



## ATM Direct Charging FAQ's

### 1. What is Direct Charging?

Direct Charging means that the owner of an ATM will charge you directly to use their ATM. The fee amount is set by the owner of the ATM and may vary.

When a fee is charged, a warning will pop up on the ATM screen, stating the amount to be charged and then will ask if you would like to proceed.

At this point you will be able to cancel the transaction at no cost.

If you choose to proceed, details of the direct charges will be listed on your statement.

### 2. What will the changes mean for ANZ customers?

There will be no change for ANZ customers who use ANZ ATMs in Australia. It's all part of our commitment to more convenient banking.

ANZ Access Advantage transaction account holders will continue to have unlimited ANZ ATM and EFTPOS transactions (including cash-out)<sup>1</sup>.

<sup>1</sup> Non-ANZ ATM fees and terms and conditions apply.  
You should consider whether this product is appropriate for you.

The changes only apply to fees charged for using ATMs that do not belong to ANZ.

- **Fee visibility and your choice to continue with the transaction**  
Each ATM in Australia will clearly display the ATM operator fee that will apply for transactions at that ATM. Remember, these ATM operator fees may vary depending on the ATM used.
  - The ATM operator fee must be shown on the ATM screen at the start of the transaction.
  - You can then choose whether or not to continue with the transaction at no cost.
  - Then if you choose to continue, the operator fee is charged immediately to your account.

- **Change to how fees appear on statements**

Your cardholder statements will clearly state which financial institution (usually bank, credit union or building society), is charging to use their ATM. Fees may vary depending on the financial institution.

- Previously when you used a non-ANZ owned ATM, you would see one fee on your statement.
- This fee consolidated two fees: a fee from ANZ and a fee from the ATM owner.
- These changes will separate these two fees and itemise two fees on your statement.
- Two fees will be listed, one known as an **issuer fee**, from the cardholder's financial institution, and one known as an **ATM operator fee**, from the financial institution that owns the ATM you have used.

ATM operator fees will apply to credit card transactions at foreign ATMs, including balance enquiries. Cash advance fees will continue to apply.

### **3. How can ANZ customers avoid foreign ATM fees?**

You can avoid foreign ATM fees by following these simple tips;

1. Using ANZ ATMs in Australia. ANZ has 2,496 ATMs in Australia in more than 900 locations and will add a further 100 machines in the next year.
2. Using EFTPOS cash-out facilities when available.
3. Using ANZ Internet Banking, Phone or Mobile Phone Banking to check your account balance.

### **4. What was ANZ's ATM fee structure and charging model before these changes?**

Previously, we charged most of our transaction account holders a fee of \$2.00 for using a non-ANZ owned ATM.

This consisted of the fee we had to pay the ATM owner to use their machine and a fee we charged for processing the transaction.

Before these changes ANZ credit card customers were charged a cash advance fee by ANZ. Now we will charge credit card customers a cash advance fee and if the transaction takes place on a non-ANZ owned ATM, an ATM operator fee will be charged by the ATM's owner.

# ANZ's new fee arrangements

## 5. What is ANZ doing?

Our new fee arrangements are designed to provide simple and transparent fee disclosure and greater competition in the provision of ATMs.

ANZ will:

- provide details about how non-ANZ customers will be charged for using an ANZ ATM;
- give all cardholders the opportunity to discontinue with the transaction at no cost; and
- help all cardholders to make better informed choices about their ATM usage.

ANZ customers who use ANZ ATMs in Australia will not incur ATM Direct Charges.

## 6. What fee will ANZ charge for use of its ATMs by non-ANZ customers?

Non-ANZ customers will be charged a fee of \$2.00 for using ANZ ATMs.

## 7. What fee will ANZ charge its own customers for using a foreign ATM?

ANZ transaction account and credit card customers will not be charged an issuer fee by ANZ for using non-ANZ ATMs.

Cash advance fees will continue to apply.

View updated [fees and charges brochures](#) for all accounts affected by Direct Charging.

## 8. How will cash advances for credit cards be affected?

Customers accept the ATM operator fee when they proceed with the cash advance at the ATM. The total cost of the cash advance fee will be based on the total of the cash advance amount and any ATM operator fee.

From 3 March 2009, a "cash advance" debited to your account will include the ATM operator fee.

## **8. How are ANZ customers with ANZ prepaid debit cards affected by Direct Charging?**

At non-ANZ ATM's - Customers with prepaid debit cards will incur a Direct Charge as determined by the ATM operator, and an issuer fee by ANZ of \$1.25.

ANZ ATM's - Customers will not incur a Direct Charge in Australia, but will be charged a 75c issuer fee by ANZ.

## **9. How are ANZ customers with ANZ Travel Cards affected by Direct Charging?**

Customers with ANZ Travel Cards will experience Direct Charging at both ANZ and non-ANZ ATMs, as determined by the ATM operator.

## **10. How will Visually Impaired Customers using ANZ ATMs know if they're being charged a foreign ATM operator fee?**

ATM audio scripts will be updated to reflect ATM operator fees during 2009.

Visually impaired customers will be able to access audio instructions by plugging a headset into the audio jack, the customer receives audio instructions to guide them through the transaction flow.

ANZ has liaised with Vision Australia on this issue, and will target those ATMs believed to be most used by the visually impaired for early upgrading.

Prior to the audio scripts being updated, non-ANZ cardholders using an ANZ ATM, who attempt to use the audio feature, will not receive audio instructions for the Direct Charging screens.

To continue, press the button second from the bottom on the right hand side of the screen. To cancel the transaction, press the bottom button on the right hand side of the screen. View ATM screen.