

Personal Deposit Accounts

Features, fees and charges



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Personal accounts

	Plus Saver Account	Term Deposit Account
FEES		
Monthly Account Service Fee	Nil	N/A
Monthly Minimum Balance Fee	N/A	N/A
Minimum Monthly Balance to Avoid Monthly Minimum Balance Fee	N/A	N/A
Free Monthly Withdrawal Allowance	1 electronic withdrawal or staff assisted	N/A ¹
Monthly Dormancy Fee ²	Vt 250	N/A
FEATURES		
Most suitable if you need	An at call, personal savings account	A fixed term investment with a guaranteed rate of return
Who is eligible to open one?	Personal customers	Personal customers, business customers and charitable and not-for-profit organisations

1. Early termination fee of Vt 5,000 applies .

2. Your account becomes dormant if you do not make any deposits and/or withdrawals during a continuous 12 month period;

Pacific Standard Account	Pacific Cheque Account	Personal Cash Management Account	Pacific Package (ex SupaSaver)
Nil	Vt 350	Vt 350	Nil
N/A	Nil	Vt 250	Vt 250
N/A	N/A	Vt 50,000	Vt 5,000
N/A	8 branch staff-assisted withdrawals/ deposits or cheque withdrawals	8 branch staff-assisted withdrawals/ deposits or cheque withdrawals	8 electronic withdrawals
N/A	Vt 250	Vt 250	Vt 250
As at cash, personal transaction account	An at call, day-to-day personal transaction account with cheque access	An at call, day-to-day personal transaction and savings account with the ability to earn a higher rate of interest	An at call, day-to-day personal transaction account
Personal customers	Personal customers	Personal customers	Personal customers

Plus Saver Account

Term Deposit Account

FEATURES (continued)

Minimum opening balance	Vt 100	Vt 100,000
Are funds at call?	✓	No
Will I get regular statements?	6 monthly	N/A – renewal on maturity
Will I earn interest?	✓	✓
Is bonus interest paid to the account?	✓	N/A
How often is interest paid?	Monthly	Depends on Term
Can I make Periodical Payments?	✓	N/A
Is there an overdraft facility available?	✓	N/A
Is cheque access available?	✓	N/A
Can I pay bills using Bill Pay?	✓	N/A
Is Visa Debit Card and PacifiCard access available?	✓	✗
Is Telephone Banking access available?	✓	✓
Internet Banking 24 hours 7 days	✓	Viewing only
Mobile Banking access	✓	Viewing only

Pacific Standard Account	Pacific Cheque Account	Personal Cash Management Account	Pacific Package Account (ex SupaSaver)
Vt 100	Vt 5,000	Vt 50,000	Vt 5,000
✓	✓	✓	✓
6 monthly	Monthly	Monthly	Annually
✗	✗	✓	✓
	N/A	N/A	N/A
	N/A	Monthly	Quarterly
	✓	✓	✓
	✓	✓	✗
	✓	✓	✗
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓

Plus Saver
Account

Term Deposit
Account

TRANSACTIONAL FEES

Branch Staff-Assisted Deposits	Nil	N/A
Branch Staff-Assisted Withdrawals	Vt 250	N/A
Internet Banking ³	Vt 15	N/A
BSP ATM	Vt 15	N/A
EFTPoS	Vt 15	N/A
Cheque Withdrawals	N/A	N/A
Direct Debits	N/A	N/A
Unarranged Overdraft Excess Fee ⁴	N/A	N/A
Non-BSP ATM withdrawal	Vt 500	N/A
Non-BSP ATM enquiries	Vt 500	N/A
National Bank Vanuatu Fees	Vt 100	N/A
Overseas ATM Cash withdrawal ⁵	Vt 500	N/A
Overseas ATM Balance enquiries	N/A	N/A

3. Includes transfers between BSP accounts, Bill Pay transactions, Pay others, telegraphic transfers classed on staff-assisted withdrawals. For further information refer to page 10.
4. Fee charged daily where a debit transaction:
 - (a) overdraws your account by Vt 2,000 or more outside formal overdraft arrangements (if any), or
 - (b) further overdraws your account.
5. Overseas ATM withdrawals and balance enquiries available using Visa Debit card only.

Pacific Cheque Account	Personal Cash Management Account	Pacific Package Account (ex SupaSaver)
Vt 30	Vt 40	Nil
Vt 250	Vt 250	Vt 250
Vt 15	Vt 15	Vt 15
Vt 15	Vt 15	Vt 15
Vt 15	Vt 15	Vt 15
Vt 40	Vt 40	N/A
N/A	N/A	N/A
Vt 2000	Vt 2000	N/A
Vt 500	Vt 500	Vt 500
Vt 500	Vt 500	Vt 500
Vt 100	Vt 100	Vt 100
Vt 500	Vt 500	Vt 500
N/A	N/A	N/A

Standard banking product charges

Bank Cheques	
Issue of a Bank cheque	Vt 800
Refunding a Bank cheque no longer required – original presented	Vt 800
Refunding/Replacing a Bank cheque – original lost, stolen or destroyed	Vt 1000
Cheques – Special Answer	
Cheques processed through the clearing system, and phone or mail answer is obtained .	Vt 5000
'On-the-spot' answer at the branch on which the cheque is drawn .	Vt 1,000
Cheques – Stop Payments	
Stopping a cheque payment due to a lost or stolen cheque book where cheques are not signed .	Vt 1,000 per cheque
If more than 5 cheques in consecutive order	Vt 5,000
Internet Banking Transfers	
By "Pay Anyone" function on Internet Banking	Vt 30
For international related payments (Including TT fee)	Vt 1500
Periodical Payments	
From any eligible BSP Bank account to Plus Saver, housing, personal loan or credit card account with the Bank	Vt 150
To an account at another financial institution, created using our Internet Banking service	Vt 30
To an account at another financial institution, created by Bank staff on the customer's behalf	Vt 30
To an account at an overseas financial institution	Vt 2500
Payments via bank cheque	Vt 800
Periodical Payment not made fee (for lack of funds in your account)	Vt 750

Local Telegraphic Transfers	
Outward: Transfer within BSP	N/A
Outward: Transfer to other bank	Vt 800
Inward (paid on identification)	Vt 1000
Miscellaneous charges	
Special statement – if you require a statement of transactions on your account to be sent to you earlier than your next statement is due .	Vt 100 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 issued .	Vt 100 per page Provides all transactions since your last statement .
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 .	Vt 600 per statement/ page One statement page provides approximately 36 transactions on it.
Internet statement summary – a list of transactions which you can see and print out from 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.	Vt 500 per requested item or Vt 5000 per hour
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 .	Vt 2000 per requested item

Standard banking product charges

Dishonour Fees	
If your cheque is dishonoured (outward)	Vt 2000 per cheque
If a cheque you deposit is dishonoured (inward)	Vt 750 per cheque
Lost Card or PIN	
Replacement of lost/damaged/destroyed PacifiCard	Vt 200
Re-issue of PIN	Nil
Deposit Books	
Single books	Nil
Duplicate books	Vt 1000
Cheque Books	
100 page cheque book	Vt 1000
200 page cheque book	Vt 1000
Visa Debit Card	
Annual Card Fee	Vt 4000
Replacement Card Fee	Vt 4000
Cash withdrawal at non-Global Alliance ATM	Vt 500
Cash withdrawal at a Global Alliance ATM*	Normal transaction fees apply
Manual cash withdrawal at an overseas bank (displaying the Visa logo)	Vt 500
BSP Foreign Currency Transaction Fee	Nil
Cash Handling fee	
Cash/coin exchange for non-customers	Vt 2000
Cash Salary packaging	Vt 2000
Bank Opinion	
	Vt 5000

Note: Normal transaction fees apply when Visa Debit Card is used in Vanuatu

* Global Alliance banks: Bank South Pacific (Vanuatu) Limited, Bank of America, Barclays Bank, BNP Paribas, Deutsche Bank and Scotiabank.



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