

Schedule of charges



Deposit Accounts

Current

ANZ Current Account

Type of accounts	Minimum initial deposit	Minimum average monthly balance	Fall below fee (Per month)
SGD	SGD10,000	SGD10,000	SGD30
USD	USD10,000	USD10,000	USD20
EUR	EUR10,000	EUR10,000	EUR20
AUD	AUD10,000	AUD10,000	AUD30
GBP	GBP5,000	GBP5,000	GBP15
CHF	CHF10,000	CHF10,000	CHF20
CAD	CAD10,000	CAD10,000	CAD20

ANZ Signature Priority Banking Current Account

Type of account	Minimum initial deposit	Minimum average monthly balance	Fall below fee (Per month)	Administrative fee (Per month)
SGD	SGD5,000	SGD5,000	SGD12	SGD3

Note: Eligibility is only for qualified ANZ Signature Priority Banking clients.

ANZ Current Plus Account

Type of account	Minimum initial deposit	Minimum average monthly balance	Fall below fee (Per month)
SGD	SGD5,000	SGD5,000	SGD15

Savings

ANZ Statement Savings Account

Type of accounts	Minimum initial deposit	Minimum average monthly balance	Fall below fee (Per month)
SGD	SGD5,000	SGD5,000	SGD10
USD*	USD5,000	USD5,000	USD10
EUR	EUR5,000	EUR5,000	EUR10
GBP	GBP5,000	GBP5,000	GBP10
AUD*	AUD5,000	AUD5,000	AUD10
NZD	NZD10,000	NZD10,000	NZD10
CAD	CAD10,000	CAD10,000	CAD10
CHF	CHF10,000	CHF10,000	CHF10
HKD	HKD50,000	HKD50,000	HKD80
JPY	JPY1,000,000	JPY1,000,000	JPY1,000
CNY	CNY50,000	CNY50,000	CNY50

*For existing accounts only.

ANZ Wealth Multiplier Account

Type of account	Minimum initial deposit	Minimum average monthly balance	Fall below fee (Per month)
SGD	SGD5,000	SGD5,000	SGD10

Note: Eligibility is only for qualified ANZ Signature Priority Banking clients.

ANZ Australian Dollar Savings Plus Account

Minimum initial deposit	Minimum average monthly balance	Fall below fee (per month)	Outward remittance to any ANZ account in Australia
AUD5,000	AUD5,000	AUD10	Free (Limited to 2 per month and cable costs apply)

ANZ Progress Saver Account

Type of accounts	Minimum initial deposit	Minimum top-up amount	Minimum average monthly balance	Fall below fee (Per month)
AUD	AUD5,000	AUD500	AUD5,000	AUD10
SGD	SGD5,000	SGD500	SGD5,000	SGD10
USD	USD5,000	USD500	USD5,000	USD10

Account closure fee

SGD100 or equivalent if transaction account is closed within 6 months from the opening date

Notes:

- Fall below fee will be charged if minimum average monthly balance is not maintained.
- For ANZ Basic Banking Account, a service charge of SGD2 per month applies (for existing accounts only).

ANZ Time Deposit/Instant Interest Time Deposit/Step-Up Time Deposit

Minimum balance for account opening	SGD25,000 or equivalent
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SGD cash deposit	Free
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Foreign currencies cash deposit/withdrawal	Refer to Cash Deposit/Withdrawal section
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Premature breakage charge	<div>Time Deposit</div> <p>In the event of premature withdrawal, interest payment will be calculated at Bank's discretion.</p> <div>Instant Interest Time Deposit</div> <p>The Instant Interest paid will be clawed back by the Bank in full from the ANZ Instant Interest Time Deposit account in the event any withdrawal is made before the completion of the contracted tenure of the ANZ Instant Interest Time Deposit. In the event of premature withdrawal occurring after 3 months of placement, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.</p> <div>Step-Up Time Deposit</div> <p>An administrative fee of \$200 in respective currencies will be charged for withdrawal before the first cycle maturity date. Any withdrawal done on a day other than a cycle maturity date is subject to breakage charges levied by the Bank where applicable. No interest will be paid for the uncompleted cycle.</p>
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Time Deposit

In the event of premature withdrawal, interest payment will be calculated at Bank's discretion.

Instant Interest Time Deposit

The Instant Interest paid will be clawed back by the Bank in full from the ANZ Instant Interest Time Deposit account in the event any withdrawal is made before the completion of the contracted tenure of the ANZ Instant Interest Time Deposit. In the event of premature withdrawal occurring after 3 months of placement, interest will be paid on the lowest tier of prevailing board rates for the duration of placement up to the date of withdrawal.

Step-Up Time Deposit

An administrative fee of \$200 in respective currencies will be charged for withdrawal before the first cycle maturity date. Any withdrawal done on a day other than a cycle maturity date is subject to breakage charges levied by the Bank where applicable. No interest will be paid for the uncompleted cycle.

Cash Deposit/Withdrawal

SGD Notes and Coins Services

SGD1,000 and SGD10,000 notes	
Up to SGD30,000	Free
SGD30,001 to SGD200,000	Min. SGD20
Subsequent lots of SGD50,000	SGD10 per lot
Small bills (SGD100 and below)	
Up to SGD30,000	Free
SGD30,001 to SGD200,000	Min. SGD100
Subsequent lots of SGD10,000	SGD10 per lot
Mixture of big and small bills	
Charges for small bills will apply	
Coins	
SGD20 to SGD100	SGD5
Every SGD100 or part thereof	SGD10

Foreign Currencies

AUD	Cash handling fees of 2%, min. AUD20 [#]
USD	Cash handling fees of 2%, min. USD20

[#] 0.50%, min. AUD20 for ANZ Signature Priority Banking clients if cash transaction is for ANZ Australian Dollar Savings Plus Account.

Payment Services

Remittances

Inward remittance (Telegraphic transfer)	
For credit into account	SGD10
Outward remittance (Telegraphic transfer)	
Involving foreign exchange	1/8% commission (Min. SGD30, max. SGD500) plus cable costs
Not involving foreign exchange	1/8% commission (Min. SGD30, max. SGD500), 1/8% commission in lieu of exchange (Min. SGD30, max. SGD500) plus cable costs Note: Commission in lieu of exchange is not applicable for SGD remittance.
Amendment of telegraphic transfer	Cable costs
Tracer to check on status of telegraphic transfer	SGD50
Rejected telegraphic transfer due to insufficient funds	SGD50
Cable costs	SGD30 or equivalent

FAST (Fast And Secure Transfer)

Via internet banking	Free
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MEPS Payment

Incoming MEPS payment	
For credit into account	Free
Outgoing MEPS payment	
Over the counter:	
• Up to SGD50,000	SGD20
• Above SGD50,000	SGD40
Via internet banking:	
• Any amount	SGD5

GIRO Instructions

Over the counter:	
• GIRO set up (Direct debit/credit)	Free
• Standing instruction via GIRO	SGD10 per item
• One-time transaction via GIRO	SGD10
• GIRO return due to insufficient funds	SGD10 per item
• GIRO payroll (Special arrangement)	SGD1 per payee (Min. SGD50)
Via internet banking:	
• GIRO set up	Free
• GIRO transactions	Free

Internal Transfer

Over the counter	Free
Internet banking	Free
Written instruction:	
• To self	Free
• To 3 rd party	Free

Standing Order

Standing order set up	SGD10/USD5
Standing order reversal due to insufficient funds	SGD50

Cashier's Order

Issuance of cashier's order:	
• To self	SGD10/USD10
• To 3 rd party/ non-account holders	SGD20/USD20
Stop payment of cashier's Order	SGD40/USD30

Demand Draft

Issuance of demand draft:	
• Involving foreign exchange	1/8% commission (Min. SGD30, max. SGD500)
• Not involving foreign exchange	1/8% commission (Min. SGD30, max. SGD500), 1/8% commission in lieu of exchange (Min. SGD30, max. SGD500) Note: Commission in lieu of exchange is not applicable for SGD Demand Draft.
Cancellation/Stop payment of demand draft	SGD50
Re-issue of demand draft	SGD50

Cheques and Clearing

Stop payment of cheque	SGD50 per cheque
Returned cheque:	
• All currencies	SGD50 per cheque
• Due to technical errors (Excluding insufficient funds)	SGD50 per cheque
Marked cheque:	
• Receiving bank	SGD100 per cheque
• Paying bank	SGD100 per cheque
Foreign currency cheques/ draft sent on collection	1/8% commission (Min. SGD60) plus postage charges and other bank charges where applicable
USD cheques/draft drawn on local banks	Free
Retrieval of original cheque	SGD50 per cheque
Postage for sending cheque book:	
• Local mail	Free
• Registered mail (Overseas)	SGD5 per book for personal account SGD10 per book for corporate account

Electronic Banking

ATM

Balance enquiry	Free
Replacement of ATM/debit card	SGD10 plus overseas postage charges where applicable
Sales draft retrieval fee	SGD5 per copy
Note: SGD equivalent charges will apply for accounts held in currencies other than SGD or USD.	
Cash withdrawal:	
• via local ANZ ATM	Free
• via shared atm5 network	Free
• Overseas withdrawal	SGD12

Cross-Border Transactions

- 1(a) Card Transactions effected in currencies other than Singapore dollars ("Cross-border Transactions") will be debited to your Account after conversion into Singapore dollars at an exchange rate determined by MasterCard or Visa. This exchange rate is applied on the date the Card Transaction is posted to the Account and may be different from the rate in effect on the date of the Card Transaction. Cross-border Transactions shall also include Card Transactions effected in Singapore dollars with merchants whose card transactions are processed outside of Singapore.
- (b) All Cross-border Transactions processed by Visa will be subject to a fee of 2.5% on the Singapore dollar amount, comprising our fee of 1.5% as well as a 1% fee imposed by Visa on us.
- (c) Notwithstanding Clause 1(a), if your Card Transaction has been converted into Singapore dollars via dynamic currency conversion or cardholder preferred currency offered at certain overseas ATMs and merchants, you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant ATM operator, merchant, dynamic currency conversion service provider or cardholder preferred currency service provider, as the case may be. In addition, all conversions processed by Visa will be subject to a fee of 2.5% on the Singapore dollar amount, comprising our fee of 1.5% as well as a 1% fee imposed by Visa on us.
- 2 Where a Card Transaction is debited to an Account which is not denominated in Singapore dollars, we shall convert the Singapore dollar amount of the Card Transaction to match that Account's currency by applying our prevailing foreign exchange rates.

Internet Banking

Re-issue/non-return of Dynamic Security Password Device	SGD20 plus overseas postage charges where applicable
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Other Services

Letter of reference	SGD50
Audit confirmation	SGD50
Statement/Advice request (Additional copies of current month statements)	SGD10

Retrieval of non-cheque image/statement/old records/ advice:

- Current year to 1 year SGD20 per month
- Beyond 1 year SGD50 per month

Secured Bankers' Guarantee

Commission	≤2 years: 1% p.a. or min. SGD200 >2 years: 1.5% p.a. or min. SGD200
Amendment	SGD50
Cancellation/Stop payment	SGD50 plus cable costs
Handling fee for fixed short term loan secured against Investments	SGD100

Investments

Outward Transfer

Structured notes and bonds	0.1% of nominal amount transferred out (Max. \$500)
Certificates	\$10 per 1,000 units (Max. \$500)

Note: All transfer-out charges will be charged in their respective currencies and will be duly charged to customers upon transferring of securities out of the bank.

All fees and charges are inclusive of Goods and Services Tax (GST) at the prevailing rate where applicable. If the fees and charges are denominated in non Singapore dollars, the GST amount collected will be converted into Singapore dollars at the prevailing exchange rate determined by the Bank.

Important note: Information is valid as of 1 November 2014, and is subject to change without prior notice.

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Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

