

For further information please phone 20800
or
Ask for details at any Bank of South Pacific Tonga Limited Branch



Bank of South Pacific Tonga Limited

Bank of South Pacific Tonga reserves the right to vary its fees and charges at any time, although prior notice of 30 days will be given on any change of existing fees or charges, and introduction of new fee or charge

Customer Service Fees & Charges

Effective 1st January , 2022



Bank of South Pacific Tonga Limited



	Fee Description	Amount	Frequency (e.g. one-off, monthly, quarterly etc.)
1 Personal Savings Account			
1.1 Plus Saver			
a	Minimum balance requirement	\$1.00	N/A
b	Service fee	\$0.25	Per ATM withdrawal
c	Maintenance fee	N/A	N/A
d	Over the counter withdrawal fee	\$2.00	Per paper withdrawal
e	Inoperative fee account	NIL	Monthly
1.2 Pacific Standard			
a	Minimum balance requirement	\$1.00	N/A
b	Service fee	\$0.25	Per ATM withdrawal
c	Maintenance fee	N/A	N/A
d	Over the counter withdrawal fee	\$2.00	Per paper withdrawal
e	Number of free withdrawals	N/A	N/A
f	Inoperative fee account	NIL	Monthly

1.3 Pacific Package			
a	Minimum balance requirement	\$10.00	N/A
b	Service fee	First 10 ATM withdrawal free and \$0.25 thereafter	Monthly
c	Maintenance fee	\$1.00	Monthly
d	Over the counter withdrawal fee	\$2.00	Per paper withdrawal
e	Number of free withdrawals	10	Per month
f	Inoperative fee account	NIL	Monthly
1.4 Kids Account			
a	Minimum balance requirement	\$10.00	N/A
b	Service fee	First 3 ATM withdrawal free and \$0.25 thereafter	Monthly
c	Maintenance fee	N/A	N/A
d	Over the counter withdrawal fee	First 1 withdrawal free and \$1.00 thereafter	Per paper withdrawal
e	Number of free withdrawals	3	Per month
f	Inoperative fee account	NIL	Monthly

28 Deposit Books (Duplicate)			
a	Duplicate book	\$15	Per book

29 Periodic Payment			
a	No payment due to lack of funds	\$10.00	Per item
b	Payment by bank cheque	\$10.00	Per item
c	Payments to accounts within BSP	\$3.00	Per item
d	Payments to accounts at other	\$10.00	Per item

30 Reserve Bank Payment Order			
a	Payment order	Free	Free

23 Change Supplied			
a	Bank Customers	N/A	N/A
b	Other Bank Customers	\$5.00	Per \$100

24 Photocopying			
a	Photocopy request	\$2.00	Per page

25 Coins			
a	Change (coins) per bag or roll	\$5.00	Per bag or roll
b	Coin counting per container	\$5.00	Per container

26 Voucher retrieval			
a	Standard retrieval	\$10.00	Per voucher
b	Historical retrieval	\$20.00	Per voucher

27 Overnight Safe Deposit			
a	Bag	N/A	(Refundable on return)
b	Key	\$50.00	

1.5 Student Account			
a	Minimum balance requirement	\$10.00	N/A
b	Service fee	First 6 ATM withdrawal free and \$0.25 thereafter	Monthly
c	Maintenance fee	N/A	N/A
d	Over the counter withdrawal fee	\$1.00	Per withdrawal
e	Number of free withdrawals	6	Per month
f	Inoperative fee account	N/A	N/A

2 Personal Cheque Account			
2.1 Ordinary Account			
a	Minimum balance requirement	N/A	N/A
b	Service fee	N/A	N/A
c	Maintenance fee	\$10.00	Monthly
d	Over the counter withdrawal fee	NIL	N/A
f	Transaction fee	First 30 withdrawals & 10 deposits transactions free, then \$0.20 per transaction thereafter	Monthly
g	Collection fee	N/A	N/A
h	Dormant Account Fee	N/A	Monthly
i	Account overdrawn fee	\$15.00	Charged on day of excess & monthly until a/c in order
j	Account closure fee	N/A	N/A

2.2 Personal Cheque Account with Interest			
a	Minimum balance requirement	N/A	N/A
b	Service fee	N/A	N/A
c	Maintenance fee	\$10.00	Monthly
d	Over the counter withdrawal fee	N/A	N/A
e	Transaction fee	First 30 withdrawals & 10 deposits transactions free, then \$0.20 per transaction thereafter	Monthly
f	Collection fee	N/A	N/A
g	Dormant Account Fee	N/A	N/A
h	Account overdrawn fee	\$15.00	Charged on day of excess occurs and monthly until a/c is in order
i	Account closure fee	N/A	N/A
3 Business Cheque Account			
a	Minimum balance requirement	N/A	N/A
b	Service fee	N/A	N/A
c	Maintenance fee	\$10.00	Monthly
d	Over the counter withdrawal fee	N/A	N/A
e	Collection fee	N/A	N/A
f	Account overdrawn fee	\$15.00	Charged on day excess occurs and monthly until a/c in order

20 Special Answer Fee			
a	Cheques drawn on our Bank	\$25.00	Per cheque
b	Cheques drawn on other Banks	\$30.00	Per cheque

21 Statement			
a	Statements issued when full	Minimum of 4 free statements provided on request	N/A
b	Special request for issue of statements	N/A	N/A
c	Repeat statements	\$5.00	Per sheet
d	Computer printout	\$1.00	Per sheet

22 Certificates Supplied			
a	Certificate of balance	\$15.00	Per item
b	Certificate of interest	\$10.00	Per item
c	Comprehensive Certificates supplied for audit purposes, Bill holdings, goods shipped, deeds & documents held etc, each certificate	\$25.00	Per certificate
d	Photocopy/ Replacement certificates	\$10.00	Per item

16 Quick Pay			
a	Establishment Fee	N/A	N/A
b	Wage/salary & creditor payment	N/A	Per item
c	Direct debit schedules	N/A	N/A
d	Payments to other bank accounts	\$10.00	Per item
e	Reject fee	\$1.00	Per item

17 Fax Messages			
a	Statement/vouchers etc.	\$5.00	Per page
b	FCS Gang pays	N/A	N/A

18 Transfer Order Payments			
a	Transfer Order fee (wages/salary & creditor payment)	\$3.00 (within BSP acc – except Gov't civil servants \$0.25)	Per transfer
		\$10.00 (Other Banks)	Per transfer
b	Transfer Order fee (Gov't civil servants)	NIL (T/O to loan acc) 0.25c (within BSP acc)	Per transfer
19 Card/Pin			
a	Account overdrawn fee	NIL	Per request
b	Visa debit card	NIL	Per request
	Credit card	NIL	Per request
c	PIN	\$5.00	Per request

g	Transaction fee	First 30 withdrawals & 10 deposits tran free, then \$0.20 per transaction thereafter	Monthly
h	Account closure fee	N/A	N/A
4 Deposit Bearing Interest Account			
a	Dormant Fee	N/A	N/A
5 Term Deposit			
a	Early Redemption Fee	\$85.00	Per Break
b	Penalty rate	Per Term Deposit	
	Interest rate adjustment calculated on portion of term completed	Less than 25% less 4%pa	
		25%–49% less 3.50%pa	
		50%–74% less 3.00%pa	
		75% or over less 2.50% pa	
6 Group Saver			
a	Minimum balance requirement	\$200.00	N/A
b	Service fee	First 2 withdrawal free and \$2.00 thereafter	Monthly
c	Maintenance fee	\$2.50 if balance falls below \$200.00	N/A
d	Over the counter withdrawal fee	\$2.00 from 3rd Wdl	Per withdrawal
e	Number of free withdrawals	2	Per month
f	Inoperative fee account	N/A	N/A

7 Electronic Debit Card			
a	Minimum balance requirement	N/A	N/A
b	Service fee(Visa Debit Card)	N/A	Annually
c	Electronic Withdrawal	Refer Account Type	Monthly
d	Over the counter withdrawal fee	Refer Account Type	Monthly
e	Number of free withdrawals	Refer Account Type	Monthly
f	EFTPOS reject fee (<i>due to insufficient funds</i>)	\$1.00	on the spot
g	Maximum amount allowed to be drawn per day	ATM – \$1,000	Per Day
		EFTPOS – any amount up to available funds	N/A
h	Inoperative fee account	Refer Account Type	Monthly
i	Cash Disbursement Fee (overseas cards)	\$12.00	per transaction
j	Cash Advance fee	\$10.00	Per cash advance

8 Bank Cheque			
a	Issuance	\$7.50	Per cheque
b	Duplicate/ Replacement	\$10.00	Per cheque
c	Repurchase of Bank Cheque	\$10.00	Per cheque

9 Dishonoured Fee			
a	Inward Dishonour (cheques deposited to accounts)	\$15.00	Per item

10 Unapproved Excess Fees			
a	Personal accounts	\$15.00	Charged on day excess occurs and monthly until a/c in order
b	Business accounts	\$15.00	

11 Stop Cheque/Payments Notice			
a	Stop payment	\$10.00	Per notice

12 Clearance of an account on reaching a certain balance			
a	At Customer's request	N/A	N/A

13 Internet Banking			
a	Establishment Fee	N/A	N/A
b	Transaction fee	Refer Account Type	Monthly

14 Telephone Banking			
a	Establishment Fee	N/A	N/A
b	Transaction fee	Refer Account Type	Monthly

15 Deposit			
a	Deposit by mail without lodgement slip	N/A	N/A
b	Fax or letter advise	\$5.00	Per request