



# FEES AND CHARGES

Effective April 2021

TRANSACTION ACCOUNT FEES		TRANSACTIONAL PRODUCTS					
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>BRANCH</b>							
Monthly Account Maintenance Fee	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Minimum Opening Balance	K10	K50	K500	K500	K500	K500	K5,000
Monthly Account - Average Bal > K5,000	N/A	Free	Free	Free	Free	Free	Free
Monthly Account - Average Bal < K5,000	N/A	K10/month	K20/month	K20/month	K20/month	K20/month	Free
Minimum Monthly Balance Fee (<K500)	N/A	K10	K10	K10	K10	K10	Free
Dormant Account Fee	K4/month	K10/month	K10/month	K10/month	K10/month	K10/month	K10/month
Account closed within 6 months of opening	K25	K25	K25	K25	K25	K25	K25

CASH HANDING FEES/OVER THE COUNTER							
Over the counter withdrawal fee	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction
Cash Deposits < K20,000	Free	Free	Free	Free	Free	Free	N/A
Cash Deposits > K20,000	K5 per transaction	K5 per transaction <sup>1</sup>	K5 per transaction <sup>1</sup>	K5 per transaction <sup>1</sup>	K5 per transaction <sup>1</sup>	K5 per transaction <sup>1</sup>	N/A
Cash Withdrawals < K5,000	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	K5 per transaction	N/A
Cash Withdrawals > K5,000	K5 per transaction	K5 per transaction <sup>2</sup>	K5 per transaction <sup>2</sup>	K5 per transaction <sup>2</sup>	K5 per transaction <sup>2</sup>	K5 per transaction <sup>2</sup>	N/A

TRANSACTION ACCOUNT FEES		TRANSACTIONAL PRODUCTS					
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>OTHER FEES</b>							
Issue Bank Cheque	K25	K25	K25	K25	K25	K25	N/A
Duplicate Statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement	K20 per statement
Transaction Printout	K10 per print out	K10 per print out	K10 per print out	K10 per print out	K10 per print out	K10 per print out	K10 per print out
Voucher Copy	K10 per print out	K10 per print	K10 per print	K10 per print	K10 per print	K10 per print	K10 per print
Search Fee	N/A	N/A	K50/hr	K50/hr	K50/hr	K50/hr	K50/hr
Stop Payment (per item/range of items)	N/A	N/A	K25	K25	K25	K25	N/A
Kina Card Replacement Fee (Card damaged/Lost/Stolen)	K20	K20	K20	N/A	N/A	N/A	N/A

TRANSACTION ACCOUNT FEES			TRANSACTIONAL PRODUCTS				
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
Temporary Unauthorised Overdraft Fee	N/A	N/A	K100/instance	K100/instance	K100/instance	K100/instance	N/A
Unauthorised Overdraft Interest	N/A	N/A	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	Prescribed Rate plus 6% (Min charge K20)	N/A
Fixed Deposit Break Fee	N/A	N/A	N/A	N/A	N/A	N/A	K100 plus any applicable interest penalty

CHEQUE FEES							
Cheque Book (25 leafs)	N/A	N/A	K10	K10	N/A	N/A	N/A
Cheque Book (50 leafs)	N/A	N/A	K15	K15	N/A	N/A	N/A
Cheque Book (100 leafs)	N/A	N/A	K30	K30	N/A	N/A	N/A
Cheque Book (200 leafs)	N/A	N/A	K60	K60	N/A	N/A	N/A
Cheque Processing Fee - First 10 cheques each month	N/A	N/A	Free	Free	N/A	N/A	N/A
Cheque Processing Fee - Subsequent Cheques	N/A	N/A	K0.50t/cheque	K0.50t/cheque	N/A	N/A	N/A
Cheque Returned - Irregularities	N/A	N/A	K50	K50	N/A	N/A	N/A
Cheque Returned - Insufficient Funds	N/A	N/A	K50	K50	N/A	N/A	N/A
Special Answer on Kina Cheques	N/A	N/A	K100	K100	K100	K100	N/A
Special Answer for Other Bank Cheques	N/A	N/A	K100	K100	K100	K100	N/A
Inward Clean Collection	N/A	N/A	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	0.125% of Amount (Min charge K100)	N/A
Inward Item Returned Unpaid	N/A	N/A	K25/item	K25/item	K25/item	K25/item	N/A
Inward Dishonour Fee	N/A	N/A	K50	K50	K50	K50	N/A
Outward Clean Collection	N/A	N/A	K150	K150	K150	K150	N/A

TRANSACTION ACCOUNT FEES			TRANSACTIONAL PRODUCTS				
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>KINA KONNECT</b>							
Funds Transfer (Own Accounts)	K0.50t	Free	Free	N/A	N/A	N/A	N/A
Funds Transfer (Kina Bank) <K75	K0.50t	K0.50t	K0.50t	N/A	N/A	N/A	N/A
Funds Transfer (Kina Bank) K75 - K250	K0.50t	K1	K1	N/A	N/A	N/A	N/A
Funds Transfer (Kina Bank) > K250	K0.50t	K1.50	K1.50	N/A	N/A	N/A	N/A
Funds Transfer (Other Bank) <K75	K0.50t	K1	K1	N/A	N/A	N/A	N/A
Funds Transfer (Other Bank) K75 - K250	K0.50t	K1.50	K1.50	N/A	N/A	N/A	N/A
Funds Transfer (Other Bank) K250	K0.50t	K2	K2	N/A	N/A	N/A	N/A
Phone Top Up (All Networks)	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	N/A	N/A	N/A
PNG Power Mobile Top Up	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	N/A	N/A	N/A
Mini Statement	K0.30t (1 free, then charge thereafter)	K0.10t (3 free, then charge thereafter)	K0.10t (3 free, then charge thereafter)	N/A	N/A	N/A	N/A
Balance Enquiry	K0.30t (1 free, then charge thereafter)	K0.10t (3 free, then charge thereafter)	K0.10t (3 free, then charge thereafter)	N/A	N/A	N/A	N/A

TRANSACTION ACCOUNT FEES				TRANSACTIONAL PRODUCTS			
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>EFTPOS SERVICE</b>							
KinaCard on Kina Eftpos Terminal	Free	Free	Free	N/A	N/A	N/A	N/A
Balance Check on Kina Eftpos Terminal	Free	Free	Free	N/A	N/A	N/A	N/A
Local Card POS Acquiring (Kina Merchant Service Fee)	N/A	N/A	N/A	1% of the purchase value	N/A	N/A	N/A
Merchant POS Rental (Terminal Monthly Rental - Single Sim)	N/A	N/A	N/A	K50 per terminal	N/A	N/A	N/A
Merchant POS Rental (Terminal Monthly Rental - Dual Sim)	N/A	N/A	N/A	K80 per terminal	N/A	N/A	N/A
BPNG POS Acquiring (Merchant Service Fee)	N/A	N/A	N/A	1% of the purchase value	N/A	N/A	N/A
MasterCard POS Acquiring (Merchant Service Fee)	N/A	N/A	N/A	5% of the purchase value	N/A	N/A	N/A
Visa POS Acquiring (Merchant Service Fee)	N/A	N/A	N/A	5% of the purchase value	N/A	N/A	N/A
UPI POS Acquiring (Merchant Service Fee)	N/A	N/A	N/A	5% of the purchase value	N/A	N/A	N/A
Early Termination Fee (per Kina Merchant Facility terminated)	N/A	N/A	N/A	K500	N/A	N/A	N/A
Damage Terminal Fee (for each terminal damaged)	N/A	N/A	N/A	K1000	N/A	N/A	N/A

<b>ATM SERVICE</b>							
Cash withdrawal at Kina ATM, using your KinaCard	K0.75t	Free	Free	N/A	N/A	N/A	N/A
Cash withdrawal at Other Local Banks ATM, using your KinaCard	Free	Free	Free	N/A	N/A	N/A	N/A
Balance enquiry at Kina ATM, using your KinaCard	Free	Free	Free	N/A	N/A	N/A	N/A
Balance enquiry at Other Local Banks ATM, using your KinaCard	K0.50t per enquiry	K0.50t	K0.50t	N/A	N/A	N/A	N/A
Mini Statement at Kina ATM, using your KinaCard	K0.50t	Free	Free	N/A	N/A	N/A	N/A
Balance Enquiry at Kina ATM, using other Bank Card	K0.50t	N/A	N/A	N/A	N/A	N/A	N/A
Cash Withdrawal at Kina ATM, using other Bank Card	K0.75t	N/A	N/A	N/A	N/A	N/A	N/A

\*Kina Bank 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.

TRANSACTION ACCOUNT FEES			TRANSACTIONAL PRODUCTS				
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>INTERNET BANKING (MOBILE APP) SERVICE</b>							
Funds Transfer Own Account	K0.50t	Free	Free	Free	Free	Free	N/A
Funds Transfer Other Kina Account	K0.50t	K0.50t	K0.50t	K0.50t	K0.50t	K0.50t	N/A
Funds Transfer Other Bank Account	K0.50t	K1	K1	N/A	N/A	N/A	N/A
Mobile Top Up (All Networks)	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	Free	N/A	N/A
PNG Power Mobile Top Up	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	Free	N/A	N/A
Bill Payment	K0.60t	K0.60t	K0.60t	K0.60t	K0.60t	K0.60t	N/A
Salary Crediting By File Upload Other Kina	N/A	N/A	N/A	K0.25t	N/A	K0.25t	N/A
Deposited Cheque Enquiry	N/A	N/A	N/A	Free	N/A	Free	N/A
Loan Payment	N/A	Free	Free	Free	Free	Free	N/A
Statement Request	N/A	N/A	N/A	Free	N/A	Free	N/A
Bank Cheque Order	N/A	N/A	N/A	Free	N/A	Free	N/A

TRANSACTION ACCOUNT FEES			TRANSACTIONAL PRODUCTS				
Fee Description	Kina Everyday	Savings Account	Cheque Account (individual)	Cheque Account (Business)	Cash Management Account (Individual)	Cash Management Account (Business)	Fixed Deposit Account
<b>INTERNET BANKING (WEB) SERVICE</b>							
Funds Transfer Own Account	K0.50t	Free	Free	Free	Free	Free	N/A
Funds Transfer Other Kina Account	K0.50t	K0.50t	K0.50t	K0.50t	K0.50t	K0.50t	N/A
Funds Transfer Other Bank Account	K0.30t	K1	K1	K1	K1	K1	N/A
Mobile Top Up (All Networks)	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	Free	N/A	N/A
PNG Power Mobile Top Up	K0.30t	K0.30t (3 free, then charge thereafter)	K0.30t (3 free, then charge thereafter)	N/A	Free	N/A	N/A
Bill Payment	K0.60t	K0.60t	K0.60t	K0.60t	K0.60t	K0.60t	N/A
Telegraphic Transfer Payment	K50	K50	K50	K50	K50	K50	N/A
Deposited Cheque Enquiry	N/A	N/A	Free	Free	Free	Free	N/A
Loan Payment	N/A	Free	Free	Free	Free	Free	N/A
Statement Request	K0.30t	Free	Free	Free	Free	Free	N/A
Bank Cheque Order	N/A	N/A	N/A	Free	N/A	Free	N/A

**Notes:**

**Cash Handling Fees**

- <sup>1</sup>Plus 1.0% of amount over K20,000
- <sup>2</sup>Plus 1.0% of amount over K5,000

N/A - Service/feature is not applicable

**CASH MANAGEMENT ACCOUNT INTEREST RATES****Interest Payable**

Daily Balance K0 - K4,999	Nil Interest
Daily Balance K5,000 - K249,999	0.25%p.a.
Daily Balance K250,000 - K499,999	0.50%p.a.
Daily Balance K500,000 - K999,999	0.75%p.a.
Daily Balance K1,000,000 - K4,999,999	1.00%p.a.
Daily Balance > K5,000,000	1.50%p.a.

**INTERNATIONAL SERVICES****Overseas Transfer**

Inward	K10
Issue Telegraphic Transfer	K50
Amend Telegraphic Transfer	K50 plus Agent Charges
Refund Telegraphic Transfer	K50 plus Agent Charges
Telegraphic Transfer Tracer	K50 plus Agent Charges
Stop Payment - Telegraphic Transfer	K50 plus Agent Charges

**FIXED DEPOSIT INTEREST RATES**

Term	K5,000 - K99,999	K100,000 - K499,999
30 Days	0.50%p.a.	0.75%p.a.
60 Days	0.75%p.a.	1.00%p.a.
90 Days	1.00%p.a.	1.25%p.a.
6 Months	1.25%p.a.	1.50%p.a.
12 Months	1.50%p.a.	1.75%p.a.
2 Years	1.75%p.a.	2.00%p.a.
3 Years	2.00%p.a.	2.25%p.a.
4 Years	2.00%p.a.	2.25%p.a.
5 Years	2.00%p.a.	2.25%p.a.

\*Amounts over K500,000 are subject to application



<b>TRANSACTION LIMITS</b>			
<b>Visa Debit Card - Standard</b>	<b>Daily Limit</b>	<b>Single Transactions</b>	<b>Monthly Transactions</b>
Kina Bank Eftpos Purchase Limit	K15,000	K15,000	K20,000 per month for only international transactions
Kina Bank Eftpos Purchase and Cash Out Limit (Cash Out Portion)	K17,000	K17,000	
Kina Bank Eftpos Cash Advance Limit (Cash Out)	K2,000	K2,000	
Kina Bank ARM 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	K,2000	

<b>TRANSACTION LIMITS</b>			
<b>Visa Debit Card - Gold</b>	<b>Daily Limit</b>	<b>Single Transactions</b>	<b>Monthly Transactions</b>
Kina Bank Eftpos Purchase Limit	K15,000	K15,000	K40,000 per month for only international transactions
Kina Bank Eftpos Purchase and Cash Out Limit (Cash Out Portion)	K17,000	K17,000	
Kina Bank Eftpos Cash Advance Limit (Cash Out)	K2,000	K2,000	
Kina Bank ARM 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	K,2000	

<b>OTHER BANK SERVICE FEES</b>	
<b>Local Transfer</b>	
Inward Transfer	Free
Outward - Bank Cheque	K25
Reprurchased Bank Cheque	K50
Payment Order	K25

<b>Foreign Currency Notes</b>	
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of Amount (Min charge K10)

<b>Standing Instructions</b>	
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

**OTHER BANK SERVICE FEES****Audit Confirmation**

Audit Confirmation	K50
Comprehensive Certificate	K50/hr

**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

**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	1.00% (Min Charge K500)
Sight Maximum Validity 6 Months; beyond 6 month validity	Additional 0.125% per month
Sight Discrepancy	K40
Sight Amendment	K100 plus Value and Term Adjustment Fees

**Credit Transfers**

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

**RETAIL LENDING FEES**

Fees	3 Year Fixed Rate Home Loan	Standard Home Loan	Secured Personal Loan	Unsecured Personal Loan	3 Years Fixed Rate Residential	Residential Property Investment Loan
Insurance Renewal	K100	K100	N/A	N/A	K100	K100
Discharge Fee	K200	K200	N/A	N/A	K200	K200
Settlement Fee	K200	K200	N/A	N/A	K200	K200
Establishment Fee	K1,000	K1,000	K300	K300	K1,000	K1,000
Monthly Keeping Fee	K10	K10	K10	K10	K10	K10
Early Termination Fee	K2,500 within 5 years	K2,500 within 5 years	N/A	N/A	K2,500 within 5 years	K2,500 within 5 years
Inspection Fee	K300	K300	N/A	N/A	K300	K300
Drawdown Fee	K100	K100	N/A	N/A	K100	K100
Settlement Fee	K200	K200	N/A	N/A	K200	K200
Upfront Application Fee	N/A	N/A	N/A	N/A	N/A	N/A

**Loan Extension Fees**

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

**Recovery Fees**

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

**Government Fees and Charges - Department of Land Fees**

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

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