

Transaction Accounts Fees and Charges

ANZ BUSINESS BANKING | 12.09



For ANZ Business Classic Accounts, ANZ Business Extra Accounts, ANZ Business Cash Management Accounts, ANZ Premium Business Cash Accounts, ANZ GST Payment Accounts, ANZ Business Mortgage Loan Offset Accounts and ANZ Negotiator Accounts, this document must be read in conjunction with the 'ANZ Business Banking Business Transaction Accounts Terms and Conditions' booklet. Together they form your Terms and Conditions for the above products.

For ANZ Business Driver Accounts, this document must be read in conjunction with the 'ANZ Business Banking Business Driver Account Terms and Conditions' booklet. Together they form your Terms and Conditions for the above product.

For ANZ Security Deposit Accounts, this document must be read in conjunction with the 'ANZ Business Banking Security Deposit Account Terms and Conditions' booklet. Together they form your Terms and Conditions for the above product.

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Transaction Accounts

Fees and Charges

	Business Classic Account	Business Extra Account	Statutory Trust Account
Monthly Account Servicing Fee	\$12	\$22	Nil
No Monthly Account Servicing Fee payable with minimum monthly balance of	N/A	N/A	N/A
Free transaction threshold per Month ⁽ⁱ⁾	Nil	50 ^(v)	Nil
Free Cheque Deposit or Manual Merchant Deposit not included in free transaction threshold	N/A	N/A	N/A
Additional Transactions Fees			
Staff Assisted Transactions*	80c	80c	95c
Cheques*	80c	80c	60c
Manual Merchant Deposit*	80c	80c	60c
ANZ ATM*	Free	Free	60c
Electronic Transactions*	Free	Free	20c

(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 Definitions.

GST Payment Account	Business Cash Management Account	Premium Business Cash Account	Business Mortgage Loan Offset Account ⁽ⁱⁱⁱ⁾	Negotiator Account
Nil	\$2.50	\$10	\$15	Price on application
N/A	\$5,000	\$20,000	N/A	
2 ⁽ⁱⁱ⁾	10	5	5 ^(iv)	
20	N/A	N/A	5	
95c	\$2.50	\$2.50	\$5	
60c	60c	60c	\$5	
60c	60c	60c	\$5	
60c	60c	60c	\$5	
20c	20c	20c	\$5	

Additional Fees for Services not included in monthly free transaction limit

Non-ANZ ATM Withdrawal (within Australia)† Free

Non-ANZ ATM Enquiry (within Australia)† Free

Overseas ATM transaction – CIRRUS or Visa PLUS^ \$5.00*

Overseas ATM enquiry – CIRRUS or Visa PLUS^ Free*

ANZ Internet Banking and ANZ Internet Banking for Business Multi Payments, charge per credit Free

† This is the fee that you will be charged by ANZ in relation to your use of a non-ANZ ATM. In addition to this fee, you may be charged a separate fee by the operator of the non-ANZ ATM that you accept when you proceed with the balance enquiry or withdrawal at the non-ANZ ATM.

* Some overseas ATM/EFTPOS locations may impose a surcharge to make a withdrawal in addition to these fees.

^ Transfers between linked ANZ accounts and deposits are not available. Balance enquiries may not be available at some Visa PLUS ATMs.

Transaction Fees and Charges and Associated Fees and Charges: ANZ Equity Manager in a Company Name*

Overdrawn Fee \$6

Payable for each ANZ Business Day when the balance of your Informal Overdraft facility is more than \$50 (up to a total of ten ANZ Business Days and a maximum amount of \$60 per calendar month).

Dishonour Fee \$6 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.

Interest on Informal Overdraft amounts ANZ Retail Index plus 4%

Charged on an overdrawn account that doesn't have a credit limit. ANZ Retail Index Rate is published on www.anz.com

Periodical Payments Non-payment fee \$6

A Non-payment Fee is charged if you have authorised a periodical payment that cannot be made because of insufficient cleared funds. You can stop or alter a periodic payment up to two business days before the payment is due to be made.

* An annual Credit Facility Fee will be payable on the ANZ Equity Manager in a Company Name account. Please refer to the ANZ Business Banking Finance Fees and Charges booklet for details.

Overseas Currency Transaction Fees

CIRRUS ATM Transaction[^]

Withdrawals (per withdrawal) **3.0% of value**

For example: If you withdraw \$75 in United States Dollars (USD) from an overseas ATM using the CIRRUS network, assuming that the conversion rate set in accordance with the MasterCard International Incorporated rules is 0.7500 (i.e. 1 Australian Dollar (AUD1) = USD0.75), the Overseas Currency Transaction Fee will be AUD\$3.00 and is calculated as follows:

1. Convert USD\$75 to Australian Dollars using the conversion rate: $\text{USD\$75}/0.7500 = \text{AUD\$100}$.
2. The Overseas Currency Transaction Fee is then calculated by multiplying this AUD amount by 3.0%: $\text{AUD\$100} \times 0.03 (3.0\%) = \text{AUD\$3.00}$.

Visa PLUS ATM Transaction[^]

Withdrawals (per withdrawal) **3.0% of value**

For example: If you withdraw \$75 in United States Dollars (USD) from an overseas ATM using the Visa PLUS network, assuming that the conversion rate set in accordance with the Visa International rules is 0.7500 (i.e. 1 Australian Dollar (AUD1) = USD0.75), the Overseas Currency Transaction Fee will be AUD\$3.00 and is calculated as follows:

1. Convert USD\$75 to Australian Dollars using the conversion rate: $\text{USD\$75}/0.7500 = \text{AUD\$100}$.
2. The Overseas Currency Transaction Fee is then calculated by multiplying this AUD amount by 3.0%: $\text{AUD\$100} \times 0.03 (3.0\%) = \text{AUD\$3.00}$.

EFTPOS Transaction

MAESTRO (per transaction) **3.0% of value**

For example: If you make a purchase of \$75 in United States Dollars (USD) overseas via MAESTRO EFTPOS, assuming that the conversion rate set in accordance with the MasterCard International Incorporated rules is 0.7500 (i.e. 1 Australian Dollar (AUD1) = USD0.75), the Overseas Currency Transaction Fee will be AUD\$3.00 and is calculated as follows:

1. Convert USD\$75 to Australian Dollars using the conversion rate: $\text{USD\$75}/0.7500 = \text{AUD\$100}$.
2. The Overseas Currency Transaction Fee is then calculated by multiplying this AUD amount by 3.0%: $\text{AUD\$100} \times 0.03 (3.0\%) = \text{AUD\$3.00}$.

[^] For an overseas ATM transaction the Overseas Transaction Fee is calculated on the value of the withdrawal of transaction and any ATM operator fee that you accept when you proceed with the withdrawal or transaction at the ATM.

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.

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 for considering a request for an Informal Overdraft where you satisfy ANZ's credit criteria for an Informal Overdraft, and the balance of your Informal Overdraft facility exceeds \$50 at the time of your request or will exceed \$50 after the debit requested has been processed.

Outward Dishonour Fee **\$37.70 per dishonour**

Charged for considering a request for an Informal Overdraft where you do not satisfy ANZ's credit criteria for an Informal Overdraft.

Periodical Payments (per payment)

> Made to connected accounts (related, in same name) within ANZ	Free
> Made to other accounts (unrelated, in different name)	\$1.70 within ANZ
> Made to other financial institution accounts	\$4
> Non-payment Fee A Non-payment Fee is charged if you have authorised a periodical payment that cannot be made because of insufficient cleared funds.	\$45

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 Clearance of Cheques

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

Stationery

> Duplicate/Triplicate deposit book	\$3
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Stop Payment \$15

Cheques reported stolen are exempt from this fee when a copy of the police report is provided.

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	Nil
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, Business Extra and ANZ Equity Manager in a Company Name accounts this fee will not apply.

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.

Definitions

Transactions

Any deposit, withdrawal or transfer, cheques drawn by you and any cheque or manual merchant slip deposited to your account. Transactions are defined as the following categories:

Staff Assisted

- > Any card or paper withdrawal over the counter*.
- > Any cheque written by you and then cashed, by you or by someone else, over the counter.
- > Any transfer from this account effected at the branch whether using a card or not.
- > Deposit of cash and/or cheque(s) over the counter using a card or deposit slip.
- > Any deposit made using Fast Deposit Bags or ANZ Fast Deposit Envelopes.
- > Crediting of proceeds from Telegraphic Transfers.
- > Transfer of funds over the telephone (excluding ANZ Phone Banking transactions) pursuant to a funds transfer authority.

* Branch withdrawals by card at designated country branches where no local ANZ ATM is available are charged at the ANZ ATM rate.

Cheques

- > Cheques written by you, excluding cheques cashed over the counter.
- > Any Cheque deposited into your account. Includes deposits made using Fast Deposit Bags and Fast Deposit Envelopes.

Manual Merchant Deposit Transactions

Any manual merchant slip deposited into your account over the counter, via ATM or using Fast Deposit Bags and/or Fast Deposit Envelopes. Does not include electronic merchant settlements.

ANZ ATM

- > ANZ ATM transfer to/from your account.
- > ANZ ATM withdrawal/deposit.

Electronic

- > EFTPOS purchase/cash out.
- > ANZ Phone Banking transfer from your account including Bpay® bill payments.

- > Automatic salary/pay credits.
- > Automatic debenture/dividend deposits.
- > Automatic credit from bill payment, and other sources.
- > ANZ Internet Banking transfers from your account, including Bpay® bill payments (not including ANZ Internet Banking Multi Payments).

Additional Transaction Fees

Additional Fees are only charged on the number of Transactions made in excess of the free monthly transaction threshold. Bank fees, Periodical Payments, Direct Debits, balance enquiries, ANZ Multi Payments and transactions at non-ANZ ATMs are not counted towards the free transaction limit.

Multi Payments

The ability to make multiple payments is available on both ANZ Internet Banking and ANZ Internet Banking for Business, but with differing levels.

- > ANZ Internet Banking allows up to 10 bill payments or transfers between linked accounts, and up to 18 'Pay Anyone' transfers from a single debit; and
- > ANZ Internet Banking for Business allows up to 99 bill payments or transfers between linked accounts, and up to 999 'Pay Anyone' and 'Payroll' transfers in a single debit.
- > Transfers or payments using ANZ Multi Payments do not count towards your fee free transaction limit and you will not be charged for the debit to the debited account.

Multi Payments may not be available on all account types.

Non-ANZ ATM Transactions and Overseas EFTPOS transactions

- > Do not count towards your monthly free transaction quota
- > Some ATM/EFTPOS locations may impose an additional surcharge or ATM operator fee.

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