

**This PDS is part 2 of 2 of the PDS for the following products:**

Cheque Accounts Bearing Interest (CABIs)  
Cheque Accounts Not Bearing Interest (CANBIs)  
Non Cheque Issuing Accounts (NCIAs)  
ANZ Term Deposits  
ANZ Premium Cash  
Foreign Currency Accounts (FCAs)  
Foreign Currency Interest Bearing Term Deposits (FCIBTDs)  
Forward Exchange Contracts

**and must be read in conjunction with part 1 of 2 of their  
respective PDS – Terms and Conditions documents.**

*Institutional Financial Services (“IFS”) and  
Corporate Product Disclosure Statement (“PDS”)  
– Fees*

Version: January 2004



# IFS and Corporate Fees

This PDS details the standard service fees for accounts and sundry services.

This list is not all-inclusive but covers the main transaction banking fees for business as at the time of publication. We have compiled this document to assist you in understanding the ANZ fees and charges that apply to IFS and Corporate customers.

If you require a service which is not included in this document please contact your ANZ Relationship Manager or Product Specialist.

These fees and charges are reviewed regularly and ANZ reserves the right to change them.

The government taxes and duties that appear on your statement are also detailed in this document.

## Section A: Current Account Service Charges

### Account Service Fees

• Electronic items (Debits and Credits)	\$0.25 per item
• Collection items (eg. Cheques deposited)	\$0.70 per item
• Paper debits (eg. Cheques)	\$0.65 per item
• Paper credits (eg. Summary slips)	\$0.85 per item
• Agent credits	\$0.90 per item
• Account keeping fee	\$15.00 per month

### Excess Fees

• Group Excess Fee	\$150.00
• Individual Excess Fee	\$75.00

Charged when an account is overdrawn without prior arrangement.

### Cheque Dishonour Fees

• Inward Dishonour Fee (single notice)	\$9 per dishonour
› Charged when a cheque deposited to your account is dishonoured.	
• Re-presentation and Collection of Dishonoured Cheques	\$30
› A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again, on a collection basis. (ANZ forwards the cheque for payment to be made by the drawer's bank when sufficient funds are available).	
• Outward Dishonour Fee	\$37.70 per dishonour
› Charged when a cheque written, direct debit or periodic payment from your account is dishonoured due to the lack of cleared funds in your account.	

### Special Clearance of Cheques

• By mail or telephone advice	\$15 plus cost of message
• By messenger/clerk for local clearance plus out of pocket expenses	\$70 per hour (min. \$50)

### Cash Handling Fees

• Notes (Deposits, Withdrawals and cash for cash transactions)	
› Less than \$5,000	Nil
› \$5,000 and above	0.21%
• Coin (Deposits, Withdrawals and cash for cash transactions)	
› Less than \$500	Nil
› \$500 and above	2.00%

### Periodical Payment

Periodical payments made to:

• ANZ loan account or Esanda	Free of charge
• Other ANZ account in the same name	\$1.70
• Other unrelated ANZ accounts	\$2.30
• Other Institutions	\$4.00
• Non-payment of periodical payments	\$35.00
› Charged if you have authorised a periodical payment that cannot be made because of insufficient cleared funds.	
• Periodical Payment Replacement Listing	\$7

### Cheque Encashment Facilities

• Establishment of formal facilities	\$80 per individual encashment
• Continuing facility/renewal	\$10 per month

### Bank Cheques

• For ANZ customers (plus Stamp Duty where applicable in some States)	\$6.50 per cheque
• Issued at non ANZ customer's request	\$10.85 per cheque
• Repurchase of ANZ customer's bank cheque	\$8.65 per cheque
• Repurchase of non ANZ customer's bank cheque	\$16.25 per cheque
• Replacement of lost/stolen bank cheque	\$32.50 per cheque

ANZ may require appropriate indemnity.

### OnLine Transfers

• Electronic transfers effected by ANZ staff at the companies request	\$10 per transfer
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## Statements

- Replacement 

\$7 per page (min. \$14)
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- Faxed Statement 

\$10 per page
---------------
- Additional Statement fee 

\$7
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  - › printed and issued simultaneously with the original
  - › printed simultaneously with the original and issued to a third party.
- Statement held for collection 

\$7 per cycle
---------------
- Term Deposit Replacement Notification 

\$7
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## Stop Payment

- Stop payment fee 

\$15
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  - › With the exception of stolen cheques.

This fee also applies to direct debits and periodical payments if ANZ receives a request to stop payment on a drawing.

## Sweeps (from one ANZ account to another)

- Establishment fee 

\$80.00 (once only)
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- Service Fee 

\$1.50 per sweep instruction
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## ANZ Premium Cash: Early Withdrawal Fee

- Charged where there less than five Banking Days Notice of a Withdrawal is given. Calculated according to the following formula:  

$$2\% \times [5 - \text{Number of Banking Days Notice Given}] \times \text{Withdrawal Amount} / 365$$

## Section B: ANZ International Payment Products

(Teletransmission, postage, courier costs and other expenses are extra where applicable)

### Drafts and Telegraphic Transfers

#### Drafts (Outward)

- Purchase via Internet Banking
  - › ANZ customer 

\$15
------
- Purchase via Branch
  - › ANZ customer 

\$20
------
  - › Non ANZ customer 

\$40
------
- Repurchases (when Draft is represented to branch for refund to original purchaser) 

\$25
------
- Stop Payment on Lost or Stolen Drafts 

\$25 plus any out of pocket expenses incurred by ANZ
--
- Copy of Paid Draft (provided on request) 

\$25
------

#### Drafts (Inward)

- Collection
  - › Payable outside Australia 

\$50 per item plus any out of pocket expenses incurred by ANZ
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  - › Payable at ANZ within Australia 

Free up to \$100 and \$35 if over \$100
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#### Cashing

- Payable outside Australia 

\$10 per item plus any out of pocket expenses incurred by ANZ
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\*
- \*Encashments for credit to a Foreign Currency Account will be subject to an additional 

AUD\$20
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 processing fee.
- Payable at ANZ within Australia 

\$7 per occasion
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#### Dishonours

- Collection/Encashments 

\$45 plus any out of pocket expenses incurred by ANZ
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#### Telegraphic Transfers (Outward)

- Purchase via Internet Banking 

\$22
------
- Purchase via Branch 

\$30
------
- Cancellation 

\$25 plus any out of pocket expenses incurred by ANZ
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- Amendment 

\$25 plus any out of pocket expenses incurred by ANZ
--
- Enquiries 

\$25
------
- Returns (Overseas bank unable to apply funds) 

\$25 plus any out of pocket expenses incurred by ANZ
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#### Telegraphic Transfers (Inward)

- Payments to ANZ customers# 

\$10
------
- Payments to non ANZ customers or to other banks for account of third parties# 

\$19
------
- Payments transferred unconverted or for credit of a foreign currency account at another bank# 

\$35
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  - › International payments which are received via other domestic banks may be subject to charges by those other banks.

# Payable by the beneficiary unless otherwise instructed by remitting bank.

## Section C: ANZ International Trade Services

The fees stated are inclusive of any amounts incurred by ANZ to any subcontractor or agent to perform all or part of the services on its behalf and reimbursement for those amounts will form part of the fee paid to ANZ

### Imports

#### Documentary Credits

Transmission costs for establishments, amendments, cancellations and other messages are in addition to these fees. Additional fees are payable for couriers, postage and/or other actions relating to documentary credit transactions.

• Issue	\$120
• Issue via online@anz	\$60
• Document handling	0.375% (min. \$80)
• Revolving credit reinstatement	\$100
• Amendment – expiry date/amount	\$100
• Amendment – all other	\$80
• Amendment – via online@anz	\$50
• Cancellation (if credit undrawn)	\$100
• Acceptance/Finance Fee	1.5%p.a (min.\$80)
• Payment/Reimbursement fee	\$80
• Discrepant Documents – per drawing (charged to beneficiary of the credit)	\$80
• Financing (as Trade Finance Loan)	
› Drawdown	\$65
› Pre-payment	\$65
› Rollover	\$65

#### Bills for Collection

Transmission costs for payment remittance, due date advices and other messages are in addition to these fees. Additional fees are payable for fate requests, couriers, postage, out of pocket expenses and/or other actions relating to bills for collection transactions.

• Collection from overseas bank <sup>#</sup>	0.25% (min. \$80)
<sup>#</sup> Plus payment remittance cost \$20	
• Collection from local bank	\$80
• Received for acceptance/return	0.25% (min. \$80)
• Accepted Bills	\$80
• Released against undertaking to pay	\$80
• AVALISATION	1.5% p.a (min. \$80)
• Fating (per fate after first time)	\$80
• Seeking instructions from remitting party	\$80
• Extension	\$80

• Dishonour	
› Documentary item	0.25% (min. \$80)
› Noting/Protesting a Bill	\$100 plus notary cost
› Storing and Insuring Goods	\$100 plus costs
› Accepted bill	\$80
• Representation of dishonoured item	
› Documentary item/accepted bill	\$80

### Exports

#### Documentary Credit

Transmission costs for messages are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to documentary credit transactions.

• Advising (including online@anz advising)	
› Where negotiation will be effected by ANZ	Free
› Where negotiation will not be effected by ANZ	\$100
• Amendment	
› Where negotiation will be effected by ANZ	Free
› Where negotiation will not be effected by ANZ	\$50

(Advising and amendment fees not applicable to credits from ANZ branches or Standard Chartered Grindlays Bank plc. Advising and amendment fees refundable if documents subsequently presented to ANZ for negotiation.)

• Assignment of proceeds	\$100
• Confirmation	on application <sup>1</sup>
• Negotiation	
› Basic fee	0.25% (min. \$80)

plus

› For discrepant documents	\$50
› For credits considered involved or complex	a handling fee (min. \$80)
› Drawings 'without recourse' to drawer	on application <sup>2</sup>

• Documents checked, then sent for collection	0.25% (min. \$80)
• Transferable credits	
› Hand on credit	\$250
› Drawn up credit <sup>#</sup>	on application (min. \$500)
<sup>#</sup> Subject to credit complexity.	
› Amendment	\$100
• Acceptance of term drawing	1.5% p.a. (min. \$80)

- Acting as paying or reimbursing bank for credit available outside Australia 

\$80 per transaction
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- Calculated on the AUD equivalent of the foreign currency amount converted to AUD at the TT buying rate of exchange for the remaining validity of the credit plus the term of after sight drawing (where term drawings are to be accepted by ANZ the usance period of the draft is excluded).
  - Credit must specifically so allow, or beneficiary so requests and ANZ agrees. Charge is calculated from the date of negotiation until the expected date of payment of the drawing.

### Bills for Collection

Transmission costs for messages are in addition to these fees. Additional fees are payable for fate requests, couriers, postage, and/or other actions relating to bills for collection transactions.

- Processing
  - › Collection 

0.25% (min. \$80) plus 10% GST
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  - › Financed collection 

0.30% (min. \$80)
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  - › ANZ ExportLink 

0.35% (min. \$100)
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  - › Extension of payment terms 

\$80
------
  - › Partial Payment 

\$80
------
  - › Direct Export Collection (Issue) 

\$50
------
  - › Direct Export Collection (ANZ fating/assistance) 

\$80
------
  - › Dispatch of Free Documents 

\$80
------
- Dishonour
  - › Documentary item – Financed 

\$80 (0.30% min. \$80 if not already collected on lodgement)
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  - › Documentary item – collections 

0.25%+10% GST (min. \$80)
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### Export Document Preparation

- ANZ ExportBook (PC based application) 

\$100
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### Foreign Currency Services

#### Forward Exchange Contracts

Transmission costs for messages are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to Forward Exchange Contract transactions.

- New contracts under \$100,000 equivalent 

\$15
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- New contracts \$100,000 equivalent or over 

Free
------
- Extensions 

\$15 per extension
--------------------
- Cancellations (residual balances > \$50) 

\$15 per contract
-------------------
- Delivery under other bank contracts 

\$35 (plus transmission cost)
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### Trade Finance Loans (Foreign Currency and Australian Dollars)

Transmission costs for remittance of proceeds are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to Trade Finance Loan transactions.

- New 

\$65
------
- Pre-payment 

\$65
------
- Rollover 

\$65
------

### Foreign Currency Accounts (FCA)

Transmission costs for remittance or receipt of funds are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to Foreign Currency Account transactions.

- Opening fee 

\$20
------
- Monthly maintenance (based on average monthly debit or credit balances in AUD equivalent)<sup>#</sup>
  - › Zero – \$10,000 

\$50
------
  - › \$10,000 – \$100,000 

\$25
------
  - › \$100,000 

No charge
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#### # Exchange Rates

For the purpose of determining the AUD equivalent of foreign currency monthly average balances, and for converting the AUD fee to foreign currency to debit the customers FCA, the following rates will be used:

- › For the months of April to September inclusive: ANZ's carded TT Buying Rate of Exchange as at 31st January.
- › For the months of October to March inclusive: ANZ's carded TT Buying Rate of exchange as at 31st July.

#### Timing of Debit

Fees will be debited to the customers Foreign Currency Account during the month following assessment. Initial maintenance fee will apply after account has been opened for 31 days.

- Non Trade transaction/transfer to/from account holders own AUD/other FCA 

\$20
------
- Duplicate Statement 

\$10 per statement
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- Minimum balance 

\$10,000 equivalent
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### Foreign Currency Interest Bearing Term Deposit

Transmission costs for remittance or receipt of funds are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to Foreign Currency Interest Bearing Term Deposit transactions.

- New/rollover/redemption 

Free
------
- Minimum deposit amount 

\$75,000 equivalent
---------------------
- Minimum term 

30 days
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## Other Services

Transmission costs for messages are in addition to these fees. Additional fees are payable for couriers, postage, and/or other actions relating to these transactions.

• ANZ SupplierLink	\$125
• Standby Credit	
> Issue	on application (min. \$120)
> Amendment	\$100
• Bid Bond	
> Issue	on application (min. \$120)
• Shipping Guarantee	
> Issue	0.50% (min. \$80 max \$200)
> Half yearly charge	\$80
• Releasing Goods Consigned to ANZ	
(No charge for goods released under documentary credit issued by ANZ)	
> A charge commensurate with the work involved	(min. \$80)

## Electronic Services

### online@anz Trade Services

• Internet trade finance solution	
> Registration (one off)	inc GST \$200
> Monthly access fee	inc GST \$30
# additional hardware/security costs on application	
• Supplementary Support – Onsite	
> (inc GST & CBD Travel)	\$110 (per hour)

# additional travel costs will be applicable for remote customers

### Miscellaneous/transmission Fees

• Due Date Advice	\$10
• Payment Remittance Cost	\$20
• Import documentary credit establishment, amendment or cancellation transmission cost	\$10
• Other incidental messages	\$10
• Courier package	Actual courier cost (min. \$20)
• Airmail package	Actual postage cost (min. \$10)

## Section D: ANZ Merchant Payment Solutions

Businesses requiring merchant facilities are advised of the following indicative fees and charges:

### MultiPOS Merchants or EFTPOS (electronic credit, debit and charge card processing)

• Establishment fee	\$104.50 – \$159.50
> Establishment of facility (Incorporates the cost of delivery or installation).	
• Annual participation fee	\$19.80 – \$27.50
> Maintenance of facility per outlet	
• Merchant Service Fee (MSF)	
Fee varies based on a % of net credit card sales turnover	
> Transaction processing cost.	
• Monthly terminal rental fee	\$35.20 – \$55.00 per month
> Terminal and maintenance cost.	
• Debit card transaction fee	
Fee varies based on average transaction size	
> Transaction processing cost per debit card transaction.	

### Integrated EFTPOS and eCommerce Solutions

ANZ offers business integrated EFTPOS and eCommerce solutions. These solutions are designed to meet the electronic payment requirements for businesses generally with high volumes of transactions. Pricing for these solutions are based on the merchant's specific requirements.

### Charges – Merchant Service Fee (MSF)

The MSF is calculated based on the method of transaction processing (ie. manual or electronic processing) and the annual value and volume of transactions. The fee is a percentage of the merchant's net credit card sales turnover and is charged monthly by direct debit to a nominated bank account.

The MSF rate may be reviewed after six months trading, upon the merchant's request.

Merchant application and MSF rates are approved by ANZ Merchant Services and may be subject to review at anytime. ANZ will be pleased to discuss MSF with your company.

*Merchants may be subject to a minimum monthly Merchant Service Fee (MSF) charge.*

*Fees quoted are inclusive of GST.*



### Manual Merchants (manual credit card processing)

- Establishment fee 
  - Establishment of facility (Incorporates the cost of delivery or installation).
- Annual participation fee 
  - Maintenance of facility per outlet.
- Imprinter fee (per imprinter) 
  - Imprinter and stationery supply.
- Merchant Service Fee (MSF)  
  - Transaction processing cost.

## Section E: ANZ Card Services

### ANZ Commercial Cards

#### ANZ Corporate Card and ANZ Visa Purchasing Card

- Annual Card Fee (per card), charged yearly in advance
- Annual Additional Card Fee (per card)  
Option 1 charged yearly in advance 
  - Maximum number of interest free days on credit purchases
- Annual Additional Card Fee (per card)  
Option 2 charged yearly in advance 
  - Maximum number of interest free days on credit purchases

This is charged yearly in advance from the anniversary of the first Card Account loaded to the Principal's Billing Account. When subsequent Cardholder Accounts are added to an existing Principal's Billing Account, a pro-rata Annual Card Fee will be charged for each new card, based upon the amount of time from when each Cardholder Account was opened until the next anniversary of the first Cardholder Account opened in the Principal's Billing Account.

#### Credit Charge – Cash Advance Interest

A credit interest charge will accrue on all Cash Advances from the date of the Cash Advance until the Cash Advance amounts from each Cardholder Account are paid in full. The Credit Charge – Cash Advance Interest is calculated daily by applying ANZ's current daily percentage rate applicable to the Principal's Billing Account to the balance of all outstanding Cash Advances linked to the Principal's Billing Account.

#### Cash Advance Fee

A fee will be charged if a Cardholder obtains a Cash Advance except via an ANZ Electronic Terminal. The fee will be the greater of  of the Cash Advance amount.

### Late Payment Fee

A Late Payment Fee of  of the Outstanding Closing Balance of the Principal's Billing Account as at the Payment Due Date will be charged to the Principal's Billing Account if the Closing Balance is not paid by the Payment Due Date.

### Foreign Currency Conversion Fee

A fee of  of the value of any foreign currency transaction will be charged to all ANZ Corporate Card Cardholder Accounts. The foreign currency conversion rate is determined by Visa International

### Payment Dishonour Fee

A fee of  will be charged to the Principal's Billing Account if a payment to the Principal's Billing Account is reversed or is dishonoured.

### Replacement Statement Fee

A fee of  will be charged to the Principal's Billing Account for each additional statement or report requested.

### ANZ Business One

- Annual Card Fee

An Annual Card Fee of  for the first Card plus  for each additional Card issued under the account will be charged to the Principal's Account yearly in advance on the fee anniversary date of the account. When a Cardholder Account is added to an existing Principal's Account, a pro-rata Annual Card Fee will be charged, based upon the amount of time from when that Cardholder Account is opened until the next fee anniversary date of the account.

### Annual Rewards Program Services Fee

A fee of  will be applied to each card issued under the account, starting the next time Annual Card Fee is due. However, you can opt-out of the Rewards Program and not pay this.

### Interest Margin

A margin may be applied to ANZ's standard annual percentage rate. The applicable annual percentage rate will be notified to the Principal at the time the Facility is offered and will be reviewed from time to time.

### Payment Dishonour Fee

A fee of  will be charged to the Principal's Account if a payment made to your credit card account must be reversed or is dishonoured.

### Reinstatement Fee

A fee of  will be charged to the Principal's Account if following the cancellation of your credit card account, ANZ agrees to reinstate the account.

### Late Payment Fee

A fee of \$20 will be charged to the Principal's Account if the "Minimum Payment Required this Statement" shown on the statement of account is not paid in full within 14 days of the Statement Date.

### Overlimit Fee

A fee will apply if the Closing Balance on your statement of account exceeds your approved credit limit by \$100 or more. The overlimit fee will be 5% of the overlimit amount, to a maximum of \$50

### Foreign Currency Conversion Fee

A fee of 1.5% of the value of any foreign currency transaction will be charged to all ANZ Business One Cardholder Accounts. The foreign currency conversion rate is determined by Visa International.

## Section F: Sundry Services

### Opinions – Bank

- Bank opinion \$25 (min.)
  - Requesting an opinion on any customer, where permitted by law.

### Night Safe

This fee is payable in advance on 1 September and 1 March each year on receipt of the customer's signed authority for the service. When ANZ wallets are issued on dates other than these, fees are charged pro-rata according to the number of weeks until the next half-yearly charge is due. Fees will not be refunded where an ANZ wallet is not used for the full period paid in advance.

- One wallet \$130.20 (half yearly)
- Each additional wallet \$81.00 (half yearly)
- Temporary issue (per wallet) \$70.20 (per month or part thereof)

### Custodial Services

Higher charges than specified below may apply to specialised safe custody facilities in capital cities.

Standard Packet means up to 36cm x 25cm (A4 size).

All charges are payable on lodgement and at the start of the renewal period.

- Standard Packet (sealed by customer) \$27.00 p.a. or part thereof
  - Larger packets will be charged at \$27 p.a. plus \$27 per extra 36cm x 25cm or part thereof.
- Standard Packet (not sealed by the customer) \$48.50 p.a. or part thereof

Larger packets will be charged at \$48.50 p.a. plus \$48.50 per extra 36cm x 25cm or part thereof.

> Transaction fee for each item lodged or withdrawn \$1.50 per item

- Locked Box \$48.50p.a. or part thereof

Regular box size (10,000 cm<sup>3</sup>)

Larger boxes will be charged at \$48.50 p.a. plus \$48.50 per extra 10,000cm<sup>3</sup> or part thereof.

*Note: Insurance of items and contents is the customer's responsibility.*

- Access to Safe Custody Boxes, Sealed and Unsealed Packets
  - First access per week Free
  - Second and subsequent access per week \$70.00 per hour (min. charge \$10)

### Telegraphic Transfer

- Within Australia \$30

### Audit Certificates

- Cost per hour \$70 (\$17.50 per quarter hour or part thereof)
- Balance \$15
- Interest \$15

### Bank Guarantees

- Minimum per guarantee \$80
  - This fee is charged half yearly in advance.

### Specified Entries

- Customer initiated entries \$3.00 per entry (min. \$3)
- Specified entries list \$17.50 per quarter hour or part thereof (min. \$10 per sheet)
  - A listing of account transactions prepared by special request.

### Faxed Information

- Faxed information fee ie: account balance/transaction details \$7.50 per page

### Voucher Traces

- Voucher retrieval fee \$12 per voucher
  - Fee applies when a voucher is retrieved.

### Direct Entry Traces

- Electronic transaction inquiry/trace fee \$10 each
  - Fee applies when an electronic item requires tracing.

### Stationery Items

- Duplicate/triplicate deposit book \$3
- Pay envelopes (for 500) \$12



## Section G: Government Taxes/Duties

All Government taxes or duties levied on you or ANZ for any activity on your account are debited to the account. The charges vary Australia-wide. The table below sets out details of government taxes and duties as at the time of publication.

**Table of Government Fees**

	<b>Debits Tax (excluding NSW &amp; Tasmania)</b> Charged on each debit to an account with a cheque facility						<b>Tasmania Debits Duty</b> Charged on each debit to an account with a cheque facility
	<b>ACT</b>	<b>VIC</b>	<b>QLD</b>	<b>SA</b>	<b>NT</b>	<b>WA</b>	
0 to less than \$1	–	–	–	–	–	–	15c
\$1 to less than \$100	30c	30c	30c	30c	30c	30c	30c
\$100 to less than \$500	70c	70c	70c	70c	70c	70c	50c
\$500 to less than \$5,000	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50	90c
\$5,000 to less than \$10,000	\$3	\$3	\$3	\$3	\$3	\$3	\$1.65
\$10,000 and over	\$4	\$4	\$4	\$4	\$4	\$4	\$2.15
							A flat rate of 15c is charged on each debit to an account without a cheque facility

**Table of Government Fees**

	<b>NSW</b>	<b>ACT</b>	<b>VIC</b>	<b>QLD</b>	<b>SA</b>	<b>NT</b>	<b>WA</b>	<b>TAS</b>
<b>Electronic Transactions Duty</b> charged per electronic withdrawal	–	–	–	–	–	10c per debit	–	–
<b>Stamp Duty</b> charged on all cheques issued	–	–	–	–	10c per cheque where drawer's account is domiciled in SA	–	–	–
<b>Credit Card Transaction Duty</b>	–	–	–	10c per debit transaction less 10c for the first transaction	–	–	–	15c per debit transaction
<b>Credit Business Duty</b> (Credit Card Accounts Only)	–	–	–	0.0025% on the maximum balance outstanding during monthly statement cycle	–	–	–	–

## *General Provisions*

The services described in this document are provided subject to the **Transaction Terms**. If there is any inconsistency between the information in this document and the **Transaction Terms**, the **Transaction Terms** prevail. **Transaction Terms** means either ANZ's usual terms and conditions or Product Disclosure Statement or, where these have been replaced or modified by a written agreement between ANZ and the customer, the terms and conditions/Product Disclosure Statement of that agreement.

The information contained in this document may be changed at any time without notice, unless the law or the **Transaction Terms** require ANZ to give notice.

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