

This booklet forms part of the ECU Links
Account – Product Disclosure Statement

Financial services provided by ANZ
Australia and New Zealand Banking Group Limited
ABN 11 005 357 522 AFSL: 234527

ECU Links Account
– Fees and Charges

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Listed in this booklet are some of the most common fees and charges. Other fees and charges may apply. Please refer to the ANZ Personal Banking General Fees and Charges booklet.

Account Fees and Charges

Monthly Account Servicing Fee **\$0.00**

EFTPOS transactions **Free**

A cash withdrawal or purchase made via EFTPOS within Australia.

Phone Banking transactions **Free**

A transfer from one account to another via Phone Banking including BPAY® Bill payments.

Internet Banking transactions **Free**

A transfer from one account to another via Internet Banking including BPAY® Bill payments.

ANZ ATM transactions **Free**

A withdrawal made through an ANZ ATM.

ANZ Staff Assisted **Free**

A cash withdrawal or transfer from one account to another made over the counter at an ANZ branch.

ATM/Electronic Transactions – Domestic

ATM Debit Card Replacement Fee **\$15**

Applicable for the replacement of a Debit Card except if:

- › Card is damaged or faulty (card must be returned to an ANZ branch)
- › Card is stolen and a copy of a police report is provided

ANZ ATM Balance Enquiry within Australia **Free**

Non-ANZ branded ATM Fee within Australia

- › Balance enquiries (per enquiry) **\$2.00**
- › Withdrawals (per withdrawal) **\$2.00**

Overseas ATM/Electronic Transactions

Overseas ATM Transaction Fee- CIRRUS

- › Balance enquiries **Free**
- › Withdrawals (per withdrawal) **\$5.00**

Overseas EFTPOS Transaction Fee

MAESTRO (per transaction) **\$2.00**

Note: No charge for point-of-sale refunds

Currency Conversion Fee - ATM Transaction CIRRUS

Withdrawals in a foreign currency (per withdrawal) **3.0%** of value

Currency Conversion Fee - EFTPOS Transaction

MAESTRO (per transaction in a foreign currency) **3.0%** of value

Note: No charge for point-of-sale refunds

Associated Account Fees and Charges

Direct Debit or Credit

Free

An arrangement you make with a third party to debit or credit your account directly.

> Dishonour Fee may apply if a payment is dishonoured

Note: Although we do not charge for providing this service, the third party may charge a fee.

Dishonour Fee

\$45

Charged to your account on the day of the dishonour, when any payment on your account (direct debit) is dishonoured due to lack of cleared funds in your account.

Honour Fee

\$29.50

> Payable on each occasion that ANZ honours a drawing where sufficient cleared funds are not available in the account or when the credit limit on your account is exceeded.

The Honour Fee is payable on the date of the excess and drawings include those made at a branch or by electronic banking. Electronic banking includes Internet, Phone, EFTPOS, Periodical Payments, Direct Debits and ATMs.

Overdrawn Account Interest/Margins

Overdrawn Account (accounts without a credit limit)

> ANZ Retail Index Rate plus a margin of 4% per annum

The ANZ Retail Index Rate is published weekly in the Australian Financial Review and other major newspapers.

Periodical Payments

To other accounts within the ANZ Group of Companies

Free

To non-ANZ accounts

\$4

Non-payment fee

\$45

> Alterations may be arranged if ANZ is notified in writing at least two days before the payment is made

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.)

Special Clearances of Cheques

- › By mail or telephone advice **\$15** plus costs
- › By messenger or clerk for local clearance plus out of pocket expenses **\$70** per hour (min \$50)

Statements

Standard periodic statement with account	Free
Duplicate (per additional statement)	\$3
Replacement Statements	\$14

Stop Payments **\$15**

A request that payment not be made of a Direct Debit if ANZ receives a request to stop payment on a drawing.

Transfer of funds to another bank

- › By ANZ Customers **\$5**

Collection items (cheques) **35¢** per cheque

- › Charged in addition if lodging cheques

Where transfer fees paid by drawing on bank account of favoured (additional).

- › Individual transactions **\$3** each deposit
- › Transactions drawn periodically **\$2.20** each deposit
(\$17.60 min monthly drawing)

Voucher Retrieval Fee **\$12** per voucher

- › Fee not charged if ANZ finds transaction is incorrect
- › You will be given a copy of the original, in most case ANZ does not retain original copies but stores electronic copies for seven years.

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