



## TARIFF STRUCTURE WITH EFFECT FROM 4th JUNE 2018

TARIFF	REVISED CHARGE (Pula)* EXCLUSIVE OF VAT
<b>(a) ACCESSIBILITY FACILITATION CHARGES</b>	
<b>(i) ATM Charges- Business (Debit Card) /Individuals (Current Account)</b>	
ATM cash withdrawal (Own ATM)	3
ATM cash withdrawal (Other banks ATM)	6
ATM cash withdrawal (International)	25
Mini-statement at ATM	FREE
Lost ATM card replacement	100
Pin Replacement	10
Additional card issued	FREE
Balance enquiry own ATM	FREE
Balance enquiry other Bank's ATM	1.5
<b>Declined ATM withdrawal (no funds):</b>	
Own ATM	
Local	1
International	1.5
Point of Sales (Local)-other banks machine	2
Point of Sales (International)-other banks machine	5
e-commerce transactions	1
<b>(iv) Internet Banking Systems:</b>	
Installation	FREE
Re-installation	FREE
Monthly fee per user	FREE
<b>Local Transfers:</b>	
To own account within the same bank	FREE
To own account in other banks	3.13
To third party accounts within bank	2
To third party accounts within other banks	3.13
<b>International Transfers:</b>	
<b>Internet Banking:</b>	
Sign up/registration	FREE
Balance enquiry single account	FREE
Balance enquiry multiple account	FREE
Statement request	FREE
Cheque book request	FREE
Account transfers	FREE
Regeneration of Password	10
Enable User Disabled due to misuse	15
Linking/delinking of accounts	10
Addition of user/Modification of user/ Modification of access rights	30
Change/modification in transaction limits	20
<b>(vi) Cellphone Banking</b>	
Subscription	FREE
SMS Payments Notification	FREE
Balance Enquiry through SMS	0.5/sms
<b>(b) Investment/Intermediation Charges</b>	
<b>Term Deposits (3-6 months)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>Term Deposits (7-9 months)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>Term Deposits (10-12 months)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>Term Deposits (13-15 months)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>Term Deposits (16-18 months)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>Term Deposits (18 months and above)</b>	
Charge for breaking a term deposit	Penalty of 1% Min P60.00
<b>(ii) Savings Accounts</b>	
<b>Minimum Balance of P50-P100</b>	
Monthly maintenance fee	FREE
Withdrawal fee (over-the-counter)	0.75 Per 100 or Part there of minimum 0.75 max 100 Per transaction
Subsequent withdrawals	0.75 Per 100 or Part there of minimum 0.75 max 100 Per transaction
Violation of minimum balance	20 pm
Activation of dormant account	FREE
<b>Minimum Balance of P0 (No Charge Account)</b>	
Monthly maintenance fee	0
Withdrawal fee (over-the-counter)	0.75 Per 100 or Part there of minimum 0.75 max 100 Per transaction
Subsequent withdrawals	0.75 Per 100 or Part there of minimum 0.75 max 100 Per transaction
Violation of minimum balance	FREE
Activation of dormant account	FREE
<b>Minimum Balance of P1000</b>	
Monthly maintenance fee	15 Per Quarter
Withdrawal fee (over-the-counter)	0.75 Per 100 or Part there of minimum 0.75 max 53.46 Per transaction
Subsequent withdrawals	0.75 Per 100 or Part there of minimum 0.75 max 53.46 Per transaction
Violation of minimum balance	20.66 Pm
Activation of dormant account	FREE
<b>Minimum Balance of P100000</b>	
Monthly maintenance fee	15 Per Quarter
Withdrawal fee (over-the-counter)	0.75 Per 100 or Part there of minimum 0.75 max 53.46 Per transaction
Subsequent withdrawals	0.75 Per 100 or Part there of minimum 0.75 max 53.46 Per transaction
Violation of minimum balance	700/quarter
Activation of dormant account	FREE
<b>Deposits</b>	
Over the counter cheque deposits	
Over the counter deposit other banks cheques	0.50 Per cheque
Over the counter cash deposit at own bank	0.35 per P100 min 0.35 max 106.92 per deposit
<b>(iii) Foreign Currency Accounts-Personal</b>	
Monthly Maintenance	FREE
Violation of minimum balance	FREE

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Monthly bank statements	FREE
Interim bank statements	3.1
Copies of old bank statements	15
Over the counter cash withdrawal	0.01% Min 25.83 Max 250
Over the counter cash deposit	0.01% Min 25.83 Max 251
Dormant account charges	FREE
Amendments (incoming SWIFT transfers)	25
Amendments (outgoing SWIFT transfers)	25
<b>(iv) Foreign Currency Accounts-Business</b>	
Monthly maintenance	FREE
Violation of minimum balance	FREE
Monthly Bank statements	FREE
Interim Bank statements	3.1
Copies of old bank statements	15
Over the counter cash withdrawal	0.01% Min 25.83 Max 250
Over the counter cash deposit	0.01% Min 25 Max 251
Dormant account charges	FREE
Amendments (incoming SWIFT transfers)	25
Amendments (outgoing SWIFT transfers)	25
<b>(v) General Business Accounts Min balance P3000</b>	
Monthly Maintenance	75 per quarter
Monthly Bank statements	FREE
Interim Bank statements	3.1
Copies of old bank statements	15 per statement
Copies of deposit slips	50 per item
Over the counter cash withdrawal	0.75 per P100 or part thereof min 0.75 max P53.46 Per transaction
Over the counter cash deposit	0.35 per P100 or part thereof min 0.35 max 106.92 Per deposit
Over the counter cheque encashment	0.75 per P100 or part thereof min 0.75 max P53.46 Per transaction
Over the counter cheque deposit	FREE
Violation of minimum balance	35 pm
Balance enquiry	FREE
Stop payment	80/instrument max 250
Incomplete deposit slip	FREE
Internal debit order	FREE
External debit order/ EFT	25
Sweeping charge (One time Setup fees)	3.62
Activation of dormant account	FREE
Closing of account	FREE
Auditor's information charge	150
Bulk deposit charge	0.35 per P100 or Part thereof min 0.35 max 106.92 Per deposit
Balance enquiry	FREE
<b>(vi) General Personal Accounts</b>	
Monthly maintenance	20 per quarter
Monthly bank statement	FREE
Interim Bank statements	3.1
Copies of old statements	15
Copies of deposit slips	50
Over the counter cash withdrawal	0.75 per 100 or part thereof min 0.75 max P53.46 per transaction
Over the counter cash deposit	0.35 per P100 or Part thereof min 0.35 max 106.92 per deposit
Referral fees (calling a customer to normalise excess)	FREE
Exchange of notes/coins over the counter(Non-BG customer)	1% of value min 15
Transaction fee/cheque service	FREE
Balance enquiry over the counter	FREE
Activation of dormant accounts	FREE
Closing of account	FREE
Incomplete deposit slip	FREE
Cheque encashment	0.75 per 100 or part thereof min 0.75 max P53.46 Per transaction
Stop payment	80/instrument Max 250
<b>Savings Account Minimum Balance of P1000</b>	
Closing of account	20
<b>Savings Account Minimum Balance of P100000</b>	
Closing of account	
If closed before 365 days	500
If closed after 365 days	100
<b>(vii) Advances/Loans</b>	
<b>Personal Loans:</b>	
-Application	FREE
-Processing/Arrangement	0.5% min 309.90 Max 1014.50
Insurance Administration	FREE
<b>Vehicle and asset finance:</b>	
-Processing/arrangement	0.5% min 309.90 Max 7024.40
Insurance administration	FREE
Early repayment penalty	FREE
<b>Home Loans:</b>	
-Processing/arrangement	0.5% min 309.90 Max 22000
Insurance administration	FREE
Early repayment penalty	FREE
<b>Commercial Building Loans:</b>	
-Processing/arrangement	0.5% min 309.90 Max 5943.64
Insurance administration	FREE
Early repayment penalty	FREE
<b>Overdrafts:</b>	
-Authorised facility arrangement	0.5% min 309.90 Max 16037.33
Insurance administration	FREE
Excess Availment	0.5% min 309.90 Max 309.90
Unauthorised Facility	10% p.a. over prime min 100
Renewal of Facility	0.5% min 309.90 Max 10330
Adhoc facility	0.5% min 309.90 Max 15000

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Documentation fees for all loans and overdrafts	309.9
Customise Personal/other Loans	
-Processing/arrangement	0.5% Min 309.90 Max 1014.50
Insurance administration	FREE
Early repayment penalty	FREE
ITC Enquiry	5.99/Enquiry
Penal Interest for all Loans and overdraft for Non Payment/Delay Payment/Non Compliance of Sanction Terms and Condition	2% over and above Stipulated Interest Rate.
<b>c) TRADE FACILITATION CHARGES</b>	
<b>(i) Foreign Exchange Changes</b>	
Electronic Funds Transfer	0.25% min 40 max 275
International SWIFT bank transfers	0.25% min 40 max 275
Purchase of foreign notes	1% min 25 max 250
Sale of foreign notes	1% min 25 max 250
Purchase of travellers cheques	2.5% min 30
Sale of travellers cheques	2.5% min 30
Sale of foreign draft	0.25% min 40 max 275
Bills negotiated and returned unpaid	FREE
Foreign draft	0.25% min 40 max 275
Telegraphic transfer	0.25% min 40 max 275
Real Time Gross Settlement	150
Draft replacement	51.65
Draft and mail transfer	0.25% min 40 max 275
Inward SWIFT bank transfer	0.25% min 40 max 275
Draft request to stop	50
SWIFT cable cost	125
<b>RAPID FUNDS TO INDIA(CUSTOMISED PRODUCT)</b>	
Remittance	
Below 25,000	40
25,000 and above but below 50,000	75
50,000 and above but below 100,00	100
100,000 and above	150
<b>(ii) Letters of Credit (inward-exports)</b>	
Advising commission	200
Confirming commission	0.25% per qtr or part thereof min 150 +advising fee 200
Negotiation of documents	0.40% min 100
Amendments (other than extensions)	0.25% per qtr or part thereof min 150
Cancellation	150
Extension of tenure	0.25% per qtr or part thereof min 150
Document examination	50
Forwarding issuing Banks own amendment	150
<b>(iii) Letters of Credit (outwards-import)</b>	
Establishment of letter of credit	
Standard letter of credit	0.25% per qtr or part thereof min 250
Special letter of credit (Sec by cash cover)	0.15% per qtr of part thereof min 200
SWIFT cost on establishment	125
Extension or renewal of letter of credit	0.25% per qtr or part thereof on full amt min 150
Increase of amount of letter of credit	0.25% per qtr or part thereof on increased amt min 150
Drawing commission on letter of credit	0.30% min 150 max 300
Amendment of letter of credit	150
Couriering of documents	150
Revolving and standby letter of credit	0.25% per qtr or part thereof min 250
Cancellation of letter of credit	P119.75
<b>(iv) Foreign Bills (Collection Charges)</b>	
Outward collection Handling	
Documentary Bills	0.50% on principal amount with min 200& max subject to arrangement
Clean Bills	0.5% min 50 max 175 plus postal/courier out of pocket exp
Inward collection handling	
Documentary Bills	0.50% on principal amount with min 250 & max subject to arrangement
Clean Bills	0.25% with a min of 50 and max 165
Extension after maturity	250 per item for accepted bill or sight bills
Cable Charges	125
Avalising of a bill	200
<b>(v) Bonds/guarantees/indemnities</b>	
<b>Guarantees:</b>	
<b>Shipping Guarantees 9 (Bill of landing indemnities)</b>	
Establishment	1% p.a or part thereof min 100
Quarterly commission	FREE
Increase of amounts	1% p.a. or part there of on increased amt min 150
Extension of tenure	1% p.a. or part thereof on full amt min 150
Copy of the title deed request	FREE
Postages	16.08
<b>Property Guarantees:</b>	
Establishment fee	1% p.a or part thereof min 100
Subsequent	1% p.a or part of thereof min 100
Commission on guarantee	1% p.a or part thereof min 100
Assessment fee	FREE
Copy of title deed	FREE
In case of 100% cash margin	50% of above
Establishment fee	1% p.a or part thereof min 100
Postages	16.08
<b>Bonds:</b>	
Performance/Tender Bonds	
<b>Establishment:</b>	
For Bank customers	1% p.a or part thereof min 100
For Non-Bank customers	1% p.a. or part thereof min 100
Quarterly commission	0
Copy of bond request	0
Postages	16.08
<b>PAYMENT AND CLEARING CHARGES</b>	
<b>(i) Cheque-Books/Forms</b>	



## TARIFF STRUCTURE WITH EFFECT FROM 4th JUNE 2018

TARIFF	REVISED CHARGE (Pula)* EXCLUSIVE OF VAT
Issue to customer	40
<b>Personal cheque book:</b>	
20 pages	Actual
40 pages	Actual
<b>Corporate Chequebook</b>	
100 pages	Actual
<b>(ii) Deposit-Book</b>	
20-50 pages	FREE
51-100 pages	FREE
101 and above	FREE
<b>(iii) Stop Ordes</b>	
Stop order within bank (own accounts)	FREE
Stop order within bank (third party accounts)	3
Stop order within bank (loan repayment)	FREE
Direct debit	FREE
Stop order dishonoured: insufficient funds	25.83
<b>(iv) Penalty charges</b>	
Stoppage of Payment	80/instrument Max 250
Cheque dishonored due to lack of funds	180.78
Debit order unpaid	FREE
Post-dated cheques	25.83
Return of Outward Cheques	25.83
<b>(v) Account Services</b>	
Investigations	35
Certificate of Balance:	35
Audit confirmation	150
Certificate covering interest paid	65
Balance of account only	35
Full bank history report	32.07
Notification advices	FREE
Reactivation of administrator	FREE
Reactivation per business unit	FREE
Stop payment instruction	80/instrument Max 250
Real Time Payments and Collections	150
Alternative pricing options on request	FREE
Account Modification charges	5.17
<b>(d) Other Services</b>	
Fax:	FREE
Local	FREE
International	FREE
Photocopying of documents	50 per item
Courier services	Actual
Safe custody:	
Envelope	30 per qtr
Small box	120 per qtr
Medium,-sized box	180 per qtr
Large Box	250 per qtr
Access to custodial services	15
<b>Locker Services fess Per Annum</b>	
Small Size	P1033.00 Per Annum
Large Size	P1500.00 Per Annum
N.B	