

Handy tips



on how to reduce
bank fees



Handy tips on how to save on bank fees



1. Find the bank account that suits you best.

Kina Bank offers a range of bank accounts to suit most needs. It is important that you choose the account that is best for you, based on how you use your account. Check out the features of our various bank accounts online at www.kina.com.pg or speak to one of our branch staff who can help you choose the right account.



2. Regularly check your account balance

To avoid embarrassment in having your transactions declined, ensure there are sufficient funds available to cover any transactions or purchases but be aware of free transaction limits that may apply to your account. Internet banking is a good way to monitor usage as it is significantly cheaper and far more convenient as you have 24/7 access.



3. Don't overdraw your account.

Fees apply if your account goes overdrawn without prior authority from Kina Bank. Try to reschedule your payments if you can to avoid these fees. Such fees only apply to cheque accounts, and declined cheques will be returned.



4. Check when periodical payments are due and reschedule them if necessary.

If there are insufficient funds in your account when a periodical payment is scheduled, you are likely to be charged a late payment fee. Make sure you postpone spending to meet your payments. Know when they are due.



5. Use Kina Bank ATMs wherever possible

You will not be charged for ATM transactions at any Kina Bank ATM. However you will be charged a fee for using a non-Kina Bank ATM. Such fees are charged by the bank or operator that owns that ATM and not by Kina Bank.



6. Pay and withdraw cash using EFTPOS.

If you withdraw cash when you are paying for goods or services using EFTPOS you will avoid paying excess cash withdrawal fees.



7. Bank on-line.

Avoid over-the-counter fees altogether, by using internet banking, EFTPOS & ATMs. If you have not registered for internet banking or do not have a Kina card, please visit your nearest branch and speak to one of our staff. It is simple and free.

Using these tips will help you save on any fees you might pay and help you get the most from your everyday banking with Kina Bank.

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