

Use this Fees and charges brochure as your reference when accessing retail banking products and services of PT ANZ Panin Bank (ANZ).

This brochure details the fees and charges of ANZ's products and services throughout Indonesia.

PRODUCTS & SERVICES	INDIVIDUAL CUSTOMER	ANZ SIGNATURE PRIORITY BANKING CUSTOMER
LOCAL FUND TRANSFER		
<ul style="list-style-type: none"> Internal Transfer Clearing RTGS 	Free IDR 10,000 IDR 25,000	Free IDR 10,000 IDR 25,000
OUTWARD REMITTANCE		
<ul style="list-style-type: none"> Telegraphic Transfer Involving Foreign Exchange Telegraphic Transfer Not Involving Foreign Exchange Amendment Fee 	IDR 50,000 0.125% (min USD 10; max USD 75). USD 10	IDR 50,000 0.1% (min USD 10; max USD 75). USD 10
INWARD REMITTANCE		
<ul style="list-style-type: none"> Credit to Account 	Free	Free
BANK DRAFT - ISSUANCE FEE		
<ul style="list-style-type: none"> Involving Foreign Exchange Not Involving Foreign Exchange Cancellation Fee 	IDR 50,000 0.25% (min USD 10; max USD 150). USD 10	IDR 50,000 0.125% (min USD 10; max USD 150). USD 10
BANK DRAFT - ENCASHMENT FEE		
<ul style="list-style-type: none"> Foreign Currency IDR 	1% if =< USD 15,000 or equivalent/day. 2% if > USD 15,000 or equivalent/day. Free up to USD 1,000 or equivalent/day for customer with a minimum balance of USD 10,000. IDR 50,000	1% if =< USD 15,000 or equivalent/day. 2% if > USD 15,000 or equivalent/day. Free up to USD 1,000 or equivalent/day for customer with a minimum balance of USD 10,000. IDR 50,000
TRAVELLER'S CHEQUE		
<ul style="list-style-type: none"> Credit to Account Holder Encashment in IDR Encashment in Foreign Currency 	USD 2.5 Refer to current foreign exchange rate. 1% if =< USD 10,000 or equivalent/day. 2% if > USD 10,000 or equivalent/day. Free up to USD 500 or equivalent/day for customer with a minimum balance of USD 10,000.	USD 2.5 Refer to current foreign exchange rate. 1% if =< USD 10,000 or equivalent/day. 2% if > USD 10,000 or equivalent/day. Free up to USD 500 or equivalent/day for customer with a minimum balance of USD 10,000.
LOCAL CHEQUE COLLECTION		
<ul style="list-style-type: none"> Cheque Clearing Indonesia Cheque Collection Rejection Fee <ul style="list-style-type: none"> Insufficient Fund Others Reasons 	IDR 2,500 IDR 15,000 IDR 200,000 IDR 100,000	Free Free IDR 150,000 IDR 75,000
FOREIGN CHEQUE COLLECTION		
<ul style="list-style-type: none"> Foreign Cheque Encashment in IDR Foreign Cheque Encashment in Foreign Currency Unpaid Foreign Cheque 	USD 40 plus third party charge, if any. USD 40 plus third party charge, if any. USD 30 plus third party charge, if any.	USD 40 plus third party charge, if any. USD 40 plus third party charge, if any. USD 30 plus third party charge, if any.

PRODUCTS & SERVICES	INDIVIDUAL CUSTOMER	ANZ SIGNATURE PRIORITY BANKING CUSTOMER
Cheque Book Request	IDR 125,000	IDR 100,000
ATM		
<ul style="list-style-type: none"> ATM Card Replacement Transactions at ATM Bersama <ul style="list-style-type: none"> Withdrawal Fees Balance Inquiry Transfer ANZ Credit Card Payment Using ANZ ATM Card Transactions at CIRRUS or MAESTRO network <ul style="list-style-type: none"> Withdrawal Fees Balance Inquiry 	Free Free IDR 5,000 IDR 5,000 Free IDR 25,000 IDR 10,000	Free Free IDR 5,000 IDR 5,000 Free IDR 25,000 IDR 10,000
OTHER CHARGES		
<ul style="list-style-type: none"> Cash Withdrawal in USD Cash Deposit in USD Cash withdrawal or deposit in other foreign currencies (other than USD) Copy of Statement Request <ul style="list-style-type: none"> Daily Statement Weekly Statement Up to 90 days Up to 1 year More than 1 year Bank Reference Letter Audit Confirmation Letter Standing Instruction Establishment/Amendment Fee Stop Payment Fee/ Stop Standing Instruction Dormant/Inactive Account¹ Facsimile Request (Local) Facsimile Request (Overseas) Tracer Fee Monthly Fee Account Closing Fee 	Free up to USD 5,000/month. 0.5% if > USD 5,000/month. Free up to USD 10,000/day. 0.5% if > USD 10,000/day. 1% IDR 25,000/month/account IDR 10,000/month/account IDR 15,000/month/account IDR 50,000/month/account IDR 100,000/month/account IDR 50,000/account IDR 100,000/account IDR 50,000/instruction IDR 50,000/instruction IDR 100,000/month IDR 10,000/A4 page IDR 25,000/A4 page USD 10 IDR 100,000 if < minimum balance ² IDR 50,000	Free up to USD 10,000/month. 0.5% if > USD 10,000/month. Free up to USD 25,000/day. 0.5% if > USD 25,000/day. 1% Free Free Free IDR 25,000/month/account IDR 50,000/month/account Free Free Free IDR 25,000/instruction IDR 50,000/instruction IDR 100,000/month Free up to 2 pages (extra IDR 5,000/page) IDR 12,500/A4 page USD 10 IDR 250,000 if < minimum balance ³ IDR 50,000

Bank may impose stamp duty fee for any transaction requiring stamp duty as per tax regulation. Stamp duty fee maybe paid by deducting customer's account.

¹Applicable if account has been dormant/inactive for more than 12 months.

²Applicable to individual customers whose total relationship balance with ANZ falls lower than IDR 25 million or equivalent.

³Applicable to ANZ Signature Priority Banking customers whose total relationship balance with ANZ falls below IDR 500 million or equivalent.

*ANZ reserves the right to change the prevailing fees and charges, or to end any product and service. Terms and conditions apply. This fees and charges brochure is effective on 16 May 2011.