



**Head Office:**

Telephone:

Facsimile:

Email:

Web:

P.O. Box 113, Rarotonga,

(682) 29-341

(682) 29-343

cash@bci.co.ck

www.bci.co.ck

**Branches**

Aitutaki:

Tel: 31-001 Fax: 31-515

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:

Tel: 44-030 Fax: 44-030



**The People's Bank**



**Service Fees & Charges  
Effective 30 September 2018**

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

Eftpos & BCI ATM transaction	\$0.35
Withdrawal via teller	\$1.50 *
Reissue of PIN	\$5
Reissue of Everyday card	\$15
Withdrawal on other bank ATM	\$1.50
Reconciliation books – 1st one free	\$3
Debit interest charge	19.50%pa

### S3 MY FIRST SAVER ACCOUNT

Early withdrawal	\$50
Monthly admin fee	\$Nil
Lost passbook replacement	\$20v

### S6 EVERYDAY ACCOUNT – ALL YOU CAN EAT

Withdrawal via teller (2 free per month)	\$1.50 *
Monthly fee	\$7
Reissue of PIN	\$5
Reissue of Everyday card	\$15
Withdrawal on other bank ATM	\$1.50
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
Reissue of PIN	\$5
Reissue of Everyday card	\$15
Debit interest charge	19.50%pa

### S9 BONUS SAVER

Withdraw via Teller	\$1.50
---------------------	--------

### 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
----------------------------	-----------------------

### VAKA DEBIT MASTERCARD/ EVERYDAY CARD

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

### AUTOMATIC PAYMENTS

New/modify/cancel	\$5
Transaction fee - external	\$1
Transaction fee - internal Free	
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
------------------------------------	-----

### 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 chq
Cheques drawn on other countries	\$65 per cheque
Dishonoured cheques	\$65 per cheque

### WITHHOLDING TAX ON DEPOSITS

Non residents	15%
---------------	-----

### BANK CONFIRMATIONS

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

### VOUCHER AND MISCELLANEOUS ENQUIRIES

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

### ADDITIONAL FEES

Dormancy Fee on all accounts inoperative for 2 years	\$15 per qtr year
3rd Party Withdrawals	\$5 per transaction *

\* Denotes fees that have been revised in this brochure