

TRANSACTION ACCOUNT FEES	TRANSACTION ACCOUNT				SAVINGS ACCOUNT
FEES DESCRIPTION	PACIFIC STANDARD	PACIFIC PACKAGE	PACIFIC CHEQUE ACCOUNT	PREMIUM ELECTRONIC ACCOUNT	PLUS SAVER ACCOUNT
	Service Fees	Service Fees	Service Fees	Service Fees	Service Fees
Account					
Monthly Account Fee	Nil	WST 2.50	WST 7.50	WST 5.00	Nil
Free Monthly Withdrawal Allowance	Nil	8 electronic and 4 branch assisted withdrawals	Free for first 25 cheques	Unlimited electronic withdrawals	Nil
Free Monthly Deposit Allowance	Unlimited	Unlimited	Free for the first 25 deposits	Unlimited	Unlimited
Monthly Dormancy Fee	Nil	Nil	Nil	Nil	Nil
Activity Fee-Domestic					
Branch Staff Assisted Deposit	Free	Free	Free	Free	Free
Branch Staff Assisted Withdrawals	WST 4.00	WST 4.00 per transaction in excess of 4 transactions	Free	WST 4.00	WST 4.00
Instore Banking Withdrawals	NA	NA	NA	NA	NA
Internet Banking					
Transfers (Own Accounts & 3 rd Party Accounts)	WST 0.50	WST 0.50 per transaction in excess of 8 transactions	WST 0.50 per transaction in excess of 12 transactions	Free	WST 0.50
BSP ATM	WST 0.50	WST 0.50 per transaction in excess of 8 transactions	WST 0.50	Free	WST 0.50
EFTPOS	WST 0.50	WST 0.50 per transaction in excess of 8 transactions	WST 0.50	WST 0.50	WST 0.50
Cheque Withdrawals	NA	NA	WST 0.20 per transaction in excess of 25 transactions	NA	NA
Cheque Deposits	NA	NA	WST 0.20 per transaction in excess of 25 transactions	NA	NA
Collection Fee for Cheque Deposited	NA	NA	WST 0.20 per transaction in excess of 10 cheque leaves	NA	NA
Direct Debits	WST 0.50	WST 0.50	WST 0.50	WST 0.50	WST 0.50
Unarranged Overdraft Excess Fee	NA	NA	WST 20.00	NA	NA
Non – BSP ATM withdrawal	WST 20.00	WST 20.00	WST 20.00	WST 20.00	WST 20.00
Non – ATM enquiries	Free	Free	Free	Free	Free
Overseas ATM Cash withdrawals	WST 20.00	WST 20.00	WST 20.00	WST 20.00	WST 20.00
Overseas ATM Balance enquiries	Free	Free	Free	Free	Free

Standard Banking Product Charges		
Charges		Service Fee
Bank Cheque		
Issue of a Bank Cheque		WST 10.00
Refunding a Bank cheque no longer required-original presented		WST 10.00
Refunding a Bank cheque – original lost, stolen or destroyed		WST 10.00
Cheque – Special Answer		
Cheques processed through a clearing system		Free
Immediate clearance from non BSP cheques		WST 20.00
Items delivered to another branch or bank (where available)		WST 20.00
Cheques – Stop Payment		
Stopping a cheque payment due to a lost or stolen cheque book where cheques are not signed		WST 10.00
If more than 5 cheques in consecutive order		NA
All other cheques (such as those you have signed but have decided to stop)		WST 10.00
Deposits to accounts held at other banks or Financial Institutions		
By a branch staff		Nil
By 'Pay Other' function on Internet Banking		WST 5.00
For International related payments (including TT Fee)	ANZ & NBS	WST 20.00
For International related payments (including TT Fee)	SCB	WST 30.00
Periodical Payments		
From any eligible BSP account to Plus Saver, Housing, Personal Loan with bank in the same name or joint account		Free
From any eligible BSP account to any other BSP account (not in the same names)		WST 2.00
To an account at another financial institution, created using our Internet Banking service		WST 5.00
To an account at another financial institution, created by Bank staff on the customer's behalf		WST 5.00
To an account at an overseas financial institution		WST 25.00
Payments via bank cheque		WST 10.00
Periodical Payment not made fee (for lack of funds in your account)		NA
Telegraphic Transfers		
Outward		
Transfer to New Zealand financial institution		WST 25.00
Transfer to other overseas financial institution		WST 25.00
Inward		
Paid on identification (Credit into account)		WST 15.00
Statements, Vouchers, Retrieval, Trading		

Special Statements – if you require a statement of transactions on your account to be sent to you earlier than your next statement is due		WST 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 used		WST 3.00 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.		
Internet Statement Summary – a list of transactions which you can see and print out from the 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.		WST 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.		WST 50.00 per hour
Dishonour Fees		
If your cheque is dishonoured (outward)		WST 45.00
If a cheque you deposit is dishonoured (inward)		WST 5.00
If periodical payment not made		NA
Deposit Books		
Single Books		WST 5.00
Duplicate Books		WST 30.00
Cheque Books		
25 page cheque book		WST 17.00
50 page cheque book		WST 35.00
100 page cheque book		WST 70.00
200 page cheque book		WST 140.00

CARD FEES		
PacifiCard		Fee
Replacement of lost/damaged/destroyed PacifiCard		WST 5.00
Re-issue of PIN		WST 5.00
Visa Debit Card		
Annual Card Fee		Free
Replacement Card Fee		WST 10.00
Cash withdrawal at non-Global Alliance ATM		WST 20.00
Manual cash withdrawal at an overseas bank (displaying the VISA logo)		WST 20.00
BSP Foreign Currency Transaction Fee		Nil
Note: Normal transaction fee applies when VISA Debit card is used		