

Product Overview.

May 2023



kinabank

Together it's possible

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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 Telegraph 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	Rates/Fee
KinaCard on Kina Eftpos Terminal	Free
Balance Check on Kina Eftpos Terminal	Free

ATM Service Fee	Rates/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)	Rates/Fee
Funds Transfer (Own Accounts)	K0.50t
Funds Transfer (Other Kina Account)	K0.50t
Funds Transfer (Other Bank Account)	K0.50t
Phone 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)	Rates/Fee
Funds Transfer (Own Accounts)	K0.50t
Funds Transfer (Other Kina Account)	K0.50t
Funds Transfer (Other Bank Account)	K0.50t
Phone Top Up (All Networks)	K0.30t
PNG Power Mobile Top Up	K0.30t
Bill Payment	K0.60t

Kina Konnect	Rates/Fee
Funds Transfer (Own Accounts)	K0.50t
Funds Transfer (Kina Bank <K75)	K0.50t
Funds Transfer (Kina Bank K75-K250)	K0.50t
Funds Transfer (Kina Bank >K250)	K0.50t
Funds Transfer (Other Bank <K75)	K0.50t
Funds Transfer (Other Bank K75-K250)	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	Rates/Fee
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	Rates/Fee
Inwards Transfer's	Free
Outward (Bank Cheque)	K25
Repurchased Bank Cheque	K50
Payment Order	K25
Foreign Currency Notes	Rates/Fee
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	Rates/Fee
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	Rates/Fee
Inward Clean Collection	Free
Inward Item Returned Unpaid	Free
Inward Dishonor Fee	Free
Outward Clean Collection	Free
Audit Confirmation	Rates/Fee
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour
Overseas Transfer	Rates/Fee
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/Fees
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 Telegraph 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	Rates/Fee
KinaCard on Kina Eftpos Terminal	Not Applicable. No card linked.
Balance Check on Kina Eftpos Terminal	Not Applicable. No card linked.

Internet Banking (Web)	Rates/Fee
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
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)	Rates/Fee
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
PNG Power Mobile Top Up	K0.30t
Bill Payment	Not Applicable
Balance Enquiry	Free
Statement Request	Free

Kina Konnect	Rates/Fee
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
Phone Top Up	K0.30t
PNG Power Mobile 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 Printout	K10 per printout
Voucher Copy	K10 per print
Search Fee	Free
Stop Payment (per item/range of items)	Free
Dormant Account Fee	K10 per month
Account closed within 6 months of opening	K25
KinaCard Replacement Fee (Card Damaged/Lost/Stolen)	K20

Cash Handling Fees	Rates/Fee
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

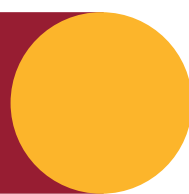
Eftpos	Rates/Fee
KinaCard on Kina Eftpos Terminal	Free
Balance Check on Kina Eftpos Terminal	Free

ATM Service Fee	Rates/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	Rates/Fee
Inwards Transfer's	Free
Outward (Bank Cheque)	K25
Repurchased Bank Cheque	K50
Payment Order	K25
Foreign Currency Notes	Rates/Fee
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of amount (min charge K10)
Internet Banking (Web)	Rates/Fee
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)	Rates/Fee
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 does not charge any fee for the use of other bank ATMs, however the other bank may levy a fee for balance enquiry or withdrawal from their ATMs.



Kina Konnect	Rates/Fee
Funds Transfer (Own Accounts)	Free
Funds Transfer (Kina Bank <K75)	K0.50t
Funds Transfer (Kina Bank K75-K250)	K1
Funds Transfer (Kina Bank >K250)	K1.50
Funds Transfer (Other Bank <K75)	K1
Funds Transfer (Other Bank K75-K250)	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)
Phone Balance	K0.10t (3 free, then charge thereafter)
Mini Statement	K0.10t (1 free, then charge thereafter)

Standing Instructions	Rates/Fee
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	Rates/Fee
Inward Clean Collection	Free
Inward Item Returned Unpaid	Free
Inward Dishonor Fee	Free
Outward Clean Collection	Free

Audit Confirmation	Rates/Fee
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

Overseas Transfer	Rates/Fee
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

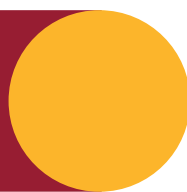
Item	Rates/Fee
Monthly Fee (Average Balance >K5,000)	Free
Monthly Fee (Average Balance <K5,000)	K20 per month
Minimum Monthly Balance (<K500)	K10 monthly
Over the Counter Withdrawal Fee	K5 per transaction
Cheque Book (25 Cheques)	K10 each
Cheque Book (50 Cheques)	K15 each
Cheque Book (100 Cheques)	K30 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)	Rates/Fee
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100

Cash Handling Fees	Rates/Fee
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	Rates/Fee
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	Rates/Fee
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of amount (min charge K10)
Internet Banking (Web)	Rates/Fee
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)	Rates/Fee
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
Overseas Transfer	Rates/Fee
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



Kina Konnect	Rates/Fee
Funds Transfer (Own Accounts)	Free
Funds Transfer (Kina Bank <K75)	K0.50t
Funds Transfer (Kina Bank K75-K250)	K1
Funds Transfer (Kina Bank >K250)	K1.50
Funds Transfer (Other Bank <K75)	K1
Funds Transfer (Other Bank K75-K250)	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)
Phone Balance	K0.10t (3 free, then charge thereafter)
Mini Statement	K0.10t (1 free, then charge thereafter)

ATM Service Fee	Rates/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 the use of other bank ATMs, however the other bank may levy a fee for balance enquiry or withdrawal from their ATMs.

Eftpos	Rates/Fee
KinaCard on Kina Eftpos Terminal	Free
Balance Check on Kina Eftpos Terminal	Free

Collection Fees	Rates/Fee
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	Rates/Fee
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

Local Transfer	Rates/Fee
Inwards Transfer's	Free
Outward (Bank Cheque)	K25
Repurchased Bank Cheque	K50
Payment Order	K25

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)	Rates/Fee
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100

Cash Handling Fees	Rates/Fee
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	Rates/Fee
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	Rates/Fee
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of amount (min charge K10)
Eftpos	Rates/Fee
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
Damaged Terminal Fee (for each terminal damaged)	K1,000
Corporate Internet Banking (Web)	Rates/Fee
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 Kina	K0.25
Salary Crediting By File Upload Other Bank	K0.50
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Bank Cheque Order	Free



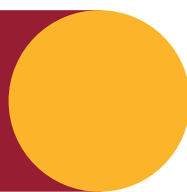
Corporate Internet Banking (App)	Rates/Fee
Funds Transfer (Other Kina Account)	K0.50t
Funds Transfer (Other Bank Account)	K1
Bill Payment	K0.60t
Salary Crediting By Data Entry Other Kina	K0.50t
Salary Crediting By Data Entry Other Bank	K1
Salary Crediting By File Upload Other Kina	K0.25
Salary Crediting By File Upload Other Bank	K0.50
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	Rates/Fee
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	Rates/Fee
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour

Local Transfer	Rates/Fee
Inwards Transfer's	Free
Outward (Bank Cheque)	K25
Repurchased Bank Cheque	K50
Payment Order	K25

Overseas Transfer	Rates/Fee
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



Import Documentary Credits	Rates/Fee
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	Rates/Fee
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	Rates/Fee
Advising	K50
Confirmation	0.10% of Credit Amount every 3 months
Negotiation	0.25% if credit Amount (min charge K500 or max charge K1,000)
Bill for Collection	0.25% if credit Amount (min charge K500 or max charge K1,000)
Amendment	K100 plus Value and Term Adjustment Fees



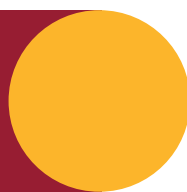
Kina Business Account

Description: Kina Business Account is an everyday Business Transactional account for Small to Medium Enterprises (SMEs). This account targets sole traders, partnerships and companies that are licensed to trade.

Item	Rates/Fee
Minimum Opening Deposit	Refer note below
Monthly Fee if Average Balance < K5,000	K10
Over the Counter W/D	K5 per transaction
Monthly Maintenance Fee	NA
Monthly Dormancy Fee	K10/month

Note: 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. Other Standard Branch Business Fees and Charges; EFTPOS, Corporate IB, Branch Over the Counter fees, Collection, Local Transfers, Overseas Transfers, Audit Confirmation, Import Documentary Credit, Documentary Clean Collection, Export Documentary Credits.

Retail Internet Banking (Web)	Rates/Fee
	USSD KINA KONNECT
Balance Inquiry	K0.10
Mini Statement	K0.10
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account <K75	K0.50
Funds Transfer Other Kina Account K75-K250	K1
Funds Transfer Other Kina Account >K250	K1.50
Funds Transfer Other Bank Account <K75	K1
Funds Transfer Other Bank Account K75-K250	K1.50
Funds Transfer Other Bank Account >K250	K2
Mobile Top-up	K0.30
Easipay Top-up	K0.30
	MOBILE APP BANKING
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	K0.50
Funds Transfer Other Bank Account	K1
Mobile Top Up (All Networks)	K0.30
PNG Power Mobile Top Up	K0.30
Bill Payment	Free
Loan Payment	Free
	RETAIL INTERNET BANKING
Funds Transfer Own Account	Free
Funds Transfer Other Kina Account	K0.50
Funds Transfer Other Bank Account	K1
Mobile Top Up (All Networks)	K0.30
PNG Power Mobile Top Up	K0.30



Bill Payment	Free
Telegraphic Transfer Payment	K50
Loan Payment	Free
Statement Request	Free

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

Corporate Internet Banking (Web)	Rates/Fee
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)	Rates/Fee
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

Note: Applicable to businesses registered as a company. Other standard fees apply. Product Overview and Fee Schedule available on website

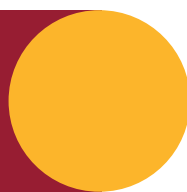
Venture Visa Debit Card Fee Schedule and Limits	Rates/Fee
Card Issuance Fee	Free
Card Replacement Fee	K50
Card Annual Fee	K100
Card Replacement Fee (Emergency)	NA
Kina Bank ATM Withdrawal Fee	Free
Other Bank ATM Withdrawal Fee	Free - Kina does not charge a fee but other banks may levy a fee
Kina Bank Balance Enquiry Fee	Free - Kina does not charge a fee but other banks may levy a fee
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

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

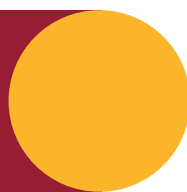
Venture Visa Debit Card Transaction Limits			
Transaction Limits	Daily Limit	Single Transactions	Monthly Transactions
Kina Bank EFTPOS Purchase Limit	K15,000	K15,000	
Kina Bank EFTPOS Purchase & Cash Out Limit (Cash Out Portion)	K17,000	K17,000	
Kina Bank EFTPOS Cash Advance Limit (Cash Out)	K2,000	K2,000	
Kina Bank ATM Cash Out Limit	K5,000	K2,000	K40,000 per month for international transactions
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	

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

Standard Branch & Banking Service Fees Applicable to Kina Business Account	Rates/Fee
	BRANCH - OVER THE COUNTER
Stop Payment	K25
Issue Bank Cheque	K25
Temporary Unauthorized OD Fee	K100 per instance
Unauthorized OD 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
Account Closed Within 6 Months of Opening	K25
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100
Cash Deposits <K20,000	Free (Fee waived and authorized)
Cash Deposits >K20,000	K5 per txn plus 1% of amount over K20,000
Cash Withdrawals <K5,000	K5
Cash Withdrawals >K5,000	K5 per txn plus 1% of amount over K5,000
Standing Order by Bank Cheque	K10 plus bank chq fee
Standing Order by Telegraphic Transfer	K10 plus TT fee
Standing Order by KATS	K20
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1% of amount(min charge K10)
COLLECTION FEES	
Inward Clean Collection	0.125% of Amount (Min charge K100)
Inward Item Returned Unpaid	K25 per item
	K100 per instance
Inward Dishonor Fee	K50
Outward Clean Collection	K150
LOCAL TRANSFER	
Inward Transfers	Free
Outward - Bank Cheque	K25
Repurchased Bank Cheque	K50
Payment Order	K25
OVERSEAS TRANSFER	
Inward	K10
Issue Telegraphic Transfer	K50
Amend TT	K50 plus agent charges
Refund TT	K50 plus agent charges
TT Tracer	K50 plus agent charges
TT - Stop Payment	K50 plus agent charges
AUDIT CONFIRMATION	
Audit Confirmation	K50
Comprehensive Certificate	K50/hr
IMPORT DOCUMENTARY CREDITS	

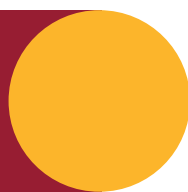


Sight	0.375% Min charge K500
30 days	0.50% Min charge K500
60 days	0.70% Min charge K500
90 days	0.90% Min charge K500
Over 90 days	1.0% Min charge K500
Sight Maximum Validity 6mths, beyond 6 months validity	Additional 0.125% per month
Sight Discrepancy	K40
Sight Amendment	K100 plus value and term adjustment 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, max charge K1,000
Bill for Collection	0.25% of Credit Amount min charge K500, max charge K1,000
Amendment	K100 plus value and term adjustment fees

Requirements

Entry Acceptable Documents	Company	Sole Traders/ Partnerships
Completed Non-Individual/Business Account Opening Form	✓	✓
Certificate of Incorporation/Registration (Local/Foreign)	✓	✓
Extract (Local/Foreign)	✓	✓
Taxpayer Registration Certificate (TIN)	✓	✓
Beneficial ownership information or certificate of onshore and offshore registration	✓	✓
Entity Profile	✓	✓
Valid IDs for each signatory	✓	✓
Board Resolution or Meeting Minutes and account signing mandate	✓	
Partnership Deeds, official valid documents of identity of the trustees or funders (if applicable)		✓
Power of Attorney (if applicable)		✓

Note: Applications are subject to Kina Bank's normal application and approval criteria. Fees and Charges apply and are subject to change without notice. Refer to the Kina Bank Accounts and Services Product Overview. Merchants may charge a fee for EFTPOS transactions.



Cash Management Account

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

Interest Payable	Rates/Fee
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)	Rates/Fee
Special Answer on Kina Cheques	K100
Special Answer for Other Bank Cheques	K100

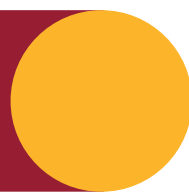
Cash Handling Fees	Rates/Fee
Cash Deposits <K20,000	Free
Cash Deposits >K20,000	K5 per transaction plus 1.0% of amount over K20,000
Cash Withdrawals <K5,000	K5 per transaction
Cash Withdrawals >K5,000	K5 per transaction plus 1.0% of amount over K5,000



Internet Banking (Web)	Rates/Fee
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)	Rates/Fee
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 (App)	Rates/Fee
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 Kina	K0.25
Salary Crediting By File Upload Other Bank	K0.50
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 (Web)	Rates/Fee
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 Kina	K0.25
Salary Crediting By File Upload Other Bank	K0.50
Deposited Cheque Enquiry	Free
Loan Payment	Free
Fixed Deposit Placement	Free
Fixed Deposit Withdrawal	Not Applicable
Statement Request	Free
Bank Cheque Order	Free
Standing Instructions	Rates/Fee
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	Rates/Fee
Foreign Currency Notes Purchase Fee	Free
Foreign Currency Notes Sale Fee	1.0% of amount (min charge K10)
Collection Fees	Rates/Fee
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	Rates/Fee
Audit Confirmation	K50
Comprehensive Certificate	K50 per hour



Local Transfer	Rates/Fee
Inwards Transfer's	Free
Outward (Bank Cheque)	K25
Repurchased Bank Cheque	K50
Payment Order	K25

Overseas Transfer	Rates/Fee
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



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		
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	Rates/Fee
Monthly Account Service Fee (Average Balances >K5,000)	Free
Monthly Account Service Fee (Average Balances <K5,000)	Free
Minimum Monthly Balance (K500)	Free
Fixed Deposit Break Fee	K100 plus any applicable interest penalty
Over the Counter Withdrawal Fee	K5 per transaction
Temporary Unauthorised Overdraft Fee	Free
Unauthorised Overdraft Interest	Free
Account Closed within 6 months of operating	K25
Stop Payment (per item/range of items)	Free
Duplicate Statement	K20
Transaction Printout	K10 per printout
Voucher Copy	K10 per printout
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

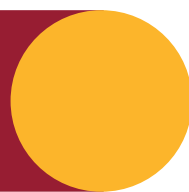
Note: Fees & Charges for Visa Debit & Visa Gold Debit Card are the same.

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	
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	K20,000 per month for only International Transactions
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	



Transaction Limits			
Visa Debit Card - Gold	Daily Limit	Single Transactions	Monthly Transactions
Kina Bank Eftpos Purchase Limit	K15,000	K15,000	
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	K40,000 per month for only International Transactions
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	Rates/Fee
Item	
Interest Rate	20% p.a.
Minimum Amount	K1,000
Maximum Amount	K130,000
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	Rates/Fee
Item	
Interest Rate	26% p.a.
Minimum Amount	K1,000
Maximum Amount	K75,000
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.



School Fees Loan.

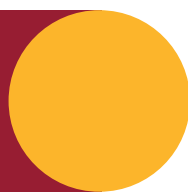
Description: Education brightens every child's future. Because, as we all know literacy, numeracy and problem solving are critical stepping-stones to a job, a career, and a better life. It's quick and easy to apply and build your child's future. Apply for a Kina School Fees Loan online today and get a response within 48 hours!

School Fee Loan	Rates/Fee
Item	
Interest Rate	25% p.a.
Minimum Amount	K1,000
Maximum Amount	K30,000
Minimum Term	6 months
Maximum Term	12 months
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.

Motor Vehicle Loan.

Description: A secured moveable property loan typically used by personal customers for the purpose of purchasing a vehicle for a fixed term.

Motor Vehicle Loan	Rates/Fee
Item	
Interest Rate	18% p.a. fixed rate
Minimum Amount	K20,000
Maximum Amount	Maximum loan amount is based on applicant's ability to meet schedule repayments and credit discretion
Minimum Term	1 year
Maximum Term	6 years
Security Equity	Secured Mortgage or Bill of Sale over the vehicle purchased Equity based on purchase price - new vehicle 10%, used vehicle 20%. 100% maybe offered on approved clients
Monthly Account Keeping	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 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	6.40% 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 Free	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	
Fixed Rate Home Loan	5.92% 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 Free	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*

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	8.40% 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 Free	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

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*

Government Fees and Charges*	Department of Land Fees*
Land Title Search	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	7.92% 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 Free	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

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*

Government Fees and Charges*	Department of Land Fees*
Land Title Search	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 instalments over 9 months.

Equipment Finance

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

Overdrafts

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



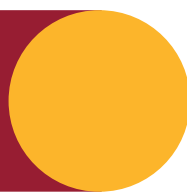
Bank Guarantees

Description: 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
Indicated Lending Rate (ILR)	6.95% (current)
SME Loan	6.95%
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 wants 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

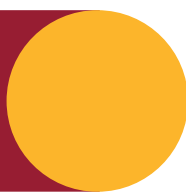
Description: Also known as Foreign Currency Exchange. Sale and purchase of a range of selected foreign currency notes.

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 of bill of lading, are sent separately by the consignor to the consignee. It allows a consignee to take delivery of the shipment without paying and without making a firm commitment to pay on a fixed date. Used typically in open account trade settlements.

Item	Rates/Fees
Inward Clean Collection	0.25% of Amount (min charge K10)
Inward Item Returned Unpaid	K25 per item
Inward Dishonour Fee	K50
Outward Clean Collection	K150



Documentary Clean Collections

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

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

Item	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
Sight 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/Fees
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/Fees
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

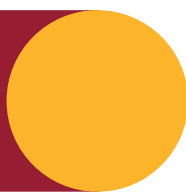
The fees and charges are not subject to standard rates; they are negotiated with the individual client.

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 Service

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

Funds Administration

Description: Kina Bank provides fund 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.

