

The following are the bank's service fees which are subject to change. Please enquire at any BCI office.

S1 PEOPLE'S SAVER ACCOUNT – PAY AS YOU GO

Withdrawal via teller	\$1.50
Reconciliation books – 1st one free	\$3
Debit interest charge	19.50%pa

S3 MY FIRST SAVER ACCOUNT

Withdrawal	\$50
Monthly admin fee	\$Nil
Lost passbook replacement	\$20

S6 EVERYDAY ACCOUNT – ALL YOU CAN EAT

Withdrawal via teller (2 free per month)	\$1.50
Monthly fee	\$7
Eftpos and BCI ATM transactions	\$Nil
Reconciliation books	\$3
Debit interest charge	19.5%pa

S7 CHEQUE ACCOUNT

Account administration fee	\$3.50
Cheque book (50 leaves)	\$8
Cheque book (100 leaves)	\$12
Dishonour fee	\$30
Overdraft facility fee 1% of limit. Min	\$200
Unarranged overdraft	\$30 per day
Stop cheque fee	\$15 per item
Transaction fee	\$0.35
Special answer fee BCI	\$15
Special answer fee other banks	\$30
Medium 50 page deposit book	\$15
Large 50 page deposit book	\$20

S8 GOLDEN SAVER ACCOUNT

Monthly admin fee	\$Nil
Debit interest charge	19.50%pa

S9 BONUS SAVER

Withdraw via Teller	\$1.50
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S21 PASSBOOK ACCOUNT – OUTER ISLANDS ONLY

Monthly admin fee	\$1
Debit interest charge	19.50%pa
Lost passbook replacement	\$20

TERM DEPOSIT

Withdrawal before maturity	\$50 plus 2% off rate
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VAKA DEBIT MASTERCARD/ EVERYDAY CARD

Reissue of Card	\$15
Reissue of PIN	\$5

VAKA DEBIT MASTERCARD

Emergency Replacement Card	\$20
Online Dispute	\$50
Online Transaction	\$0.35
ATM Transaction	\$0.35
Eftpos Transaction	\$0.35

EVERYDAY CARD

BSP Eftpos Transaction (Cook Islands Only)	\$0.35
Everyday Card Withdrawal BSP Local ATM	\$1.50

AUTOMATIC PAYMENTS

New/modify/cancel	\$5
Transaction fee - external	\$1
Transaction fee - internal	\$Nil
Dishonour fee	\$10

BANK CHEQUES

Issuance	\$12
Cheque delivery	\$5
Cancellation	\$12

MONEY ORDERS BETWEEN ISLANDS

Deposit confirmation	\$5
Cheque issuance	\$12
Cheque delivery	\$5

BANK STATEMENTS

Replacement page / Electronic copy	\$5
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INTERNATIONAL TRANSFERS

To New Zealand	\$15
From New Zealand to BCI account	\$7.50 (pension payments \$5)
To other countries	\$35 plus overseas costs
From other countries to BCI account	\$7.50
Transfer trace/return funds	\$55

FOREIGN CURRENCY

Sale of foreign notes	\$6
Purchase of foreign notes	\$7.50

BANKING OF OVERSEAS CHEQUES

Cheques drawn on New Zealand	\$20 per cheque
Cheques drawn on other countries	\$65 per cheque
Dishonoured cheques	\$65 per cheque

WITHHOLDING TAX ON DEPOSITS

Non residents	15%
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BANK CONFIRMATIONS

Short form audit confirmation	\$40 per hour – min 1 hr
Comprehensive audit confirmation	\$50 per hour – min 1 hr
Bank reference/opinion	\$10

VOUCHER AND MISCELLANEOUS ENQUIRIES

Voucher search	\$50 per hour - min ½ hr
Miscellaneous services	\$50 per hour - min ½ hr

OTHER FEES

3rd Party Withdrawals	\$5 per transaction
Dormancy Fee	\$15 per quarter year **
BCI Alerts	\$0.25
My Internet Banking Password Reset	\$5
Wages/Salary submitted for Manual Posting	\$1 per transactions*

* Denotes fees that have been revised in this brochure
 ** Dormancy fee on all accounts inoperative for 2 years

***BCI will not be responsible of other bank fees and charges



**LOCAL PEOPLE,
LOCAL BANK.**

Some things just go better together



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Telephone:

Facsimile:

Email:

Web:

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(682) 29-341

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Branches

Aitutaki:

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Atiu:

Tel: 33-341 Fax: 33-341

Mangaia:

Tel: 34-341 Fax: 34-341

Manihiki:

• Tukao

Tel: 43-376 Fax: 43-376

• Tauhunu

Tel: 43-013 Fax: 43-013

Mitiaro:

Tel: 36-154 Fax: 36-154

Mauke

Tel: 35-137 Fax: 35-137

Penrhyn:

Tel: 42-342 Fax: 42-341

Pukapuka:

Tel: 41-100 Fax: 41-100

Rakahanga:

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The People's Bank

Service Fees & Charges Effective 01st August 2020

