

ANZ Personal Banking General Fees and Charges

March 2005



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Listed in this booklet are our General Fees and Charges. For account specific and more commonly requested fees and charges, please refer to the ANZ Personal Banking Account Fees and Charges booklet.

General Banking

Bank Cheques (Australian Dollars Only)

ANZ customer request

- › Bank Cheque issue **\$7.50**
- › Repurchase of Bank Cheque **\$10.00**

Non-ANZ customer request

- › Bank Cheque issue **\$15.00**
- › Repurchase of Bank Cheque **\$20.00**

Replacement Bank Cheque (lost or stolen) **\$32.50**

(ANZ may require an appropriate indemnity)

Certificates Supplied

Certificate of account balance **\$15**

ANZ Access Deeming customers entitled to one free

Certificate of interest paid or received **\$15**

Included on yearly statements at 30 June – FREE

Other comprehensive certificates **\$70 p/hr, min. \$50**

Supplied for audit or other purposes

Statement of amount owing **\$17.50**

(per quarter hour or part thereof)

- › Where a statement of amount owing on a loan account is supplied to a customer upon request more frequently than once in any three month period

Custodial Service

- › Higher charges than specified below may apply to specialised safe custody facilities in capital cities
- › Regular size means up to 36cm x 25cm (A4 size)
- › All charges are on lodgement and at the start of each renewal period

Standard Packet (sealed by customer) **\$27 pa**

Regular size (per annum or part thereof)

Larger packets will be charged at the standard charge plus \$27 per extra 36cm x 25cm or part thereof

One Standard Packet is available free to ANZ Access Deeming and ANZ Passbook Deeming Savings Account holders*

*New ANZ Passbook Deeming Savings Accounts will not be sold from 1 December 2002.

Standard Packet (not sealed by customer) **\$48.50 pa**

No longer offered

Locked Box**\$48-50 pa**Regular box size (10,000cm³) – per annum or part thereof

Larger boxes will be charged at the standard charge plus
\$48-50 per extra 10,000cm³ or part thereof

*Note: Insurance of items and contents are the Customers responsibility.***Indemnities/Bank Guarantees (IGs)****Loan Approval Fee****\$125****Credit Facility Fee****Up to 4.5% pa**

- › Fee charged yearly in advance
- › Government Stamp duty is applicable and differs from state to state

Letter by Bank undertaking to issue a Guarantee**\$100 min****Lottery and Art Union Ticket collection****\$25**

Provision of service by ANZ to collect winnings.

Night Safe

- › Fee is payable in advance on 01/09 and 01/03 each year
- › Fees are charged pro rata according to the number of weeks until the next half-yearly charge is due for wallets issued on dates other than these

Permanent Issue**\$130-20** (half yearly)

- › Each additional wallet

\$81 (half yearly)**Temporary Issue (each wallet)****\$70-20** per month or part thereof**ANZ Breakfree Package Fee****\$295 pa**

- › For ANZ Breakfree customers, obtaining benefits under the ANZ Breakfree Terms and Conditions
Eligibility criteria for waivers and discounts are set out in the ANZ Breakfree Terms and Conditions

Service Fees**\$17-50 per quarter hour****Miscellaneous Services**

- › Services supplied to a customer or non-ANZ customer on a time basis
- › Charge does not include out-of-pocket expenses

Information Services

- › Payable upon request of any customer information which ANZ is not required, by the Uniform Consumer Credit Code, to provide

Specified Entries List –

Customer initiated entries \$3 per entry

A listing of account transactions prepared by special request

- › \$17-50 per quarter hour or part thereof (minimum \$10 per sheet applies)

Telegraphic Transfer Outward (within Australia)**\$28**

- › Transfer of money, which immediately becomes available to the recipient

Credit Cards

Currency Conversion Fee

To 31 March 2005:

- › **1.5%** of the value of any foreign currency transaction charged to a credit card account

Effective 1 April 2005:

- › **2.5%** of the value of any foreign currency transaction charged to all ANZ Visa credit cards and Visa PAYCARD accounts
- › **2.6%** of the value of any foreign currency transaction charged to all ANZ MasterCard credit cards

Duplicate Statement Fee

\$14

- › Per statement if an additional statement is requested

Payment Dishonour Fee

\$12

- › If a payment to the credit card account must be reversed or is dishonoured

Priority Fee

\$50

- › When you request priority card issue

Lending Fees

Loan Securities

Lodgement Fee

Registration

\$135 per process

- › Lodgement for registration of ANZ Mortgages, Discharges of Mortgage, Transfers of Land, Assignment or Re-Assignment of Life Policies and other documents

Original Registration of Bills of Sale by ANZ with or without notice of intention to register

\$135

Re-registration of a Bill of Sale

\$135*

- › Charge for lodgement for registration of Bills of Sale, Crop Liens and Stock Mortgages

Production Fee

\$135 per process

- › Production of Certificate of Title and/or other security documents.

Settlement Fee

\$150*

- › Surrendering documents and receiving money
- › Payment of money upon receipt of documents

Search Fee

\$50 per search*

- › Search of government records (eg. Goods and other Property Mortgages, Business names, Certificates of Title, Powers of Attorney, Registrar of Companies)

Other Loan Services

- › If ANZ deals with, varies or supplements its security documentation to comply with your requirements, ANZ may charge a fee
- › An estimate of the fee can be provided once your specific requirements have been ascertained

* Not payable at establishment of an ANZ Home Loan, Land Loan, Residential Investment Loan, Supplementary Loan or Home Improvement Loan (Loan Approval Fee is all inclusive).

Housing Loans

Early Repayment Charge (ANZ Easy Start Home Loan and ANZ Easy Start Residential Investment Loan)

- › Payable if in the first 3 years the
 - loan is repaid in full
 - loan is refinanced to another ANZ loan type
 - repayment amounts detailed in your Letter of Offer are reduced
- › It is calculated as 30 days interest at the ANZ Home Loan Index Rate/Residential Investment Loan Index Rate current at time of prepayment on an amount equal to the highest balance of the loan

Early Repayment Administration Fee (Fixed Rate Loans)

\$300

- › Applies only to loan agreements made on or after 01/11/1996
- › Applies to all ANZ fixed rate loans, including ANZ Home Loans and Residential Investment Loans, during a fixed interest rate period.
- › Applies if loan is fully prepaid

Early Repayment Cost (Fixed Rate Loan)

- › May be payable if and when you repay your loan in full, or make an early or additional repayment, during any fixed interest rate period. The definition and method of calculation are set out in the Consumer Lending Terms and Conditions booklet under the heading "Repaying Your Loan Early During a Fixed Interest Rate Period".

Redraw Fee

Payable on each redraw of funds where advance payments have been made.

ANZ Money Saver Loans	\$50 per Redraw
Other eligible home and residential investment loans	\$25 per Redraw

Repayment Holiday Fee

Payable upon approval of each Repayment Holiday on eligible loan types where repayments are suspended for up to three months.

ANZ Money Saver Loans	\$90
Other eligible home and residential investment loans	\$60

Late Payment Fee

\$35 per month

Charged monthly where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding repayment.

Locked Rate Fee (Fixed Rate Loans)

**\$600 plus a % of
the loan amount**

- › Payable, at application, to lock in the interest rate at application for a loan to be drawn down up to 60 days in the future
- › Available in relation to ANZ Fixed Rate Home Loans and ANZ Fixed Rate Residential Investment Loans
- › No Loan Approval Fee applies and no discounts are permitted where a Locked Rate Fee is paid. (Refunds are not available unless the loan is not approved by ANZ)
- › This facility is only available for loans up to \$500,000 and fixed rate terms of up to 5 years
- › The percentage value is variable and available on application

Housing Loan Converting or Renegotiating

\$200 › If no change to loan term, amount, security and loan is not converting to interest-only repayments; or

\$600 › If changing loan term, amount, security or converting to interest-only repayments (discounts available see page 7.)

Loan Type	Converting to:
ANZ Standard Variable Rate Home Loan and Variable Rate Residential Investment Loan	ANZ Standard Variable Rate Home Loan and Variable Rate Residential Investment Loan
ANZ Easy Start Home or Residential Investment Loan*	ANZ Easy Start Home or Residential Investment Loan
ANZ Money Saver Home or Residential Investment Loan	ANZ Fixed Rate Home or Residential Investment Loan
ANZ Fixed Rate Home or Residential Investment Loan (at the end of fixed rate term)	ANZ Easy Start Home or Residential Investment Loan ANZ Fixed Rate Home or Residential Investment Loan
All Loan Types: Principal and Interest repayments ** (except for ANZ Equity Manager and ANZ Home Equity Loans)	Interest-Only repayments (not available for ANZ Easy Start Home and Residential Investment Loans)

* Early Repayment Charge may apply.

** Early Repayment Cost and Early Repayment Administration Fee may apply for ANZ Fixed Rate Loans.

- \$300** › If no change to loan term, amount, security and loan is not converting to interest-only repayments (only shareholder discount of \$100 is available – see discounts)
- \$600** › If changing loan term, amount, security or converting to interest-only repayments (only shareholder discount of \$100 is available – see discounts below)

Loan Type	Converting to:
ANZ Standard Variable Rate Home Loan and Variable Rate Residential Investment Loan	ANZ Money Saver Home or Residential Investment Loan [#]
ANZ Easy Start Home or Residential Investment Loan*	
ANZ Fixed Rate Home or Residential Investment Loan (at the end of fixed rate term)	
ANZ Fixed Rate Home or Residential Investment Loan – Interest-in-Advance (at the end of fixed rate term)	
ANZ Equity Manager	
ANZ Home Equity Loan	

\$600 (discounts available – see discounts below):

Loan Type	Converting to:
ANZ Fixed Rate Home or Residential Investment Loan (during the fixed rate term*)	Another fixed rate term ANZ Standard Variable Rate Home Loan and Variable Rate Residential Investment Loan ANZ Money Saver Home or Residential Investment Loan ANZ Easy Start Home or Residential Investment Loan ANZ Equity Manager ANZ Home Equity Loan
ANZ Standard Variable Rate Home Loan and Variable Rate Residential Investment Loan	ANZ Equity Manager ANZ Home Equity Loan
ANZ Easy Start Home or Residential Investment Loan*	
ANZ Money Saver Home or Residential Investment Loan	
ANZ Fixed Rate Home or Residential Investment Loan (at the end of fixed rate term*)	

Discounts available up to a maximum of \$200, as follows:

- ✓ Receive a \$100 discount[#] if you:
 - › Set up a periodical payment from an ANZ account for loan repayment; or
 - › Set up a salary credit to an ANZ account; or
 - › Open an ANZ credit card
- ✓ Receive a \$100 discount[#] if you purchase one of the following insurance products with your loan:
 - › ANZ Mortgage Protection Insurance; or
 - › ANZ Home Insurance; or
 - › ANZ Residential Investment Property Insurance (for landlords)
- ✓ Receive a \$100 discount if you are a current ANZ Shareholder Privilege Card holder

[#] (Not available on ANZ Money Saver Home Loans)

* Early Repayment Cost and Early Repayment Administration Fee may apply for ANZ Fixed Rate Loans. Early Repayment Charge may apply for ANZ Easy Start loans.

^ A second fixed rate period with Interest in Advance cannot be obtained on ANZ Residential Investment Loans. A new loan with this option can be applied for instead.

Not applicable to ANZ Money Saver loan types.

\$200 if no increase in credit limit

Loan/Facility Type	Converting to:
ANZ Equity Manager	ANZ Home Equity Loan
ANZ Home Equity Loan	ANZ Equity Manager

Personal Loans

Early Repayment Administration Fee (Fixed Rate Loans) **\$300**

Applies only to loan agreements made on or after 01/11/1996

Applies to all ANZ Fixed Rate Loans during a fixed interest rate period

Applies if the loan is fully prepaid

Early Repayment Cost (Fixed Rate Loans)

May be payable if and when you repay your loan in full, or make an early or additional repayment during any fixed rate period. The definition and method of calculation are set out in the Consumer Lending Terms and Conditions booklet under the heading "Repaying your loan early during a Fixed Interest Rate Period".

Balance Transfer Personal Loan Early Repayment Charge

Charged if you repay your ANZ Balance Transfer Personal Loan in full during the first 3 years after the loan is advanced. This charge is equal to 30 days interest at the ANZ Balance Transfer Lending Index Rate current at the time of prepayment on the original amount borrowed. This charge must be paid on the date that the loan is repaid in full.

Late Payment Fee **\$30**

Charged monthly where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding repayment.

Redraw Fee (Variable Rate Loans only) **\$25 per redraw**

Payable on each redraw of funds where advance payments have been made

Car Loans

Early Termination Fee (for loans written from 01/03/2002)

- › Total of the un-recouped portions of the average administration costs (currently \$735) less the Establishment Fee (currently \$250) pro rata
- › Charged for early repayment of loan
- › For loans written prior to the date above please refer to your loan contract for details

Early Payment Loss Fee (for loans written from 01/08/2001)

- › The Early Payment Loss Fee is calculated as the difference between the account balance and the net present value of the remaining contractual payments of the loan
- › If a loan is prepaid before it is due, and there has been a decline in prevailing interest rates, an Early Payment Loss Fee will be charged

Late Payment Fee

\$25

- › Charged monthly to your finance contract where the whole or any part of the loan repayment has been unpaid for 30 days or more

Car Loans are provided by Esanda Finance Corporation Limited
ABN 64 004 346 043, a wholly owned subsidiary of ANZ.

International Payments and Travel Money

International Payments

Overseas Drafts (Outward)

Foreign currency or Australian currency

Purchase

› Via Internet Banking	\$15
› Via Phone Banking	\$20

Via the Branch Network

› ANZ customers (per draft)	\$20 each
› Non- ANZ customers (per draft)	\$40 each

Repurchase/Refund

When item is re-presented to branch for refund to original purchaser

› ANZ customers (per draft)	\$25
› Non- ANZ customers (per draft)	\$25

Stop Payment

Stop payment on lost or stolen draft (per draft)	\$25 + costs
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Copy

Copy per Paid Draft (originally purchased from ANZ)	\$25
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Foreign Currency Drafts/Cheques (Inward)

Collection

Payable Outside Australia	\$50 per item + costs
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Payable at ANZ within Australia

› under \$100 (AUD equivalent)	Free
› \$100 and over (AUD equivalent)	\$35

Cashing

Payable Outside Australia	\$10 per item + costs
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Payable at ANZ within Australia	\$7 per occasion
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Exemption:

Overseas pension cheques are exempt from this fee.

Note: Drafts/Cheques may incur miscellaneous charges from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions. Encashments for credit to a Foreign Currency Account will be subject to an additional \$20 processing fee.

Dishonours

Collections / Encashments	\$45 + costs
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Telegraphic Transfers sent Overseas

Electronic transfer of money overseas

Purchase

› Via Internet Banking	\$22
› Via Phone Banking	\$30
› Via Branch Network	\$30

Cancellation

Cancellations can only be instructed by purchaser of the original payment instruction	\$25 + costs
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Amendments

Amendment made to the original payment details **\$25 + costs**

Enquiries

Enquiries regarding payment to the beneficiary
Eg. non-receipt of funds claim **\$25**

Returns

Payment returned by the overseas bank **\$25 + costs**

Telegraphic Transfers from Overseas

Charges are payable by the beneficiary unless otherwise instructed by overseas Bank remitting the funds

International payments received via other domestic banks may be subject to charges by those other banks

Payments credited directly to an account held with ANZ **\$10**

Payments to non-customer or transferred to another domestic bank for account of a 3rd party **\$19**

Payments transferred unconverted to another domestic bank for the credit of a Foreign Currency account **\$35**

Bank cheque issued for amounts \$100 and over **\$27**

Payments made on application and identification **\$19**

Travel Money

Foreign Currency Notes

Purchase **1%** of AUD equivalent (min. **\$7**) per currency

You will be charged an additional 1% commission per currency (2% in total min. \$7) to cover the cost of credit card fees when you purchase Foreign Currency Notes by debiting a credit card via Phone Banking.

Encashment

Conversion of foreign currency notes into AUD **\$7** per currency

Note: Foreign Currency Notes to be funded from or credited to a Foreign Currency Account will be subject to an additional \$20 processing fee.

Travellers Cheques

Purchase

Purchase of AUD Travellers Cheques **1.1%** (min **\$11**)

Exemption:

AUD Travellers Cheques are available commission-free to customers with an ANZ Access Deeming or ANZ Passbook Deeming Savings Account, any Gold credit card issued by ANZ or current ANZ Shareholder Privilege cardholders.

Purchase of Foreign Currency Travellers Cheques **1.1%** (min **\$11**)

Exemption:

Foreign currency Travellers Cheques are available commission-free to customers with any Gold credit card issued by ANZ or current ANZ Shareholder Privilege cardholders.

You will be charged an additional 1.1% commission (2.2% in total min. \$11) to cover the cost of credit card fees when you purchase Travellers Cheques by debiting a credit card via Phone Banking.

Encashment

Foreign Currency and AUD Travellers Cheques **\$7** per occasion

Repurchase/Refund

Free

Only Travellers Cheques attained from an ANZ branch in Australia

Note: Travellers Cheques to be funded from or credited to a Foreign Currency Account will be subject to an additional \$20 processing fee.

