Account Fee Schedule

22nd July, 2026

BSP

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ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	BSP GOLD	BSP FIRST	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT
ACCOUNT FEATURES							
On offer to Customer	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)	BSP Gold [PGK50k & above]	BSP First [PGK500k & above]	Students aged 13 - 25 years	Children aged 12 years or younger	Individuals who want to save but still have access to their funds anytime
Minimum Account Opening Deposit	K10.00	K10.00	N/A	N/A	K5.00	K2.00	K10.00
Monthly Account Maintenance Fee	Free	K8.50	K25.00	K150.00	Free	Free	Free
Monthly Dormant Account Fee	Free	Free	Free	Free	Free	Free	Free
Monthly Minimum Balance	N/A	K10.00	N/A	K5,000.00	N/A	N/A	N/A
Monthly Minimum Balance Fee	N/A	N/A	N/A	K25.00	N/A	N/A	N/A
Joint Account option available	Yes	Yes	Yes	Yes	No	No	Yes
Bank Card access	Yes. KunduCard/VISA Debit Card	Yes. KunduCard/VISA Debit Card	Yes. Visa Gold	Yes. Visa Platinum	Yes. Sumatin Card/VISA Debit Card	Yes. Kids Card	No
Funds readily available	Yes	Yes	Yes	Yes	Yes	No1	Yes
Interest Paid	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Frequency of Interest paid	Monthly	N/A	Monthly	Monthly	Monthly	Monthly	Monthly
Monthly Account Statement (Available on Internet Banking or Branch)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Standing Order (Available on Internet Banking or Branch)	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Overdraft Facility	No	No	Yes - Upon Approval	Yes - Upon Approval	No	No	No
Internet Banking 24/7 access (URL)	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In
Internet Banking App 24/7 access	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In
Mobile Banking 24/7 access (*131#)	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In	Yes - Opt In. View Only	Yes -Opt In
ATM & EFTPoS access	Yes	Yes	Yes	Yes	Yes	Yes	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	Free < K20,000 1% Fee ≥ K20,000
Branch Cash Withdrawal Fee	K2.00< K10,000 2% Fee ≥ K10,000	Free < K10,000 2% Fee ≥ K10,000	Free < K10,000 2% Fee ≥ K10,000	Free < K10,000 2% Fee ≥ K10,000	Free	Free1	Free < K10,000 2% Fee ≥ K10,000
Branch EFTPoS Withdrawal Fee	K2.00	Free	Free	Free	Free	Free	N/A
AGENT SERVICES							
Agent Deposit (Own Account)	K1.00	Free	Free	Free	Free	Free	Free
Agent Withdrawal	K1.00	Free	K1.00	Free	Free	Free1	K1.00
Agent Transfer to Own Account	Free	Free	Free	Free	Free	Free	Free
Agent Transfer to Other BSP Accounts	K1.00	Free	K1.00	Free	Free	Free	K1.00
Agent Transfer to Other Bank Accounts	K1.00	Free	K1.00	Free	Free	Free	K1.00
Agent Loan Repayment	Free	Free	Free	Free	N/A	N/A	Free
Agent Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
MOBILE BANKING SERVICE							
Funds Transfer to Own Accounts	Free	Free	Free	Free	Free	Free[1]	Free
Funds Transfer to Other BSP Account	K0.50	Free	Free	Free	Free	Free[1]	K0.50
Funds Transfer to Other Bank	K0.50	Free	Free	Free	Free	Free[1]	K0.50
Phone Top Up (All Networks)	K0.50	K0.50	Free	Free	Free	Free[1]	Free
Easipay Top Up	K0.25	K0.50	Free	Free	Free	Free[1]	Free
Origin Solar Power Top-up	K0.50	Free	Free	Free	Free	Free[1]	Free
Sola PayGo Top-up	K0.50	Free	Free	Free	Free	Free[1]	Free
School Fee Payment	K0.50	Free	Free	Free	Free	Free[1]	K0.50
Mobile Merchant Payment	K0.10	Free	Free	Free	Free	Free	K0.50
Mobile NCDC Payment	K0.50	K0.50	Free	Free	Free	Free	K0.50
Mini Statement	Free	Free	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free	Free	Free
Bill Pay	K0.50	Free	Free	Free	Free	Free[1]	Free
Airline Ticket Payment	K2.50	K2.50	Free	Free	K2.50	K2.50	K2.50
EFTPoS SERVICE							
Purchases-Local Merchant	Free (<K25.99) K0.25 (>K26.00)	Free	Free	Free	Free	Free	N/A
Balance Enquiry – Local Merchant	Free[4]	Free[4]	Free	Free	Free	Free	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	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
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	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

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	BSP GOLD	BSP FIRST	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT
ATM SERVICE							
Cash withdrawal at BSP ATM, using BSP VISA Debit Card	K0.50	Free	Free	Free	Free	Free[1]	N/A
Cash withdrawal at BSP ATM, using Other Banks Debit Card	K2.50	K2.50	K2.50	K2.50	K2.50	K2.50	N/A
Cash withdrawal at Other Local Banks ATM, using BSP Debit Card	K2.50	K2.50	K2.50	K2.50	K2.50	K2.50	N/A
Balance Enquiry at BSP ATM using BSP Debit Card	K0.50	Free[4]	Free	Free	Free	Free	N/A
Balance enquiry at BSP ATM, using Other Banks Debit Card	K0.50	K0.50	K0.50	K0.50	K0.50	K0.50	N/A
Phone Top Up (All Networks)	K0.75	K0.75	Free	Free	Free	Free[1]	N/A
Mini Statement	K0.50	Free	Free	Free	Free	Free	N/A
PIN Change	Free	Free	Free	Free	Free	Free	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	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
Balance Enquiry – VDC Card used Overseas	K1.50	K1.50	K1.50	1.5	K1.50	N/A	N/A
PERSONAL INTERNET BANKING SERVICE (APP/WEB)							
Funds Transfer to Own Accounts	Free	Free	Free	Free	Free	N/A	Free
Funds Transfer to Other BSP Accounts	K0.50	Free	Free	Free	Free	N/A	Free
Funds Transfer to Other Bank Accounts	K0.50	Free	Free	Free	Free	N/A	Free
Overseas Fund Transfer (FX)~	K40.00	K40.00	K40.00	40	K40.00	N/A	K40.00
Mobile Top-up (All Networks)	K0.50	K0.50	Free	Free	Free	N/A	Free
Easipay Top-up	K0.25	K0.50	Free	Free	Free	N/A	Free
Origin Solar Power Top-up	K0.50	Free	Free	Free	Free	N/A	K0.50
School Fee Payment	K0.50	Free	Free	Free	Free	N/A	K0.50
Sola PayGo Top-up	K0.50	Free	Free	Free	Free	N/A	K0.50
Airline Ticket Payment	K2.50	K2.50	Free	Free	K2.50	N/A	K2.50
Mobile Merchant Payment	K0.10	K0.10	Free	Free	Free	N/A	K0.10
Bill Payment	K0.50	Free	Free	Free	Free	N/A	Free
File Upload	K0.50	Free	N/A	N/A	Free	N/A	N/A
Batch Transfer	K0.50	Free	Free	Free	Free	Free	Free
Balance Enquiry	Free	Free	Free	Free	Free	N/A	Free
Statement Request	Free	Free	Free	Free	Free	N/A	Free
Loan Payment	Free	Free	Free	Free	N/A	N/A	Free
BSP PAY							
BSP Pay	K0.25	Free	Free	Free	Free	Free	K0.25
OTHER SERVICES FEES & CHARGES							
Statements							
Printout at the Branch	Free	Free	Free	Free	Free	Free	Free
Dormant Account							
Reactivation Fee	Free	Free	Free	Free	Free	Free	Free
Standing Order							
Branch - Over the Counter							
Establishment fee (one off)	K5.00	Free	Free	Free	Free	Free	K5.00
To Own Accounts	K1.00	Free	Free	Free	Free	Free	K1.00
To BSP Accounts	K1.00	Free	Free	Free	Free	Free	K1.00
To Other Bank Accounts	K1.00	Free	Free	Free	Free	Free	K1.00
Edit/Amend	Free	Free	Free	Free	Free	Free	Free
Reject	K10.00	Free	Free	Free	Free	Free	K10.00
Internet Banking (Web/App)							
Establishment fee (one off)	Free	Free	Free	Free	Free	Free	Free
To Own Accounts	Free	Free	Free	Free	Free	Free	Free
To BSP Accounts	K0.50	Free	Free	Free	Free	Free	K0.50
To Other Accounts	K0.50	Free	Free	Free	Free	Free	K0.50
Edit/Amend	Free	Free	Free	Free	Free	Free	Free
Reject	K10.00	K10	K10	K10	K10	K10	K10.00

ACCOUNT FEES & CHARGES DESCRIPTIONS	KUNDU STANDARD	KUNDU PACKAGE	BSP GOLD	BSP FIRST	SUMATIN ACCOUNT	KIDS ACCOUNT	PLUS SAVER ACCOUNT
Cards (Kundu/Sumatin/Kids/Visa Debit/SME Visa Debit)							
Application	Free	Free	Free	Free	Free	Free	N/A
Annual Fee	Free	Free	Free	Free	Free	N/A	N/A
New Card Issuance	Free	Free	Free	Free	Free	Free	N/A
Card Replacement Fee (Card damaged/Lost/Stolen)»	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	Free	Free	N/A
Card replacement Fee when expired (VISA Debit Card)	Free	Free	Free	Free	Free	N/A	N/A
PIN change at BSP ATM	Free	Free	Free	Free	Free	Free	N/A
PIN reset at the Branch	Free	Free	Free	Free	Free	Free	N/A
Issuer Fee (VISA Debit Card)	2.5% of PGK Value	2.5% of PGK Value	2.5% of PGK Value	2.5% of PGK Value	2.5% of PGK Value	N/A	N/A
Temporary Overdraft							
Unarranged Overdraft Interest	17.10%	17.10%	17.10%	17.10%	17.10%	17.10%	Free
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
Term Deposit Penalty							
Early Redemption Fee	Free	Free	Free	Free	N/A	N/A	Free
Early Redemption Penalty Interest	10%	10%	10%	10%	N/A	N/A	10%

INTERNATIONAL TRANSFERS	
Telegraphic Transfer - Branch	K50
Telegraphic Transfer - Inward	K15
Standard Investigation	K100
Foreign Currency Notes	No service fee applicable. Subject to exchange rate of currency
BANK AUDIT CERTIFICATE	
Personal & Business Accounts	K50
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	300.00 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	
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

CARD LIMITS (Domestic & International)

Card Daily & Transaction Limits

CARD TYPE	EFTPOS	ATM	ONLINE PAYMENTS
	DAILY	DAILY	DAILY
Sumatin Card	K5,000.00	K2,000.00	N/A
Kids Card	K5,000.00	K2,000.00	N/A
Kundu Card	K10,000.00	K3,000.00	N/A
VISA Classic Debit	K15,000.00	K5,000.00	K15,000.00
VISA Silver Debit	K25,000.00	K5,000.00	K15,000.00
VISA Gold Debit	K35,000.00	K5,000.00	K25,000.00
VISA Platinum Debit	K50,000.00	K5,000.00	K25,000.00

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#)

LIMIT TYPE	RECIPIENT	AMOUNT	SENDER	
			DAILY	TRANSACTION
STANDARD[6]	Balance Limit	K5,000.00	K3,000.00	K1,000.00
	Annual Receiving Limit	K60,000.00		
SIMPLE[7]	Balance Limit	K2,000.00	K2,000.00	K750.00
	Annual Receiving Limit	K24,000.00		
BASIC[8]	Balance Limit	K500.00	NA	NA
	Annual Receiving Limit	K500.00 Rolling an. Inflow limit		

TRANSACTION TYPE	STANDARD LIMIT		SIMPLE LIMIT		BASIC LIMIT	
	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

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

FX TRANSACTION LIMITS

TRANSACTION TYPE	DAILY	MONTHLY
Overseas Fund Transfer (FX) via Internet Banking - BSP First	K100,000.00	K3,100,000.00
Overseas Fund Transfer (FX) via Internet Banking - BSP Gold	K75,000.00	K2,325,000.00
Overseas Fund Transfer (FX) via Internet Banking - BSP Green	K50,000.00	K1,550,000.00