



PRODUCT OVERVIEW

Effective August 2021

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Transactional Products

Kina Everyday

Description: A **"Pay As You Go"** product that meets most customers' everyday banking needs with a low opening balance requirement with Visa Debit Card and KinaCard linked to it. An everyday account without any monthly fee, fees are only charged when you transact on the account.

Interest payable: Nil

| ITEM | RATES/FEE |
|---|--------------------|
| Minimum opening balance | K10 |
| Minimum balance to be maintained in account | Nil |
| Monthly Account Maintenance Fee | Not Applicable |
| Branch Transaction Fee | K5 per transaction |
| KinaCard | Available |
| Visa Debit Card | Available |
| Cheque Book | Not Applicable |
| Issue Telegraphic Transfer | K50 |
| Issue Bank Cheque | K25 |
| Duplicate statement | K20 per statement |
| Account closed within 6 months of opening | K25 |
| Dormant Account Fee | K4 per month |

| EFTPOS | |
|---------------------------------------|------|
| KinaCard on Kina Eftpos Terminal | Free |
| Balance Check on Kina Eftpos Terminal | Free |

| ATM SERVICE FEE | |
|---|--------|
| Cash Withdrawal at Kina ATM, using KinaCard | K0.75t |
| Balance Enquiry at Kina ATM, using KinaCard | K0.50t |
| Mini Statements at Kina ATM, using KinaCard | K0.50t |
| Cash Withdrawal at Kina ATM, using other Bank Card | K0.75t |
| Balance Enquiry at Kina ATM, using other Bank Card | K0.50t |
| Cash Withdrawal at Other Banks' ATM, using KinaCard | Free |
| Balance Enquiry at Other Banks' ATM, using KinaCard | Free |

| INTERNET BANKING (WEB) | |
|-------------------------------------|--------|
| Funds Transfer (Own Accounts) | K0.50t |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K0.50t |
| Mobile Top-up (All Networks) | K0.30t |
| PNG Power Mobile Top-up | K0.30t |
| Bill Payment | K0.60t |
| Statement Request | K0.30t |
| Telegraphic Transfer Payment | K50 |

*Kina does not charge any fee for use of other bank ATMs, however the other bank may levy a fee for balance enquiry or withdrawal from their ATMs.

INTERNET BANKING (APP)

| | |
|-------------------------------------|--------|
| Funds Transfer (Own Accounts) | K0.50t |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K0.50t |
| Mobile Top-up (All Networks) | K0.30t |
| PNG Power Mobile Top-up | K0.30t |
| Bill Payment | K0.60t |

KINA KONNECT

| | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | K0.50t |
| Funds Transfer (Kina Bank <K75) | K0.50t |
| Funds Transfer (Kina Bank K75-250) | K0.50t |
| Funds Transfer (Kina Bank >K250) | K0.50t |
| Funds Transfer (Other Bank <K75) | K0.50t |
| Funds Transfer (Other Bank K75-250) | K0.50t |
| Funds Transfer (Other Bank >K250) | K0.50t |
| Phone Top-up (All Networks) | K0.30t |
| PNG Power Mobile Top-up | K0.30t |
| Phone Balance | K0.30t (1 free, then charge thereafter) |
| Mini Statement | K0.30t (1 free, then charge thereafter) |

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 |

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) |
| Repurchased Bank Cheque | K50 |
| Payment Order | K25 |

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 Dishonor Fee | Free |
| Outward Clean Collection | Free |

AUDIT CONFIRMATION

| | |
|---------------------------|--------------|
| Audit Confirmation | K50 |
| Comprehensive Certificate | K50 per hour |

OVERSEAS TRANSFER

| | |
|-------------------------------------|------------------------|
| Inward | K10 |
| Issue Telegraph Transfer | K50 |
| Amend Telegraphic Transfer | K50 plus Agent Charges |
| Refund Telegraphic Transfer | K50 plus Agent Charges |
| Stop Payment (Telegraphic Transfer) | K50 plus Agent Charges |

Kina Tomorrow Savings account

Description: A **“true savings”** product with NO monthly maintenance fee. Open a Kina Tomorrow Savings account, anytime anywhere via Internet Banking and save for your different needs.

Interest payable: Standard 1% Interest + 3% Bonus Interest*

| ITEM | RATES/FEE |
|---|-------------------|
| Minimum opening balance | K50 |
| Minimum balance to be maintained in account | Not Applicable |
| Monthly Account Maintenance Fee | Free |
| Branch Transaction Fee - OTC | K10 |
| KinaCard | Not Applicable |
| Visa Debit Card | Not Applicable |
| Cheque Book | Not Applicable |
| Issue Telegraphic Transfer | Not Applicable |
| Issue Bank Cheque | Not Applicable |
| Duplicate statement | K20 per statement |
| Account closed within 6 months of opening | K25 |
| Dormant Account Fee | K4 per month |

| EFTPOS | |
|---------------------------------------|---------------------------------|
| KinaCard on Kina Eftpos Terminal | Not Applicable. No card linked. |
| Balance Check on Kina Eftpos Terminal | Not Applicable. No card linked. |

| INTERNET BANKING (WEB) | |
|-------------------------------------|----------------|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Mobile Top-up (All Networks) | K0.30t |
| PNG Power Mobile Top-up | K0.30t |
| Bill Payment | Not Applicable |
| Statement Request | Free |
| Telegraphic Transfer Payment | Not Applicable |
| Balance Enquiry | Free |

| INTERNET BANKING (APP) | |
|-------------------------------------|----------------|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Mobile Top-up (All Networks) | K0.30t |
| PNG Power Mobile Top-up | K0.30t |
| Bill Payment | Not Applicable |
| Balance Enquiry | Free |
| Statement Request | Free |

| KINA KONNECT | |
|---|---|
| Funds Transfer to Kina Tomorrow Savings account | Free |
| Funds Transfer from Kina Tomorrow Savings account to Other Kina Account | K0.50t |
| Funds Transfer from Kina Tomorrow Savings account to Other Bank Account | K1 |
| Mobile Top Up | K0.30t |
| PNG Power Top Up | K0.30t |
| Balance Enquiry | K0.10t (3 free, then charge thereafter) |
| Statement Request | K0.10t (3 free, then charge thereafter) |

*Bonus 3% interest only applies if deposits are made with no withdrawals in a month.

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 >K5,000) | Free |
| Monthly Fee (Average Balance <K5,000) | K10 per month |
| Minimum Monthly Balance (<K500) | K10 |
| Over the Counter Withdrawal Fee | K10 |
| Issue Bank Cheque | K25 each |
| Duplicate Statement | K20 per statement |
| Transaction Print Out | 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 Bank's ATM, using KinaCard | Free |
| Balance Enquiry at Other Bank's ATM, using KinaCard | Free |
| 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) |

| INTERNET BANKING (WEB) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Mobile Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| 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 (APP) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Mobile Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| Statement Request | Free |

*Kina does not charge any fee for use of other bank ATMs, however the other bank may levy a fee for balance enquiry or withdrawal from their ATMs.

| KINA KONNECT | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Kina Bank <K75) | K0.50t |
| Funds Transfer (Kina Bank K75-250) | K1 |
| Funds Transfer (Kina Bank >K250) | K1.50 |
| Funds Transfer (Other Bank <K75) | K1 |
| Funds Transfer (Other Bank K75-250) | K1.50 |
| Funds Transfer (Other Bank >K250) | K2 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Balance Enquiry | K0.10t (3 free, then charge thereafter) |
| Mini Statement | K0.10t (1 free, then charge thereafter) |

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 Dishonor Fee | Free |
| Outward Clean Collection | Free |

AUDIT CONFIRMATION

| | |
|---------------------------|--------------|
| Audit Confirmation | K50 |
| Comprehensive Certificate | K50 per hour |

OVERSEAS TRANSFER

| | |
|-------------------------------------|------------------------|
| Inward | K10 |
| Issue Telegraph 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 |
| Cheque Processing Fee - First 10 cheques each month | Free |
| Subsequent Cheques | K0.50t 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) |

| INTERNET BANKING (WEB) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| Telegraphic Transfer Payment | K50 |
| Deposited Cheque Enquiry | Free |
| Loan Payment | Free |
| Fixed Deposit Placement | Free |
| Fixed Deposit Withdrawal | Free |
| Statement Request | Free |

| INTERNET BANKING (APP) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| Statement Request | Free |

| KINA KONNECT | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Kina Bank <K75) | K0.50t |
| Funds Transfer (Kina Bank K75-250) | K1 |
| Funds Transfer (Kina Bank >K250) | K1.50 |
| Funds Transfer (Other Bank <K75) | K1 |
| Funds Transfer (Other Bank K75-250) | K1.50 |
| Funds Transfer (Other Bank >K250) | K2 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Balance Enquiry | K0.10t (3 free, then charge thereafter) |
| Mini Statement | K0.10t (1 free, then charge thereafter) |

ATM SERVICE FEE

| | |
|---|----------------------|
| Cash Withdrawal at Other Bank's ATM, using KinaCard | Free |
| Balance Enquiry at Other Bank's ATM, using KinaCard | Free |
| 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 |

*Kina does not charge any fee for use of other bank ATMs, however the other bank may levy a fee for balance enquiry or withdrawal from their ATMs.

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 Dishonor Fee | K50 |
| Outward Clean Collection | K150 |

AUDIT CONFIRMATION

| | |
|---------------------------|--------------|
| Audit Confirmation | K50 |
| Comprehensive Certificate | K50 per hour |

LOCAL TRANSFER

| | |
|-------------------------|------|
| Inward Transfer's | Free |
| Outward (Bank Cheque) | K25 |
| Repurchased Bank Cheque | K50 |
| Payment Order | K25 |

OVERSEAS TRANSFER

| | |
|-------------------------------------|------------------------|
| Inward | K10 |
| Issue Telegraph 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 |
| Cheque Processing Fee - First 10 cheques each month | Free |
| Subsequent Cheques | K0.50t 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) |

CORPORATE INTERNET BANKING (WEB)

| | |
|--|----------------|
| First Time Registration Fee | Free |
| Monthly Fee | K20 |
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Bill Payment | K0.60t |
| Telegraphic Transfer Payment | K50 |
| Salary Crediting By Data Entry Other Kina | K0.50t |
| Salary Crediting By Data Entry Other Bank | K1 |
| Salary Crediting By File Upload Other Bank | K0.50t |
| Salary Crediting By File Upload Other Kina | K0.25t |
| 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 (APP)

| | |
|--|----------------|
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Bill Payment | K0.60t |
| Salary Crediting By Data Entry Other Kina | K0.50t |
| Salary Crediting By Data Entry Other Bank | K1 |
| Salary Crediting By File Upload Other Bank | K0.50t |
| Salary Crediting By File Upload Other Kina | K0.25t |
| 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 |

| COLLECTION FEES | |
|-----------------------------|------------------------------------|
| Inward Clean Collection | 0.125% of Amount (Min charge K100) |
| Inward Item Returned Unpaid | K25 per item |
| Inward Dishonor 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 Telegraph 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 customer's 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 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 |
| Internet Banking | Available |
| 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 copy |
| Search Fee | K50 per hour |
| 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 |

| INTERNET BANKING (WEB) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| 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 (APP) | |
|-------------------------------------|---|
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Phone Top-up (All Networks) | K0.30t (3 free, then charge thereafter) |
| PNG Power Mobile Top-up | K0.30t (3 free, then charge thereafter) |
| Bill Payment | K0.60t |
| Statement Request | Free |

| CORPORATE INTERNET BANKING (WEB) | |
|--|----------------|
| First Time Registration Fee (One Off) | Free |
| Monthly Fee | K20 |
| Funds Transfer (Own Accounts) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Bill Payment | K0.60t |
| Telegraphic Transfer Payment | K50 |
| Salary Crediting By Data Entry Other Kina | K0.50t |
| Salary Crediting By Data Entry Other Bank | K1 |
| Salary Crediting By File Upload Other Bank | K0.50t |
| Salary Crediting By File Upload Other Kina | K0.25t |
| 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) |

CORPORATE INTERNET BANKING (APP)

| | |
|--|----------------|
| Funds Transfer (Own Account) | Free |
| Funds Transfer (Other Kina Account) | K0.50t |
| Funds Transfer (Other Bank Account) | K1 |
| Bill Payment | K0.60t |
| Salary Crediting By Data Entry Other Kina | K0.50t |
| Salary Crediting By Data Entry Other Bank | K1 |
| Salary Crediting By File Upload Other Bank | K0.50t |
| Salary Crediting By File Upload Other Kina | K0.25t |
| 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 Dishonor 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 Telegraph 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 |

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 AND CHARGES | |
|---|---|
| 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 out |
| 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

Note: Fees & Charges for Visa Debit & Visa Gold Debit Card are the same.

| 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 | Free |
| Kina Bank Balance Enquiry Fee | Free |
| Other Bank Balance Enquiry Fee | K0.50t |
| 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 - STANDARD | DAILY LIMIT | SINGLE TRANSACTIONS | MONTHLY TRANSACTIONS |
|---|-------------|--|---|
| Kina Bank Eftpos Purchase Limit | K15,000 | K15,000 | K20,000 per month for only International Transactions |
| Kina Bank Eftpos Purchase + Cash Out Limit (Cash Out Portion) | K17,000 | K17,000 | |
| Kina Bank Eftpos Cash Advance Limit (Cash Out) | K2,000 | K2,000 | |
| Kina Bank ATM Cash Out Limit | K5,000 | K2,000 | |
| Visa Network ATM Limit | K5,000 | K2,000 Domestic/ K5,000 International | |
| Visa Network Eftpos Purchase Limit | K15,000 | K15,000 | |
| Visa Network Eftpos Cash Advance (Cash Out) | K5,000 | K2,000 Domestic/K5,000 International | |
| Visa Network Eftpos Quasi Cash | K2,000 | K2,000 | |

| VISA DEBIT CARD - GOLD | DAILY LIMIT | SINGLE TRANSACTIONS | MONTHLY TRANSACTIONS |
|---|-------------|--|---|
| Kina Bank Eftpos Purchase Limit | K15,000 | K15,000 | K40,000 per month for only International Transactions |
| Kina Bank Eftpos Purchase + Cash Out Limit (Cash Out Portion) | K17,000 | K17,000 | |
| Kina Bank Eftpos Cash Advance Limit (Cash Out) | K2,000 | K2,000 | |
| Kina Bank ATM Cash Out Limit | K5,000 | K2,000 | |
| Visa Network ATM Limit | K5,000 | K2,000 Domestic/ K5,000 International | |
| Visa Network Eftpos Purchase Limit | K15,000 | K15,000 | |
| Visa Network Eftpos Cash Advance (Cash Out) | K5,000 | K2,000 Domestic/K5,000 International | |
| Visa Network Eftpos Quasi Cash | K2,000 | K2,000 | |

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/FEE |
|--------------------------------|--|
| 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 applies. Penalty Interest charged on the overdue amount at prescribed rate plus 4%. Minimum charge K20. |

Unsecured Personal Loan

| ITEM | RATES/FEE |
|--------------------------------|--|
| Interest Rate | 26% p.a |
| Minimum Amount | K1,000 |
| Maximum Amount | K10,000 |
| Minimum Term | 6 months |
| Maximum Term | 2 years |
| Monthly Account Keeping Fee | K10 per month |
| Establishment Fee | K300 Flat Fee |
| Repayment Penalty Interest Fee | A grace period of 7 days applies. Penalty Interest charged on the overdue amount at prescribed rate plus 4%. Minimum 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 and Fees Schedule

| ITEM | RATES/FEE |
|--------------------------------|--|
| Standard Home Variable Rate | 5.95% p.a |
| Establishment Fee | K1,000 Flat Fee |
| Inspection Fee | K300 per property |
| Draw Down Fee | K100 per draw down |
| 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. |
| Establishment Fee | K300 Flat Fee |
| Early Termination Fee | K2,500 applicable to loans terminated within the first 5 years. |
| Settlement Fee | K200 |

Note: Refer table of Other Bank Fees and Government Charges

Other Bank Fees and Government Charges

Applicable to Home Loan and Residential Property Investment Loans.

| ITEM | FEE |
|-------------------|-------------------|
| Insurance Renewal | K100 per instance |
| Discharge Fee | K200 per loan |
| Settlement Fee | K200 per loan |

| GOVERNMENT FEES AND CHARGES* | DEPARTMENT OF LAND 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 and Fees Schedule

| ITEM | RATES/FEE |
|--------------------------------|--|
| Fixed Rate Home Loan | 5.47% p.a for the first 3 years that 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 draw down |
| 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. |
| Establishment Fee | K300 Flat Fee |
| Early Termination Fee | K2,500 applicable to loans terminated within the first 5 years. |
| Settlement Fee | K200 |

Note: Refer table of Other Bank Fees and Government Charges.

Other Bank Fees and 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 AND CHARGES* | DEPARTMENT OF LAND 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 and Fees Schedule

| ITEM | RATES/FEE |
|--------------------------------------|--|
| Residential Property Investment Loan | 7.95% p.a |
| Establishment Fee | K1,000 Flat Fee |
| Inspection Fee | K300 per property |
| Draw Down Fee | K100 per draw down |
| Monthly Account Keeping Fee | K10 per month |
| Establishment Fee | K300 Flat Fee |
| 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 the first 5 years. |
| Settlement Fee | K200 |
| Cheque Processing Fee | K200 |

Other Bank Fees and Government Charges

Applicable to Home Loan and Residential Property Investment Loans.

| ITEM | FEE |
|-------------------|-------------------|
| Insurance Renewal | K100 per instance |
| Discharge Fee | K200 per loan |
| Settlement Fee | K200 per loan |

| GOVERNMENT FEES AND CHARGES* | DEPARTMENT OF LAND FEES* |
|--------------------------------|--------------------------|
| Land Title Search and 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 and Fees Schedule

| ITEM | RATES/FEE |
|--------------------------------------|--|
| Residential Property Investment Loan | 7.47% p.a for the first 3 years then converts to the standard variable interest rate 7.95% p.a |
| Establishment Fee | K1,000 Flat Fee |
| Inspection Fee | K300 per property |
| Draw Down Fee | K100 per draw down |
| 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 the first 5 years. |
| Settlement Fee | K200 |
| Cheque Processing Fee | K200 |

Other Bank Fees and 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 AND CHARGES* | DEPARTMENT OF LAND FEES* |
|--------------------------------|--------------------------|
| Land Title Search and 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

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 installments 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 and Fees Schedule

| ITEM | RATES/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 (Minimum 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 |
| Draw Down Fee - Business | K200 per draw down |
| Loan Maintenance Fee - Business (If Applicable) | As advised, charged monthly (Minimum charge K350 per month). |
| Term Loan Line Fee (If Applicable) | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). |
| Overdraft Line Fee | 0.30% p.a of the Approved Overdraft Limit, charged quarterly (Minimum charge K75 per quarter). |
| Guarantee Establishment Fee | 0.30% per Guarantee (minimum 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 want to send money or receive money to or from other countries.

| ITEM | RATES/FEES |
|-------------------------------------|------------------------|
| 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.

| ITEM | RATES/FEES |
|-----------------------|-------------------------------------|
| FX Notes Purchase Fee | Free |
| FX Notes Sale Fee | 1.0% of Amount (Minimum 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 as 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/FEES |
|-----------------------------|-----------------------------------|
| Inward Clean Collection | 0.25% 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 to an open account sale, it offers more security to the seller. Seller retains title of the goods until payment or acceptance is made by the seller.

| ITEM | RATES/FEES |
|-----------------------|--|
| Inward (Sight) | 0.275% (Minimum 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 |

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 | RATES/FEES |
|---|-------------------------------------|
| Sight | 0.37% (Minimum Charge K500) |
| 30 Days | 0.50% (Minimum Charge K500) |
| 60 Days | 0.70% (Minimum Charge K500) |
| 90 Days | 0.90% (Minimum Charge K500) |
| Over 90 Days | 1.00% (Minimum Charge K500) |
| Sight Maximum Validity, 6 Months; Beyond 6 Month Validity | Additional 0.125% per month |
| Sight Discrepancy | K40 |
| Sigh Amendment | K100 plus value term adjustment fee |

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 | RATES/FEES |
|--------------------|---|
| Advising | K50 |
| Confirmation | 0.10% of Credit Amount per 3 months |
| Negotiation | 0.25% of Credit Amount (Minimum Charge K500 or Maximum Charge K1,000) |
| Bill of Collection | 0.25% of Credit Amount |
| Amendment | 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 POMSoX TRADES | RATES/FEEES |
|--|--------------|
| 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% |

| ITEM ASX TRADES | RATES/FEEES |
|--|--------------|
| Brokerage is charged at: Considerations up to K3,600 | K200 Minimum |
| K3,601 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.

NOTE: The fees and charges stated in this document are subject to change without notice.