

CHANGES TO YOUR ANZ BUSINESS TRANSACTION ACCOUNT

ANZ is making various changes to some Transaction Accounts Fees & Charges – ANZ Business Banking ('Fees and Charges'). Effective on and from 1st November 2023, the below Fees & Charges will apply to your account:

TYPES OF FEES & CHARGES	ANZ Business Advantage Account		ANZ Business Extra Account		ANZ Statutory Trust Account		ANZ Business Essentials Account	
	Current State	Effective 1 November 2023	Current State	Effective 1 November 2023	Current State	Effective 1 November 2023	Current State	Effective 1 November 2023
Monthly Account Service Fee ⁽ⁱ⁾	\$10	\$10	\$22	\$10	Nil	Nil	Nil	Nil
Minimum balance for no Monthly Account Service Fee charge	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Included monthly ANZ Transactions ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾	Unlimited	20 ⁽ⁱⁱⁱ⁾	Unlimited	20 ⁽ⁱⁱⁱ⁾	Nil	Nil	Nil	Nil
Included monthly Cheque Deposits/ Manual Merchant Deposits ⁽ⁱⁱ⁾⁽ⁱⁱⁱ⁾	N/A		N/A		N/A	N/A	N/A	N/A
Additional Transaction Fees per ANZ Transaction type ⁽ⁱ⁾								
Staff Assisted Transaction	Nil	\$2.50	Nil	\$2.50	\$0.95	\$2.50	\$1.60	\$2.50
Cheque Transaction	Nil	\$2.50	Nil	\$2.50	\$0.60	\$2.50	\$0.60	\$2.50
Manual Merchant Deposit	Nil	\$2.50	Nil	\$2.50	\$0.60	\$2.50	\$0.60	\$2.50
ANZ ATM Transaction	Nil	Nil	Nil	Nil	\$0.60	\$0.50	\$0.60	Nil
Electronic Transaction	Nil	Nil	Nil	Nil	\$0.20	\$0.50	\$0.60	Nil

Refer to pages 12-15 of the Transaction Accounts Fees and Charges – ANZ Business Banking for definitions and other key concepts.

- i. The cycle for charging the Monthly Account Service Fee, and for assessing the number of included ANZ Transactions that apply to your account and the number of additional ANZ Transactions on your account for which Additional Transaction Fees may be charged, is explained under Fee Charging Date on pages 12-13 of Transaction Accounts Fees and Charges booklet.
- ii. A reference to an ANZ Transaction being 'included' indicates that the ANZ Transaction is not subject to an Additional Transaction Fee only. While an ANZ Transaction may not attract an Additional Transaction Fee, it may still attract one or more of the fees and charges listed on pages 7-10 of Transaction Accounts Fees and Charges booklet or in any of the other Terms and Conditions for your account. Except as otherwise noted, those other fees and charges are separate from, and apply in addition to, any Additional Transaction Fee. The terms and conditions of your account determine what types of transactions may be conducted on your account. Not all ANZ Transactions or other transaction types are permitted on all accounts.
- iii. Consists of a combined transaction limit of 20 Cheque Deposits/Cheque Withdrawals/Manual Merchant Deposits and Staff Assisted Transactions, and unlimited Electronic Transactions/ANZ ATM Transactions. A Cheque Withdrawal is a withdrawal from your ANZ account via cheque written by you, excluding a withdrawal that is a Staff Assisted Transaction.

FEES AND CHARGES DEFINITIONS

STAFF ASSISTED TRANSACTIONS

- A cash withdrawal from your ANZ account made over the counter at an ANZ Branch, whether using a card or not.*
- A withdrawal from your ANZ account via cheque written by you and then cashed, by you or another person, over the counter at an ANZ Branch.
- A transfer from your ANZ account to another account (including a non-ANZ account) made over the counter at an ANZ branch, whether using a card or not.
- A transfer from your ANZ account made over the telephone (excluding via ANZ Phone Banking) pursuant to a funds transfer authority.
- A deposit to your ANZ account in cash or by cheque made over the counter at an ANZ branch, whether using a card or not.
- A deposit to your ANZ account made using a Fast Deposit Bag or Fast Deposit Envelope.
- A deposit to your ANZ account via the crediting of proceeds from a telegraphic transfer.
- A withdrawal from or deposit (including a deposit via cheque) to your ANZ account that ANZ permits you to make in person at the premises of an agent, contractor or service provider of ANZ.
- Any other withdrawal or transfer from, or deposit or transfer to, your ANZ account that is manually processed by ANZ staff that ANZ determines to be a Staff Assisted Transaction.

* At some rural branches where there is no ANZ ATM in the local area, cash withdrawals made with an ANZ card over the counter at the ANZ branch will not be counted as Staff Assisted Transactions but will be treated as ANZ ATM Transactions.

CHEQUE TRANSACTIONS

- A withdrawal from your ANZ account via cheque written by you, excluding a withdrawal that is a Staff Assisted Transaction.
- A Cheque Deposit.

CHEQUE DEPOSITS

A deposit to your ANZ account via cheque, including such a deposit made via ATM or using a Fast Deposit Bag or Fast Deposit Envelope.

MANUAL MERCHANT DEPOSITS

A deposit to your ANZ account via manual merchant slip made over the counter at an ANZ Branch or using a Fast Deposit Bag or Fast Deposit Envelope, but excluding an electronic merchant settlement.

ADDITIONAL INFORMATION ABOUT FAST DEPOSIT BAGS

Any deposit made by a Fast Deposit Bag or Fast Deposit Envelope is classified as Staff Assisted Transactions, including deposits made over the counter at an ANZ branch, deposits collected by couriers and deposits lodged in business cash machines, fast deposit kiosks or fast deposit drop boxes. These deposits require processing by ANZ staff and are therefore classified as Staff Assisted Transactions.