A
TELLER/AGEINT SERVICE FEES       UV/         Branch Deposits (Branch Staff-Assisted Deposits)       N/A       Free         Cheque Withdrawal       N/A       N/A         Branch Deposits (Branch Staff-Assisted Withdrawals)       VT 40       VT 250         Branch EFPoS Withdrawal       N/A       Free         ETPoS Deposit Own Account - Agent       N/A       Free         ETPOS Withdrawal Own Account - Agent       N/A       Free         Transfer own Account - Agent       N/A       Free         Transfer and Pay Other BSP Account - Agent       N/A       Free         Transfer and Pay Other BSP Account - Agent       N/A       Free         Transfer and Pay Other BSP Account - Agent       N/A       Free         Transfer and Pay Other BSP Account       Transfer of Pree       VT 15         Transfer and Pay other BSP Account       Free       VT 15         Transfer and Pay other BSP Account       Free       VT 150         Transfer and Pay other BSP Account       Free       VT 150         Transfer and Pay other BSP Account       Free       VT 30         BII Pay       N/A       VT 150       VT 150         SPATM Ethopuint       Free       N/A       N/A         SPATM SERVICES       Free       N/A	Free Monthly Withdrawal Allowance	N/A	N/A
Branch Deposits (Branch Staff-Assisted Deposits)     N/A     Free       Cheque Withdrawal (Branch Staff-Assisted Withdrawals)     VT 40     VT 250       Branch EFTPoS Withdrawal     N/A     Free       EFTPoS Deposit Own Account - Agent     N/A     Free       ETPoS Withdrawal Coxount - Agent     N/A     Free       Transfer ond Pay Other BSP Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent     Free     VT 15       Transfer and Pay Other BSP Account     Free     VT 15       Transfer and Pay other BSP Account     Free     VT 15       Transfer and Pay other BSP Account     Free     VT 15       Transfer and Pay other BSP Account     Free     VT 150       Bill Pay     N/A     VT 150     VT 150       Overseas Fund Transfer (FX Paymet)     VT 150     VT 150       SP AIM Equity     Free     N/A       BSP AIM Equity     Free     N/A       SP AIM Equity     Free     N/A       Deveseas Fund Transfer (FX Paymet) <t< td=""><td>Monthly Dormancy Fee</td><td>Nil</td><td>N/A</td></t<>	Monthly Dormancy Fee	Nil	N/A
Cheque Withdrawal     N/A     N/A       Branch Withdrawal (Branch Staff-Assisted Withdrawals)     VT 40     VT 250       Branch EFIPoS Withdrawal     N/A     Free       EFTPoS Deposit Own Account - Agent     N/A     Free       EFTPoS Withdrawal Own Account - Agent     N/A     Free       Transfer Own Account - Agent     N/A     Free       Transfer Own Account - Agent     N/A     Free       Transfer and Pay Other BSP Account - Agent / Transfer Other Bank     N/A     Free       Internet Bank INIG SERVICES     Transfer and Pay Other BSP Account     Free       Transfer and Pay Other BSP Account     Free     VT 15       Transfer and Pay other BSP Account     Free     VT 30       Bill Pay     N/A     VT 30       Overseas Fund Transfer (FX Payment)     VT 100     VT 30       SP ATM Enquiry     Free     N/A       BSP ATM Withdrawal     Free     N/A       Non-BSP ATM Withdrawal     Free     N/A       Non-BSP ATM Withdrawal     VT 100     N/A       Non-BSP ATM Withdrawal     N/A     N/A       Overseas Cash Withdrawal     N/A     N/A       Deviseas Cash Withdrawal     N/A     N/A       Deviseas Cash Withdrawal     N/A     N/A       Deviseas Cash Withdrawal     N/A    <	TELLER/AGENT SERVICE FEES		N/A
Branch Withdrawal (Branch Staff-Assisted Withdrawals)         VT 40         VT 250           Branch EFTPoS Withdrawal         N/A         Free           EFTPoS Deposit Own Account - Agent         N/A         Free           ETTPoS Withdrawal Own Account - Agent         N/A         Free           Transfer Own Account - Agent         N/A         Free           Transfer and Pay Other B5P Account - Agent / Transfer Other Bank         N/A         Free           INTERNET BANKING SERVICES         Transfer and Pay other B5P Account - Agent / Transfer Other Bank         N/A         Free           Internet Bank ING SERVICES         Transfer and Pay other B5P Account         Free         VT 15           Transfer and Pay other B5P Account         Free         VT 15         Transfer and Pay other B5P Account         VT 15           Transfer and Pay other B5P Account         Free         VT 15         VT 150         VT 150           Bill Pay         N/A         VT 30         VT 30         VT 30           Overseas Fund Transfer (FX Payment)         VT 150         VT 150         VT 150           BSP ATIM Enquiry         Free         N/A         N/A           SP ATIM Enquires         VT 100         N/A         N/A           Non-BSP ATIM Withdrawal         N/A         N/A <td< td=""><td>Branch Deposits (Branch Staff-Assisted Deposits)</td><td>N/A</td><td>Free</td></td<>	Branch Deposits (Branch Staff-Assisted Deposits)	N/A	Free
Branch EFTPoS Withdrawal         N/A         Free           EFTPoS Deposit Own Account - Agent         N/A         Free           EFTPoS Withdrawal Own Account - Agent         N/A         Free           Transfer Own Account - Agent         N/A         Free           Transfer and Pay Other BSP Account - Agent / Transfer Other Bank         N/A         Free           Transfer and Pay Other Bank Account - Agent / Transfer Other Bank         N/A         Free           INTERNET BANKING SERVICES         Transfer and Pay other BSP Account         Free         VT 15           Transfer and Pay other BSP Account         Free         VT 15         Transfer and Pay other BSP Account         Free         VT 15           Transfer and Pay other BSP Account         Free         VT 150         VT 150         VT 150           Ill Pay         N/A         Trao         ST 15         ST 15           Overseas Fund Transfer (FX Payment)         VT 1500         VT 1500         VT 1500           ATM SERVICES         SP ATM Withdrawal         Free         N/A           Non-BSP ATM Withdrawal Fees         VT 160         N/A           Nor-BSP ATM Enquiries         N/A         N/A           Noreses ATM Balance Enquiries         N/A         N/A           Verseas ATM Balance Enquiries<	Cheque Withdrawal	N/A	N/A
EFPsS Deposit Own Account - Agent         N/A         Free           EFTPoS Withdrawal Own Account - Agent         N/A         Free           Transfer Own Account - Agent         N/A         Free           Transfer ond Pay Other BSP Account - Agent / Transfer Other Bank         N/A         Free           Transfer and Pay Other Bank Account - Agent / Transfer Other Bank         N/A         Free           INTERINET BANKING SERVICES         VT15         Transfer and Pay other BSP Account         Free         VT15           Transfer and Pay other Bank Account         Free         VT15         VT15           Transfer and Pay other Bank Account         Free         VT15           Transfer and Pay other Bank Account         Free         VT150           Transfer and Pay other Bank Account         Free         VT130           Bill Pay         N/A         VT30         VT30           Overseas Fund Transfer (FX Payment)         VT 100         VT130         VT130           BSP ATM Mithdrawal         Free         N/A         VT30           Non-BSP ATM Withdrawal         VT 100         N/A           Non-BSP ATM Withdrawal Fees         VT40         N/A           Non-BSP ATM Withdrawal Fees         VT40         N/A           Overseas Cash Withdrawal Fees	Branch Withdrawal (Branch Staff-Assisted Withdrawals)	VT 40	VT 250
EFPoS Withdrawal Own Account - AgentN/AFreeTransfer own Account - AgentN/AFreeTransfer and Pay Other BSP Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeINTERNET BANKING SERVICESFreeVT 15Transfer and Pay other Bank AccountFreeVT 130Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESSP ATM WithdrawalN/ABSP ATM EnquiresVT 100N/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM Mithdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Atm Balance EnquiriesN/AN/AEFFOS SERVICESN/APurchases - Local MerchantFreeN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOther SERVICESN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline PurchasesAndN/AOnline Purchases	Branch EFTPoS Withdrawal	N/A	Free
Transfer Own Account - AgentN/AFreeTransfer and Pay Other BsP Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeINTERNET BANKLING SERVICESFreeVT 15Transfer Between own accountsFreeVT 15Transfer and Pay other BsP AccountFreeVT 15Transfer and Pay other Bank AccountFreeVT 30Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESVT 100N/ABSP ATM EnquiryFreeN/AN/ABSP ATM EnquiriesVT 100N/AN/ANon-BSP ATM WithdrawalVT 100N/AN/ANon-BSP ATM WithdrawalVT 500N/AN/ANon-BSP ATM EnquiriesVT 500N/AN/ANoreseas Cash WithdrawalN/AN/AN/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOnline PurchasesOverseas Merchant U	EFTPoS Deposit Own Account - Agent	N/A	Free
Transfer and Pay Other BSP Account - Agent / Transfer Other BankN/AFreeTransfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeINTERNET BANKING SERVICESTransfer Between own accountsFreeVT 15Transfer and Pay Other Bank AccountFreeVT 15Transfer and Pay other Bank AccountFreeVT 30Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESSP ATM EnquiryFreeN/ABSP ATM EnquiryFreeN/ANon-BSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 400N/ANon-BSP ATM EnquiriesVT 400N/ANon-BSP ATM EnquiriesVT 400N/ANon-BSP ATM EnquiriesVT 400N/ANoreseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/AEFFPOS SERVICESInternet ServicesN/AOnline Purchases – Overseas Merchant Using VISA Debit Card-N/AOnline PurchasesGN/AOnline Purchases-N/AOnline Purchases-N/AOther Services-N/A	EFTPoS Withdrawal Own Account - Agent	N/A	Free
Transfer and Pay Other Bank Account - Agent / Transfer Other BankN/AFreeINTERNET BANKING SERVICESTransfer Between own accountsFreeVT 15Transfer and Pay other BSP AccountFreeVT 15Transfer and Pay other BANk AccountFreeVT 15Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESVT 100VT 1500BSP ATM EnquiryFreeN/ABSP ATM WithdrawalYT 100N/ANon-BSP ATM Withdrawal FeesVT 100N/ANoreseas ATM Balance EnquiriesVT 500N/AOverseas ATM Balance EnquiriesN/AN/AETPOS SERVICESN/APurchases - Local MerchantFree.Purchases - Noreseas Merchant Using VISA Debit Card-N/AOTHER SERVICESOTHER SERVICESOTHER SERVICESOnthe ServicesOTHER SERVIC	Transfer Own Account - Agent	N/A	Free
INTERNET BANKING SERVICES           Transfer Between own accounts         Free         VT 15           Transfer and Pay other BSP Account         Free         VT 15           Transfer and Pay other BSP Account         Free         VT 15           Transfer and Pay other BSP Account         Free         VT 30           Bill Pay         N/A         VT 30           Overseas Fund Transfer (FX Payment)         VT 1500         VT 1500           ATM SERVICES         Free         N/A           BSP ATM Enquiry         Free         N/A           SPS ATM Withdrawal         VT 100         N/A           Non-BSP ATM Withdrawal Fees         VT 100         N/A           Noresea Cash Withdrawal Fees         VT 40         N/A           Overseas ATM Balance Enquiries         N/A         N/A           Purchases - Local Merchant         Free         -           Purchases - Overseas Merchant Using VISA Debit Card         -         N/A           Online Purchases         -         N/A           Online Purchases         -         N/A	Transfer and Pay Other BSP Account - Agent	N/A	Free
Transfer Between own accountsFreeVT 15Transfer and Pay other BSP AccountFreeVT 15Transfer and Pay other Bank AccountFreeVT 30Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 100N/ANon-BSP ATM EnquiriesVT 100N/ANon-BSP ATM EnquiriesVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANon-BSP ATM EnquiriesVT 40N/ANon-BSP ATM EnquiriesVT 500N/ANon-BSP ATM EnquiriesN/AN/ANoreseas Cash Withdrawal FeesVT 500N/AOverseas ATM Balance EnquiriesN/AN/APurchases – Local MerchantFree-Purchases – Overseas Merchant Using VISA Debit Card-N/AOLIINE SERVICESOnline Purchases-N/AOrtHER SERVICES-Online Purchases-N/AOnline Purchases-N/AOnline Purchases-N/AOnline Purchases-N/AOnline PurchasesOnline PurchasesOnline PurchasesOnline PurchasesOnline PurchasesOnline	Transfer and Pay Other Bank Account - Agent / Transfer Other Bank	N/A	Free
Transfer and Pay other BSP AccountFreeVT 15Transfer and Pay other Bank AccountFreeVT 30Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANon-BSP ATM EnquiriesN/AN/ANon-BSP ATM EnquiriesVT 500N/ANon-BSP ATM EnquiriesN/AN/AOverseas Cash Withdrawal FeesN/AN/AOverseas ATM Balance EnquiriesN/AN/APurchases – Local MerchantFree-Purchases – Overseas Merchant Using VISA Debit Card-N/AOnline Purchases-N/AOnline Purchases-N/AOTHER SERVICESOnline Purchases-N/AOther Services-N/AOther ServicesOnline PurchasesOther ServicesOther ServicesOther	INTERNET BANKING SERVICES		
Transfer and Pay other Bank AccountFreeVT 30Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM Withdrawal FeesVT 400N/ANon-BSP ATM Balance EnquiriesVT 500N/AOverseas ATM Balance EnquiriesN/AN/AEFTPOS SERVICES-N/APurchases - Local MerchantFree-Purchases Merchant Using VISA Debit Card-N/AOnline Purchases-N/AOTHER SERVICES-N/AOnline Purchases-N/AOTHER SERVICES-N/A	Transfer Between own accounts	Free	VT 15
Bill PayN/AVT 30Overseas Fund Transfer (FX Payment)VT 1500VT 1500ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM Withdrawal FeesVT 40N/ANon-BSP ATM Balance EnquiriesVT 500N/AOverseas ATM Balance EnquiriesN/AN/APurchases - Local MerchantFreeN/APurchases - Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICESOnline Purchases-N/AOTHER SERVICESOnter ServicesOnter ServicesOnter ServicesOnter ServicesOnter ServicesOther Services	Transfer and Pay other BSP Account	Free	VT 15
Overseas Fund Transfer (FX Payment)VT 1500ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANon-BSP ATM EnquiriesVT 500N/ANotoral Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/APurchases - Local MerchantFree-Purchases - Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICES-N/AOnline Purchases-N/AOrtHER SERVICES-N/A	Transfer and Pay other Bank Account	Free	VT 30
ATM SERVICESBSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 400N/ANational Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/APurchases - Local MerchantFree-Purchases - Local Merchant-N/AOverseas Reverseas Merchant Using VISA Debit Card-N/AOnline Purchases-N/AOther SERVICES-N/AOnline Purchases-N/AOnline Purchases-N/AOther SERVICES-N/AOther SERVICES-N/AOnline Purchases-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICESOther SERVICES- </td <td>Bill Pay</td> <td>N/A</td> <td>VT 30</td>	Bill Pay	N/A	VT 30
BSP ATM EnquiryFreeN/ABSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANational Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/APurchases - Local MerchantFree-Purchases - Local MerchantFree-Purchases - Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICES-N/AOnline Purchases-N/AOnline Purchases-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICES-N/AOther SERVICESOther SERVICESOth	Overseas Fund Transfer (FX Payment)	VT 1500	VT 1500
BSP ATM WithdrawalFreeN/ANon-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANational Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/APurchases - Local MerchantFree-Purchases - Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICES-N/AOnline Purchases-N/AOTHER SERVICES-N/AONLINE SERVICES-N/AONING NUCCES-N/AONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCESONING NUCCES<	ATM SERVICES		
Non-BSP ATM WithdrawalVT 100N/ANon-BSP ATM EnquiriesVT 40N/ANational Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/APurchases - Local MerchantFree-Purchases - Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICES-N/AOnline Purchases-N/AOTHER SERVICES-N/A	BSP ATM Enquiry	Free	N/A
Non-BSP ATM EnquiriesVT 40N/ANational Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/AEFTPOS SERVICESPurchases – Local MerchantFree-Purchases – Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICESOnline Purchases-N/AOnline Rurchases-N/A	BSP ATM Withdrawal	Free	N/A
National Bank Vanuatu Withdrawal FeesVT 500N/AOverseas Cash WithdrawalN/AN/AOverseas Cash WithdrawalN/AN/AOverseas ATM Balance EnquiriesN/AN/A <b>EFTPOS SERVICES</b> Purchases - Local MerchantFree-Purchases - Overseas Merchant Using VISA Debit Card-N/A <b>ONLINE SERVICES</b> Online Purchases-N/AOnline Services-N/A	Non-BSP ATM Withdrawal	VT 100	N/A
Overseas Cash WithdrawalN/AOverseas Cash WithdrawalN/AOverseas ATM Balance EnquiriesN/AEFTPOS SERVICESPurchases – Local MerchantFreePurchases – Overseas Merchant Using VISA Debit Card-ONLINE SERVICESOnline Purchases-Online Purchase-Online Purchase-On	Non-BSP ATM Enquiries	VT 40	N/A
Overseas ATM Balance EnquiriesN/AEFTPOS SERVICESPurchases - Local MerchantPurchases - Overseas Merchant Using VISA Debit CardONLINE SERVICESOnline PurchasesOnline PurchasesOnline PurchasesImage: Services ServicesOnline Purchases (Services)Image: Services ServicesImage: Services ServicesImage: Services ServicesImage: Services ServicesImage: Services ServicesImage: Services Services ServicesImage: Services Services Services ServicesImage: Services Servi	National Bank Vanuatu Withdrawal Fees	VT 500	N/A
EFTPOS SERVICES       Free         Purchases – Local Merchant       Free         Purchases – Overseas Merchant Using VISA Debit Card       -         ONLINE SERVICES       -         Online Purchases       -         OTHER SERVICES       -	Overseas Cash Withdrawal	N/A	N/A
Purchases – Local MerchantFree-Purchases – Overseas Merchant Using VISA Debit Card-N/AONLINE SERVICESOnline Purchases-N/AOTHER SERVICES	Overseas ATM Balance Enquiries	N/A	N/A
Purchases – Overseas Merchant Using VISA Debit Card       -       N/A         ONLINE SERVICES       -       N/A         Online Purchases       -       N/A         OTHER SERVICES       -       -	EFTPOS SERVICES		
ONLINE SERVICES         Online Purchases       -       N/A         OTHER SERVICES       -       -	Purchases – Local Merchant	Free	-
Online Purchases - N/A OTHER SERVICES	Purchases – Overseas Merchant Using VISA Debit Card	-	N/A
OTHER SERVICES	ONLINE SERVICES		
	Online Purchases	-	N/A
Unarranged Overdraft Access Fee - N/A	OTHER SERVICES		
	Unarranged Overdraft Access Fee	-	N/A

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