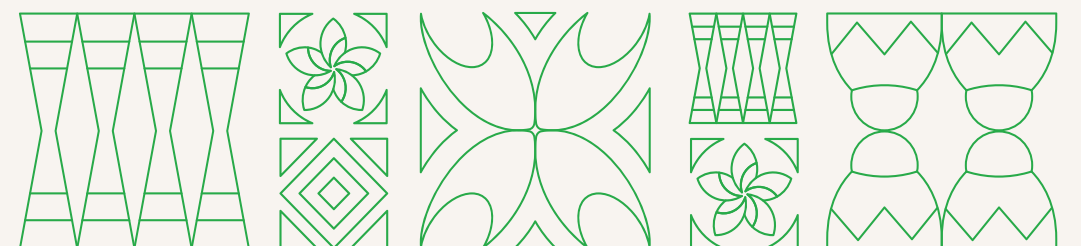


# ACCOUNT FEE SCHEDULE

Effective 1<sup>st</sup> February, 2025



ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
ACCOUNT FEATURES								
On offer to Customer	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Suitable for	Individuals who are not likely to use their account on a daily basis (Rural/Unemployed)	Individuals with a regular income who will use their account on a daily basis (Urban/Employed)	Students aged 13 - 25 years	Children aged 12 years or younger	Individuals who want to save but still have access to their funds anytime	Registered/Licensed SMEs/ Entities. Daily operational account	Registered/Licensed SMEs/ Entities. Savings/Investment account	Groups & Associations. Daily operational account
Minimum Account Opening Deposit	K10.00	K10.00	K5.00	K2.00	K10.00	K50.00	K100.00	K10.00
Monthly Account Maintenance Fee	Free	K8.50	Free	Free	Free	K8.00	K10.00	K3.00
Monthly Dormant Account Fee	Free	Free	Free	Free	Free	Free	Free	Free
Monthly Minimum Balance	N/A	K10.00	N/A	N/A	N/A	N/A	N/A	K10.00
Monthly Minimum Balance Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Joint Account option available	Yes	Yes	No	No	Yes	Yes	Yes	Yes
Bank Card access	Yes. KunduCard VISA Debit Card	Yes. KunduCard VISA Debit Card	Yes. Sumatin Card VISA Debit Card	Yes. Kids Card	No	Yes. SME VISA Debit Card*	No	No
Cheque Book access (Government Accounts only)	No	No	No	No	No	Yes	Yes	Yes
Funds readily available	Yes	Yes	Yes	No <sup>1</sup>	Yes	Yes	Yes	Yes
Interest Paid <sup>2</sup>	Yes	No	Yes	Yes	Yes	No	Yes	No
Frequency of Interest paid	Monthly	N/A	Monthly	Monthly	Quarterly	N/A	Monthly	N/A
Monthly Account Statement (Available on Internet Banking or Branch)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Standing Order (Available on Internet Banking or Branch)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Overdraft Facility	No	No	No	No	No	Yes - Upon Approval	Yes - Upon Approval	No
Internet Banking 24/7 access (URL)	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In	Yes -Opt In	Yes -Opt In	Yes -Opt In
Internet Banking App 24/7 access	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In	Yes -Opt In	No	Yes -Opt In
Mobile Banking 24/7 access (*131#)	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In	Yes -Opt In	No	N/A
ATM & EFTPoS access	Yes	Yes	Yes	Yes	N/A	Yes	N/A	N/A
BRANCH – OVER THE COUNTER								
Branch Cash Deposit Fee (Cash)	Free < K20,000 1% Fee ≥ K20,000	Free < K20,000 1% Fee ≥ K20,000	Free < K20,000 1% Fee ≥ K20,000	Free < K20,000 1% Fee ≥ K20,000	Free < K20,000 1% Fee ≥ K20,000	Free < K20,000 1% Fee ≥ K20,000 <sup>5</sup>	Free < K20,000 1% Fee ≥ K20,000 <sup>5</sup>	Free < K20,000 1% Fee ≥ K20,000 <sup>5</sup>
Branch Cash Withdrawal Fee	K2.00 < K10,000 2% Fee ≥ K10,000	Free < K10,000 2% Fee ≥ K10,000	Free	Free <sup>1</sup>	Free < K10,000 2% Fee ≥ K10,000	K2.00 < K10,000 2% Fee ≥ K10,000	K2.00 < K10,000 2% Fee ≥ K10,000	K4.00 < K10,000 2% Fee ≥ K10,000
Cheque Deposit – Processing Fee (Government only)	N/A	N/A	N/A	N/A	N/A	Free	Free	N/A
Cheque Withdrawal (Government only)	N/A	N/A	N/A	N/A	N/A	K2.00 < K10,000 2% Fee ≥ K10,000	K2.00 < K10,000 2% Fee ≥ K10,000	N/A
AGENT SERVICES								
Agent Deposit (Own Account)	K1.00	Free	Free	Free	Free	Free*	Free*	N/A
Agent Withdrawal	K1.00	Free	Free	Free <sup>1</sup>	K1.00	K1.00*	K1.00*	N/A
Agent Transfer to Own Account	Free	Free	Free	Free	Free	Free*	Free*	Free
Agent Transfer to Other BSP Accounts	K1.00	Free	Free	Free	K1.00	K1.00*	K1.00*	N/A
Agent Transfer to Other Bank Accounts	K1.00	Free	Free	Free	K1.00	K1.00*	K1.00*	N/A
Agent Loan Repayment	Free	Free	N/A	N/A	Free	Free*	Free*	N/A
Agent Balance Enquiry	Free	Free	Free	Free	Free	Free*	Free*	N/A

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
MOBILE BANKING SERVICE								
Funds Transfer to Own Accounts	Free	Free	Free	Free <sup>1</sup>	Free	Free*	N/A	N/A
Funds Transfer to Other BSP Account	K0.50	Free	Free	Free <sup>1</sup>	K0.50	K0.50*	N/A	N/A
Funds Transfer to Other Bank	K0.50	Free	Free	Free <sup>1</sup>	K0.50	K1.00*	N/A	N/A
Phone Top Up (All Networks)	K0.50	K0.50	Free	Free <sup>1</sup>	Free	K1.00*	N/A	N/A
Easipay Top Up	K0.25	K0.50	Free	Free <sup>1</sup>	Free	K1.00*	N/A	N/A
Origin Solar Power Top-up	K0.50	K0.50	Free	Free <sup>1</sup>	Free	K0.50*	N/A	N/A
Sola PayGo Top-up	K0.50	K0.50	Free	Free <sup>1</sup>	Free	K0.50*	N/A	N/A
School Fee Payment	K0.50	K0.50	Free	Free <sup>1</sup>	K0.50	Free	N/A	N/A
Mobile Merchant Payment	K0.10	Free	Free	Free	K0.50	K0.10*	N/A	N/A
Mobile NCDC Payment	K0.50	K0.50	Free	Free	K0.50	K0.50*	N/A	N/A
Mini Statement	Free	Free	Free	Free	Free	Free*	N/A	N/A
Balance Enquiry	Free	Free	Free	Free	Free	Free*	N/A	N/A
Bill Pay	K0.50	Free	Free	Free <sup>1</sup>	Free	K0.50	N/A	N/A
Airline Ticket Payment	K2.50	K2.50	K2.50	K2.50 <sup>1</sup>	K2.50	K2.50	N/A	N/A
EFTPoS SERVICE								
Purchases-Local Merchant	Free (<K25.99) K0.25 (>K26.00)	Free	Free	Free	N/A	K0.25*	N/A	N/A
Balance Enquiry – Local Merchant	Free <sup>4</sup>	Free <sup>4</sup>	Free	Free	N/A	Free	N/A	N/A
Purchases – Overseas merchant with VDC	K0.25 plus issuer Fee of 2.5% of PGK Value	K0.25 plus issuer Fee of 2.5% of PGK Value	K0.25 plus issuer Fee of 2.5% of PGK Value	N/A	N/A	K0.25 plus issuer Fee of 2.5% of PGK Value	N/A	N/A
Online Purchase	K0.25 plus issuer Fee of 2.5% of PGK Value	K0.25 plus issuer Fee of 2.5% of PGK Value	K0.25 plus issuer Fee of 2.5% of PGK Value	N/A	N/A	K0.25 plus issuer Fee of 2.5% of PGK Value	N/A	N/A
Monthly GPRS Rental (Single/Dual SIM)	N/A	N/A	N/A	N/A	N/A	K50.00	K50.00	K50.00
Early Termination Fee (per Merchant Facility terminal)	N/A	N/A	N/A	N/A	N/A	Free	Free	Free
Damaged/Stolen Terminal Fee	N/A	N/A	N/A	N/A	N/A	Free	Free	Free
ATM SERVICE								
Cash withdrawal at BSP ATM, using BSP VISA Debit Card	K0.50	Free	Free	Free <sup>1</sup>	N/A	K0.50*	N/A	N/A
Cash withdrawal at BSP ATM, using Other Banks Debit Card	K2.50	K2.50	K2.50	K2.50	N/A	K2.50*	N/A	N/A
Cash withdrawal at Other Local Banks ATM, using BSP Debit Card	K2.50	K2.50	K2.50	K2.50 <sup>1</sup>	N/A	K2.50*	N/A	N/A
Balance Enquiry at BSP ATM using BSP Debit Card	K0.50 <sup>4</sup>	Free <sup>4</sup>	Free	Free	N/A	K0.50*	N/A	N/A
Balance enquiry at BSP ATM, using Other Banks Debit Card	K0.50	K0.50	K0.50	K0.50	N/A	K1.50*	N/A	N/A
Phone Top Up (All Networks)	K0.75	K0.75	Free	Free <sup>1</sup>	N/A	K0.75*	N/A	N/A
Mini Statement	K0.50	Free	Free	Free	N/A	K0.50*	N/A	N/A
PIN Change	Free	Free	Free	Free	N/A	Free	N/A	N/A
Cash Withdrawal – VDC used Overseas***	K15.00 plus issuer Fee of 2.5% of PGK Value	K15.00 plus issuer Fee of 2.5% of PGK Value	K15.00 plus issuer Fee of 2.5% of PGK Value	N/A	N/A	K15.00 plus issuer Fee of 2.5% of PGK Value	N/A	N/A
Balance Enquiry – VDC Card used Overseas	K1.50	K1.50	K1.50	N/A	N/A	K1.50*	N/A	N/A

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
PERSONAL INTERNET BANKING SERVICE (APP/WEB)								
Funds Transfer to Own Accounts	Free	Free	Free	N/A	Free	Free	N/A	N/A
Funds Transfer to Other BSP Accounts	K0.50	Free	Free	N/A	Free	K0.50	N/A	N/A
Funds Transfer to Other Bank Accounts	K0.50	Free	Free	N/A	Free	K0.50	N/A	N/A
Overseas Fund Transfer (FX)**	K40.00	K40.00	K40.00	N/A	K40.00	K40.00	N/A	N/A
Mobile Top-up (All Networks)	K0.50	K0.50	Free	N/A	Free	K1.00	N/A	N/A
Easipay Top-up	K0.25	K0.50	Free	N/A	Free	K1.00	N/A	N/A
Origin Solar Power Top-up	K0.50	K0.50	Free	N/A	K0.50	K0.50	N/A	N/A
School Fee Payment	K0.50	K0.50	Free	N/A	K0.50	K0.50	N/A	N/A
Sola PayGo Top-up	K0.50	K0.50	Free	N/A	K0.50	K0.50	N/A	N/A
Airline Ticket Payment	K2.50	K2.50	K2.50	N/A	K2.50	K2.50	N/A	N/A
Mobile Merchant Payment	K0.10	K0.10	Free	N/A	K0.10	K0.10	N/A	N/A
Bill Payment	K0.50	K0.50	Free	N/A	Free	K0.50	N/A	N/A
File Upload	K0.50	Free	Free	N/A	N/A	N/A	N/A	N/A
Balance Enquiry	Free	Free	Free	N/A	Free	Free	N/A	N/A
Statement Request	Free	Free	Free	N/A	Free	Free	N/A	N/A
Loan Payment	Free	Free	N/A	N/A	Free	Free	N/A	N/A
BUSINESS INTERNET BANKING SERVICE (APP/WEB)								
Funds Transfer to Own Account (BSP)	N/A	N/A	N/A	N/A	N/A	Free	Free	Free
Funds Transfer to Other BSP Accounts	N/A	N/A	N/A	N/A	N/A	K0.50	K0.50	K0.50
Funds Transfer to Other Bank Account (Local)	N/A	N/A	N/A	N/A	N/A	K0.50	K0.50	K0.50
Overseas Fund Transfer (FX)**	N/A	N/A	N/A	N/A	N/A	K40.00	K40.00	K40.00
Mobile Top-up (All Networks)	N/A	N/A	N/A	N/A	N/A	K1.00	N/A	N/A
Easipay Top-up	N/A	N/A	N/A	N/A	N/A	K1.00	N/A	N/A
Origin Solar Power Top-up	N/A	N/A	N/A	N/A	N/A	K0.50	N/A	N/A
School Fee Payment	N/A	N/A	N/A	N/A	N/A	K0.50	N/A	N/A
Sola PayGo Top-up	N/A	N/A	N/A	N/A	N/A	K0.50	N/A	N/A
Airline Ticket Payment	N/A	N/A	N/A	N/A	N/A	K2.50	N/A	N/A
Mobile Merchant Payment	N/A	N/A	N/A	N/A	N/A	K0.10	N/A	N/A
Bill Payment	N/A	N/A	N/A	N/A	N/A	K0.50	K0.50	K0.50
File Upload - per BSP Account	N/A	N/A	N/A	N/A	N/A	K0.50	K0.50	K0.50
File Upload - per Other Bank Account	N/A	N/A	N/A	N/A	N/A	K0.75	K0.75	K0.75
Balance Enquiry	N/A	N/A	N/A	N/A	N/A	Free	Free	N/A
Statement Request	N/A	N/A	N/A	N/A	N/A	Free	Free	N/A
Loan Payment	N/A	N/A	N/A	N/A	N/A	Free	Free	N/A
BSP PAY								
BSP Pay	K0.25	Free	Free	Free	K0.25	K0.25	K0.25	K0.25

Account Fees & Charges Descriptions	Kundu Standard	Kundu Package	Sumatin Account	Kids Account	Plus Saver Account	Business Account Non-Interest Bearing	BSP Business Account Interest Bearing	Groups & Association Account
Other Services Fees & Charges								
Statements								
Printout at the Branch	Free	Free	Free	Free	Free	Free	Free	Free
Dormant Account								
Reactivation Fee	Free	Free	Free	Free	Free	Free	Free	Free
Standing Order								
Branch - Over the Counter								
Establishment fee (one off)	K5.00	Free	Free	Free	K5.00	K5.00	K5.00	K5.00
To Own Accounts	K1.00	Free	Free	Free	K1.00	K1.00	K1.00	K1.00
To BSP Accounts	K1.00	Free	Free	Free	K1.00	K1.00	K1.00	K1.00
To Other Bank Accounts	K1.00	Free	Free	Free	K1.00	K1.00	K1.00	K1.00
Edit/Amend	Free	Free	Free	Free	Free	Free	Free	Free
Reject	K10.00	Free	Free	Free	K10.00	K10.00	K10.00	K10.00
Internet Banking (Web/App)								
Establishment fee (one off)	Free	Free	Free	Free	Free	Free	Free	Free
To Own Accounts	Free	Free	Free	Free	Free	Free	Free	Free
To BSP Accounts	K0.50	Free	Free	Free	K0.50	K0.50	K0.50	K0.50
To Other Accounts	K0.50	Free	Free	Free	K0.50	K0.50	K0.50	K0.50
Edit/Amend	Free	Free	Free	Free	Free	Free	Free	Free
Reject	K10.00	Free	Free	Free	K10.00	K10.00	K10.00	K10.00
Cards (Kundu/Sumatin/Kids/Visa Debit/SME Visa Debit)								
Application	Free	Free	Free	Free	N/A	Free*	N/A	N/A
Annual Fee	Free	Free	Free	N/A	N/A	Free*	N/A	N/A
New Card Issuance	Free	Free	Free	Free	N/A	Free*	N/A	N/A
Card Replacement Fee (Card damaged/Lost/Stolen) <sup>3</sup>	Tiered Fees: 1st Replacement - K20.00 2nd Replacement - K50.00 3rd Replacement - K100.00	Tiered Fees: 1st Replacement - K20.00 2nd Replacement - K50.00 3rd Replacement - K100.00	Free	Free	N/A	K20.00*	N/A	N/A
Card replacement Fee when expired (VISA Debit Card)	Free	Free	Free	N/A	N/A	Free*	N/A	N/A
PIN change at BSP ATM	Free	Free	Free	Free	N/A	Free*	N/A	N/A
PIN reset at the Branch	Free	Free	Free	Free	N/A	Free*	N/A	N/A
Issuer Fee (VISA Debit Card)	2.5% of PGK Value	2.5% of PGK Value	2.5% of PGK Value	N/A	N/A	2.5% of PGK Value	N/A	N/A
Temporary Overdraft								
Unarranged Overdraft Interest	17.10%	17.10%	17.10%	17.10%	Free	17.10%	17.10%	17.10%
Credit Transfer at the Branch								
Credit Transfer - Single payment to other bank	K10.00	K10.00	K10.00	K10.00	K10.00	K10.00	K10.00	K10.00
Term Deposit Penalty								
Early Redemption Fee	Free	Free	N/A	N/A	Free	Free	Free	Free
Early Redemption Penalty Interest	10%	10%	N/A	N/A	10%	10%	10%	10%

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT			
Cheques (Government Cheques Only)											
Cheque Book - 50 leafs	N/A	N/A	N/A	N/A	N/A	K15.00	K15.00	K15.00			
Cheque Book - 200 leafs	N/A	N/A	N/A	N/A	N/A	K40.00	K40.00	K40.00			
Stop Payment (per item/range of items)	N/A	N/A	N/A	N/A	N/A	K25.00	K25.00	K25.00			
Cheque Returned - Irregularities	N/A	N/A	N/A	N/A	N/A	K60.00	K60.00	K60.00			
Cheque Returned – Insufficient Funds	N/A	N/A	N/A	N/A	N/A	K60.00	K60.00	K60.00			
Inward Dishonor for first time on each subsequent occasion	N/A	N/A	N/A	N/A	N/A	K20.00	K20.00	K20.00			
Inward Dishonor each representation	N/A	N/A	N/A	N/A	N/A	K30.00	K30.00	K30.00			
Inward Dishonor where customer requires notices on dishonor additional to original notice per copy	N/A	N/A	N/A	N/A	N/A	K10.00	K10.00	K10.00			
INTERNATIONAL SERVICES											
Telegraphic Transfer - Branch	K50.00	K50.00	Free	N/A	K50.00	K50.00	K50.00	K50.00			
Telegraphic Transfer - Inward	K15.00	K15.00	Free	N/A	K15.00	K15.00	K15.00	K15.00			
Western Union Service	On Application	On Application	Free	N/A	On Application	On Application	On Application	On Application			
Standard Investigation	K100.00	K100.00	Free	N/A	K100.00	K100.00	K100.00	K100.00			
Foreign Currency Notes	No service fee applicable. Subject to exchange rate of currency	No service fee applicable. Subject to exchange rate of currency	Free	N/A	No service fee applicable. Subject to exchange rate of currency	No service fee applicable. Subject to exchange rate of currency	No service fee applicable. Subject to exchange rate of currency	No service fee applicable. Subject to exchange rate of currency			
BANK AUDIT CERTIFICATE											
Personal & Business Accounts	K50.00	K50.00	Free	Free	K50.00	K60.00	K60.00	K60.00			
DEPOSIT RATES											
Payment Frequency	Monthly	N/A	Monthly	Monthly	Quarterly	N/A	Monthly				
Interest Rates	MASS		MASS	MASS			SME/Business				
	PGK <10,000 PGK ≥ 10,000		0.85% pa 1.10% pa	PGK <10 PGK ≥ 10 <100 PGK ≥ 100 <5000 PGK ≥ 500 <1,000 PGK ≥ 1,000	0.20% pa 0.70% pa 0.70% pa 0.95% pa 0.95% pa		PGK <10 PGK ≥ 10 <100 PGK ≥ 100 <5,000 PGK ≥ 500 <1,000 PGK ≥ 1,000		1.20% pa 1.70% pa 1.70% pa 1.95% pa 1.95% pa	PGK <100 PGK ≥ 100 <1,000 PGK ≥ 1,000 <5,000 PGK ≥ 5,000 <25,000 PGK ≥ 25,000	0.75% pa 0.75% pa 0.75% pa 0.75% pa 1.25% pa
							SME				
							PGK <50,000 PGK ≥ 50,000 <150,000 PGK ≥ 150,000 <200,000 PGK ≥ 200,000		0.00% pa 0.10% pa 0.15% pa 0.25% pa		
							HVC				
					PGK >0	1.50% pa					

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
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GUARANTEES	FEE
Issuing Charge	
The charge will be made on the execution and a flat charge will be made 12 monthly in advance. The charge will be based on the invoice value of the goods or, in the absence of the invoice, on customer's estimate of the value.	K300.00 plus Stamp Duty of K50.00
Customs, Other Government departments, Governmental and semi-Government boards, or Instrumentalities and All other guarantees (except bill of lading guarantee)	
12 monthly in advance charge	3.00% p.a (Min K 200.00 phy)
Where a guarantee is established for a period of less than three months (or cancelled within that period) the above charge may be rebated by 50%. However the minimum charge of the K 100.00 will still apply.	

## WANTOK WALLET SERVICE

FEE DESCRIPTION	FEE
Own Account Transfer: BSP to BSP Accounts – (existing)	NA
Own Account Transfer: BSP Account to own Wallet (new)	Free
Own Account Transfer: Wallet to BSP Account (new)	K0.25
Transfer to Other BSP Accounts: Own BSP Account to another customer’s BSP Account (existing)	NA
Transfer to Other BSP Accounts: Own Wallet to another BSP customer’s Account (new)	K0.25
Transfer to Other Bank’s Accounts: Own BSP Account to an Account held at Another Banks (existing)	NA
Transfer to Other Wantok Wallet: Own Wallet transfer to another customer’s Wantok Wallet (new)	Free
Transfer to Other Wantok Wallet: Own BSP Account another customer’s Wantok Wallet (new)	Free
Balance Enquiry	Free
Mini Statement	Free
Top-Up – Digicel/Bmobile/Vodafone	K0.50
Top-Up EasiPay	K0.25
Top-Up Origin Solar	K0.25
Top-Up Sola PayGo	K0.25
Ticket Payment - Air Niugini	K1.00
BillPay	K0.25
School Fee Payment	K0.25
Mobile Merchant Payment	K0.10
NCDC Services	K0.25
ATM Withdrawal	Free
Agent Deposit	Free
Agent Withdrawal	Free

## LIMITS

## Card Daily & Transaction Limits

CARD TYPE	EFTPOS				ATM			
	BSP		OTHER BANK		BSP		OTHER BANK	
	DAILY	DAILY	DAILY	TRANSACTION	DAILY	TRANSACTION	DAILY	TRANSACTION
KunduCard	K5,000.00	K5,000.00	K5,000.00	K5,000.00	K2,000.00	K1,000.00	K2,000.00	K1,000.00
VISA Debit Card***	K15,000.00	K15,000.00	K15,000.00	K15,000.00	K5,000.00	K1,000.00	K5,000.00	K5,000.00
Sumatin Card	K5,000.00	K5,000.00	K5,000.00	K5,000.00	K2,000.00	K1,000.00	K2,000.00	K1,000.00
Kids Card	K5,000.00	K5,000.00	K5,000.00	K5,000.00	K2,000.00	K1,000.00	K2,000.00	K1,000.00
SME VISA Card***	K15,000.00	K15,000.00	K15,000.00	K15,000.00	K4,000.00	K4,000.00	K4,000.00	K4,000.00

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
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## DIGITAL CHANNELS DAILY & TRANSACTION LIMITS

MOBILE BANKING (*131#)			
TRANSACTION TYPE	DAILY	TRANSACTION	
		MINIMUM	MAXIMUM
Transfer to Own Account	K200,000.00	K1.00	K200,000.00
Transfer to Other BSP Account	K5,000.00	K1.00	K5,000.00
Transfer to Other Bank Account	K5,000.00	K1.00	K5,000.00
Ticket Payment	K5,000.00	K100.00	K5,000.00
School Fee Payment	K10,000.00	K1.00	K10,000.00
Mobile Merchant Payment	K5,000.00	K1.00	K5,000.00
Easipay Top up	K500.00	K15.00	K200.00
Bill Pay	K5,000.00	K1.00	K5,000.00
Mobile Top up (all network)	K500.00	K3.00	K100.00
Solar Power Top up (Origin & Pay go)	K500.00	K12.00	K500.00

WANTOK WALLET (*131#)			
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LIMIT TYPE	RECIPIENT	AMOUNT	SENDER	
			DAILY	TRANSACTION
STANDARD <sup>6</sup>	Balance Limit	K5,000.00	K3,000.00	K1,000.00
	Annual Receiving Limit	K60,000.00		
SIMPLE <sup>7</sup>	Balance Limit	K2,000.00	K2,000.00	K750.00
	Annual Receiving Limit	K24,000.00		
BASIC <sup>8</sup>	Balance Limit	K500.00	NA	NA
	Annual Receiving Limit	K500.00 Rolling an. Inflow limit		

Transaction Type	Standard Limit <sup>6</sup>		Simple Limit <sup>7</sup>		Basic Limit <sup>8</sup>	
	Daily	Transaction	Daily	Transaction	Daily	Transaction
Air Niugini Ticket Payment	K5,000.00	K5,000.00	K2,000.00	K2,000.00	NA	NA
Payment - Other BSP Accounts	K3,000.00	K1,000.00	K2,000.00	K750.00	NA	NA
School Fee Payment	K3,000.00	K1,000.00	K2,000.00	K750.00	NA	NA
Mobile Merchant Payment	K5,000.00	K5,000.00	K2,000.00	K2,000.00	NA	NA
Mobile NCDC Payment	K3,000.00	K1,000.00	K2,000.00	K750.00	NA	NA
Bill Pay	K3,000.00	K1,000.00	K2,000.00	K750.00	NA	NA
Mobile Top-up	K1,500.00	K750.00	K1,000.00	K500.00	K500.00	K250.00
Easipay Top-up	K1,000.00	K500.00	K500.00	K250.00	NA	NA
Origin Solar Top-up	K1,000.00	K500.00	K500.00	K250.00	NA	NA
Sola PayGo	K1,000.00	K500.00	K500.00	K250.00	NA	NA
ATM withdrawal	K3,000.00	K1,000.00	K1,500.00	K750.00	K500.00	K250.00
Agent Cash withdrawal	K3,000.00	K1,000.00	K1,500.00	K750.00	K500.00	K500.00
Agent Cash deposit	K3,000.00	K1,000.00	K1,500.00	K750.00	NA	NA



ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT	BUSINESS ACCOUNT NON-INTEREST BEARING	BSP BUSINESS ACCOUNT INTEREST BEARING	GROUPS & ASSOCIATION ACCOUNT
INTERNET BANKING (WEB/APP)								
TRANSACTION TYPE	DAILY	TRANSACTION						
		MINIMUM		MAXIMUM				
Transfer to Own Account	K1,000,000.00	K1.00		Unlimited				
Transfer to Other BSP Account	K30,000.00	K1.00		K20,000.00				
Transfer to Other Bank Account	K30,000.00	K1.00		K20,000.00				
Ticket Payment	K5,000.00	K100.00		K5,000.00				
School Fee Payment	K10,000.00	K1.00		K10,000.00				
Mobile Merchant Payment	K5,000.00	K1.00		K5,000.00				
Easipay Top up	K500.00	K15.00		K200.00				
Bill pay	K5,000.00	K1.00		K5,000.00				
Mobile Top up (all network)	K500.00	K3.00		K100.00				
Solar Power Top up (Origin & Pay go)	K500.00	K12.00		K500.00				
BSP Pay	K5,000.00	K1.00		K5,000.00				
LENDING RATES								
PRODUCT NAME					RATE			
Personal Loan					26.00% pa fixed			
Student Loan					22.99% pa fixed			
Home Loan					5.50% pa variable			
Personal Asset Loan					10.60% (+/- margin) pa variable			
Personal Property Investment Loan					8.75% pa variable			
First Home Ownership Loan					4.00% pa fixed			
TERM DEPOSITS FROM K5,000 UP TO LESS THAN K250,000								
TERM					RATE			
30 Days					0.65% pa			
60 Days					0.25% pa			
90 Days					0.75% pa			
6 Months					1.25% pa			
12 Months					1.75% pa			
2 Years					2.00% pa			
3 Years					2.00% pa			
4 Years					2.00% pa			

NOTES:

- <sup>1</sup> Withdrawal is available in December and January Only
- <sup>2</sup> Interest withholding tax applies to interest earned. Provide certificate if exempted
- <sup>3</sup> Tiered Fees - Applicable to KunduCard and VISA Debit Cardholders (Classic) within a Calendar year
- <sup>4</sup> 10 transactions allowed per day when using your KunduCard
- <sup>5</sup> Government and Registered NPOs will not be charged
- <sup>6</sup> Standard KYC - minimum of 40 points of identifications
- <sup>7</sup> Simple KYC - minimum of 20 points of identifications
- <sup>8</sup> Basic KYC - No Identifications - only NAME, DOB, & Phone Number

- \* Available to SME Sole Traders Only
- \*\* FX Daily Limit - K10,000.00
- \*\*\*ATM withdrawals are restricted to K3,000 equivalent per day for all offshore locations except for China and Philippines at K0.00
- N/A - Service/Feature is Not Applicable to the account
- Opt in - apply to use this service
- BSP VISA Debit Card (Classic) - At all offshore locations, ATM withdrawals is restricted to K1,500.00 equivalent per day
- Notify BSP before doing overseas travel to safe guard your account