



Fees and Charges

EFFECTIVE SEPTEMBER 2020

Transaction Account Fees		Transactional Products				
FEE DESCRIPTION	SAVINGS ACCOUNT	CHEQUE ACCOUNT (Individual)	CHEQUE ACCOUNT (Business)	CASH MANAGEMENT ACCOUNT (Individual)	CASH MANAGEMENT ACCOUNT (Business)	FIXED DEPOSIT ACCOUNT
ACCOUNT	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES
Monthly Account – Average Bal > K5,000	Free	Free	Free	Free	Free	Free
Monthly Account – Average Bal < K5,000	K10/month	K20/month	K20/month	K20/month	K20/month	Free
Minimum Monthly Balance Fee (<K500)	K10	K10	K10	K10	K10	Free
Dormant Account Fee	K10/month	K10/month	K10/month	K10/month	K10/month	K10/month
Account closed within 6 months of opening	K25	K25	K25	K25	K25	K25
CASH HANDLING FEES / OVER THE COUNTER						
Over the counter withdrawal fee	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction
Cash Deposits < K20,000	Free	Free	Free	Free	Free	NA
Cash Deposits > K20,000	K5 per transaction ¹	K5 per transaction ¹	K5 per transaction ¹	K5 per transaction ¹	K5 per transaction ¹	NA
Cash Withdrawals < K5,000	K5	K5	K5	K5	K5	NA
Cash Withdrawals > K5,000	K5 per transaction ²	K5 per transaction ²	K5 per transaction ²	K5 per transaction ²	K5 per transaction ²	NA
KINA KONECT						
Funds Transfer (OWN ACCTS)	Free	Free	NA	NA	NA	NA
Funds Transfer (KINA BANK) <K75	K0.50t	K0.50t	NA	NA	NA	NA
Funds Transfer (KINA BANK) K75 - K250	K1	K1	NA	NA	NA	NA
Funds Transfer (KINA BANK) > K250	K1.50	K1.50	NA	NA	NA	NA
Funds Transfer (OTHER BANK) <K75	K1	K1	NA	NA	NA	NA
Funds Transfer (OTHER BANK) K75 – K250	K1.50	K1.50	NA	NA	NA	NA
Funds Transfer (OTHER BANK) K250	K2	K2	NA	NA	NA	NA
Phone Top Up (All Networks)	Free	Free	NA	NA	NA	NA
Easipay Top Up	Free	Free	NA	NA	NA	NA
Mini Statement	K0.20t ³	K0.20t ³	NA	NA	NA	NA
Balance Enquiry	K0.20t ³	K0.20t ³	NA	NA	NA	NA
EFTPOS SERVICE						
KinaCard on Kina Eftpos Terminal	Free	Free	NA	NA	NA	NA
Balance Check on Kina Eftpos Terminal	Free	Free	NA	NA	NA	NA
Local Card POS Acquiring (Kina Merchant Service Fee)	NA	NA	1% of the purchase value	NA	NA	NA
Merchant POS Rental (Terminal Monthly Rental – Single Sim)	NA	NA	K50 per terminal	NA	NA	NA
Merchant POS Rental (Terminal Monthly Rental – Dual Sim)	NA	NA	K80 per terminal	NA	NA	NA
BPNG POS Acquiring (Merchant Service Fee)	NA	NA	1% of the purchase value	NA	NA	NA

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EFTPOS SERVICE	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES
MasterCard POS Acquiring (Merchant Service Fee)	NA	NA	5% of the purchase value	NA	NA	NA
Visa POS Acquiring (Merchant Service Fee)	NA	NA	5% of the purchase value	NA	NA	NA
UPI POS Acquiring (Merchant Service Fee)	NA	NA	5% of the purchase value	NA	NA	NA
Early Termination Fee (per Kina Merchant Facility terminated)	NA	NA	K500	NA	NA	NA
Damage Terminal Fee (for each terminal damaged)	NA	NA	K1000	NA	NA	NA
ATM SERVICE						
ATM Cash withdrawal at Kina ATM, using your KinaCard	Free	Free	NA	NA	NA	NA
ATM Cash withdrawal at Other Local Banks ATM, using your KinaCard	K2.50	K2.50	NA	NA	NA	NA
ATM balance enquiry at Kina ATM, using your KinaCard	Free	Free	NA	NA	NA	NA
ATM balance enquiry at Other Local Banks ATM, using your KinaCard	K0.50t	K0.50t	NA	NA	NA	NA
ATM Mini Statement at Kina ATM, using your KinaCard	Free	Free	NA	NA	NA	NA
INTERNET BANKING (MOBILE APP) SERVICE						
Funds Transfer Own Account	Free	Free	Free	Free	Free	NA
Funds Transfer Other Kina Account	K0.50t	K0.50t	K0.50t	K0.50t	K0.50t	NA
Funds Transfer Other Bank Account	K1	K1	K1	K1	K1	NA
Mobile Top Up (All Networks)	Free	Free	NA	Free	NA	NA
PNG Power Mobile Top Up	Free	Free	NA	Free	NA	NA
Bill Payment	Free	Free	K0.60t	Free	K0.60t	NA
Salary Crediting By Data Entry Other Kina	NA	NA	K0.50t	NA	K0.50t	NA
Salary Crediting By Data Entry Other Bank	NA	NA	K1	NA	K1	NA
Salary Crediting By File Upload Other Kina	NA	NA	K0.25t	NA	K0.25t	NA
Salary Crediting By File Upload Other Bank	NA	NA	K0.50t	NA	K0.50t	NA
Deposited Cheque Enquiry	NA	NA	Free	NA	Free	NA
Loan Payment	NA	NA	Free	NA	Free	NA
Fixed Deposit Placement	NA	NA	Free	NA	Free	NA
Fixed Deposit Withdrawal	NA	NA	NA	NA	NA	NA
Statement Request	NA	NA	Free	NA	Free	NA
Bank Cheque Order	NA	NA	Free	NA	Free	NA
INTERNET BANKING (WEB) SERVICE						
First Time Registration Fee (One Off)	NA	NA	NA	NA	NA	NA
Monthly Fee	NA	NA	K20	NA	K20	NA
Funds Transfer Own Account	Free	Free	Free	Free	Free	NA

Transaction Account Fees		Transactional Products				
FEE DESCRIPTION	SAVINGS ACCOUNT	CHEQUE ACCOUNT (Individual)	CHEQUE ACCOUNT (Business)	CASH MANAGEMENT ACCOUNT (Individual)	CASH MANAGEMENT ACCOUNT (Business)	FIXED DEPOSIT ACCOUNT
INTERNET BANKING (WEB) SERVICE	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES
Funds Transfer Other Kina Account	K0.50t	K0.50t	K0.50t	K0.50	K0.50t	NA
Funds Transfer Other Bank Account	K1	K1	K1	K1	K1	NA
Mobile Top Up (All Networks)	Free	Free	NA	Free	NA	NA
PNG Power Mobile Top Up	Free	Free	NA	Free	NA	NA
Bill Payment	K0.60t	K0.60t	K0.60t	K0.60t	K0.60t	NA
Salary Crediting By Data Entry Other Kina	NA	NA	K0.50t	NA	K0.50t	NA
Salary Crediting By Data Entry Other Bank	NA	NA	K1	NA	K1	NA
Salary Crediting By File Upload Other Kina	NA	NA	K0.25t	NA	K0.25t	NA
Salary Crediting By File Upload Other Bank	NA	NA	K0.50t	NA	K0.50t	NA
Telegraphic Transfer Payment	K50	K50	K50	K50	K50	NA
Deposited Cheque Enquiry	Free	Free	Free	Free	Free	NA
Loan Payment	Free	Free	Free	Free	Free	NA
Fixed Deposit Placement	Free	Free	Free	Free	Free	NA
Fixed Deposit Withdrawal	NA	NA	NA	NA	NA	NA
Statement Request	Free	Free	Free	Free	Free	NA
Bank Cheque Order	NA	NA	Free	NA	Free	NA
OTHER FEES						
Issue Bank Cheque	K25	K25	K25	K25	K25	NA
Duplicate Statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement
Transaction Printout	K10 per print out	K10 per print out	K10 per print out	K10 per print out	K10 per print out	K10 per print out
Voucher Copy	K10 per print	K10 per print	K10 per print	K10 per print	K10 per print	K10 per print
Search Fee	Free	K50/hr	K50/hr	K50/hr	K50/hr	K50/hr
Stop Payment (per item/range of items)	Free	K25	K25	K25	K25	Free
Kina Card Replacement Fee (Card damaged/Lost/Stolen)	K20	K20	NA	NA	NA	NA
Temporary Unauthorised Overdraft Fee	NA	K100/instance	K100/instance	K100/instance	K100/instance	Free
Unauthorised Overdraft Interest	NA	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	Free
Fixed Deposit Break Fee	NA	NA	NA	NA	NA	K100 plus any applicable interest penalty
CHEQUE FEES						
Cheque Book (25 leafs)	NA	K10	K10	NA	NA	NA
Cheque Book (50 leafs)	NA	K15	K15	NA	NA	NA
Cheque Book (100 leafs)	NA	K30	K30	NA	NA	NA
Cheque Book (200 leafs)	NA	K60	K60	NA	NA	NA
Cheque Processing Fee - First 10 cheques each month	NA	Free	Free	NA	NA	NA
Cheque Processing Fee – Subsequent Cheques	NA	K0.50t/cheque	K0.50t/cheque	NA	NA	NA
Cheque Returned - Irregularities	NA	K50	K50	NA	NA	NA
Cheque Returned – Insufficient Funds	NA	K50	K50	NA	NA	NA
Special Answer on Kina Cheques	NA	K100	K100	K100	K100	NA
Special Answer for Other Bank Cheques	NA	K100	K100	K100	K100	NA

Transaction Account Fees		Transactional Products				
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CHEQUE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES	SERVICE FEES
Inward Clean Collection	Free	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	NA
Inward Item Returned Unpaid	Free	K25/item	K25/item	K25/item	K25/item	NA
Inward Dishonour Fee	Free	K50	K50	K50	K50	NA
Outward Clean Collection	Free	K150	K150	K150	K150	NA

NOTES:

- **Cash Handling Fees**
 - ¹Plus 1.0% of amount over K20,000
 - ²Plus 1.0% of amount over K5,000
- **Kina Connect (USSD)**
 - ³(3 free per day, charged on the 4th attempt)
- **NA – Service/Feature is not applicable**

CASH MANAGEMENT ACCOUNT INTEREST RATES	
INTEREST PAYABLE	
Daily Balance K0 – K4,999	Nil Interest
Daily Balance K5,000 – K249,999	0.25%p.a.
Daily Balance K250,000 – K499,999	0.50%p.a.
Daily Balance K500,000 – K999,999	0.75%p.a.
Daily Balance K1,000,000 – K4,999,999	1.00%p.a.
Daily Balance > K5,000,000	1.50%p.a.

FIXED DEPOSIT INTEREST RATES		
TERM	K5,000 – K99,999	K100,000 – K499,999
30 Days	0.50%p.a.	0.75%p.a.
60 Days	0.75%p.a.	1.00%p.a.
90 Days	1.00%p.a.	1.25%p.a.
6 Months	1.25%p.a.	1.50%p.a.
12 Months	1.50%p.a.	1.75%p.a.
2 Years	1.75%p.a.	2.00%p.a.
3 Years	2.00%p.a.	2.25%p.a.
4 Years	2.00%p.a.	2.25%p.a.
5 Years	2.00%p.a.	2.25%p.a.

*Amounts over K500, 000 are subject to application

INTERNATIONAL SERVICES	
OVERSEAS TRANSFER	
Inward	K10
Issue Telegraphic Transfer	K50
Amend Telegraphic Transfer	K50 plus Agent Charges
Refund Telegraphic Transfer	K50 plus Agent Charges
Telegraphic Transfer Tracer	K50 plus Agent Charges
Stop Payment – Telegraphic Transfer	K50 plus Agent Charges

TRANSACTION LIMITS	
VISA DEBIT CARD	
Monthly Transaction Limit	K20,000 (Maximum Amount)
Daily EFTPoS Purchase Limit	K15,000 (Maximum Amount)
Daily ATM Cash Out Limit	K5,000 (Maximum Single Amount)
Daily EFTPoS Cash Out Limit	K2,000 (Maximum Amount) K2,000 (Maximum Single Amount)
VISA GOLD DEBIT CARD	
Monthly Transaction Limit	K40,000 (Maximum Amount)
Daily EFTPoS Purchase Limit	K15,000 (Maximum Amount)
Daily ATM Cash Out Limit	K5,000 (Maximum Single Amount)
Daily EFTPoS Cash Out Limit	K2,000 (Maximum Amount) K2,000 (Maximum Single Amount)

CARD FEES

KINACARD

KinaCard Replacement (card lost/stolen/damaged/Reissue of PIN)	K20
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VISA DEBIT CARD

Issuance Fee	K100
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Annual Fee	K100
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Visa Debit Card Replacement (card lost/stolen/damaged/Reissue of PIN)	K50
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Visa Debit Card Replacement (EMERGENCY)	K65
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Monthly Service Fee	NA (For new Kina Bank customers)
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Kina Bank ATM Withdrawal Fee	Free
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Kina Bank Balance Enquiry Fee	Free
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International POS transaction Fee	K2
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International ATM Withdrawal Fee	K10
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International ATM Balance Enquiry Fee	K2
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Foreign Currency Conversion Fee	2.50% of the transaction amount in PGK
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VISA CREDIT CARD

	VISA CLASSIC	VISA GOLD
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Annual Fee	K50	K100
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Joining Fee per card	K50	K100
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Over Limit Fee	K10	K10
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% Over the limit allowed	K0 Charge Over the Card limit fee of K10	
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Card Replacement Fee	K50	K50
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Dishonored Fee	K20	K20
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Past Due Fee	K10	K10
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International ATM Withdrawal Fee (As per ANZ)	K10	K10
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International Ethos Cash Advance Fee (As per ANZ)	K10	K10
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International ATM Balance Inquiry Fee	K2	K2
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Credit Card Standing Order fee	K10	K10
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Statement Copy fee	K10	K10
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OTHER BANK SERVICE FEES

LOCAL TRANSFER

Inward Transfer	Free
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Outward – Bank Cheque	K25
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Reprurchased Bank Cheque	K50
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Payment Order	K25
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FOREIGN CURRENCY NOTES

Foreign Currency Notes Purchase Fee	Free
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Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)
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STANDING INSTRUCTIONS

Standing Order by Bank Cheque	K10 plus Bank Cheque fee
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Standing Order by Telegraphic Transfer	K10 plus Telegraphic Transfer Fee
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Standing Order by KATS	K20
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AUDIT CONFIRMATION

Audit Confirmation	K50
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Comprehensive Certificate	K50/hr
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IMPORT DOCUMENTARY CREDITS

Sight	0.375% (Min Charge K500)
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30 Days	0.50% (Min Charge K500)
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60 Days	0.70% (Min Charge K500)
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90 Days	0.90% (Min Charge K500)
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Over 90 Days	1.00% (Min Charge K500)
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Sight Maximum Validity 6 Months; beyond 6 month validity	Additional 0.125% per month
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Sight Discrepancy	K40
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Sight Amendment	K100 plus Value and Term Adjustment Fees
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DOCUMENTARY CLEAN COLLECTION

Inward – Sight	0.275% (Min charge K200 OR Max K1,000)
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Inward 30 – 90 Days	0.275%
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Inward Over 90 Days	1.00%
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Inward Discrepancy	K50
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Inward Amendment	K100 plus value and term adjustment fees
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CREDIT TRANSFERS

Advising	K50
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Confirmation	0.10% of Credit Amount every 3 months
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Negotiation	0.25% of Credit Amount (Min Charge K500 or Max charge K1,000)
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Bill for Collection	0.25% of Credit Amount (Min charge K500 OR Max charge K1,000)
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Amendment	K100 plus Value and Term Adjustment Fees
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RETAIL LENDING FEES

Fees	3 YEAR FIXED RATE HOME LOAN	STANDARD HOME LOAN	SECURED PERSONAL LOAN	UNSECURED PERSONAL LOAN	3 YEARS FIXED RATE RESIDENTIAL	RESIDENTIAL PROPERTY INVESTMENT LOAN
Insurance Renewal	K100	K100	NA	NA	K100	K100
Discharge Fee	K200	K200	NA	NA	K200	K200
Settlement Fee	K200	K200	NA	NA	K200	K200
Establishment Fee	K1,000	K1,000	K300	K300	K1000	K1000
Monthly Keeping Fee	K10	K10	K10	K10	K10	K10
Early Termination Fee	K2,500 within 5 years	K2,500 within 5 years	NA	NA	K2,500 within 5 years	K2,500 within 5 years
Inspection Fee	K300	K300	NA	NA	K300	K300
Drawdown Fee	K100	K100	NA	NA	K100	K100
Settlement Fee	K200	K200	NA	NA	K200	K200
Upfront Application Fee	NA	NA	NA	NA	NA	NA

LOAN EXTENTION FEES

Extension Up to 3 Months	K150 per Extension Request
Extensions Beyond 3 Months	K300 per Extension Request

RECOVERY FEES

Letter of Demand	K100 per Letter
Notice of Default	K200 per Notice
Repossession / Eviction	K1,000 plus all security and other associated costs per Repossession / Eviction
Property Disposal by Tender on Default	K500 plus all applicable advertising and other associated costs per Property

GOVERNMENT FEES & CHARGES -DEPARTMENT OF LAND FEES

Land Title Search & Printout	K205 per title
Land Rental Printout	K7 per document
Registration Fee	K700
Documentation Fee	K150

* Indicative only, subject to change without notice

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together it's possible

