

The ANZ Business Banking Transaction Accounts Fees and Charges booklet is amended in the following manner:

Amendment 1:

The following two pages are inserted into the booklet as pages 2A and 2B:

Applies from November 15th 2009 (to amounts debited from December 15th 2009).

	Business Classic Account	Business Extra Account	Statutory Trust Account	GST Payment Account	Business Cash Management Account	Premium Business Cash Account	Business Mortgage Loan Offset Account ⁽ⁱⁱⁱ⁾	Negotiator Account
Monthly Account Servicing Fee	\$12	\$22	Nil	Nil	\$2.50	\$10	\$15	Price on application
No Monthly Account Servicing Fee payable with minimum monthly balance of	N/A	N/A	N/A	N/A	\$5,000	\$20,000	N/A	
Free transaction threshold per Month ⁽ⁱ⁾	Nil	50 ^(v)	Nil	2 ⁽ⁱⁱ⁾	10	5	5 ^(iv)	
Free Cheque Deposit or Manual Merchant Deposit not included in free transaction threshold	N/A	N/A	N/A	20	N/A	N/A	5	
Additional Transactions Fees								
Staff Assisted Transactions*	80c	80c	95c	95c	\$2.50	\$2.50	\$5	
Cheques*	80c	80c	60c	60c	60c	60c	\$5	
Manual Merchant Deposit*	80c	80c	60c	60c	60c	60c	\$5	
ANZ ATM*	Free	Free	60c	60c	60c	60c	\$5	
Electronic Transactions*	Free	Free	20c	20c	20c	20c	\$5	

(i) Transaction threshold includes any deposit, withdrawal or transfer, cheques drawn by you and any cheque or manual merchant slip deposited to your account.

For Example: A deposit to an account of two cheques will count as three transactions, one for the deposit (which if is Staff Assisted will be charged as a branch transaction) and one for each Cheque lodged because each cheque requires individual processing.

(ii) Unlimited free deposits. Cheques and manual merchant slips deposited to your account are not included.

(iii) Balance enquiries via ANZ ATM, ANZ Internet Banking and ANZ Phone Banking are free.

(iv) Cheques and manual merchant slips deposited to your account are not included.

(v) Excludes electronic transactions and ANZ ATM from free transaction threshold count.

Any fees that apply to your account, will be charged to the account monthly based on the opening date of your account, unless ANZ advises you of another date.

* Refer to page 8 for definitions.

Amendment 2:

The table below replaces the existing table on page 5 of the booklet:

Associated Account Fees and Charges

ANZ Business Select - Transaction Package Fee

\$33 plus GST, per month payable in advance*

* For full details of the ANZ Business Select – Transaction Package Fee and eligibility criteria, please refer to the ANZ Business Select – Transaction Package Terms and Conditions.

ANZ Mobile Phone Banking

Fees and charges may apply to ANZ Mobile Phone Banking and customers will be advised of these at the time of applying for the service or prior to the fee being charged.

Arrangement to Cash ANZ Cheques

› Establishment	\$80
› Renewal (per month)	\$10

Includes business cheques and building society or credit union cheques or orders.

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

Charged for the replacement of an ANZ Access Card except if:

- › Card is damaged or faulty
- › Card is stolen and a copy of a police report is provided.

Automatic Funds Transfer – for Each Subsidiary Account

› Establishment Fee	\$80
› Service Fee, payable quarterly in advance	\$60 – \$210

Debit Interest Charge (p.a.) **ANZ Retail Index plus 8.5%**

Charged on an overdrawn account that doesn't have a credit limit.

ANZ Retail Index Rate is published on www.anz.com

Honour Fee **\$37.70**

Charged on each occasion that the account is overdrawn or exceeds its maximum credit limit without prior arrangement with your ANZ Manager.

Inward Dishonour Fee **\$9 per dishonour**

Charged when a deposit to your account (including but not limited to a cheque or direct debit from a third party account) is dishonoured.

Mail Credits **\$5**

Deposits to ANZ accounts lodged by mail by third parties eg. share dividends without deposit slips.

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.

Periodical Payments (per payment)

› Made to connected accounts (related, in same name) within ANZ	Free
› Made to other accounts (unrelated, in different name) within ANZ	\$1.70
› Made to other financial institution accounts	\$4
› Non-payment Fee	\$45

A Non-payment Fee is charged if you have authorised a periodical payment that cannot be made because of insufficient cleared funds.

Amendment 3:

The following table and accompanying information replaces the section appearing under the heading "ANZ Internet Banking" on page 7 of the booklet:

ANZ Internet Banking

	ANZ Internet Banking	ANZ Internet Banking for Business
Monthly Fee	N/A	\$15
Electronic Transactions*	20c ^{#^^}	20c ^{#^^}
File uploads	N/A	Nil
Templates	N/A	Nil
Issue of Security Device 1-2 Security Devices	N/A	Nil
Issue of Security Device 3rd and subsequent Security Devices	N/A	\$25 + GST per Security Device [†]
Re-issue of Security Device (lost or stolen)	N/A	\$25 + GST
Issue of Temporary One Time Security Code(s) [^]	N/A	\$5 + GST
Direct Debit Fee (per debit)	N/A	25c
Direct Debits User ID establishment	N/A	\$200 + GST

* *Electronic Transactions may form part of your monthly fee free transaction threshold (refer to page 8 for definition of "Electronic Transactions").*

Electronic Transactions on Business Mortgage Loan Offset accounts are charged at \$5 per transaction.

[^] *Fee which applies in the event that ANZ issues a customer with a temporary, single-use Security Device Code(s) to use when the customer's Security Device has been lost, stolen or misplaced.*

[†] *Fee may apply where a business has 3 or more registered ANZ Internet Banking for Business Administrators and/or Authorisers.*

^{^^} *For Business Classic and Business Extra accounts opened from November 15th, and for existing Business Classic and Business Extra accounts from December 15th 2009, this fee will be Free.*

Nomination of Fee Account

You may have been required to nominate a fee account as part of the ANZ Internet Banking registration process. If you close this nominated fee account, you will need to nominate another ANZ account for the fees to be charged to. You can do this by completing an ANZ Internet Banking for Business maintenance form and returning it to your ANZ Manager or local ANZ branch. If you do not nominate an account, ANZ will choose a new account to which Internet Banking fees will be directed. Please see further details on www.anz.com for details on how this Internet Banking fee account can be changed.