

POB FEES,CHARGES & RATES (Effective from 01st OCTOBER 2025)

RETAIL FEES	
Product	Fee
Dishonoured cheque-Inward	\$30
Dishonoured cheque-Outward	\$200
Standing Order (POB)	\$5
Standing Order (Other Bank)	\$25
Issue of Bank Cheque	\$30
Replacement of Bank Cheques(Lost/Destroyed)	\$40
Duplicate Bank Cheques	\$50
Fast Cheque Clearance (Other Bank)	\$150
Salary Listing(Per Item)	\$3
Salary Listing(Per Item)Other Bank	\$5
Stop Payment/Notice	Min.25 per leaf.Max \$200 per
Internet Bank PIN Replacement	Individuals - \$ 15 Corporates - \$ 25
Monthly Statement	Free
Account Statement-Reconstructed from Records	\$10 P.M
Statement-Certificate	\$150
Audit Certificate-Issue	\$150
Sending Scanned Doc By Email	\$10
Posted Charges(Registered Post)	\$10
Premature Term Deposit Upliftment Fee	\$150
Inoperative (Dormant) account fee	\$50
Deposit Book fee	\$25

Cheque Books	
25 pages	\$50
50 pages	\$100
100 pages	\$200
Deposit Books	\$40

DEPOSIT INTEREST RATES	
Special Business Current Accounts	1.75% P.A
Pikinini saver Account	2.00% P.A
General savings Account	0.75% P.A

Term Deposit	
3 Months	0.85% P.A
6 Months	1.00% P.A
1 Year(Monthly Interest at 0.5%)	1.25% P.A
2 Years(Monthly Interest at 0.65%)	1.3% P.A
3 Years(Monthly Interest at 0.75%)	1.35% P.A
4 Years(Monthly Interest at 0.90%)	1.45% P.A
5 Years(Monthly Interest at 1.00%)	1.50% P.A

Interest Rates are negotiable for high value Term Deposits

Personal and Business Cheque Accounts	
Minimum Account Opening Amount(Individual)	\$1,000
Minimum Account Opening Amount(Business)	\$5,000

Escrow Account	
Monthly Account Fee	\$1,500
One time Agent Review fee (Per agent)	\$750
Confirmation of Balance for Audit	\$350

Personal Savings Accounts	
Minimum Balance Requirement (Capital Savings)	\$1,000
Minimum Balance Requirement (Individual Savings)	\$100

INTERNATIONAL FEES	
Foreign currency notes	
All foreign notes-sell	4% Commission
All foreign notes-Buy	Free
Outward Telegraphic Transfer (TT)	\$123
Inward Telegraphic Transfer (TT)	\$50

Export Documentary Credit	
Export Bill Purchase Interest Rate	14%P.A
LC advice direct to POB	\$500
LC advice through a 2nd Bank	\$2,850
Amendment direct to POB	\$300
Amendment through a 2nd Bank	\$550
Handling fee	\$5,000

Import Documentary Credit	
Usance LC-30 days tenor(if beyond 30 days)	2%Min \$1,000.00 Max \$4,000
Sight LC	1% Min \$500.00 Max \$3,500
Amendment Fee-General	\$250
Amendment Fee-Enhance of LC Value	1% Min \$500.00 Max \$3,500
Import Document under LC	\$2,000
Import Document under Collections	\$1,000
Discrepancy fee	USD 50 Equivalent

General Charges	
General swift charges direct LC Cancellation through POB	\$400
General swift charges direct LC Cancellation through a 2nd Bank	\$600
CBSI Charges for outward TT (If applicable)	\$100
Courier Charges	\$2,100
Export Document Swift Charges	\$200

Non Customers & Clean Collections	
Handling fees	0.5% Min \$ 200.00 Max \$3,500
Outward Telegraphic Transfer non Customer	0.5% Min \$ 100.00 Max \$1,500
Inward Telegraphic Transfer Non Customer	0.5% Min \$ 100.00 Max \$1,500
Inward Clean Collection	0.7% Min \$150.00 Max \$1,500
Outward Clean Collection	0.7% Min \$150.00 Max \$1,500

Bank Guarantees Establishment Fee	
Against 100% Cash deposit	4.50% P.A
Against Property /other security	8.00% P.A
Against Export Bills	12.00% P.A

CREDIT FACILITY FEES	
Personal loans backed by NPF	
Personal Loans Documentation& Handling fees	\$300
Penalty Interest (Pers.Loan)	3%P.M on arrears portion
Settlement Fee including Discharge of security	\$500 below \$10,000 \$1,000 over \$10,000

Home Loans	
Home Loans Documentation& Handling fees	1.5 % of the approved amount
Penalty Charge on Late payment	\$100 P.M
Penalty Interest (Home Loan)	3%P.M on arrears portion
Settlement Fee including Discharge of security	\$1,000 below \$100,000 \$2,000 over \$100,000

Business Loan	
Business Loans Documentation& Handling fees	1.5% of the approved amount
Penalty Charge on Late payment	\$100 P.M
Penalty Interest (Business Loan)	3%P.M on arrears portion
Settlement Fee including Discharge of security	\$1,000 below \$100,000 \$2,000 over \$100,000

LENDING RATES	
Personal Loans against NPF Pledge	12.5% pa to 14% pa
Home Loan	10% pa
Personal Loan against other securities	10% pa
Commercial loans	10% pa
Cash back facilities	3% above the annual deposit rate
Overdrafts	10% pa to 12.5 % pa

Temporary Overdrafts	
Temporary Overdraft	18% pa to 24%pa



Pan Oceanic Bank
P.O.Box 2294 , Level 1, Hyundai Mall,
Mendana Avenue , Honiara
Telephone : + 677 27762
E-Mail : contact@pob.com.sb