



NATIONAL BANK OF SAMOA FEES & CHARGES

Effective 01st January 2024

we are Samoa



FEE DESCRIPTION	AMOUNT
RETAIL BANKING & GENERAL SERVICES	
1. ATM Card Fees:	
▪ Card Replacement	\$5.00
▪ Pin Re-issue / Resetting	\$5.00 (2nd request and more)
▪ Cash Transaction - ATM withdraw	\$0.50 (per transaction)
2. AUDIT Confirmation	\$50.00
3. Automatic Transfer Fee	
▪ Internal bank accounts	\$1.50 (nbs account)
▪ External transfers- Standing Orders	\$5.50 (non-nbs account)
▪ Amendment Fee	\$3.00
4. Manual Transfer	
Internal	\$3.00
External	\$10.00
5. Bank Cheques	
New Bank Chq	\$15.00
Repurchase Bank Chq	\$15.00
Dishonored Chq (insufficient funds)	\$45.00
Counter Cheque	\$5.00
6. Certificate of Interest	
Paid or received for Audit Purposes	\$50.00
7. Certificate of Balance	
Photocopy/Replacement Certificate	\$40.00
8. Closing Fee	\$10.00
Re-opening Fee	\$10.00
9. Cash Handling Fees	
Coin Exchange Fee	\$5.00 - up to \$100.00 \$10.00 - \$101 up to \$500.00 \$15.00 - \$501 up to \$1,000.00 1.5% - >\$1,001.00
Cash handling services fee	\$20.00
Poorly arranged banking	\$5.00
10. CREDIT Letter	\$30.00
Confirmation of balance on behalf of a customer	
11. Lodgement Books	
▪ Small	\$6.00 (100 leaves)
▪ Large	\$25.50
12. New Passbook	
Available only for joint accounts	\$20.00 for replacement of lost or mutilated passbook after 14 days
Update passbook to include all past transactions	\$0.50 every transaction
13. Note Exchange Fee	
▪ NBS Customer	Free up to \$2000. \$2001 + 0.1%
▪ Non-Customer	Up to \$2,000 - \$10. \$2,001+ 0.1%
14. Third Party cash/cheque deposit	
▪ Deposit to personal account	\$1.00
▪ Deposit to business account	\$2.00
15. Over the Counter Withdrawal	\$5.00
16. Transfer for cash-out using MSA account	\$15.00
17. Penalty fee	
Access & Savings Account	\$1.50 applied to all savings accounts



5 To Life Samoa Super Saver Pension Account	
18. Payroll Payment from the list	\$0.50/person & \$10.00/other banks
19. Pension Payout fee	\$2.00
20. Print-out Fee: Bank Statement Customer request – at counter or email Special request for issues (daily, weekly, monthly & quarterly)	\$3.00 per page \$3.00/month
21. Photocopy	\$2.00 per page
22. Search fee Voucher & Cheques Tracing & Confirm destination of a cheque	\$20 less than hour and \$50.00 per hour \$20.00 per hour
23. Service Fee	nil
24. Telephone/email overseas	\$10.00 email to any country \$30.00 telephone for account query only
25. Withdrawal without Passbook Accounts for Clubs/Societies/Joint etc	\$20.00
26. Cheque without NBS Account	\$10.00
TERM DEPOSIT	
27. TD Break Fee	\$50.00
28. Amendment before maturity	\$20.00
29. TD Break Penalty Interest	1.0%
CHEQUE ACCOUNT	
30. Base fee	\$5.00 monthly
31. Activity fee	\$0.15 per item drawn or deposited in excess of first 20 items per month
32. Automatic transfer fee	\$1.50 per transaction for nbs account (advise about change to match SI fee. \$5.50 per transaction for non-nbs account
33. Dishonoured fee	\$40.00 Lack of funds \$20.00 Technical error or irregularities
34. CHEQUE Books 25 leaves 50 leaves 100 leaves 200 leaves	\$17.50 \$35.00 \$70.00 \$140.00 Inclusive of government stamp duty of \$0.50 per leaf
35. Special answer - Other Bank Cheques	\$20.00 when a customer requests immediate clearance of a cheque
36. Special Authority	\$20.00 when a customer at overseas request to withdrawal or transfer funds to another account
37. Stop notice fee – lost cheques	\$20.00
38. Inward dishonour cheque fee	\$20.00 (if re-lodge by staff)
INTERNATIONAL FEES & CHARGES	
NOTE: International transactions maybe subject to Gov't stamp duty	



39. INWARD PAYMENT	
(a) Direct Credit into bank accounts On forward inward to non NBS customers	\$15.00 (NBS customers) \$20.00 (Other banks customers)
(b) Cash/cheque withdrawal and IB transfer between MTOs related to inward remittance disbursement	0.45% value of the TT amount in tala equivalent
(c) Cash deposit by MTO for inward remittance to NBS customer account	\$1.00 (on MTO – cash or account)
(d) IB transfer to fund MTO agents for inward remittance disbursement	\$2.00 per IB transfer
(e) Encashment of Foreign Cheques (Traveller's cheques, Cashier Cheques, M/Order)	\$170.50 including stamp duty/courier for clearance/commission.
40. OUTWARD PAYMENT	
(f) Telegraphic transfer	\$30.00
(g) Cash/cheque deposit and IB transfer related to outward payment completed by other financial institutions (Banks or MTOs)	0.45% value of the TT amount in tala equivalent
(h) Stop Payments	\$25.00
(i) Cover Swap	0.50% Commission \$10.00 minimum \$50.00 maximum
(j) Inter-Bank Settlement	\$10.00
41. FOREIGN CURRENCY ACCOUNT	
(k) Account maintenance fee - monthly	\$30.00 per currency
(l) Cash Lodgement	\$100 of the currency
(m) Foreign Cheque deposit	\$0.50 stamp duty / \$10.00 commission
(n) Inward Remittance	0.50% value of the remittance
(o) Outward Remittances	0.50% value of the remittance
(p) Foreign Cheque Collection	On application
(q) Account closure	On application
DIGITAL SERVICES	
42. DEBIT MASTERCARD	
(i) Joining fee	\$65 first card issue
(ii) Annual fee	\$65 renewal of existing card
(iii) ANZ ATM withdraw	\$0.50 per withdraw
(iv) ANZ ATM balance enquiry	\$0.50 per enquiry
(v) BSP ATM withdraw	\$15.00 per withdraw
(vi) BSP Balance enquiry	\$2.00 per enquiry
(vii) POS purchases local	\$0.50 (tap and go)
(viii) Internet payment	\$0.50 per transaction
(ix) Replacement Card fee	\$20.00 per reporting
(x) Emergency Card Fee	\$30.00 Customer request via overseas Bank
(xi) PIN Replacement	\$10.00 on request
(xii) Non <i>nbs</i> debit card withdrawal fee from nbs ATM	NZ\$4 per withdraw
43. EziBank	NIL



EziSend	\$4.13 per transaction
44. NBS ATM MASTERCARD	
(xiii) Withdraw	Nil withdraw/Bal enquiry
(xiv) Balance Enquiry	Nil
(xv) Pin change	Nil
(xvi) Scheme branded international card	\$0.50 per withdraw
(xvii) Scheme branded international card	\$10.00 per withdraw
(xviii) ANZ Samoa (Local Visa card)	\$2.00 per balance enquiry
(xix) BSP (Local Visa card)	\$15.00 per withdraw/nil bal enquiry
45. INTERNET BANKING TRANSFER	
(xx) Transfer funds to other banks	\$5.50 per bank
(xxi) Internal transfer between personal account	\$0.20 per transfer in excess of 10 free transfers monthly
(xxii) Internal transfer involving business account excluding MTOs	\$0.50 per transfer in excess of 15 free transfers monthly