

Fees and Charges.

May 2023



Together it's possible

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|--------------------|-------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Branch | | | | | | | | | |
| Monthly Account Maintenance Fee | N/A | Free | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Minimum Opening Balance | K10 | K50 | K50 | K500 | K500 | *Refer note below | K500 | K500 | K5,000 |
| Monthly Account Average Bal >5,000 | N/A | N/A | Free | Free | Free | N/A | Free | Free | Free |
| Monthly Account Average Bal <K5,000 | N/A | N/A | K10/month | K20/month | K20/month | N/A | K20/month | K20/month | Free |
| Minimum Monthly Balance Fee (<K500) | N/A | N/A | K10 | K10 | K10 | K10 | K10 | K10 | Free |
| Dormant Account Fee | K4/month | K4/month | K10/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 | K25 | K25 |
| Cash Handling Fees/Over the Counter | | | | | | | | | |
| Over the counter withdrawal fee | K5 per transaction | K10 per transaction | 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 | Free | Free | N/A |
| Cash Deposits > K20,000 | K5 per transaction | Free | K5 per transaction ¹ | K5 per transaction ¹ | K5 per transaction ¹ | K5 per transaction ¹ | K5 per transaction ¹ | K5 per transaction ¹ | N/A |
| Cash Withdrawals < K5,000 | K5 per transaction | K10 per transaction | K5 per transaction | K5 per transaction | K5 per transaction | K5 per transaction | K5 per transaction | K5 per transaction | N/A |
| Cash Withdrawal > K5,000 | K5 per transaction | K10 per transaction | K5 per transaction ² | K5 per transaction ² | K5 per transaction ² | K5 per transaction ² | K5 per transaction ² | K5 per transaction ² | N/A |

Notes: Cash Handling Fees

¹ Plus 1.0% of amount over K20,000

² Plus 1.0% of amount over K5,000

N/A - service/feature is not applicable

* Minimum Account deposit at branch can be at nil. Account will be restricted after 3 days if nil deposit is made within the 3 days grace period.

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|-------------------|-------------------------------|-------------------|--|--|--|--|--|---|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Other Account | | | | | | | | | |
| Issue Bank Cheque | K25 | N/A | 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 | K20 per statement | K20 per statement |
| Transaction Printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout |
| Voucher Copy | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout | K10 per printout |
| Search Fee | N/A | N/A | N/A | K50/hr | K50/hr | K50/hr | K50/hr | K50/hr | K50/hr |
| Stop Payment (per item/ range of items) | N/A | N/A | N/A | K25 | K25 | K25 | K25 | K25 | N/A |
| Card Issuance Fee | N/A | N/A | N/A | N/A | N/A | Free | N/A | N/A | N/A |
| Card Annual Fee | N/A | N/A | N/A | N/A | N/A | K100 | N/A | N/A | N/A |
| Kina Card Replacement Fee (Emergency) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Kina Card Replacement Fee (Card damaged/Lost/ Stolen) | K20 | N/A | K20 | K20 | N/A | K50 | N/A | N/A | N/A |
| Temporary Unauthorised Overdraft Fee | N/A | N/A | N/A | K100/instance | K100/instance | K100/instance | K100/instance | K100/instance | N/A |
| Unauthorised Overdraft Interest | N/A | 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) | Prescribed Rate plus 6% (Min charge K20) | N/A |
| Fixed Deposit Break Free | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | K100 plus any applicable interest penalty |

| Transaction Account Fees Transactional Products | | | | | | | | | |
|--|---------------|-------------------------------|-----------------|------------------------------------|------------------------------------|------------------------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Cheque Fees | | | | | | | | | |
| Cheque Book (25 leaves) | N/A | N/A | N/A | K10 | K10 | N/A | N/A | N/A | N/A |
| Cheque Book (50 leaves) | N/A | N/A | N/A | K15 | K15 | N/A | N/A | N/A | N/A |
| Cheque Book (100 leaves) | N/A | N/A | N/A | K30 | K30 | K75 | N/A | N/A | N/A |
| Cheque Book (200 leaves) | N/A | N/A | N/A | K60 | K60 | K150 | N/A | N/A | N/A |
| Cheque Processing Fee - First 10 cheques each month) | N/A | N/A | N/A | Free | Free | N/A | N/A | N/A | N/A |
| Cheque Processing Fee - Subsequent Cheques | N/A | N/A | N/A | K0.50t/cheque | K0.50t/cheque | N/A | N/A | N/A | N/A |
| Cheque returned - Irregularities | N/A | N/A | N/A | K50 | K50 | N/A | N/A | N/A | N/A |
| Cheque Returned - Insufficient Funds | N/A | N/A | N/A | K50 | K50 | N/A | N/A | N/A | N/A |
| Special Answer for Other Bank Cheques | N/A | N/A | N/A | K100 | K100 | K100 | K100 | K100 | N/A |
| Special Answer for Other Bank Cheques | N/A | N/A | N/A | K100 | K100 | K100 | K100 | K100 | N/A |
| Inward Clean Collection | N/A | 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) | 0.125% of Amount (Min charge K100) | N/A |
| Inward Item Returned Unpaid | N/A | N/A | N/A | K25/item | K25/item | K25/item | K25/item | K25/item | N/A |
| Inward Dishonour Fee | N/A | N/A | N/A | K50 | K50 | K50 | K50 | K50 | N/A |
| Outward Clean Collection | N/A | N/A | N/A | K150 | K150 | K150 | K150 | K150 | N/A |

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|---|---|---|---|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Kina Kconnect and Kina WhatsApp | | | | | | | | | |
| Funds Transfer (Own Accounts) | K0.50t | Free | Free | Free | N/A | Free | N/A | N/A | N/A |
| Funds Transfer (Kina Bank) <K75 | K0.50t | K0.50t | K0.50t | K0.50t | N/A | K0.50t | N/A | N/A | N/A |
| Funds Transfer (Kina Bank) K75 - K250 | K0.50t | K0.50t | K1 | K1 | N/A | K1 | N/A | N/A | N/A |
| Funds Transfer (Kina Bank) > K250 | K0.50t | K0.50t | K1.50 | K1.50 | N/A | K1.50 | N/A | N/A | N/A |
| Funds Transfer (Other Bank) < K75 | K0.50t | K1 | K1 | K1 | N/A | K1 | N/A | N/A | N/A |
| Funds transfer (Other Bank) K75 - K250 | K0.50t | K1 | K1.50 | K1.50 | N/A | K1.50 | N/A | N/A | N/A |
| Funds Transfer (Other Bank) K250 | K0.50t | K1 | K2 | K2 | N/A | K2 | N/A | N/A | N/A |
| Phone Top Up (All Networks) | K0.30t | K0.30t | K0.30t (3 free, then charge thereafter) | K0.30t (3 free, then charge thereafter) | N/A | K0.30t | N/A | N/A | N/A |
| PNG Power Mobile Top Up | K0.30t | K0.30t | K0.30t (3 free, then charge thereafter) | K0.30t (3 free, then charge thereafter) | N/A | K0.30t | 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) | K0.10t (3 free, then charge thereafter) | N/A | K0.10t | 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) | K0.10t (3 free, then charge thereafter) | N/A | K0.10t | N/A | N/A | N/A |

| Transaction Account Fees Transactional Products | | | | | | | | | |
|--|---------------|---------------------------------|-----------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| EFTPOS Service | | | | | | | | | |
| KinaCard on Kina Eftpos Terminal | Free | Not Applicable. No card linked. | Free | Free | N/A | N/A | N/A | N/A | N/A |
| Balance Check on Kina Eftpos Terminal | Free | Not Applicable. No card linked. | Free | Free | N/A | N/A | N/A | N/A | N/A |
| Local Card POS Acquiring (Kina Merchant Service Fee) | N/A | Not Applicable. No card linked. | N/A | N/A | 1% of the purchase value | N/A | N/A | N/A | N/A |
| Merchant POS Rental (Terminal Monthly Rental) | N/A | Not Applicable. No card linked. | N/A | N/A | K50 per terminal | N/A | N/A | K50.00 per terminal | N/A |
| BPNG POS Acquiring (Merchant Service Fee) | N/A | Not Applicable. No card linked. | N/A | N/A | 1% of the purchase value | N/A | N/A | N/A | N/A |
| Mastercard POS Acquiring (Merchant Service Fee) | N/A | Not Applicable. No card linked. | N/A | N/A | 5% of the purchase value | N/A | N/A | N/A | N/A |
| Credit & Visa Card POS Acquiring (Merchant Service Fee) | N/A | Not Applicable. No card linked. | N/A | N/A | 5% of the purchase value | N/A | N/A | N/A | N/A |
| UPI POS Acquiring (Merchant Service Fee) | N/A | Not Applicable. No card linked. | N/A | N/A | 5% of the purchase value | N/A | N/A | N/A | N/A |
| Early Termination Fee (per Kina Merchant Facility terminated) | N/A | Not Applicable. No card linked. | N/A | N/A | K500 | N/A | N/A | N/A | N/A |
| Lost, Theft or Damaged Damage Terminal Fee (for each terminal damaged) | N/A | Not Applicable. No card linked. | N/A | N/A | K1,000 | N/A | N/A | N/A | N/A |

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|--------------------|---------------------------------|-----------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| ATM Service | | | | | | | | | |
| Cash withdrawal at Kina ATM, using your KinaCard | K0.75t | Not Applicable. No card linked. | Free | Free | N/A | Free | N/A | N/A | N/A |
| Cash Withdrawal at Kina ATM, using Other Bank Card | K0.50t | Not Applicable. No card linked. | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Cash withdrawal at Other Local Banks ATM, using your KinaCard | Free | Not Applicable. No card linked. | Free | Free | N/A | Free | N/A | N/A | N/A |
| International ATM Withdrawal Fee | N/A | N/A | N/A | N/A | N/A | K10 | N/A | N/A | N/A |
| Balance enquiry at Kina ATM, using your KinaCard | Free | Not Applicable. No card linked. | Free | Free | N/A | Free | N/A | N/A | N/A |
| Balance enquiry at Kina ATM, using Other Bank Card | K0.50t | Not Applicable. No card linked. | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Balance enquiry at Other Local Banks ATM, using your KinaCard | K0.50t per enquiry | Not Applicable. No card linked. | K0.50t | K0.50t | N/A | K0.50t | N/A | N/A | N/A |
| Mini Statement at Kina ATM, using your KinaCard | K0.50t | Not Applicable. No card linked. | N/A | Free | 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 | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Retail Internet Banking(Mobile App) Service | | | | | | | | | |
| Funds Transfer Own Account | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |
| Funds Transfer Other Kina Account | K0.50t | K0.50t | K0.50t | K0.50t | N/A | K0.50t | K0.50t | N/A | N/A |
| Funds Transfer Other Bank Account | K1 | K1 | K1 | K1 | N/A | K1 | K1 | N/A | N/A |
| Mobile Top Up (All Networks) | K0.30t | K0.30t | K0.30t | K0.30t | N/A | K0.30t | N/A | N/A | N/A |
| PNG Power Mobile Top Up | K0.30t | K0.30t | K0.30t | K0.30t | N/A | K0.30t | N/A | N/A | N/A |
| Bill payment | K0.60t | K0.60t | K0.60t | K0.60t | N/A | K0.60t | K0.60t | N/A | N/A |
| Telegraphic Transfer Payment | K50 | K50 | K50 | K50 | N/A | K50 | K50 | N/A | N/A |
| Loan Payment | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |
| Statement Request | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |

Note: Applicable to businesses, sole traders or partnerships NOT registered as a company.

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|---------------|-------------------------------|-----------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Retail Internet Banking (Web) Service | | | | | | | | | |
| Funds Transfer Own Account | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |
| Funds Transfer Other Kina Account | K0.50t | K0.50t | K0.50t | K0.50t | N/A | K0.50t | K0.50t | N/A | N/A |
| Funds Transfer Other Bank Account | K1 | K1 | K1 | K1 | N/A | K1 | K1 | N/A | N/A |
| Mobile Top Up (All Networks) | K0.30t | K0.30t | K0.30t | K0.30t | N/A | K0.30t | N/A | N/A | N/A |
| PNG Power Mobile Top Up | K0.30t | K0.30t | K0.30t | K0.30t | N/A | K0.30t | N/A | N/A | N/A |
| Bill payment | K0.60t | K0.60t | K0.60t | K0.60t | N/A | K0.60t | K0.60t | N/A | N/A |
| Telegraphic Transfer Payment | K50 | K50 | K50 | K50 | N/A | K50 | K50 | N/A | N/A |
| Loan Payment | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |
| Statement Request | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |
| Credit Card Payment | Free | Free | Free | Free | N/A | Free | Free | N/A | N/A |

Note: Applicable to businesses, sole traders or partnerships NOT registered as a company.

| Transaction Account Fees Transactional Products | | | | | | | | | |
|--|---------------|-------------------------------|-----------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
| Fee Description | Kina Everyday | Kina Tomorrow Savings Account | Savings Account | Cheque Account (Individual) | Cheque Account (Business) | Kina Business Account | Cash Management Account (Individual) | Cash Management Account (Business) | Fixed Deposit Account |
| Corporate Internet Banking (Mobile App) Service | | | | | | | | | |
| Funds Transfer Own Account | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | Free |
| Funds Transfer Other Kina Account | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | K0.50t | N/A |
| Funds Transfer Other Bank Account | N/A | N/A | N/A | N/A | K1 | K1 | N/A | K1 | N/A |
| Mobile Top Up (All Networks) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| PNG Power Mobile Top Up | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Bill payment | N/A | N/A | N/A | N/A | K0.60t | K0.60t | N/A | K0.60t | N/A |
| Salary Crediting By Data Entry Other Kina | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By Data Entry Other Bank | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By File Upload Other Bank | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By File Upload Other Kina | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Deposited Cheque Enquiry | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |
| Loan Payment | N/A | N/A | Free | Free | Free | Free | N/A | Free | N/A |
| Statement Request | N/A | N/A | N/A | N/A | Free | Free | Free | Free | N/A |
| Bank Cheque Order | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |

| Transaction Account Fees Transactional Products | | | | | | | | | |
|---|---------------|-------------------------------|-----------------|-----------------------------|---------------------------|-----------------------|--------------------------------------|------------------------------------|-----------------------|
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| Corporate Internet Banking (Web) Service | | | | | | | | | |
| Monthly Fee | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Funds Transfer Own Account | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |
| Funds Transfer Other Kina Account | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | K0.50t | N/A |
| Funds Transfer Other Bank Account | N/A | N/A | N/A | N/A | K1 | K1 | N/A | K1 | N/A |
| Mobile Top Up (All Networks) | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| PNG Power Mobile Top Up | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Bill payment | N/A | N/A | N/A | N/A | K0.60t | K0.60t | N/A | K0.60t | N/A |
| Salary Crediting By Data Entry Other Kina | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By Data Entry Other Bank | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By File Upload Other Bank | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Salary Crediting By File Upload Other Kina | N/A | N/A | N/A | N/A | K0.50t | K0.50t | N/A | N/A | N/A |
| Telegraphic Transfer Payment | N/A | N/A | N/A | N/A | N/A | N/A | N/A | K50 | N/A |
| Deposited Cheque Enquiry | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |
| Loan Payment | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |
| Statement Request | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |
| Bank Cheque Order | N/A | N/A | N/A | N/A | Free | Free | N/A | Free | N/A |

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 Telegraph Transfer | K50 |
| Amend Telegraph 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

Visa Debit Card - Standard

| Transaction Limits | Daily Limit | Single Transactions | Monthly Transactions |
|---|-------------|--------------------------------------|---|
| Kina Bank Eftpos Purchase Limit | K15,000 | K15,000 | |
| 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 ATM Cash Out Limit | K5,000 | K2,000 | K20,000 per month for only international transactions |
| Visa Network ATM Limit | K500.00 | K2,000 Domestic/K500 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 | |

Fees & Charges

| Fee | Visa Debit Card - Standard |
|--|-------------------------------------|
| Card Annual Fee | Free |
| Card Issuance Fee | Free |
| Card Replacement Fee (per card) | K20 |
| Emergency Card Replacement Fee | K65 |
| Monthly Service Fee | Not Applicable |
| Local ATM withdrawal fee (Kina Bank) | Free |
| Local ATM withdrawal fee (other ATMs in PNG) | K2.50 |
| International ATM withdrawal fee (overseas) | K10 |
| ATM balance enquiry (Kina Bank) | Free |
| ATM balance enquiry (overseas) | K2 |
| International POS transaction fee | K2 |
| Foreign Currency Conversion fee | 3% of the transaction amount in PGK |

Note: 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. Note: For all overseas countries the limit is K500.00 daily ATM withdrawal, For cash withdrawal at ATM's in Australia and Philippines the new daily limit is K750.00

Kina Prime Visa Debit Card

| Transaction Limits | 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 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 ATM Cash Out Limit | K5,000 | K2,000 | |
| Visa Network ATM Limit | K500.00 | K2,000 Domestic/K500 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 | |

Fees & Charges

| Fee | Kina Prime Visa Debit Card |
|--|-------------------------------------|
| Card Annual Fee | Free |
| Card Issuance Fee | Free |
| Card Replacement Fee (per card) | K20 |
| Emergency Card Replacement Fee | K65 |
| Monthly Service Fee | Not Applicable |
| Local ATM withdrawal fee (Kina Bank) | Free |
| Local ATM withdrawal fee (other ATMs in PNG) | K2.50 |
| International ATM withdrawal fee (overseas) | K10 |
| ATM balance enquiry (Kina Bank) | Free |
| ATM balance enquiry (overseas) | K2 |
| International POS transaction fee | K2 |
| Foreign Currency Conversion fee | 3% of the transaction amount in PGK |

Note: 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. After 3 years, customers will be charge a renewal fee of PGK100.

| Kina Venture Debit Card | | | |
|---|-------------|--------------------------------------|---|
| Transaction Limits | 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 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 ATM Cash Out Limit | K5,000 | K2,000 | |
| Visa Network ATM Limit | K500 | 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/K500 International | |
| Visa Network Eftpos Quasi Cash | K2,000 | K2,000 | |

Note: The daily limit of K500 applies to these four countries: China, HK, Japan, Macau and Bangladesh.

| Fees & Charges | |
|--|-------------------------------------|
| Fee | Kina Venture Debit Card |
| Card Annual Fee | Free |
| Card Issuance Fee | Free |
| Card Replacement Fee (per card) | K20 |
| Emergency Card Replacement Fee | K65 |
| Monthly Service Fee | Not Applicable |
| Local ATM withdrawal fee (Kina Bank) | Free |
| Local ATM withdrawal fee (other ATMs in PNG) | K2.50 |
| International ATM withdrawal fee (overseas) | K10 |
| ATM balance enquiry (Kina Bank) | Free |
| ATM balance enquiry (overseas) | K2 |
| International POS transaction fee | K2 |
| Foreign Currency Conversion fee | 3% of the transaction amount in PGK |

Note: 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.

Other Bank Service Fees

Local Transfer

| | |
|-------------------------|------|
| Inward Transfer | Free |
| Outward - Bank Cheque | K25 |
| Repurchased Bank Cheque | K50 |
| Payment Order | K25 |

Foreign Currency Notes

| | |
|---------------------------------------|---|
| International ATM Balance Enquiry Fee | K2 |
| International POS Transaction Fee | K2 |
| Foreign Currency Conversion Fee | K2.50% of the transaction amount in PGK |
| Foreign Currency Notes Purchase Fee | Free |
| Foreign Currency Notes Sale Fee | 1.0% of Amount (Min charge K10) |

Note: Applicable to businesses, sole traders or partnerships NOT registered as a company.

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 |

Audit Confirmation

| | |
|---------------------------|--------|
| Audit Confirmation | K50 |
| Comprehensive Certificate | K50/hr |

Documentary Clean Collection

| | |
|---------------------|--|
| Inward - Insight | 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 |

Other Bank Service 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 months 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

Loan Extension Fees

| | |
|---------------------------|----------------------------|
| Extension up to 3 months | K150 per Extension Request |
| Extension 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 and 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.

Internal Use Only

FACT SHEET - VISA CREDIT CARD (CLASSIC & GOLD)

| | |
|---------------------------|---|
| Description | A credit facility with a revolving credit line that offers customers a card product with competitive interest and valuable benefits. Customers can make purchases or take cash advance within the approved Credit Card limit. Terms and conditions apply. |
| Purpose | General personal needs. |
| Eligible Customers | Personal customers who are full time salaried employed or self-employed in same business for 2 years. Foreign customers who have permanent residency in PNG and are gainfully employed or have their own business. Expatriate customers who are senior employees/executives of Multi-National Corporations or International NGOs. |
| Loan Type | Revolving credit line facility |
| Prime security | Charge over Cash Management Account, Term Deposit or restricted Savings Account with Kina Bank. Mortgage over residential property. Note, if customer has a Kina Bank Home Loan - earmarking of surplus/available security. |
| Age of applicant | 18 years to 60 years or date of retirement whichever is earlier. |
| Record of employment | Salary earner - 6 months. If self-employed should be in same business at least 2 years. |
| Servicing Requirements | Total debt commitment to all lenders must not exceed: Salaried Employees - 30% of the applicant's gross salary. Self-employed individuals - 30% of the net cash flow before loan repayment commitments. |
| Loan to Value Ratio (LVR) | Term Deposit, Cash Management Account, restricted Savings account- 100% deposit value. For Home Loan, Personal Loan and Credit Card combined: Port Moresby & Lae; Loan up to K1.0M - 90%, Loan >K1.0M - 80% Madang, Goroka, Wewak, Kimbe, Mt Hagen & Kokopo metropolitan areas - 70% Third Party Guarantee supported by cash or deposit held with Kina Bank. |
| Loan to Value Ratio (LVR) | Standard Variable Interest Rate. |
| Loan to Value Ratio (LVR) | Monthly repayment by cash deposit, cheque deposit or transfer from a Kina Bank account made at a Kina Bank branch. |

CREDIT CARD FEATURES: VISA CLASSIC & VISA GOLD

| ITEM | VISA CLASSIC |
|----------------------------------|--|
| Purpose | General or any worthwhile purpose. |
| Minimum Line of Credit | K500 |
| Maximum Line of Credit | K7,500 |
| Kina Bank Maximum Line of Credit | K7,500 or 10% of Gross Salary whichever is the lower |
| Minimum Income | K10,000 |
| Security | Limit must be fully secured against mortgage, Kina deposit or cash backed guarantee. |
| Interest Rate - Retail | 22% pa |
| Interest Rate - Cash Advance | 22%pa from day 1 of Cash Advance. Calculated on daily balance and charged monthly |
| Interest Free Days | Up to 45 Days Interest Free for POS purchase |
| Grace Period | 15 Days |
| Credit Card Expiry | 3 Years |
| ITEM | VISA GOLD |
| Purpose | General or any worthwhile purpose. |
| Minimum Line of Credit | K7,500 |
| Maximum Line of Credit | Other as per serviceability |
| Kina Bank Maximum Line of Credit | K50,000 or 10% of Gross Salary whichever is the lower. |
| Minimum Income | K50,000 |
| Security | Limit must be fully secured against mortgage, Kina deposit or cash backed guarantee. |
| Interest Rate - Retail | 20% pa |
| Interest Rate - Cash Advance | 20%pa from day 1 of Cash Advance. Calculated on daily balance and charged monthly. |
| Interest Free Days | Up to 55 Days Interest Free for POS purchase |
| Grace Period | 25 Days |
| Credit Card Expiry | 3 Years |

BILLING & REPAYMENT

CARD TYPE - VISA CLASSIC

| ITEM | FEATURE |
|-----------------------|---|
| Grace Period | 15 Days |
| Minimum Repayment | Greater of 5% of outstanding balance or PGK20 |
| Repayment Due | 20 Days after the statement is due |
| Billing Date | 15th day of the month i.e. 15/01/2019 |
| Days in Billing Cycle | Monthly |

CARD TYPE - VISA GOLD

| ITEM | FEATURE |
|-----------------------|---|
| Grace Period | 25 Days |
| Minimum Repayment | Greater of 5% of outstanding balance or PGK20 |
| Repayment Due | 25 Days after the statement is due |
| Billing Date | 28th day of the month i.e. 28/01/2019 |
| Days in Billing Cycle | Monthly |

FEES & CHARGES

| FEE TYPE | VISA CLASSIC | VISA GOLD |
|---|--|--------------------|
| Annual Fee (both primary and supplementary cards) | K50 | K100 |
| Joining Fee per card (both primary and supplementary cards) | K50 | K100 |
| Over Limit Fee | K10 | K10 |
| % Over the limit allowed | Penalty fee of K10 when clients go over their limit. | |
| Card Replacement Fee | K50 | K50 |
| Dishonoured Fee | K20 | K20 |
| Past Due Fee | K10 | K10 |
| Kina Bank ATM Withdrawal Fee | Free and unlimited | Free and unlimited |
| Kina Bank ATM Balance Inquiry Fee | Free and unlimited | Free and unlimited |
| International ATM Withdrawal Fee | K10 | K10 |
| International POS Cash Advance Fee | K10 | K10 |
| International ATM Balance Inquiry Fee | K2 | K2 |
| Credit Card Standing Order fee | K10 | K10 |
| Statement Copy fee | K10 | K10 |

TRANSACTION LIMITS

| FEE TYPE | VISA CLASSIC | VISA GOLD |
|--|-------------------|----------------|
| Amount of Cash Advance Allowed (ATM) | K2,000 Daily | K2,000 Daily |
| Daily Transaction (Purchase) Limits - POS | K15,000 | K15,000 |
| Monthly Transaction Limits (ATM + POS including overseas transactions) | K20,000 (CLASSIC) | K40,000 (GOLD) |

| BUSINESS LENDING FEES | | | | | |
|-------------------------------------|--|--|--|--|--|
| FEES | BUSINESS LOAN | CHATEL MORTGAGE | FEES | UNSECURED SME LOAN | INSURANCE PREMIUM FUND |
| Insurance Renewal | K100 | K100 | N/A | N/A | K100 |
| Discharge Fee | K500 | K200 | N/A | N/A | K200 |
| Settlement Fee | K200 | K200 | N/A | N/A | N/A |
| Loan Establishment Fee | 0.6% of loan amount (Minimum charge K2000) | 0.6% of loan amount (Minimum charge K2000) | 0.6% of loan amount (Minimum charge K2000) | 0.6% of loan amount (Minimum charge K2000) | 0.6% of loan amount (Minimum charge K2000) |
| Term Loan Line Fee | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). | 0.30% p.a of the Outstanding Loan Balance, charged quarterly (Minimum charge K75 per quarter). |
| Loan Extension Fee (up to 3 months) | K150 per request | K150 per request | N/A | N/A | N/A |
| Loan Extension Fee (over 3 months) | K150 per request | K150 per request | N/A | N/A | N/A |
| Loan Variation documentation Fee | K150 per Document Set (up to 5 documents). Additional documents K50 each. | K150 per Document Set (up to 5 documents). Additional documents K50 each. | N/A | N/A | N/A |
| Cheque Processing Fee | K200 per Loan (up to 5 cheque). Additional cheque K50 each. | K200 per Loan (up to 5 cheque). Additional cheque K50 each. | N/A | N/A | K200 per Loan (up to 5 cheque). Additional cheque K50 each. |
| Inspection Fee | K300 | K300 | N/A | N/A | N/A |
| Drawdown Fee | K100 | K100 | N/A | N/A | K100 |
| Settlement Fee | K200 | K200 | N/A | N/A | N/A |
| Documentation Fee | K150 per Loan | K150 per Loan | N/A | N/A | K150 per Loan |
| Upfront Application Fee | N/A | N/A | N/A | N/A | N/A |

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 utilized 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.

| Business Lending Fees | |
|-----------------------------|---|
| Item | Fees |
| Bank Guarantee | 0.30% Establishment Fee plus an ongoing fee of 0.25% per month (charged in advance to guarantee expiry date). |
| 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. |

UPDATED DECEMBER 2022

Things you need to know:

Applications are subject to Kina Bank's normal credit approval.

Interest rates are per annum except where otherwise stated and are subject to change without notice.

Full terms and conditions will be included in the loan offer.

Fees and charges apply and are subject to change without notice.

Refer to the Kina Bank Loans and Advances: Schedule of Fees, Charges and Conditions.

For Terms & Conditions/ Frequently Asked Questions (FAQ) go to www.kinabank.com.pg

Together it's possible



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