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| *CENTRAL BANK OF SAMOA* | | | | |
| COMMERCIAL BANKS INTEREST RATES, FEES AND CHARGES AS OF DECEMBER 2021 | | | | |
| ACCESS / SAVINGS ACCOUNTS | | | | |
|  | ANZ | **BSP** | **NBS** | **SCB** |
| 1. Interest rate | N/A | 1.5% p.a. Interest is accrued monthly on a minimum balance of $100 or above and it is paid on 31 December each year. | Access & Savings Account  1.5% p.a based on the minimum balance of each month. Interest is credited annually to accounts.  **5 To Life**  (Tier interest rate)  $5.00 - $499.00 – 1.0% p.a  $500.00 - $999.00 – 1.5% p.a  $1000 and more – 2.0% p.a  **Samoa Super Saver** – Credited monthly to accounts.  1.0% base rate + 1.5% bonus rate (no w/draw + 1 deposit each month) | 2.0 % p.a. credit half annually or on close, calculated on minimum monthly balance.  Zero rate for any month if balance below $20.00 |
| 2. Minimum opening  balance – Access  Access & Savings) | N/A | $100.00 when opening a new account | Access & Savings Account - $20.00  5 To Life - $2.00  Samoa Super Saver - Nil | $20.00 |
| 3. Withdrawal without passbook (Service fee) | N/A | $20.00 | $20.00 Accounts for clubs, societies, joint, etc. | $20.00 |
| 4. Penalty fee   * Access & Savings * Access PAYG | N/A | $2.00 per deposit and $4 per withdrawal where any transaction causes balance to fall below $500.00.  No fee if balance maintain at $500 | $1.00 per month when account balance is below $50.00  5 To Life – $5 when 2 & more w/draws per month  Samoa Super Saver - Nil | $1.00 per month when account balance is below $50.00 |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| 5. Closing fee  Account Re-opened | N/A | $5.00 when account closed within 3 months since opening | $10.00  $10.00 | $10.00 if account is closed within 3 months from opening date  $20.00 account reopened |
| 6. New passbook | N/A | Nil  $20.00 for replacement of lost or mutilated passbook | Nil  Available only for joint accounts  $15.00 for replacement of lost or mutilated passbook after 14 days | Nil  $15.00 for replacement of lost or mutilated passbook |
| 7. Inoperative/Dormant fees | $25.00 for 3 months inoperative | Nil | Nil | N/A |
| 8. Over the counter withdrawal | N/A | N/A | $5.00 | $2.00 per transction |
| **2. Pacific Standard Account**   1. Minimum Opening Balance 2. Paper w/drawal-Manual debit 3. Credit transaction 4. Interest rate 5. Monthly maintenance fee | N/A | $20.00  $4.00  Nil  0%  Nil | N/A | N/A |
| **3. Premium Electronic Account**  a. Minimum opening Balance  b. Interest rate  c. Paper withdrawal/Manual debit  d. Monthly maintenance fee | N/A | $20.00  1.00% p.a.  $4.00 per transaction  $5.00 | N/A | N/A |
| **4. Pacific Package Account**  a. Minimum opening Balance  b. Interest Rate  c. Maintenance fee  d. Paper withdrawal/Manual debit  e. Deposit fee | N/A | $20.00  1.00% p.a.  $2.50  $4.00 each  $2.00 p/transaction after the 1st 4 deposits | N/A | N/A |
| **5. Plus Saver Account**  a. Minimum Opening Balance  Interest Rates:  - Base  - Bonus  b. Monthly maintenance fee  c. Manual transaction fee | N/A | $20.00  1.0%  1.50% (if no withdrawals & at least 1 deposit within the month)  Nil  $4.00 p/transaction | N/A | N/A |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| **6. Kids Savings Account**  a. Minimum opening balance  b. Monthly maintenance fee  c. Interest rate  d. Manual transactions | N/A | $10.00  Nil  Nil  1.0% p.a + 3.0% bonus if no w/drawals & at least 1 deposit w/in a month  $3.00 p/transaction | N/A | N/A |
| **7. Commercial Cash Management**  a. Minimum opening balance  b. Interest rates  c. Monthly maintenance fee  d. Manual transaction | N/A | $50,000.00  1.0% p.a. on min bal of $50k or above. Paid at end of each month  Nil. Normal cheque account monthly maintenance fee will apply when bal falls below $50k within the month  Nil. Normal cheque account transaction fees will apply when bal falls below $50k | N/A | N/A |
| **8. Government Account/Non-Monetary**  a. Minimum opening balance  b. Interest rate  c. Monthly maintenance fee  d. Deposit fee  e. Withdrawal fee | N/A | $300.00  0%  $5.00  Free 1st 25 deposits, $0.20 per deposit thereafter  Free 1st 25 deposits, $0.20 per cheque thereafter | N/A | N/A |
| **9. BSP First**  a. Minimum opening balance  b. Overdraft limit (access to Visa Silver card)  c. Interest rate on OD  d. Monthly service fee  e. LAC fee | N/A | Nil  $10,000.00  17.98%  $20.00  0.15% of overdrawn balance | N/A | N/A |
| **10. CCA – Oceanic Communication Ltd**  a. Minimum opening balance  b. Interest rates  c. Monthly maintenance fee  d. Manual transaction fee | N/A | $50,000.00  2.0% p.a. on min bal of $50k or above. Int is paid at the end of each month  Nil. Normal cheque a/c monthly maintenance fee will apply when bal falls below $50k within the month.  Nil. Normal cheque a/c transaction fees will apply when bal falls below $50k. | N/A | N/A |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| **11. TRANSACTIONAL ACCOUNTS:**  **a. Access Every Day Account**  - OTC (Staff assisted withdrawal) fee  - Maintenance  - Minimum Opening Balance  - Interest | $5.00  N/A  $50.00  Nil | N/A | N/A | N/A |
| **b. Access Premium Account**  - OTC (Staff assisted withdrawal) fee  - Maintenance  - Minimum Opening Balance  - Interest | Unlimited  $12.00 p/month  $50.00  Nil | N/A | N/A | N/A |
| **12. SAVINGS ACCOUNTS:**  **a. Pacific Savings Account**  - OTC (Staff assisted withdrawal) fee  - Maintenance fee  - Interest Base Rate  - Bonus rate  - Minimum opening balance  - Minimum Monthly deposits | $5.00  N/A  0.05%  0.55%  Unlimited  $50.00 | N/A | N/A | N/A |
| **b. Priority Cash Management Account**  - OTC fee  - Interest | One free withdrawal then $5.00 thereafter  0 – 4999 = 0.25%  5K – 9999 = 0.50%  10K – 19999 = 0.75%  20K + = 1.0% | N/A | N/A | N/A |

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| CHEQUE ACCOUNTS | | | | |
|  | ANZ | **BSP** | **NBS** | **SCB** |
| 1. Interest rate | Varies | Nil | Nil  Except HVC interest bearing accounts | Nil  Special accounts-varies |
| 2. Minimum opening  balance | $500.00 when opening a new cheque account | $300.00 when opening a new cheque account | $500.00 when opening a new cheque account | $300.00 Personal  $500.00 Business |
| 3.Deposit fee | N/A | First 25 deposits free  $0.20 p/deposit thereafter. | N/A | N/A |
| 4. Withdrawal fee | N/A | First 25 cheques free  $0.20 p/cheque thereafter | N/A | N/A |
| 5. General Account Ledger fee/  Transaction fee/Base fee and  or Maintenance fee | $5.00 maintenance fee for holding an account per month | $7.50 monthly | $5.00 monthly | $5.00 charged monthly to account |
| 6. Activity fee/Collection fee | $0.15 per entry in excess of the first 8 entries per month | $0.20 per transaction (first 10 cheques free) | $0.10 per item drawn or deposited in excess of first 20 items per month | $0.20 debited at the end of each quarter and at close for each transaction in excess of 10 for that month. |
| 7. Search fee | $35.00 per hour | $50.00 per hour | $20.00 less an hour or $50.00 per hour | $20.00 per hour  (within fin/yr)  $50.00 p/hr if previous years |
| 8. Dishonored fee - Inward | $30.00 Lack of funds  $10.00 Technical error or irregularities | $5.00 | $20.00 re-lodge by staff | $40.00 lack of funds  $20.00 irregularities |
| 9. Dishonor fee - Outward | $30.00 p/cheque | $45.00 insufficient funds & all other irregularities | $40.00 Lack of funds  $20.00 Technical error or irregularities | N/A |
| 10. Cheque book 25 leaves  50 leaves  100 leaves  200 leaves | No longer available  $35.00  $70.00  $140.00  Inclusive of government stamp duty $0.50 per leaf. | $17.50  $35.00  $70.00  $140.00  Inclusive of Government stamp duty of $0.50 per leaf | $17.50  $35.00  $70.00  $140.00  Inclusive of government stamp duty of $0.50 per leaf | $17.50  $35.00  $140.00 |
| 11. Special answer | $20.00 p/chq drawn at ANZ  $20.00 p/chq drawn on other banks | $20.00 (Items delivered to another branch or bank.) | $20.00 when a customer requests immediate clearance of a cheque | $20.00 when a customer request immediate clearance  of a cheque on another bank. |
| 12. Counter cheque fee | $5.00 non customer | $0.70 per leaf | $10.00 non customer | $1.00 |
| 13. Stop Notice Fee – lost chqs | $5.00 stop pymt fee (set up)  $5.00 stop cheq notice  $5.00 stop pymnt notice | $10.00 stop payment set up | $20.00 | $10.00 |

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| TIME DEPOSITS | ANZ | **BSP** | **NBS** | **SCB** |
| 1. Minimum opening balance | $500.00 | $1,000.00 | $500.00 | $500.00 |
| **2. Maturity periods** |  |  |  |  |
| a. 1 < 2 months | 0.50% p.a. | 1.25% p.a. | 1.75% p.a. | 1.75% |
| b. 3 < 5 months | 0.75% p.a. | 1.50% p.a. | 2.0% p.a | 2.00% |
| c. 6 < 8 months |  |  |  |  |
| d. 6 < 11 months | 1.00% p.a. | 2.00% | 2.50% p.a. | 2.25% |
| e. 9 < 12 months |  |  |  | Same as above |
| f. 12 months and over | 1.75% p.a. | 2.50% p.a. | 3.00% p.a. | 2.75% |
| 3. Penalty (early withdrawal admin fee) | $25.00 | $50.00 | $50.00 | $30.00 |
| 4. Early withdrawal interest charged | 1.5% | Nil | 1.0% | 1.5% |
| NOTE The above rates are subject to further changes as determined by the commercial banks from time to time depending on market conditions. Further, interest rates are open for further negotiations between the bank and the customer. | | | | |

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| **RETAIL BANKING FEES** | ANZ | **BSP** | **NBS** | **SCB** |
| 1. Bank cheque   - issued at customer request  - replacement bank cheque  - repurchase bank cheque | $10.00  $10.00  $20.00 | $10.00 per cheque | $10.00 | $9.50 + $0.50 stamps duty |
| 2. Cashing Other Banks Cheques | N/A | N/A | $20.00  Special answer | N/A |
| 3. Cash Handling fee  - Change supplied  - Notes and Coins Service fee  - Poorly arranged lodgments  - Money Transfer Co | **Non-ANZ Customer** -  $5.00 min $25.00 max  **Customer**  $5,000 or less = $5.00 min, $25.00 max  $20.00  $5.00 min $25.00 max  $20.00 | Nil | $5.00 - up to $100.00  $10.00 - $101.00 up to $500.00  $15.00 - $501.00 up to $1,000.00  1.5% - >$1,001.00  $5.00  Nil | 0.05%- $50k & more cash w/dls  $2.00 min, $10.00 max  Varies |
| 1. Certificate of Balance | $50.00 | Nil | $40.00 | $50.00 |
| 1. Certificate of Interest Paid or Received for audit purposes | $50.00 | $50.00 | $50.00 | $50.00 |
| 1. Certificate – Photocopy/replacement | $50.00 | Nil | $10.00 | Nil |
| 1. Certificate supplied (Audit confirmation) | $50.00 | $50.00 | $50.00 | Nil |
| 1. Search fee (Voucher retrieval)   Surrender of paid cheque | $35.00 per hour  $1.50 + search fee | $50.00 per hour  Nil | $20.00 less an hour  $50.00 per hour  $20.00 per hour – Tracing & confirm destination of a cheque  Nil | $20.00 per hour (retrieval period within current year)  $50.00 per hour (retrieval period before current year) |
| 1. Automatic Transfer fee | $0.50 internal  $5.00 external  $30.00 TT | $2.00 internal  $5.00 external | $1.00 internal  $5.50 external | $1.00 internal  $5.00 external |
| 10. Manual Transfers | $5.00 – internal  $10.00 – external | $5.00 - internal  $5.00 - external | $2.00 internal  $10.00 external | $1.00 - internal  $5.00 - external |
| 11. Fax messages | $20.00 | Nil | N/A | N/A |
| 12. Telephone/Facsimile overseas | $20.00 per request | Nil | $10.00 Fax o/seas  $30.00 - t/phone for account query | N/A |
| 13. Print out fee | $2.00 per print out | $2.00 per page | $2.00 p/page  - stmt request,  - FCY a/cs,  - Repeat stmt  $5.00 p/month - Special Request (daily, weekly, monthly & quarterly) | $2.00 per page |
| 14. Photocopy | $2.00 per page | $2.00 per copy | $2.00 per page | $1.00 per copy |
| 15. Safe Custody fee | $100.00 p.a.  $10.00 per visit | N/A | $20.00 monthly fee  $50.00 setup fee | N/A |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| 16. Notes Exchange fee | N/A | N/A | Free up to $2,000  0.1% for $2001 upward | N/A |
| 17. Coin Exchange fee | $20.00 | $3.00 a coin bag | Up to $100.00 - $5.00  $101.00 to $500.00 - $10.00  $501.00 to $1k - $15.00  $1,001.00 upwards – 1.5% | $15.00 – Non Customer |
| 18. Confirmation of Balance on  behalf of a customer | $20.00 | $5.00 | $30.00 | $20.00 |
| 19. - Payroll fee (payment from list)  - Diskpay processing fee (payment  from disk) | $1.00 per transaction  $0.20 per transaction  $10.00 to other banks p/list | $0.15 p/customer  $0.50 p/customer | $0.50 per person  $10.00 to other banks | $10 – process to other banks  $20 – Late fee |
| 20. Standing order:  - rejection fee  - amend  - Establishment/maintenance fee  - transfer to internal account  - transfer to internal loan a/c  - transfer to other banks  - Transfer via telegraphic transfer  - Non-payment fee | free  $0.50  $0.50  $5.00  $30.00  $7.50 | N/A  $2.00  Free  -  $25.00  Nil | $2.00  $3.00 | $2.00  $2.00  $2.00 |
| 21. Lodgment Books (Deposits) | $3.00 small & duplicate book  $15.00 large & triplicate book | $5.00 small  $30.00 large | $6.00 small  $25.50 large | $6.00 small  $8.00 large  $22.00 A4size |
| 22. Late payment fee for credit cards | Nil | $20.00 | N/A | N/A |
| 23. Statements  - Issued when full  - Computer printout  - Interim issued upon customer  Request  - Repeat statement(each  additional copy)  - Special request for issue of  stmt(daily,weekly,f/nightly, etc)  - Special request to look up  specified entries | Free  $2.00  $2.00  $2.00  $2.00  $35.00 per hour | $2.00 per page | $2.00 per page  $2.00 per page  $5.00 per month  $2.00 of ccy p/page of FCY a/cs | $2.00 per page |
| 24. Credit card – cash advance fee | $7.50 | N/A | N/A | N/A |
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| 25. Back up storage | $300 per month | N/A | N/A | N/A |
| 26. Pension Payout fee | N/A | N/A | $2.00 | N/A |

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| LOANS AND OVERDRAFT ACCOUNTS | | | | | | |
|  | ANZ | | **BSP** | | **NBS** | **SCB** |
| Prime/Base Lending Rate | Nil | | Nil | | 9.5% | 8.50%  (subject to change depending on market conditions) |
| Interest (Risk) Margin | This is relative to the customer’s credit risk grading | | 0.00% - 3.00% | | 0.25% – 6.5% | 0.5 – 5.5% |
| **SMALL LOAN** |  | | | | | |
| 1. Interest Rate | Decommissioned in May 2017 | | N/A | | 20.0% flat | Small Loan 1 - 15.0% p.a. |
| 2. Current maximum limit | N/A | | N/A | | $3,000.00 | $5,000 |
| 3. Application/ Approval/  Establishment fee | N/A | | N/A | | $20.00 fee if loan approved | 1.5% of amount approved  Minimum $50.00 |
| 4. Maintenance/Administration fee | N/A | | N/A | | 3.0% flat on approved amount | $5 monthly |
| 5. Guarantee fee | N/A | | N/A | | $45.00 (1 party) | $20.00 (1 party) plus $20.00 s/duty |
| **OVERDRAFT** |  | | | | | |
| 1. Interest rate | Variable | | Personal OD – 14.56% p.a  Business OD – 8.06% p.a. | | 9.50% | 8.50% p.a. |
| 2. Application/Establishment/  Approval fee | 1.5% on approved amount, $150 minimum | | Application - FREE  Establishment:-Personal/Business – 2.0% of applied amount or $200 minimum | | 2.0% of approved amount  $200 minimum | 1.5% of approved amount. $100.00 minimum |
| 3. Maintenance fee | N/A | | $7.50 p/month | | $5.00 monthly | $10.00 monthly |
| 4. Excess/Unarranged OD fee | Daily charge of 1.5% on excess balance  $45.00 minimum | | Nil | | 1.0% on excess  $40.00 minimum | 1.5% of approved amount, $50.00 minimum |
|  | **ANZ** | | **BSP** | | **NBS** | **SCB** |
| 5. Service fee | 0.125% per month on limit or overdraft balances whichever is higher. $15.00 minimum (OD Line Fee) | | 10.0% on principal amount p/month | | 0.833% per month when OD is operating within approved limits.  0.1666% per month when OD is operating above approved limit | N/A |
| 6. Default rate / Penalty interest | 3.0% | | 3.0% on excess over approved amount - Accounts with limits  18.0% p.a. on excess – Accounts without limits | | 3.0% | 3.0% |
| 7. Annual renewal fee | N/A | | Nil | | 2.0% of full amount ($200 minimum) | $100.00 Personal  $200.00 Business |
| 8. Unused limit fee (based on the unutilized portion of the overdraft limit) | Nil | | Nil | | Nil | Nil |
| **TERM LOAN** |  | | | | | |
| 1. **PERSONAL LOAN** |  | | | | | |
| 1. Lending rate | 12.50% p.a – Secured  15.50%p.a - Unsecured | | Personal Loan Unsecured (PLU) – 14.56% (fixed)  Personal Asset Loan (PAL) - 12.51% (fixed)  Personal Property Investment (PPI) – 9.01% (variable) | | Variable, depend on security & servicing ability | 15.0% p.a. |
| 2. Maximum limit for Personal loan | $20,000 unsecured  $40,000 secured | | PLU - $20,000  PAL - No limit (subject to qualifying criteria)  PPI – Nil | | Secured – no limit subject to criteria  Unsecured - $10,000 | $20,000 |
| 3. Application/Establishment/  Approval fee | 1.50% approved amount, min $150 | | PLU/PAL - 2.0% of applied amount or $200 minimum  PPI – 2.0% of total approved loan | | 2.0% of approved amount  $200 minimum | 1.5% of approved amount. $100.00 minimum |
| 4. Administration/Maintenance fee | 0 – 4,999 = $5  5,000 – 49,999 = $10  per month | | PLU/PAL/PPI - 0.15% of monthly principal | | Nil | $10.00 monthly  (>5K<20K) |
| 5. Guarantee fee | N/A | | N/A | | Refer to Other Big Loans | $20.00 (1 party) + $20.00 s/duty |
| 6. Penalty fee | N/A | | PLU/PAL/PPI - 3.0% on actual interest to be charged on arrears; charged after 7th day of arrears. | | N/A | 3.0% |
| 1. **OTHER TERM LOANS** | **ANZ** | | **BSP** | | **NBS** | **SCB** |
| 1. Interest Rates   1. Business Loan/General Finance 2. Home Loan | a). Residential property investment loan – VARIABLE  b). Term Loan – VARIABLE  c). Lease Finance – Current Leasing Rate (fixed)  6.79% | | Finance Leases (FL) – 10.13% p.a. (fixed)  Tailored Business Loans (TBL) - 8.06% p.a. (variable)  Home Loan Mortgage (HLM) - 8.51% p.a. (variable)  Home Loan Professional (HLP):  ***Option 1***:- 7.56% fixed for 1 year then 7.76% variable thereafter; or  ***Option 2***:- 7.76% fixed for 2 years then 8.06% variable thereafter | | 9.5% base rate subject to risk criteria  9.5% subject to risk criteria | 8.50%  8.50%  Vehicle Loans – 12.0% |
| 2. Application/Approval fee  1. Business loan/Gen Finance  2. Home loan | 1.5% approval amount, min $375  1.5% approval amount, min $300 | | FL – Nil  TBL - 2.0% of total approved loan  HLM/HLP – 2.0% of applied amount or $200 minimum | | 2.0% of approved amount  Minimum $200 | 1.5% of amount approved  $100.00 minimum |
| 3. Loans Admin/Maintenance fee | 0 - 4,999 = $5.00  5K - 49,999 = $10.00  50K - 149,99 = $15.00  150K + = 0.01% p/month  (Business/Gen Fin)  Housing = Nil | | TBL/HLM - 0.15% of monthly principal  HLP/FL - Nil | | 0.0% p.a. on approved amount | 5K-49,999 = $10.00 monthly  50K-149,999 = $15.00 monthly  150K + = 0.01% monthly |
| NOTES  1. All banks’ lending rates are calculated daily and debited or charged to the customers loan or overdraft account on a monthly basis. 2. Risk margins are based upon customer’s loan grade and are added to the base lending rate to ascertain the applicable interest rate. 3. Small loans are mainly consumption type loans that banks approve up to a certain limit and interest rates are calculated on a flat rate basis. The effective interest rate would be much higher than the figure shown. (For more information, customers may consult their banks). 4. Default rate is charged above the applicable interest rate on default loans/overdrafts accounts (i.e. base rate plus risk margin plus default rate). | | | | | | |
| 4. Documentation fee | N/A | N/A | | Nil | | $20.00 |
| a. Loan agreement | N/A | $20.00 stamp duty | | Nil | | Nil |
| b. preparation of security  Setting bank priority | Refer to Solicitor | $25.00 security over term deposit  $20.00 | | Nil  $50.00 | | $30.00 |
| d. Insurance policies | N/A | N/A | | $20.00 per item | | $20.00 per item |
|  | **ANZ** | **BSP** | | **NBS** | | **SCB** |
| e. Guarantees | 2.0% of original amount and 1.0% every 6 months thereafter. | $30.00 per guarantee + $20.00 stamp duty | | $45.00 (1 party)  $75.00 (2 parties)  $90.00 (3 parties)  $120.00 (4 parties or more) | | $40.00 (1 party)  $50.00 (more than 3 parties) plus stamp duty |
| f. Witnessing fee (solicitor) | N/A | $50.00 | | $50.00 | | N/A |
| 5. Discharge fee under bank-seal | $300.00 to arrange discharge of any security by solicitor  $50 bank discharge fee | $25.00 to arrange discharge of any security by solicitor  $300.00 when preparing notice of demand (all costs including plaintiff’s fee) | | $300.00  $75.00 bank discharge documentation | | $50.00 |
| 6. Serving demand | $20.00 when preparing notice of demand | $10.00 for local purposes | | $200.00 when preparing notice of demand | | **Town Area: Zone # 1 - $20.00**  Apia – Vailele  Apia – Vaitele  Apia – Vaoala  Apia – Siusega  **Zone # 2 - $30.00**  Letogo – Falefa  Saina – Mulifanua  **Zone # 3 - $40.00**  Falefa – Atu Aleipata, Atu Falealili, Atu Safata, Mulifanua agai atu i Falelatai ma le Atu Lefaga  Vaoala – Tiavi- Siumu  Siusega – Aleisa – Lefaga  **Zone #4 - $60.00**  Manono Tai  Savaii |
| 7. Unpaid transfer | $7.50 unpaid transfer to account of third party | Nil | | Nil | | Nil |
| 8. Information service fee (credit  check) | $20.00 | N/A | | N/A | | N/A |
| 9. Opinion fee | $20.00 | $25.00 overseas requests | | $30.00 in currency of country requesting | | $20.00 |
| 10.Default/Excess rate | 3.0%p.a. | FL – Nil  HLM/HLP/TBL -3.0% on actual interest to be charged on arrears; after 7th day of arrears. | | 3.0% p.a. | | 3.0% penalty fee |
| 11. Loan arrears | $10.00 payable after 7 days | N/A | | N/A | | N/A |
|  | **ANZ** | **BSP** | | **NBS** | | **SCB** |
| 12. Annual renewal fee  - a/c operating as arranged  - a/c operating outside  arrangement | $100.00 business a/c  $50.00 for personal  1.5% of limit,  $45.00 minimum | Nil | | Nil | | $10.00  1.25% On renewal, $40.00 minimum |
| 13. Loan restructure fee | 1.0% of balance | Nil | | 2.0% of approved amount.  $200.00 minimum | | N/A |
| 14. Commitment or holding fee | 1.0% of undrawn amt (if loan is undrawn in 3 mths after a/tance letter of offer) | N/A | | N/A | | N/A |
| 15. Searches of Government  records | Titles Office - $5.00  Companies Office - $5.00  Photocopy per page - $5.00 | N/A | | N/A | | N/A |
| 16. Inspection of land valuation | Based on quotation from valuer on the ANZ panel | N/A | | $50.00 Minimum | | Zone A (Town Area) $50.00  Zone B (Urban Area) $100.00  Zone C (Rural Area) $150.00 |
| 17. Bid guarantee of tender | N/A | N/A | | $50.00 per letter | | N/A |
| 18 Performance bank guarantee  (unconditional) | 2.0% of original amount and 1.0% every 6 months thereafter | Establishment fee – 1.0% approved amount  Guarantee fee – 1.0% approved amount every 6 months | | 2.0% of approved amount | | 1.5% of amount guaranteed + processing fee $200.00 |
| 19. Fee for withdrawing (cancelled)  loans already approved | N/A | N/A | | $250.00 flat rate | | N/A |
| 20. Protection of cheques without  arrangement | N/A | N/A | | N/A | | N/A |
| 21. Refinance fee | N/A | N/A | | N/A | | N/A |
| 22. Insurance renewal | N/A | N/A | | 2.0% of approved amount, $200.00 minimum | | N/A |

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| **INTERNATIONAL FEES AND CHARGES** | | | | |
| NOTE: International transactions may be subject to Government levy of 1.0% and stamp duty. | | | | |
|  | ANZ | **BSP** | **NBS** | **SCB** |
| 1. Inward payment |  |  |  |  |
| a. Cash payments | $0.20 per transaction – Direct debit schedules to ANZ customers by Disk-pay  $1.00 per transaction – Payment from list  $10.00 per list to other banks | $15.00 Inwards TT (from overseas & local banks)  $10.00 of ccy – (credit to fx a/c)  $30.00 of ccy – (Trf/cr to local banks in fx ccy)  $15.00 (non-customer, pay on application & ID)  $30.00 of ccy – (Return funds)  $20.00 +$10 – for cheque fee (credit to other local banks in SAT ccy. | $10.00 customers  $20.00 (Other banks customers via swift) | $15.00 customer  $25.00 other banks (via swift)  $30.00 other banks  (via bank cheque) |
| b. Cover swap | $30.00 of currency plus communication costs | Nil | Nil | $25.00 cover swaps to other banks plus telex costs. On any amount. |
| 1. Encashment of Foreign Cheques   (T/cheques, Cashier’s cheques, M/Order) | TC - $5.00 of currency per t/action  CC - $5.00 of currency per cheque + $0.50 s/duty  MO - Nil | $7.00 per encashment (+ $0.50 s/duty)  MO – Nil  $170.00 Courier cost | $170.50 including stamp duty, courier for clearance and commission | $60.00 for both CC and TC  MO - Nil |
| d. Media Broadcasting | N/A | Nil | $5.00 | N/A |
| e. Fax Request for Fund | $30.00 | Nil | $10.00 p/page (local)  $20.00 p/page (o/seas) | $20.00 |
| f. Verification/Check Clearance  from other banks | Nil | $50.00 (collection) | $15.00 commission + $125.00 courier cost & $0.50 s/duty | $15.00 |
| g. Sale of traveler’s cheque | 1.0% commission or $10.00 minimum | N/A | N/A | N/A |
| 2. Outward payment | **ANZ** | **BSP** | **NBS** | **SCB** |
| a. Bank draft | Issuance - $10.00  Repurchase - $20.00  Reissue/Replacement original item on hand - $10.00  Stop payment - $20.00 | N/A | $15.50 incl. s/duty | $10.00 commission + $0.50 stamp duty |
| 1. Telegraphic transfer   Pacific countries  Other countries  Minor currencies - JPY, Yen, etc) | $30.00 Outward TT’s  $13.00 Inward TT's  $25.00 Inward TT's  other banks | $25.00 standard (local currency a/cs)  $30.00 standard (foreign currency a/cs) | $20.00 (NZD, AUD & FJD)  $20.00 USD  $20.00  (Other minor currencies - Yen) | $30.00 (swift costs=$20/com-$10)  $40.00 (swift costs=$30/com-$10)  $40.00 (swift cost=$30/com-$10 |
| c. Repurchase/replaced and reissue  of outward payment (Bank  Draft) | $60.00 of ccy + international bank fees & charges | Nil | $15.00 commission | $20.00 each item |
| d. Cover Swap | $30.00 of currency | Nil | 0.50% Commission  $10.00 Minimum  $50.00 Maximum | Nil |
| e. Stop Payments - Drafts | $60.00 of currency + international bank fees & charges | Nil | $25.00 | USD$20.00  WST$20.00 |
| f. Inter-bank settlement | N/A | N/A | $10.00 | N/A |
| 1. Payment with multiple beneficiaries | N/A | $25.00 per item listing | N/A | N/A |
| 1. Swift cancellation/Refunds | N/A | $20.00 | N/A | N/A |
| **3. Letters of Credit** |  |  |  |  |
| a. LCs - Establishment  Standby LC | 0.50% Tala amt. Min $30.00 + com. cost.(Est Fee)  1.5% and 1.0% charged 3, 6 & 12 months. | 0.50% per LC + cable cost of $50.00 | 0.50% ST amount + commission cost  minimum ST$70.00  1.5% | 0.50% commission  $60.00 minimum |
| b. Head and Counter | Nil | 0.50%, $70.00 min incl. cable costs. | 0.5% | Nil |
| c. Increase of Amount | $20.00 + telex cost $40.00 | $50.00 | 40.0% or $25.00 min + comm costs | $20.00 + Swift costs + overseas fee if any |
| d. Swift Charges/Costs | T$40.00 Pacific  T$50.00 NZ & Australia  T$60.00 US & Other countries | $50.00 (extension of validity date) | $20.00 | $20.00 Pacific (NZD,AUD,FJD)  $30.00 Other(USD, etc)  $30.00 minor ccy |
| e. Amendment | $20.00 + telex cost $40.00 | $50.00 (extension of validity date). | $50.00 extension of validity date | $30.00 commission + SWIFT charges |
| f. Commission | Nil | Nil | Nil | $50.00 minimum |
| g. Extension | Nil | $50.00 | $20.00 | $30.00 + SWIFT charges |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| h. Dishonors | Nil | Nil | $15.00 | $30.00 + Swift cost + overseas fee if any. |
| i. (i) Reimbursement Fee  (ii) Discrepancies | $125.00  $100.00 | Nil | $10.00 | N/A |
| j. Indemnity | $50.50 | Nil | 1.0% | N/A |
| k. Expired | N/A | $50.00 | 1.0% | N/A |
| l. Multiple Drawing | N/A | Nil | 1.0% | N/A |
| 1. **Export Documentary Collection (EDC)** |  |  |  |  |
| 1. Handling fee | N/A | 0.50% min $50, max $1,000 | N/A | N/A |
| 1. Dishonors | N/A | $30.00 all ccy | N/A | N/A |
| 1. Representation | N/A | $30.00 | N/A | N/A |
| 1. Extension of term | N/A | $30.00 | N/A | N/A |
| 1. Letter to overseas bank for fate | N/A | $20.00 | N/A | N/A |
| 1. Letter of exporter fate bill | N/A | $20.00 | N/A | N/A |
| 1. Export license confirmation to Centra Bank | N/A | $20.00 | N/A | N/A |
| 1. **Export Documentary Letter of Credit (EDLC)** |  |  |  |  |
| 1. Export letter of credit | N/A | On application | N/A | N/A |
| 1. Advising of term | N/A | $50.00 | N/A | N/A |
| 1. Advising of amendments | N/A | $25.00 | N/A | N/A |
| 1. Negotiations/document handling | N/A | 0.50% min $30, max $1,000 | N/A | N/A |
| 1. **Transferrable Letter of Credit (TLC)** |  |  |  |  |
| 1. Simple transfer | N/A | $100.00 | N/A | N/A |
| 1. Involved transfer | N/A | $200.00 | N/A | N/A |
| 1. Head and counter | N/A | On application | N/A | N/A |
| 1. Standby | N/A | On application | N/A | N/A |
| 1. **Local Currency Refinance (LCR)** |  |  |  |  |
| 1. Establishment | N/A | $50.00 | N/A | N/A |
| 1. Interest rate | N/A | As applied on customer loan or OD a/c. | N/A | N/A |
| 1. Extension | N/A | $50.00 | N/A | N/A |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| 1. Prepayments | N/A | $50.00 | N/A | N/A |
| 1. Foreign Currency Finance (FCF) |  |  |  |  |
| 1. Establishment | N/A | $100.00 + interest at prime rates + margin of 1.50% | N/A | N/A |
| 1. Extension | N/A | $100.00 | N/A | N/A |
| 1. Prepayment | N/A | $100.00 | N/A | N/A |
| 1. **Airway Bill and Bill of Lading** |  |  |  |  |
| 1. Establishment | N/A | 1.50% min $50, + stamp duty of $10.00 | N/A | N/A |
| 1. Outstanding guarantee | N/A | $15.00 per month | N/A | N/A |
| 1. **Overseas Collection Inward (OCI)** |  |  |  |  |
| a. Sight & Term | 0.30% Tala equivalent $30.00 Bank Documents received  0.375% Documents received by Supplier | Nil | 0.35% or $50.00 minimum + transmission cost | 0.25% p.a if over  $25.00 minimum |
| b. Handling fee collection | Nil | 0.35% or $30.00 minimum | $10.00 per fate advice | $45.00 per Sight/Term Draft |
| 1. Dishonor/Representation/   Extension of Term | $25.00 | $30.00 | Nil | $30.00  Change to $30.00 |
| d. Air Mail Postage (AMP) | $0.50 stamp duty | $5.00 | Nil | Nil |
| 1. Endorsement (Guarantee) of bill | Nil | 0.50% or $70.00 min | Nil | $50.00 |
| f. Late/Overdue payment | $20.00 (Sight Draft)  $30.00 (Term Draft) | $30.00 per month | $20.00  p/month (sight)  $20.00 p/month (term) | $50.00 per month for both sight & term. |
| g.. Noting and Protesting | N/A | Nil | $20.00 | $50.00 |
| h. Swift Cost | T$40.00 Pacific  T$50.00 NZ & Aust  T$60.00 US & other | $50.00 (remittance of payment) | $20.00 - (NZD, AUD, FJD)  $20.00 – (USD)  $70.00 – (minor currencies) | $20.00 Pacific countries  $30.00 Other countries  $30.00 Minor currencies |
| (i). Clean | Nil | Nil | 0.3% or $25.00 minimum + swift cost | Nil |
| (j). Documentary | Nil | Nil | 0.25% or $50.00 minimum + swift cost | 0.25% or $25.00 minimum + swift cost. |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| (k). Documentary withdrawn | Nil | Nil | 0.25% or $50.00 minimum | $30.00 |
| (l). (i) Clean Withdrawn collection  (ii) Indemnity | Nil  $50.00 NZ/AUST  $50.50 WST | Nil | 0.5% or $50.00 minimum + swift cost | $30.00 |
| (m). Cheque send for collection  basis | - 0.375% of the actual cheque amount  - Courier Pacific – $70.00 - Courier US/Other countries - $80.00 | Nil | $20.00 | N/A |
| **11. Finance** |  |  |  |  |
| 1. Acceptance | Nil | Nil | 1.25% p.a SAT amount (0.1% per month of part thereof) | Nil |
| 1. Late payment | Nil | Nil | 2.5% + extension fee $25.00 + acceptance 1.25% | $30.00 per month for both sight & term |
| 1. Interest | Nil | Nil | 10.0% | Nil |
| **12. Fating** |  |  |  |  |
| 1. After Advice | $20.00 | Nil | $10.00 | $20.00 |
| 1. Late Payment fee   Sight Term | $20.00  $30.00 | Nil | $15.00 monthly (sight)  $25.00 monthly (term) | $30.00 p/month for both sight & term |
| 1. Issuing shipping Guarantee | OCI - $50.00  L/C - $0.50 | Nil | $50.00 | $50.00 for open a/c  $40.00 for LCs  $40.00 for ICs |
| 1. Outstanding Shipping Guarantee | 1.0% OCI Amount per month for not returning | Nil | 1.0% SAT amount or $20.00 minimum | $50.00 monthly for all types |
| 1. Faxing (correspondence) | $20.00 | Nil | $10.00 | $10.00 |
| **13. Inward Documentary Credits** |  |  |  |  |
| 1. Negotiation in foreign amount | Nil | Nil | 0.25% commission  $50.00 minimum  $100.00 maximum | 0.5% or $50.00 minimum, $100.00 maximum |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| 1. Negotiation in Tala amount | Nil | Nil | 0.375% commission  $50.00 minimum | 0.5% commission  $50.00 minimum |
| 1. Postage | $0.50 | Nil | Prevailing courier cost + 10.0%. | $50.00 minimum |
| **14. Foreign Currency Accounts** |  |  |  |  |
| 1. Monthly fee | N/A | EUR - $20.00  GBP - $20.00 | $30.00 per currency | USD$50.00 min monthly  NZD$50.00 min monthly  AUD$50.00 min monthly |
| 1. Quarterly fee | USD $20.00  NZD $30.00  AUD $25.00 | USD - $20.00  NZD - $30.00  AUD - $25.00 | N/A | N/A |
| 1. Cash Lodgment | 1.0% value of Deposit | Nil | $100.00 of the currency | Not accepted |
| 1. Foreign cheque deposit | $5.00 + $0.50 stamp duty | $7.50 per transaction ($7.00 commission plus $0.50 stamp duty) | $10.00 commission +$0.50 stamp duty | $50.00 per cheque |
| 1. Foreign cheque collection | 1.0% value of cheque | $170 DHL charge  $50.00 BSP collection | On application | N/A |
| 1. Inward remittances | N/A | N/A | $10.00 of the currency of the account | T$15.00 any amount |
| 1. Outward remittances | N/A | N/A | $20.00 of the currency of the account | Swift cost & commission (T$20.00+T$10.00 if NZD/AUD/FJD).  Swift cost & commission (T$30.00 + T$10.00 if USD) |
| 1. Account closure | N/A | $50.00 (Within 3 months of opening)  $20.00 (After months of opening) | On application | N/A |
| 1. Foreign Term Deposit:   Early Termination | N/A | $100.00 of currency courier fees | N/A | N/A |
| 1. Transfer to internal account/deposit/withdrawal | N/A | $10.00 per currency | N/A | N/A |
| **15. Forward Exchange Contract** |  |  |  |  |
| 1. New contract | N/A | $30.00 | N/A | N/A |
| 1. Extensions | N/A | $30.00 | N/A | N/A |
| 1. Cancellation | N/A | $30.00 + any fccy exchange loss incurred by the bank | N/A | N/A |
| 1. Delivery (in excess of 5 p/contract) | N/A | $10.00 partial delivery | N/A | N/A |

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| **ELECTRONIC TRANSACTION**  **(ATM FEES)** | ANZ | **BSP** | **NBS** | **SCB** |
| **Pacific Package Account**   1. Electronic transaction monthly | N/A | 8 free - then $0.50 afterwards | N/A | N/A |
| **Premium Electronic Account**   1. All electronic transactions | N/A | FREE | N/A | N/A |
| **Plus Saver Account**   1. Electronic transaction | N/A | $0.50 p/transaction | N/A | N/A |
| **Cheque Account**  4. Electronic transactions | N/A | 12 FREE electronic transactions then  $0.50 per transaction thereafter | N/A | N/A |
| **Pacific Standard Account**  5.. ATM withdrawal | N/A | $0.50 | N/A | N/A |
| **Kids Savings**  6.. Electronic transactions | N/A | 6 free then $0.25 per transaction | N/A | N/A |
| **Commercial Cash Management**  7.. Electronic transaction | N/A | Free | N/A | N/A |
| **Government Account/Non-Monetary**  8. Electronic transaction | N/A | N/A | N/A | N/A |
| **BSP First**  9.. Electronic transaction | N/A | N/A | N/A | N/A |
| **CCA – Oceania Communication Ltd**  10.. Electronic transaction | N/A | Free | N/A | N/A |
| **Access Everyday Account**   1. Electronic transaction fee | $0.50 p/transaction | N/A | N/A | N/A |
| **Pacific Savings Account**   1. Electronic transaction | 1 free withdrawal then $5.00 thereafter | N/A | N/A | N/A |
| **Priority Cash Management**   1. Electronic transactions | 2 free w/drawals then $5.00 excess | N/A | N/A | N/A |
| **Savings /Access Accounts**   1. Electronic withdrawal | (Individual account above) | Nil | $0.50 p/transaction  $0.50 p/withdraw (Master Card) | $0.50 p/transaction after 5 free items. |
| 1. Cash transaction – ATM withdrawal |  |  | $0.50 per transaction |  |
| 1. ATM Maintenance fee | Nil | Nil | Nil | $2.00 charged monthly to account |
| 1. Replacement of lost ATM card | $5.00 | $5.00 | $5.00 | $5.00 |
| 1. Regeneration of PIN   Reissue of PIN | $5.00 | Free | $5.00 for 2nd request & more | $5.00 |
| 1. Local ATM charge for withdrawals   on nonbank (A,B,N,S) branded  card customers | $15.00 per transaction | N/A | N/A | N/A |
| 1. International ATM withdrawal | $10.00 per transaction | $15.00 per transaction | N/A | N/A |
| 1. International ATM balance   enquiry | $4.00 per transaction | N/A | N/A | N/A |
|  | **ANZ** | **BSP** | **NBS** | **SCB** |
| 1. Credit Card - Cash advance fee | No longer offered | N/A | N/A | N/A |
| 23. Back-up tapes storage | $300.00 p/month | N/A | N/A | N/A |

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| 24. Visa Debit Card Annual Fee | N/A | $50.00 p.a. | N/A | N/A |
| 1. Replacement of lost VDC card(local) | N/A | $10.00 | N/A | N/A |
| 26. Receive alerts for ATM, system maintenance, broadcasts available now | Free | Free | N/A | N/A |
| 27. ATM fee for overseas non-customer cardholder | $15.00 | N/A | N/A | N/A |
| 28. ATM fee for overseas customer cardholder | Free | $15.00 | N/A | N/A |
| 29. New Pacific card & PIN number | N/A | Free | N/A | N/A |
| 30. Lost Pacific Card & PIN number | N/A | $5.00 | N/A | N/A |
| 31. New EMV Card & PIN number | N/A | Free | N/A | N/A |
| 32. Lost EMV card & PIN Number | N/A | $10.00 | N/A | N/A |
| 33. Cash Advance fee - EFTPOS | N/A | $15.00 | N/A | N/A |
| 34. scheme branded international card | N/A | N/A | $15.00 per withdraw  $2.00 per balance enquiry | N/A |
| 35. Data sim | N/A | $20.00  (applied to BSP merchants only) | N/A | N/A |

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| **Internet Banking** | **ANZ** | **BSP** | **NBS** | **SCB** |
| **1. Personal Banking** |  |  |  |  |
| 1. **Internal transfer**  * Pacific Package Accounts (005) * Pacific Standard Accounts (026) * Bonus Saver Accounts (027) | Free | 8 free electronic transactions then $0.50 thereafter  $0.50 p/electronic transaction effective immediately  $0.50 p/electronic transaction and charge at end of the month | $0.20 | $0.50 after 5 free transactions |
| 1. **External transfer**  * Pacific Package Accounts * Pacific Standard Accounts * Plus Saver Accounts | Free | 8 free electronic transactions then $0.50 thereafter  $0.50 p/electronic transaction effective immediately  $0.50 p/electronic transaction and charge at end of the month | $10.00 per bank | $5.00 |
| **2. Business Banking** |  |  |  |  |
| a. Internal transfers | Free | Nil | $0.20 | $0.50 after 5 free transactions |
| b. External transfers | Free | 8 free electronic transactions then 0.50 thereafter for personal account transactions  $7.50 monthly fee business account transaction | $5.50+$0.20 per transaction | $5.00 |
| c. Cross currency transfer | $5.00 of f/ ccy | $25.00 | N/A | N/A |
| 1. Internet banking-Payroll to   other banks | $10.00 per list | $0.15 | N/A | N/A |
| e. Internet banking-Payroll within banks | Free | $0.15 | N/A | N/A |
| **3. International Telegraphic Transfers** | $30.00 | N/A | N/A | N/A |

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| **MOBILE PHONE BANKING** | **ANZ**  **GO MONEY** | **SCB**  **SMS BANKING** | **NBS**  **EZISEND/EZIBANK** |
| 1. Account Balances | 1st entry Free, then $0.25 daily | 1st transaction free then $0.20 daily | Nil |
| 2. Transfer of funds between accounts | $0.50 | $0.50 p/transaction – Internal  $5.00 - External | Nil |
| 3. Transfer of funds - Person to person | $0.50 | N/A | Nil |
| 4. View recent transactions | 1st entry free, then $0.25 daily | N/A | Nil |
| 5. Top up wallet | $5.00 | N/A | Nil |
| 6. Goods purchase | $0.20 | N/A | Nil |
| 7. Cash out | $4.00 | N/A | Nil |
| 8. Transaction history | First transaction free | 1st transaction free then $0.20 daily | Nil |
| 9. Generate send money | Free |  | Nil |
| 1. Redeem send money | Free |  | Nil |
| 1. Cash in | Free |  | Nil |
| 1. Pay bill | Free |  | Nil |

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| **VISA DEBIT CARD** | **ANZ** | **BSP** | **NBS**  **Debit Master Card** |
| 1. Card issuance fee | N/A | $10.00 |  |
| 1. Card replacement fee | $20.00 | $10.00 | $20.00 |
| 1. Emergency card replacement fee | $30.00 |  | $30.00 |
| 1. PIN replacement fee | $10.00 |  | $10.00 |
| 1. Monthly service fee | $5.00 |  |  |
| 1. Local ATM withdrawals (own ATMs) | $0.50 - $5.00 | $0.50 |  |
| 1. Local ATMs withdrawals (other Bank’s ATMs) | $10.00 | $15.00 | $0.50 ANZ  $15.00 BSP |
| 1. Local balance enquiry (own ATMs) | Free |  |  |
| 1. Local balance enquiry (other Bank’s ATMs) | $1.00 |  | $0.50 ANZ  $2.00 BSP |
| 1. Local POS transaction (own POS) | $0.50 - $5.00 | $0.50 | $0.50  (tap n go) |
| 1. Local POS transaction (other Bank’s POS) | $1.00 |  |  |
| 1. International ATM withdrawal fee | $10.00 | $15.00 |  |
| 1. International ATM balance enquiry | $1.00 |  |  |
| 1. International POS transaction fee | $1.00 | $15.00 |  |
| 15. Cross-border transaction fee | 2.5% of the amount in WST |  |  |
| 1. Internet payment | N/A | N/A | $0.50 per transaction |
| 1. Joining fee | N/A | N/A | $65.00 1st card issue |
| 1. Annual fee | N/A | N/A | $65.00 renewal |
| 1. Foreign currency conversion fee | N/A | N/A | 2.5% of the rate of conversion |

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| **Transactive Banking** | **ANZ** |
| 1. On-boarding fee | Free |
| 1. Monthly maintenance fee | Free |
| 1. Transfers between accounts | Free |
| 1. Payments & Payroll to other ANZ accounts | Free |
| 1. Payments and payroll to other local banks | Free |
| 1. Cross border funds transfers | $30.00 |

**NOTE:**

* The above information was made available by the commercial banks and customers are to contact their banks for further clarification.