

ANZ FOREIGN CURRENCY DEPOSITS

FEES AND CHARGES

ANZ FOREIGN CURRENCY ACCOUNTS (FCAs)
ANZ FOREIGN CURRENCY INVESTMENT ACCOUNTS (FCIAs)
ANZ FOREIGN CURRENCY TERM DEPOSITS (FCTDs)

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ANZ FOREIGN CURRENCY DEPOSITS FEES AND CHARGES

GENERAL INFORMATION

This document 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. ANZ has compiled this document to assist you in understanding the fees and charges that apply to customers with an FCA, FCIA and/or FCTD.

If there is any inconsistency between the information in this document and the Transaction Terms, the Transaction Terms prevail. Transaction Terms mean either ANZ's usual terms and conditions or, where these have been replaced or modified by a written agreement between ANZ and the customer, that agreement.

These fees and charges are reviewed regularly and ANZ reserves the right to change the terms and conditions and fees in this document without notice, unless the law or the Transaction Terms require ANZ to give notice.

Whilst we have endeavoured to ensure that all information in this document is correct, nothing in these Terms and Conditions gives rise to any liability on ANZ's part.

The information in these Terms and Conditions cannot be reproduced in whole or part without ANZ's consent.

FEES AND CHARGES

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 FCA, FCIA or FCTD transactions.

Fees are in AUD and will be converted to the foreign currency equivalent if debited to a foreign currency account.

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 account, the following rates will be used:

- a. For the months of April to September inclusive: ANZ's carded TT Buying Rate of Exchange as at 31st March
- b. For the months of October to March inclusive: ANZ's carded TT Buying Rate of exchange as at 30th September

Maintenance fees will apply after the account has been opened for 31 days.

FOREIGN CURRENCY ACCOUNTS (FCAs)

Monthly maintenance fee (based on average monthly debit or credit balances in AUD equivalent and paid monthly in arrears)

- > < Zero – \$10,000 = \$50
- > > \$10,000 – \$100,000 = \$25
- > > \$100,000 = no fee

Transaction fee/transfer to/from account holders own AUD/ other FCA or FCIA \$32

Duplicate Statement \$10 per statement

FOREIGN CURRENCY INVESTMENT ACCOUNTS (FCIAs)

Monthly maintenance fee (paid monthly in arrears) = \$20

Transaction fee/transfer to/from account holders own AUD/ other FCA or FCIA \$32

Duplicate Statement \$10 per statement

FOREIGN CURRENCY TERM DEPOSITS (FCTDs)

New/rollover/redemption = no fee

SAME CURRENCY SWEEPS

Same Currency Sweeps are available for some accounts. The standard fees are set out below:

- > Establishment Fee = \$180
- > Sweep Service Fee per account = \$420 p.a
- > Termination Fee = \$180

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.