

*General Service
Fees and Charges*

ANZ Business Banking

February 2008



Contents

	<i>Page</i>
<i>General Banking</i>	
› Agent Deposit Books	1
› Bank Cheques	1
› Certificates Supplied	1
› Custodial Services	1
› Miscellaneous Service Fee	1
› Night Safe	2
› Payment From Lists	2
› Search Fee	2
› Statement of Amount Owing	2
› Voucher Retrieval	2
› Telegraphic Transfer Outward (within Australia)	2
 <i>International Payments</i>	
› Overseas Drafts (Outward)	3
› Foreign Currency Drafts/Cheques (Inward)	3
› Telegraphic Transfers Sent Overseas	4
› Telegraphic Transfers From Overseas	4
 <i>ANZ Merchant Services</i>	
› multiPOS Terminals	5
› Manual Terminals	5
 <i>Travel Money</i>	
› Foreign Currency Notes	6
› Travellers Cheques	6
 <i>Notes</i>	7

General Banking

Agent Deposit Books

- > 50 deposit slips **\$4 per book**
- > 100 deposit slips **\$6 per book**

Bank Cheques (Australian Dollars Only)

- > ANZ customers via ANZ Branch Network **\$10**
- > ANZ customers via ANZ Internet Banking **\$5**
- > Issued at non-ANZ customer's request **\$20**
- > Repurchase of ANZ customer's Bank Cheque **\$25**
- > Repurchase of non-ANZ customer's Bank Cheque **\$25**
- > Replacement of lost/stolen Bank Cheque **\$32.50**
(ANZ may require appropriate indemnity)

Certificates Supplied

- Certificate of account balance** **\$15**
ANZ Access Deeming account holders are entitled to one certificate per year at no charge
- Certificate of interest paid or received** **\$15**
Also included on yearly statements at 30 June
- Other comprehensive certificates** **\$70 p/hr, min. \$50**
Supplied for audit or other purposes

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 each renewal period.

Standard Packet (sealed) **\$40 p.a.**

Larger packets will be charged at \$40 p.a. plus \$40 per extra 36cm x 25cm or part thereof.

Locked Box **\$65 p.a.**

Regular box size (10,000cm³).

Larger boxes will be charged at \$65 p.a. plus \$65 per extra 10,000cm³ or part thereof.

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

Miscellaneous Service Fee **\$17.50 per quarter hour or part thereof plus out of pocket expenses**

Services or information supplied to a customer or non-ANZ customer on a time basis.

Night Safe

- › One wallet **\$130.20 half yearly**
- › Each additional wallet **\$81 half yearly**
- › Temporary issue (per wallet) **\$70.20 per month or part thereof**

Fee is payable in advance on receipt of signed customer's authority for the service. Fees will not be refunded where an ANZ wallet is not used for the full period paid in advance.

Payment From Lists

- › Each item **\$3.50 plus transfer fee where applicable**

Search Fee

\$50 per search

Search of government records (eg. Certificates of Title, goods and other property mortgages, business names, Registrar of Companies, Powers of Attorney).

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

Voucher Retrieval

\$12 per voucher

Telegraphic Transfer Outward (within Australia)

\$28

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

International Payments

Overseas Drafts (Outward)

Foreign currency or Australian currency.

Purchase (ANZ customers only)

- › Via ANZ Internet Banking (per Draft) **\$20**
- › Via ANZ Phone Banking (per Draft) **\$25**
- › Via ANZ Branch Network (per Draft) **\$25**

Repurchase/Refund

When item is re-presented to a branch for refund to original purchaser. **\$25**

Stop Payment

- › Stop payment on lost or stolen Drafts (per Draft) **\$25 + costs**

Copy

- › Copy per paid Draft (originally purchased from ANZ) **\$25**

Foreign Currency Drafts/Cheques (Inward)

Collection

- › Payable outside Australia **\$50 per item + costs**
- › Payable at ANZ within Australia:
 - under \$100 (AUD equivalent) **Free**
 - \$100 and over (AUD equivalent) **\$35**

Note: Drafts/Cheques may incur miscellaneous charges and/or commissions 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. ANZ may pay you the value of the Cheque/Draft at the time you present it to ANZ or at the time the drawee bank clears the Cheque/Draft. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the Cheque/Draft. ANZ will convert the value of the Cheque/Draft into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using its prevailing exchange rate on the day the funds are paid to you.

Cashing

- › Payable outside Australia **\$15 per item**
- › Payable at ANZ within Australia **\$7 per occasion**

Foreign Currency Drafts/Cheques (Inward) continued

Dishonours

- › Collections/Encashments **\$45 + costs**

Note: If your Draft/Cheque is dishonoured by the overseas drawee bank and ANZ has already paid the funds to you:

- (i) ANZ will convert the value of the Draft/Cheque (plus the drawee banks' fees and charges) into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using ANZ's prevailing exchange rate on the day ANZ is notified of the dishonour.
- (ii) ANZ will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.
- (iii) ANZ is not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.

Telegraphic Transfers Sent Overseas

Electronic transfer of money overseas.

Purchase

- › Via ANZ Internet Banking **\$24**
- › Via ANZ Phone Banking **\$32**
- › Via ANZ Branch Network **\$32**

Cancellation

\$25 + costs

Cancellations can only be instructed by purchaser of the original payment instruction.

Amendment

\$25 + costs

Amendment made to the original payment details.

Enquiries

\$25

Enquiries regarding payment to the beneficiary eg. non-receipt of funds claim.

Return

\$25 + costs

Payment returned by the overseas bank.

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 are subject to charges by those banks. ANZ does not levy an additional charge for those payments.

- › Payments credited directly to an account held with ANZ **\$12**
- › Payments to non-customer or transferred to another domestic bank for account of a third party **\$20**
- › 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 **\$20**

Note: Foreign currency payments for amounts up to and including the threshold amount displayed on www.anz.com will be converted into AUD at the exchange rate displayed on www.anz.com being the rate at which ANZ buys TTs for that currency. For a foreign currency payment that is greater than the threshold amount, the foreign exchange rate used to convert that payment into AUD will be the prevailing rate offered by ANZ at the time the payment is processed.

ANZ Merchant Services

multiPOS™ Terminals

(Electronic Credit, Charge and Debit Card Processing)

Note: Pricing for terminals will be assessed according to merchants' individual circumstances.

- › Establishment Fee **\$99.00**
Establishment of facility. Incorporates the cost of delivery or installation.
- › Annual Membership Fee **From \$29.95**
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 **From \$19.95 per month**
Terminal and maintenance cost.
- › Transaction processing cost per debit card transaction. **Fee varies based on annual transaction volume**

Manual Terminals (Manual Credit Card Processing)

Note: Pricing for terminals will be assessed according to merchants' individual circumstances.

- › Establishment Fee **\$99.00**
Establishment of facility. Incorporates the cost of delivery or installation.
- › Annual Membership Fee **From \$29.95**
Maintenance of facility per outlet.
- › Imprinter Fee (per imprinter) **Price on Application**
Imprinter and stationery supply.
- › Merchant Service Fee (MSF) **Fee varies based on a % of net credit card sales turnover**
Transaction processing cost.

Internet Payment Solutions are also available upon application.

™multiPOS is a trademark of Australia and New Zealand Banking Group Limited
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Travel Money

Foreign Currency Notes

Purchase* **1% of AUD equivalent (min \$8) per currency**

* You will be charged an additional 1% commission per currency (2% in total min. \$8) to cover the cost of credit card fees when you purchase Foreign Currency Notes by debiting a credit card via Phone Banking.

Encashment **\$8 per currency**

Conversion of foreign currency notes into AUD.

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 \$13)**

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.

* You will be charged an additional 1.1% commission (2.2% in total min. \$13) to cover the cost of credit card fees when you purchase Foreign Currency Notes by debiting a credit card via Phone Banking.

› Purchase of Foreign Currency Travellers Cheques **1.1% (min \$13)**

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.

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

Encashment

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

Repurchase/Refund **Free**

Only Travellers Cheques obtained from an ANZ branch in Australia.

Notes

