

DISCLOSURE OF FEES AND CHARGES

LENDING AND CREDIT CARDS



FEE DESCRIPTION	AMOUNT
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UNSECURED PERSONAL LOAN

Loan Approval Fee:

- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- \$50,000 and over.	1% of limit amount

Loan Administration Charge

Loan Balance	Monthly Charge
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- Up to \$20,000	\$12
- \$20,000 and over balance per month	0.1% of remaining loan

Loan Arrears Fee

Arrears more than 7 days	\$25.00
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Commitment Fee

<ul style="list-style-type: none"> Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.
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SECURED PERSONAL LOAN (INCLUDING MOTOR VEHICLES)

Loan Approval Fee:

- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- \$50,000 and over.	1% of limit amount

FEE DESCRIPTION	AMOUNT
Loan Administration Charge	
Credit Limit	Monthly Charge
- Up to \$20,000	\$12
- \$20,000 and over balance per month	0.1% of remaining loan
Loan Arrears Fee	
Arrears more than 7 days	\$25.00
Commitment Fee	
<ul style="list-style-type: none"> Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.

OTHER PERSONAL LOAN FEES	
• Additonal bank cheque at drawdown	\$10.00 plus stamp duty
• Certificate of balance	\$10.00
• Computer printout of statemen (per page)	\$2.00
• Duplicate of statement (per page)	\$5.00
• Certificate showing amount of loan interest payed	\$10.00
• Each settlement attended by ANZ	\$100.00
• Security discharge fee	\$100.00
• Request to produce a title or any security document min	\$100.00

FEE DESCRIPTION	AMOUNT
SMALL LOANS (FORMERLY ANZ FAST CASH LOANS) - UNSECURED	
Loan Approval Fee	
- \$250 - \$500;	\$75.00
- \$501 - \$1000;	\$150.00
- \$1001 - \$1500;	\$225.00
- \$1501 - \$3500.	\$300.00
Loan Arrears Fee	
Each arrears event more than 14 days	\$10.00
CREDIT CARDS	
Visa Classic Credit Card	
• Joining fee	\$50.00
• Annual fee	\$50.00
• Late payment fee	\$20.00
• Supplementary card fee	Nil
• Dishonoured cheque fee	\$7.50
• Cash advance fee ¹	\$5.00 per transaction
• Interest free days	Up to 45 days
• Statement copy fee	\$10.00
• Replacement card/PIN fee	\$15.00
• Transaction verification fee	\$10.00
• Financial charges	Refer to advertised rate
• Currency conversion fee	1.5% of the value of any foreign currency transaction

¹ other bank fee will apply if cash is withdrawn abroad or in other bank's ATM

FEE DESCRIPTION	AMOUNT
Business Visa Credit Card	
• Joining fee	\$60.00
• Annual fee	\$60.00
• Late payment fee	\$20.00
• Supplementary card fee	Nil
• Dishonoured cheque fee	\$7.50
• Cash advance fee ²	\$5.00 per transaction
• Interest free days	Up to 45 days
• Statement copy fee	\$10.00
• Replacement card/PIN fee	\$15.00
• Transaction verification fee	\$10.00
• Financial charges	Refer to advertised rate
• Currency conversion fee	1.0% of the value of any foreign currency transaction

² *other bank fee will apply if cash is withdrawn abroad or in other bank's ATM*

FEE DESCRIPTION	AMOUNT
Gold MasterCard	
• Primary Cardholder (Joining fee)	\$95.00
• Supplementary Cardholder Joining fee	Free
• Annual fee (only primary card holder to pay)	\$95.00
• Late payment fee	\$20.00
• Dishonoured cheque fee	\$7.50
• Cash advance fee ³	Free
• Interest free days	Up to 55 days
• Statement copy fee	\$10.00
• Replacement card/PIN fee	\$15.00
• Transaction verification fee	\$10.00
• Financial charges	Refer to advertised rate
• Currency conversion fee	1.0% of the value of any foreign currency transaction

³ *other bank fee will apply if cash is withdrawn abroad or in other bank's ATM*

Note:

For cash advance, financial charges per month will apply from the date of transaction to the date of payment. This will be repeated in subsequent statements until the entire amount is fully settled.

No financial charge will be levied on sales transactions if 100% repayment is made on or before the payment due date.

If only part payment is made, any amount unpaid out of the current balance and any purchases are subject to a financial charge per month calculated from the date of posting of the transaction. This is repeated in each statement wherein the financial charge is calculated from the previous statement date until the next statement date, until the entire amount is fully settled.

FEE DESCRIPTION	AMOUNT
HOME LOAN (INCLUDING RESIDENTIAL INVESTMENT PROPERTY LOAN)	
Loan Approval Fee:	
- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- Up to \$ Up to \$64,999	\$650.00
- \$65,000 and over.	1% of approved amount
Loan Arrears Fee	
Arrears more than 7 days	\$25.00
Other Fees	
Switch fee (switching from one product to another or changing interest rates)	\$300.00 per account
Property inspection fee	
- First inspection	20% of Limit/ Loan Approval Fee (min \$50)
- Subsequent visits	\$50.00 per visit (min \$25)
Additonal bank cheque at drawdown	\$10.00 plus stamp duty
Certificate of balance	\$10.00
Certificate showing amount of loan interest payed	\$10.00

FEE DESCRIPTION	AMOUNT
Commitment Fee	
<ul style="list-style-type: none"> Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.

BUSINESS LOANS AND OVERDRAFTS

Overdrafts

Overdraft Facilities - Business	
Overdraft Excess Fee charged on unarranged excesses on the day the excess occurs	\$15.00

Limit Approval Fee

Credit Limits:	
- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- \$50,00 and over.	1% of limit amount
- Credit limits for terms up to one month	50% of the fees set out above

Line Fee

(based on the higher of overdraft limit or approved overdraft balance)

FEE DESCRIPTION	AMOUNT
Credit Limits:	Per Month
- up to \$4,000;	\$10.00
- \$5,000 to \$14,999;	\$20.00
- \$15,000 to \$19,999;	\$25.00
- \$20,000 to \$999,999;	0.12% or \$300.00 whichever is less;
- \$1m and over.	0.03%

Excess Interest Rate

An excess rate of 5% per annum in addition to existing applicable rate on business accounts will apply in the event of any unarranged excesses. The excess rate is calculated on the total outstanding from the day the excess or overdue amount occurs.

TERM LOANS

Fully Drawn Advance

Limit Approval Fee

Credit limits:

- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- \$50,00 and over.	1% of limit amount
- Credit limits for terms up to one month	50% of the fees set out above

Loan Administration Charge

Credit Limit	Monthly Charge
- Up to \$20,000	\$12
- \$20,000 and over balance per month	0.1% of remaining loan

Loan Arrears Fee

Arrears more than 7 days	\$25.00
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FEE DESCRIPTION	AMOUNT
Commitment Fee	
<ul style="list-style-type: none"> Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.

ANZ BUSINESS ASSET/LEASE FINANCE/PREMIUM FUNDING FACILITY

Limit Approval Fee

Credit limits:

- up to \$499;	\$75.00
- \$500 to \$4,999;	\$125.00
- \$5,000 to \$19,999;	\$250.00
- \$20,000 to \$49,999;	\$500.00
- \$50,00 and over.	1% of limit amount
• Master Lease Agreement Stamp Duty	As per Government mandate
• Early Termination Fee	30 days interest calculated on the outstanding balance at the existing fixed rate
• Arrears Fee	Nil

FEE DESCRIPTION	AMOUNT
Commitment Fee	
<ul style="list-style-type: none"> • Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.

MICROFINANCE LOANS	
Loan Approval Fee	
- \$100 - \$500;	\$10.00
- \$501 - \$1000;	2% of loan amount
- \$1501 - \$2000.	\$300.00
Loan Arrears Fee	
Each arrears event more than 14 days	\$5.00
INDEMNITY GUARANTEE	
- Establishment Fee	1.75% upon drawdown
- Indemnity Guarantee Fee	1.75% charged 6 monthly
- Stamp Duty	As per Government mandate

FEE DESCRIPTION	AMOUNT
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OTHER LOAN FEES

• Signed Letter of offer	Stamp Duty will apply as per Government mandate
• Statement Fee	\$2.00 per page
• Duplicate or Replacement copies of statements	\$5.00 per page
• Special Answer Fee	
- Other banks	\$25.00
- ANZ	\$15.00
• Additional bank cheque at drawdown	\$10.00 plus stamp duty
• Certificate of balance	\$10.00
• Certificate showing amount of loan interest paid	\$10.00

Search fees

• Titles, Deeds etc	\$30.00 per search (plus statutory cost, photocopying and certification)
• Sole Trader/Finance company search	\$30.00 per search (plus statutory cost)

DOCUMENT HANDLING FEE

Production of documents for Stamping, Registration, Discharge etc:

• One document	\$100.00
• Each additional document	\$30.00
• Photocopy charges	\$1.00 per page
• Execution of Documents by Bank's Attorney	\$30.00 per document

FEE DESCRIPTION	AMOUNT
Surrender of documents on settlement:	
• One document	\$100.00
• Each additional document	\$30.00
• Renewal of Bill of Sale/Crop Lien	\$100.00 per document (plus statutory costs)
• Lapsing of Bill of Sale /Crop Lien	\$50.00 per document (plus statutory costs)
<i>Plus Government regulatory fees and insurance company fees as levied by them</i>	
Third Party fees	
• Third party fees	Charged by third party - legal fee, consent fee, government fee, valuation fee, refinancing fee, and Land Transport Authority fee
Mortgage Discharge fee	
• Each settlement attended by ANZ	\$100.00
• Security discharge fee	\$100.00
• Request to produce a title or any security document	Min \$100.00

FEE DESCRIPTION	AMOUNT
COMMITMENT FEE - PERSONAL/BUSINESS	
<ul style="list-style-type: none"> • Fee is charged where Credit Facility is not drawn within 3 months of Acceptance of Loan Offer. 	1% per annum of any unused limit or undrawn balance calculated from the date of acceptance, charged 3 months after acceptance of loan offer. Thereafter the fee will be charged and debited monthly.
INSURANCE PREMIUMS	
<ul style="list-style-type: none"> • Paid on behalf of customer 	\$30.00 plus costs
LETTER OF UNDERTAKING	
<ul style="list-style-type: none"> • Issued for Visa purposes, etc 	\$50.00 per letter
OPINIONS	
<ul style="list-style-type: none"> • Issued at customers request 	\$50.00 per request plus out of pocket expenses

Important Notice

- Stamp Duty will apply as per Government mandate
- We will give you thirty (30) days prior notice of any changes to our fees or charges by advertisement in a newspaper.

