



Kina Bank Products

June 2020



Transactional Products

Savings Account

Description:

A savings account that meets most customers' everyday banking needs. A low opening balance requirement and low fees together with the convenience of a debit card and internet banking.

Interest payable	0.25% p.a.
ITEM	RATES/FEE
Monthly Fee – Average Balance > K5000	Free
Monthly Fee – Average Balance < K5000	K10 per month
Minimum Monthly Balance (<K500)	K10
Over The Counter Withdrawal Fee	K5 per transaction
Issue Bank Cheque	K25 each
Duplicate Statement	K20 per statement
Transaction Printout	K10 per printout
Voucher Copy	K10 per print
Search Fee	Free
Stop Payment (per item/range of items)	Free
Dormant Account Fee	K10 per month
Account Closed Within 6 Months of Opening	K25
KinaCard Replacement Fee (Card Damaged/Lost/Stolen)	K20
Cash Handling Fees	
Cash Deposits <K20,000	Free
Cash Deposits >K20,000	K5 per transaction plus 1.0% of amount over K20,000
Cash Withdrawals <K5,000	K5 per transaction
Cash Withdrawals >K5,000	K5 per transaction plus 1.0% of amount over K5,000
EFTPOS	
KinaCard on Kina Eftpos Terminal	Free
Balance Check on Kina Eftpos Terminal	Free
ATM Service Fee	
Cash Withdrawal at Other Banks' ATM, using KinaCard	K2.50 per transaction
Balance Enquiry at Other Banks' ATM, using KinaCard	0.50 toea per enquiry
Cash Withdrawal at Kina ATM, using KinaCard	Free per transaction
Balance Enquiry at Kina ATM, using KinaCard	Free per enquiry
Mini Statements at Kina ATM, using KinaCard	Free
Local Transfer	
Inward Transfer's	Free
Outward - Bank Cheque	K25
Repurchased Bank Cheque	K50
Payment Order	K25
Foreign Currency Notes	
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)

ITEM	RATES/FEE
Internet Banking (WEB)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Bill Payment	0.60toea
Telegraphic Transfer Payment	K50
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Internet Banking (Mobile App)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Bill Payment	Free
Kina Connect (USSD)	
Pay Others - Other Bank <K75	K1
Pay Others - Other Bank K75-250	K1.50
Pay Others - Other Bank >K250	K2
Pay Others - Kina Bank <K75	0.50toea
Pay Others - Own Bank K75-250	K1
Pay Others - Own Bank >K250	K1.50
Phone Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Phone Balance/Mini-Statement	0.20toea, (3 free per day, charged for the 4 th)
Standing Instructions	
Standing Order by Bank Cheque	K10 plus Bank Cheque Fee
Standing Order by Telegraphic Transfer	K10 plus Telegraphic Transfer Fee
Standing Order by KATS	K20
Collection Fees	
Inward Clean Collection	Free
Inward Item Returned Unpaid	Free
Inward Dishonour Fee	Free
Outward Clean Collection	Free
Audit Confirmation	
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour
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

Cheque Account (Individual)

Description:

Ideal for personal customers who need full transaction facilities to meet their cash, cheque and payment requirements.

Interest payable

Nil

ITEM

RATES/FEE

Monthly Fee – Average Balance > K5,000	Free
Monthly Fee – Average Balance < K5,000	K20 per month
Minimum Monthly Balance (<K500)	K10 monthly
Over The Counter Withdrawal Fee	K5 per transaction
Cheque Book (25 cheques)	K10 each
Cheque Book (50 cheques)	K15 each
Cheque Book (100 cheques)	K30 each
Cheque Book (200 cheques)	K60 each
Cheque Processing Fee (First 10 cheques each month)	Free
(Subsequent cheques)	K0.50 toea per cheque
Cheque Returned (Irregularities)	K50
Cheque Returned (Insufficient Funds)	K50
Stop Payment (per item / range of items)	K25
Issue Bank Cheque	K25 each
Temporary Unauthorised Overdraft Fee	K100 per Instance
Unauthorised Overdraft Interest	Prescribed Rate plus 6% (Min charge K20)
Duplicate Statement	K20 per statement
Transaction Printout	K10 per printout
Voucher Copy	K10 per copy
Search Fee	K50 per hour
Dormant Account Fee	K10 per month
Account Closed Within 6 Months of Opening	K25
KinaCard Replacement Fee (Card Damaged/Lost/Stolen)	K20
Cheques – Special Answer	
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100
Cash Handling Fees	
Cash Deposits <K20,000	Free
Cash Deposits >K20,000	K5 per transaction plus 1.0% of amount over K20,000
Cash Withdrawals <K5,000	K5 per transaction
Cash Withdrawals >K5,000	K5 per transaction plus 1.0% of amount over K5,000
Standing Instructions	
Standing Order by Bank Cheque	K10 plus Bank Cheque Fee
Standing Order by Telegraphic Transfer	K10 plus Telegraphic Transfer Fee
Standing Order by KATS	K20
Foreign Currency Notes	
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)

ITEM	RATES/FEE
Internet Banking (Web)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Bill Payment	0.60toea
Telegraphic Transfer Payment	K50
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Statement Request	Free
Internet Banking (Mobile App)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Bill Payment	Free
Kina Connect (USSD)	
Pay Others – Other Bank < K75	K1
Pay Others – Other Bank < K75 – K250	K1
Pay Others – Other Bank > K250	K2
Pay Others – Own Bank < K75	0.50toea
Pay Others – Own Bank K75 – K250	K1
Pay Others – Own Bank > K250	K1.50
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Balance Check / Mini Statement	0.20toea (3 Free per day, charged on the 4 th attempt)
ATM Service Fee	
Cash Withdrawal at Other Banks' ATM, using KinaCard	K2.50 per transaction
Balance Enquiry at Other Banks' ATM, using KinaCard	0.50 toea per enquiry
Cash Withdrawal at Kina ATM, using KinaCard	Free per transaction
Balance Enquiry at Kina ATM, using KinaCard	Free per enquiry
Mini Statements at Kina ATM, using KinaCard	Free
EFTPOS	
KinaCard on Kina Eftpos Terminal	Free
Balance Check on Kina Eftpos Terminal	Free
Collection Fees	
Inward Clean Collection	0.125% of Amount (Min charge K100)
Inward Item Returned Unpaid	K25 per item
Inward Dishonour Fee	K50
Outward Clean Collection	K150
Audit Confirmation	
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

ITEM**RATES/FEE****Local Transfer**

Inward Transfer's	Free
Outward Bank Cheque	K25
Repurchased Bank Cheque	K50
Payment Order	K25

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

Cheque Account (Business)

Description:

Ideal for business customers who need full transaction facilities to meet their cash, cheque and payment requirements.

Interest payable

Nil

ITEM

RATES/FEE

Monthly Fee – Average Balance > K5,000	Free
Monthly Fee – Average Balance < K5,000	K20 per month
Minimum Monthly Balance (<K500)	K10 monthly
Over The Counter Withdrawal Fee	K5 per transaction
Cheque Book (25 cheques)	K10 each
Cheque Book (50 cheques)	K15 each
Cheque Book (100 cheques)	K30 each
Cheque Book (200 cheques)	K60 each
Cheque Processing Fee (First 10 cheques each month)	Free
(Subsequent cheques)	0.50 toea per cheque
Cheque Returned (Irregularities)	K50
Cheque Returned (Insufficient Funds)	K50
Stop Payment (per item / range of items)	K25
Issue Bank Cheque	K25 each
Temporary Unauthorised Overdraft Fee	K100 per Instance
Unauthorised Overdraft Interest	Prescribed Rate plus 6% (Min charge K20)
Duplicate Statement	K20 per statement
Transaction Printout	K10 per printout
Voucher Copy	K10 per copy
Search Fee	K50 per hour
Dormant Account Fee	K10 per month
Account Closed Within 6 Months of Opening	K25
Cheques – Special Answer	
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100
Cash Handling Fees	
Cash Deposits <K20,000	Free
Cash Deposits >K20,000	K5 per transaction plus 1.0% of amount over K20,000
Cash Withdrawals <K5,000	K5 per transaction
Cash Withdrawals >K5,000	K5 per transaction plus 1.0% of amount over K5,000
Standing Instructions	
Standing Order by Bank Cheque	K10 plus Bank Cheque Fee
Standing Order by Telegraphic Transfer	K10 plus Telegraphic Transfer Fee
Standing Order by KATS	K20
Foreign Currency Notes	
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)

ITEM**RATES/FEE****Corporate Internet Banking (WEB)**

First Time Registration Fee (One Off)	K500
Monthly Fee	K20
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Bill Payment	0.60toea
Telegraphic Transfer Payment	K50
Salary Crediting By Data Entry Other Kina	0.50toea
Salary Crediting By Data Entry Other Bank	K1
Salary Crediting By File Upload Other Bank	0.50toea
Salary Crediting By File Upload Other Kina	0.25toea
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Bank Cheque Order	Free

Corporate Internet Banking (Mobile App)

Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Bill Payment	0.60toea
Salary Crediting By Data Entry Other Kina	0.50toea
Salary Crediting By Data Entry Other Bank	K1
Salary Crediting By File Upload Other Bank	0.50toea
Salary Crediting By File Upload Other Kina	0.25toea
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Bank Cheque Order	Free

EFTPOS

Local Card POS Acquiring (Kina Merchant Service Fee)	1% of the purchase value
Merchant POS Rental (Terminal Monthly Rental)	K50 single SIM fee per terminal
Merchant POS Rental (Terminal Monthly Rental)	K80 dual SIM fee per terminal
BPNG POS Acquiring (MSF)	1% of the purchase value
MasterCard POS Acquiring (MSF)	5% of the purchase value
Visa POS Acquiring (MSF)	5% of the purchase value
UPI POS Acquiring (MSF)	5% of the purchase value
Early Termination Fee (per Kina Merchant Facility terminated)	K500
Damage Terminal Fee (for each terminal damaged)	K1,000

ITEM	RATES/FEE
Collection Fees	
Inward Clean Collection	0.125% of Amount (Min charge K100)
Inward Item Returned Unpaid	K25 per item
Inward Dishonour Fee	K50
Outward Clean Collection	K150
Local Transfer	
Inward Transfer's	Free
Outward – Bank Cheque	K25
Repurchased Bank Cheque	K50
Payment Order	K25
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
Audit Confirmation	
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour
Import Documentary Credits	
Sight	0.375% (Min Charge K500)
30 Days	0.50% (Min Charge K500)
60 Days	0.70% (Min Charge K500)
90 Days	0.90% (Min Charge K500)
Over 90 Days	1.0% (Min Charge K500)
Sight Maximum Validity 6 months; beyond 6 months validity	Additional 0.125% per month
Sight Discrepancy	K40
Sight Amendment	K100 plus Value and Term Adjustment Fees
Documentary Clean Collection	
Inward - Sight	0.275% (Min charge K200 or Max K1,000)
Inward 30 - 90 Days	0.275%
Inward Over 90 Days	1.00%
Inward Discrepancy	K50
Inward Amendment	K100 plus value and term adjustment fees
Export Documentary Credits	
Advising	K50
Confirmation	0.10% of Credit Amount every 3 months
Negotiation	0.25% of Credit Amount (Min charge K500 or Max charge K1,000)
Bill for Collection	0.25% of Credit Amount (Min charge K500 or Max charge K1,000)
Amendment	K100 plus Value and Term Adjustment Fees

Cash Management Account:

Description:

An account that is ideal for personal and business customers who maintain a credit balance of over K5,000. Gives customers immediate access to their funds plus a high daily interest rate.

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.

ITEM

RATES/FEE

Monthly account fee – Average balance > K5, 000	Free
Monthly account fee – Average balance < K5, 000	K20 per month
Minimum Monthly Balance (<K500)	K10 monthly
Over The Counter Withdrawal Fee	K5 per transaction
Cheque Book (25 cheques)	K10 each
Cheque Book (50 cheques)	K15 each
Cheque Book (100 cheques)	K30 each
Cheque Book (200 cheques)	K60 each
Cheque Processing Fee (First 10 cheques each month) (Subsequent cheques)	Free 0.50 toea per cheque
Cheque Returned (Irregularities)	K50
Cheque Returned (Insufficient Funds)	K50
Issue Bank Cheque	K25 each
Stop payment (per item/range of items)	K25
Temporary unauthorised overdraft fee	K100 per instance
Unauthorised overdraft interest	Prescribed Rate plus 6% (Min charge K20)
Duplicate statement	K20 per statement
Transaction printout	K10 per printout
Voucher copy	K10 per print
Search fee	K50 per hour
Account closed within 6 months of opening	K25
Dormant Account Fee	K10 per month

Cheques – Special Answer

Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100

Cash Handling Fees

Cash Deposits <K20,000	Free
Cash Deposits >K20,000	K5 per transaction plus 1.0% of amount over K20,000
Cash Withdrawals <K5,000	K5 per transaction
Cash Withdrawals >K5,000	K5 per transaction plus 1.0% of amount over K5,000

ITEM	RATES/FEE
Internet Banking (WEB)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-Up	Free
Bill Payment	0.60toea
Telegraphic Transfer Payment	K50
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Internet Banking (Mobile App)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Mobile Top-up (All Networks)	Free
PNG Power Mobile Top-up	Free
Bill Payment	Free
Corporate Internet Banking (WEB)	
First Time Registration Fee (One Off)	K500
Monthly Fee	K20
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Bill Payment	0.60toea
Telegraphic Transfer Payment	K50
Salary Crediting By Data Entry Other Kina	0.50toea
Salary Crediting By Data Entry Other Bank	K1
Salary Crediting By File Upload Other Bank	0.50toea
Salary Crediting By File Upload Other Kina	0.25toea
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Kina Corporate IB - Bank Cheque Order	Free
Standing Instructions	
Standing Order by Bank Cheque	K10 plus Bank Cheque Fee
Standing Order by Telegraphic Transfer	K10 plus Telegraphic Transfer Fee
Standing Order by KATS	K20
Foreign Currency Notes	
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)

ITEM	RATES/FEE
Corporate Internet Banking (Mobile APP)	
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	0.50toea
Funds Transfer Other Bank Account	K1
Bill Payment	0.60toea
Salary Crediting By Data Entry Other Kina	0.50toea
Salary Crediting By Data Entry Other Bank	K1
Salary Crediting By File Upload Other Bank	0.50toea
Salary Crediting By File Upload Other Kina	0.25toea
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Bank Cheque Order	Free
Collection Fees	
Inward Clean Collection	0.125% of Amount (Min charge K100)
Inward Item Returned Unpaid	K25 per item
Inward Dishonour Fee	K50
Outward Clean Collection	K150
Local Transfer	
Inward Transfer's	Free
Outward - Bank Cheque	K25
Repurchased Bank Cheque	K50
Payment Order	K25
Overseas Transfer	
Inward	K10
Issue Telegraphic Transfer	K50
Amend Telegraphic Transfer	K50 plus Agent Charges
Refund Telegraphic Transfer	K50 plus Agent Charges
Telegraphic Transfer	K50 plus Agent Charges
Stop Payment – Telegraphic Transfer	K50 plus Agent Charges
Audit Confirmation	
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

Fixed Deposit Account

Description:

A Fixed Deposit Account is a short to medium term deposit lodged with a predetermined amount, interest rate and term.

Interest Rates:

Interest Rates		
Term	K5,000 – K99,999	K100,000 – K499,999
1 month	0.50% p.a	0.75% p.a
2 months	0.75% p.a	1.00% p.a
3 months	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
Contact the Bank for all Amounts over K500,000		

Note:

Grace period of 5 days if automatically renewed

Nil interest paid if broken within 3 months of establishment

Subject to interest rate variation at Kina Bank's discretion if broken before term but after 3 months of establishment

Interest rates and fees for corporate clients are negotiated individually

Fees & Charges:

ITEM	RATES/FEE
Monthly Account Service Fee - Average Balances > K5,000	Free
Monthly Account Service Fee - Average Balances < K5,000	Free
Minimum Monthly Balance (K500)	Free
Fixed Deposit Break Fee	K100 plus any applicable interest penalty
Over the Counter Withdrawal Fee	K5 per transaction
Temporary Unauthorised Overdraft Fee	Free
Unauthorised Overdraft Interest	Free
Account Closed Within 6 months of operating	K25
Stop Payment (per item/range of items)	Free
Duplicate Statement	K20
Transaction Print Out	K10 per print out
Voucher Copy	K10 per print
Search Fee	K50 per hour
Dormant Account Fee	K10 per month
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

Visa Debit Cards

Description:

Kina Bank Visa Debit lets you "Tap to Pay" at Eftpos here and overseas and you can also use your card to purchase online, get cash out at ATMs and much more. Visa Debit Card can be linked to either your savings or cheque account.

There are two types of Visa Debit Card, the standard Visa Debit Card and Visa Gold Debit Card. Both Visa Debit Cards are accepted for purchases wherever the Visa logo is displayed.

Interest payable Nil

Fees & Charges (Visa Debit & Visa Gold Debit Card)

ITEM	RATES/FEE
Card Replacement Fee	K50
Card Issuance Fee	K100
Card Annual Fee	K100
Card Replacement Fee (Emergency)	K65
Monthly Service Fee	Not Applicable (For new Kina Bank customers)
Kina Bank ATM Withdrawal Fee	Free
Other Bank ATM Withdrawal Fee	K2.50
Kina Bank Balance Enquiry Fee	Free
Other Bank Balance Enquiry Fee	0.50toea
International ATM Withdrawal Fee	K10
International ATM Balance Enquiry Fee	K2
International POS Transaction Fee	K2
Foreign Currency Conversion Fee	2.50% of the transaction amount in PGK

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)

Lending Products

Personal Loans

Description:

A personal loan that offers customers access to funds for a fixed term. Terms and conditions apply.

A Personal loan is offered for general personal needs or any worthwhile purpose including (but not limited to): Purchase of household goods, Wedding, Birthday, funeral, holidays/travel, Education, Home Improvement, Motor Vehicle and Refinancing.

Secured Personal Loan

ITEM	RATES/FEES
Interest Rate	20% p.a
Minimum Amount	K1,000
Maximum Amount	K50,000
Minimum Term	6 months
Maximum Term	5 years
Monthly Account Keeping Fee	K10 per month
Establishment Fee	K300 Flat Fee
Repayment Penalty Interest Fee	A grace period of 7 days applied. Penalty Interest charged on the overdue amount at prescribed rate plus 4 %. Min charge K20.

Unsecured Personal Loan

ITEM	RATES/FEES
Interest Rate	26% p.a
Minimum Amount	K1,000
Maximum Amount	K30,000
Minimum Term	6 months
Maximum Term	3 years
Monthly Account Keeping Fee	K10 per month
Establishment Fee	K300 Flat Fee
Repayment Penalty Interest Fee	A grace period of 7 days applied. Penalty Interest charged on the overdue amount at prescribed rate plus 4 %. Min charge K20.

Standard Home Loan

Description:

A Home Loan for owner occupiers that offers customers a competitive product with unique features and benefits. Customers can take advantage of the variable or fixed interest rate offers with an optional overdraft facility. Terms and conditions apply.

Home Loan is offered for personal purposes only (Investment housing and business purposes are excluded) considered for any worthwhile purpose, inter alia, purchase, renovations or construction of existing or new residential property. Consideration will also be given to refinancing existing other bank loans previously provided for any worthwhile purpose subject to a minimum loan amount per application of K20, 000.

Interest Rates & Fees Schedule:

ITEM	RATES/FEES
Standard Home Variable Rate	5.95% p.a
Establishment Fee	K1,000 Flat Fee
Inspection Fee	K300 per property
Draw Down Fee	K100 per drawdown
Monthly Account Keeping Fee	K10 per month
Repayment Penalty Interest Fee	A grace period of 7 days applies. Penalty interest charged on the overdue amount at prescribed rate plus 6%. Minimum charge K20
Early Termination Fee	K2,500 applicable to loans terminated within first 5 years.
Settlement Fee	K200

Note: Refer table of Other Bank Fees & Government Charges

Other Bank Fees & Government Charges:

Applicable to Home Loan & Residential Property Investment Loans

ITEM	FEE
Insurance Renewal	K100 per instance
Discharge Fee	K200 per loan
Settlement Fee	K200 per loan
GOVERNMENT FEES & CHARGES*	DEPARTMENT OF LANDS FEES*
Land Title Search	K100 per title
Land Rental Printout	K7 per document
Registration of Documents	K200 per title deeds

* Indicative only, subject to change without notice

Fixed Rate Home Loan

Description:

A Home Loan for owner occupiers that offers customers a competitive product with unique features and benefits. Customers can take advantage of the variable or fixed interest rate offers with an optional overdraft facility. Terms and conditions apply.

Home Loan is offered for personal purposes only (Investment housing and business purposes are excluded) considered for any worthwhile purpose, inter alia, purchase, renovations or construction of existing or new residential property. Consideration will also be given to refinancing existing other bank loans previously provided for any worthwhile purpose subject to a minimum loan amount per application of K20, 000.

Interest Rates & Fees Schedule:

ITEM	RATES/FEES
Fixed Rate Home Loan	5.47% p.a for the first 3 years than converts to the standard variable interest rate 5.95% p.a
Establishment Fee	K1,000 Flat Fee
Inspection Fee	K300 per property
Draw Down Fee	K100 per drawdown
Monthly Account Keeping Fee	K10 per month
Repayment Penalty Interest Fee	A grace period of 7 days applies. Penalty interest charged on the overdue amount at prescribed rate plus 6%. Minimum charge K20
Early Termination Fee	K2,500 applicable to loans terminated within first 5 years.
Settlement Fee	K200

Note: Refer table of Other Bank Fees & Government Charges

Other Bank Fees & Government Charges:

Applicable to Home Loan & Residential Property Investment Loans

ITEM	FEE
Insurance Renewal	K100 per instance
Discharge Fee	K200 per loan
Settlement Fee	K200 per loan
GOVERNMENT FEES & CHARGES*	DEPARTMENT OF LANDS FEES*
Land Title Search	K100 per title
Land Rental Printout	K7 per document
Registration of Documents	K200 per title deeds

* Indicative only, subject to change without notice

Residential Property Investment Loan

Description:

A secured loan specifically tailored for customers who wish to purchase residential property for investment purposes. Terms and conditions apply

To purchase a residential investment property. Application will be considered for any worthwhile purpose, inter alia, purchase, renovations or construction of existing or new residential property.

Consideration will also be given to refinancing existing other bank loans previously provided for any worthwhile purpose subject to a minimum loan amount per application of K20, 000.

Interest Rates & Fees Schedule:

ITEM	RATES/FEES
Residential Property Investment Loan	7.95% p.a
Establishment Fee	K1,000 Flat Fee
Inspection Fee	K300 per property
Draw Down Fee	K100 per drawdown
Monthly Account Keeping Fee	K10 per month
Repayment Penalty Interest Fee	A grace period of 7 days applies. Penalty interest charged on the overdue amount at prescribed rate plus 6%. Minimum charge K20
Early Termination Fee	K2,500 applicable to loans terminated within first 5 years.
Settlement Fee	K200
Cheque Processing Fee	K200

Other Bank Fees & Government Charges:

Applicable to Home Loan & Residential Property Investment Loans

ITEM	FEE
Insurance Renewal	K100 per instance
Discharge Fee	K200 per loan
Settlement Fee	K200 per loan
GOVERNMENT FEES & CHARGES*	DEPARTMENT OF LANDS 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

Fixed Rate Residential Property Investment Loan

Description:

A secured loan specifically tailored for customers who wish to purchase residential property for investment purposes. Terms and conditions apply

To purchase a residential investment property. Application will be considered for any worthwhile purpose, inter alia, purchase, renovations or construction of existing or new residential property.

Consideration will also be given to refinancing existing other bank loans previously provided for any worthwhile purpose subject to a minimum loan amount per application of K20, 000.

Interest Rates & Fees Schedule:

ITEM	RATES/FEES
Residential Property Investment Loan	7.47% p.a for the first 3 years than converts to the standard variable interest rate
Establishment Fee	7.95% p.a K1,000 Flat Fee
Inspection Fee	K300 per property
Draw Down Fee	K100 per drawdown
Monthly Account Keeping Fee	K10 per month
Repayment Penalty Interest Fee	A grace period of 7 days applies. Penalty interest charged on the overdue amount at prescribed rate plus 6%. Minimum charge K20
Early Termination Fee	K2,500 applicable to loans terminated within first 5 years.
Settlement Fee	K200
Cheque Processing Fee	K200

Other Bank Fees & Government Charges:

Applicable to Home Loan & Residential Property Investment Loans

ITEM	FEE
Insurance Renewal	K100 per instance
Discharge Fee	K200 per loan
Settlement Fee	K200 per loan
GOVERNMENT FEES & CHARGES*	DEPARTMENT OF LANDS 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

Business Loans

Description:

Kina Bank provides the following business loans:

Business Loan:

Secured Loans for business related purposes that support long term growth.

Insurance Premium Funding:

100% funding of a business's annual insurance premium or multiple premiums that offers fixed monthly instalments over 9 months.

Equipment Finance:

Finance for industrial plant and equipment, vehicle and chattels that support business growth

Overdrafts:

A secured revolving facility that allows business customers to manage their working capital cycle and collections with confidence. Interest is charged based only the amount of Credit utilised each month. Terms and conditions apply.

Bank Guarantees:

A Bank Guarantee is an unconditional undertaking given by the bank, on behalf of its customer, to pay the recipient of the guarantee the guaranteed amount on their written demand.

It is an alternative for the customer to provide a deposit or bond directly to a supplier or vendor.

Interest Rates & Fees Schedule:

ITEM	Rate/Fee
Indicator Lending Rate (ILR)	11.65% (current)
Business Loan	ILR plus or minus % margin
Business Overdraft	ILR plus or minus % margin
Equipment Finance	15% p.a plus or minus margin (Interest Calculation based on flat rate)
Bank Guarantee	0.30% Establishment Fee plus an ongoing fee of 0.25% per month (charged in advance to guarantee expiry date.
Up Front Application Fee	K200 per Application
Loan Establishment Fee	0.60% of the Loan Amount. (Min charge K2,000)
Documentation Fee	K150 per Loan
Cheque Processing Fee	K200 per Loan (up to 5 cheques). Additional cheques K50 each
Inspection Fee	K300 per Property
Drawdown Fee - Business	K200 per Drawdown
Loan Maintenance Fee - Business (If Applicable)	As Advised, charged monthly .(Min charge K350 per month)
Term Loan Line Fee (If Applicable)	0.30% p.a. of the Outstanding Loan Balance, charged quarterly (Min charge K75 per quarter)
Overdraft Line Fee	0.30% p.a. of the Approved Overdraft Limit, charged quarterly (Min charge K75 per quarter)
Guarantee Establishment Fee	0.30% per Guarantee.(Min charge K1,000)

Ongoing Guarantee Fee	0.25% per month of the Guarantee Amount, charged In Advance to Guarantee Expiry Date
Loan Extension Fee (up to 3 months)	K150 per Request
Loan Extension Fee (over 3 months)	K300 per Request
Loan Variation Documentation Fee	K150 per Document Set. (up to 5 documents). Additional documents K50 each
Insurance Renewal Fee (if renewed by Kina Bank)	K100 plus applicable charges
Discharge Fee	K500 per Loan
Settlement Fee	K200 per Loan

Note:

Business Customers will be charged EITHER the Quarterly Term Loan Line Fee OR the Monthly Loan Maintenance Fee, but NOT BOTH. Head of Business Banking has sole responsibility to determine which fee is to be charged. Other Fees and Charges are to be mandated at the amount/level detailed in the Kina Bank Schedule of Fees, Charges and Conditions. All Fees and Charges are to be applied at the Standard Charge Rate if the Customer Account is In Arrears or In Recovery. No discretion is to be applied

Treasury

Overseas Telegraphic Transfer (TT)

Description:

A telegraphic transfer is one of the safest and fastest means of transferring money from your country to an overseas recipient. The service is to cater for both individuals and companies who wants to send money or receive money to or from other countries.

Fees & Charges:

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
Inward	K10

Foreign Currency Notes

Description:

Also known as Foreign Currency Exchange. Sale and purchase of a range of selected foreign currency notes.

Fees & Charges:

FX Notes Purchase Fee	Free
FX Notes Sale Fee	1.0% of Amount (Min charge K10)

Trade Services

Clean Collections

Description:

Clean collection is the collection of only financial documents, typically a draft or a bill of exchange without any commercial documents, processed through the banks. For trade related transactions, commercial and shipping documents, such of bill of lading, are sent separately by the consignor to the consignee. It allows a consignee to take delivery of the shipment without paying and without making a firm commitment to pay on a fixed date. Used typically in open account trade settlements.

ITEM	RATES/FEE
Inward Clean Collection	0.125% of Amount (Min charge K100)
Inward Item Returned Unpaid	K25 per Item
Inward Dishonour Fee	K50
Outward Clean Collection	K150

Documentary Clean Collections

Description:

A Documentary Collection is a payment mechanism whereby a seller (exporter) uses the services of a bank to obtain payment from a buyer (importer), against delivery of documents. The seller will arrange for goods to be shipped and for commercial and shipping documents, with collection instructions, to be submitted to their bank.

The bank acts as an agent for the seller, presents documents to the buyer through that party's bank and in exchange receives payment of the amount owed, or obtains acceptance of a time draft for payment at a future date. This method provides a compromise between open account terms and payment in advance. Compared of an open account sales, it offers more security to the seller. Seller retains title of the goods until payment or acceptance is made by the seller.

ITEM

Inward – Sight
Inward 30 - 90 Days
Inward Over 90 Days
Inward Discrepancy
Inward Amendment

RATES/FEE

0.275% (Min K200 or Max K1,000)
0.275%
1.00%
K50
K100 plus value and term adjustment fees

Import Documentary Credit

Description:

A document issued by the bank, on behalf of its customer, that acts as an irrevocable guarantee to a seller that it receive pay full payment on the basis that the agreed conditions specified therein are met. In the event that the buyer is unable to make payment on the purchase, the bank will cover the outstanding amount.

ITEM

Sight
30 Days
60 Days
90 Days
Over 90 Days
Sight Maximum Validity 6 Months; Beyond 6 Month Validity
Sight Discrepancy
Sight Amendment

RATES/FEE

0.375% (Min Charge K500)
0.50% (Min Charge K500)
0.70% (Min Charge K500)
0.90% (Min Charge K500)
1.00% (Min Charge K500)
Additional 0.125% per month
K40
K100 plus value and term adjustment fees

Export Document Credits

Description:

A document issued by the bank, on behalf of its customer, that acts as an irrevocable guarantee to a seller that it receive pay full payment on the basis that the agreed conditions specified therein are met. In the event that the buyer is unable to make payment on the purchase, the bank will cover the outstanding amount.

ITEM

Advising
Confirmation
Negotiation

Bill of Collection

Amendment

RATES/FEE

K50
0.10% of Credit Amount per 3 months
0.25% of Credit Amount
(Min Charge K500 or Max Charge K1,000)
0.25% of Credit Amount
(Min Charge K500 or Max Charge K1,000)
K100 plus value and term adjustment fees

Wealth Services

Stockbroking Services

Description:

Kina Bank provides trade securities on Port Moresby Stock Exchange (POMSoX) and the Australian Stock Exchange (ASX). In relation to this service, we provide research and recommendation on stocks in line with client's investment objective, financial situation and particular needs.

ITEM	RATES/FEE*
POMSoX TRADES	
Brokerage is charged at:	
Considerations up to K8,000	K200 Minimum
K8,001 to K20,000	2.5%
K20,001 to K50,000	2.0%
K50,001 to K100,000	1.5%
Over K100,000	1.5%
ASX TRADES	
Brokerage is charged at:	
Considerations up to K3,600	K200 Minimum
K 3,601 to K20,000	2.5%
K20,001 to K50,000	2.0%
K50,001 to K100,000	1.5%
Over K100,000	1.5%

*These fees are subject to change and Kina Bank therefore reserves the right to change the above brokerage fees

In addition, Kina Bank provides the following services:

- Transactional Treasury Bill Services
- Government Inscribe Stock (GIS) Transactional Service

The fees and charges are not subject to standard rates; they are negotiated with the individual client.

Wholesale Funds Management

Description:

Kina Bank provides the following funds management services:

- Licensed Investment Management Services
- Separately Managed Account Service

The fees and charges are not subject to standard rates; they are negotiated with the individual client.

Retail Funds Management

Description:

As part of our retail funds management, Kina Bank provides the following products:

- Funds Management (SMA)
- Outsources Treasury Management (OTM)

The fees and charges are not subject to standard rates; they are negotiated with the individual client.

Trustee Services

Description:

Kina Bank provides trustee services:

- Custodial Service
- Nominee Service
- Security Trustee

The fees and charges are not subject to standard rates; they are negotiated with the individual client.

Funds Administration

Description:

Kina Bank provides funds administration services:

- Superannuation Member Registry Service
- Unit Holder Registry Service
- Investment Accounting Services

The fees and charges are not subject to standard rates; they are negotiated with the individual client.