

*ANZ Personal Banking
General Fees and Charges*

March 2009



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Listed in this booklet are our General Fees and Charges together with the most common fees for ANZ Housing Loans. For account specific and more commonly requested fees and charges, please refer to the ANZ Personal Banking Account Fees and Charges booklet.

General Banking

Bank Cheques (Australian Dollars Only)

ANZ customer request (Holders of an ANZ account only)

- › via the Branch Network **\$10**
- › via ANZ Internet Banking **\$7.50**
- › Repurchase of Bank Cheque **\$25**

Replacement Bank Cheque (lost or stolen) **\$32.50**

(ANZ may require an appropriate indemnity)

Certificates Supplied

Certificate of account balance **\$15**

Certificate of interest paid or received **\$15**

Also included on yearly statements at 30 June

Other comprehensive certificates **\$70 p/hr, min. \$50**

Supplied for audit or other purposes

Statement of amount owing **\$17.50 per quarter hour or part thereof**

- › Where a statement of amount owing on a loan account is supplied to a customer upon request more frequently than once in any three month period

Custodial Services

- › Higher charges than specified below may apply to specialised safe custody facilities in capital cities
- › Fees are charged at the time of lodgement and annually on the facility anniversary date

Sealed Packet (sealed by customer) **\$40 pa**

- › Regular size (35cm x 17.5cm) - per annum or part thereof
- › Larger packets will be charged at the standard charge plus \$40 per extra 35cm x 17.5cm or part thereof
- › One Standard Packet is available free to ANZ Access Deeming and ANZ Passbook Deeming Savings* account holders

**New ANZ Passbook Deeming Savings Accounts will not be sold from 1 December 2002.*

Locked Box	\$65 pa
<ul style="list-style-type: none"> › Regular box size (10,000cm³) – per annum or part thereof › Larger boxes will be charged at the standard charge plus \$65 per extra 10,000cm³ or part thereof 	
<i>Note: Insurance of items and contents is the customer's responsibility.</i>	

Indemnities/Bank Guarantees

Loan Approval Fee	\$125
Credit Facility Fee	Up to 4.5% pa
<ul style="list-style-type: none"> › Fee charged yearly in advance › Government Stamp Duty is applicable and differs from state to state 	
Letter by ANZ undertaking to issue a Guarantee	\$100 min

Lottery and Art Union Ticket collection	\$25
Provision of service by ANZ to collect winnings.	

Night Safe

<ul style="list-style-type: none"> › Fee is payable in advance on 01/09 and 01/03 each year › For wallets issued after these charge dates, fees are charged pro rata according to the number of weeks until the next charge date 	
Permanent Issue	\$130-20 (half yearly)
› Each additional wallet	\$81 (half yearly)
Temporary Issue	
› Each wallet	\$70-20 per month or part thereof

ANZ Breakfree Package Fee	\$340 pa
<ul style="list-style-type: none"> › For ANZ Breakfree customers, obtaining benefits under the ANZ Breakfree Terms and Conditions › Eligibility criteria for waivers and discounts are set out in the ANZ Breakfree Terms and Conditions 	

Priority Fee	\$50
› When you request a priority card and/or PIN advice to be issued	

Service Fees	\$17-50 per quarter hour
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Miscellaneous Services

- › Services supplied on a time basis
- › Charge does not include out-of-pocket expenses

Information Services

- › Payable upon request of any customer information which ANZ is not required to provide under the Uniform Consumer Credit Code

Specified Entries List

› Customer initiated entries	\$3 per entry
› A listing of account transactions prepared by special request	\$17-50 per quarter hour or part thereof (minimum \$10 per sheet applies)

Telegraphic Transfer Outward (within Australia) (Holders of an ANZ account only)	\$28
› Transfer of money, which immediately becomes available to the recipient	

Credit Cards

Overseas Transaction Fee

- › **3.0%** of the value of any foreign or Australian currency transaction charged to all ANZ credit cards and Visa PAYCARD accounts where the merchant, ATM or financial institution accepting the card is located outside of Australia.
- › For an overseas ATM transaction the 3.0% is calculated on the value of the transaction and any ATM operator fee that you accept when you proceed with the transaction at the ATM.

Duplicate Statement Fee

\$14

- › Per statement if a duplicate statement is requested

Payment Dishonour Fee

\$12

- › If a payment to the credit card account must be reversed or is dishonoured

Priority Fee

\$50

- › When you request a priority card and/or PIN advice to be issued

Lending

Housing Loans

Loan Approval Fee

- › Covers preparation of security documents (with the exception of guarantor documents), application costs and partial loan establishment costs.

Loan type	Amount
ANZ Home Improvement and Supplementary Loans	\$350
Split Loans/Combination Home Loan Package	\$600 – For first loan \$200 – For each subsequent loan
All other loan types	\$600

Valuation Administration Fee

\$150*

- › A Valuation Administration Fee may be payable for each property to be mortgaged to ANZ as security for your loan or when a request is made for a full or partial discharge of security, a change to, or release of one or more of the guarantors or any other change to the security of your loan
- › This fee is payable for administration costs incurred for each valuation / price estimate that is required by ANZ and is payable on the date of advance or when the change is requested

* Waiver of one Valuation Administration Fee applies where full Loan Approval Fee of \$600 is paid and valuation/ price estimate is required by ANZ as part of an initial loan application only.

Guarantee Administration Fee

\$200

- › A Guarantee Administration Fee is payable for each guarantee taken by ANZ for the purpose of securing your loan/facility
- › This fee is payable on the date of advance, or where a change is requested to an existing loan/facility and ANZ requires a guarantee/s be taken, the date the change is effected

Loan Administration Charge

- › ANZ Simplicity PLUS Loans **\$0** per month
- › ANZ Standard Variable Rate Loans **\$5** per month
- › Other applicable home and residential investment loans **\$5** per month
- › ANZ Fixed Rate Loans **\$10** per month
(including Interest-in-Advance) Payable during the fixed interest rate period

Renegotiation Fee

A Renegotiation Fee will be payable by you at the time you renegotiate or convert your ANZ home or residential investment loan or line of credit facility. The amount of this fee will be:

- › If no change to the loan term, amount or security or borrower/s and not changing to interest only repayments **\$200**
- › If changing loan term, amount, security, borrower/s or changing repayments to interest only: **\$350**
Please Note: The Renegotiation Fee will appear as a Loan Approval Fee in any letter of offer that may be issued when you renegotiate or convert our ANZ home or residential investment loan or line of credit facility

Credit Facility Fee (ANZ Equity Manager)

\$150 pa

- › Payable in arrears for ongoing provision of the facility
Refer to ANZ Personal Banking Fees and Charges for transaction related fees

Redraw Fee

Payable on each redraw of funds where advance payments have been made.

- › ANZ Standard Variable Rate Loans **\$0** per redraw
- › ANZ Simplicity PLUS Loans **\$25** per redraw
- › Other eligible home and residential investment loans **\$25** per redraw

Repayment Holiday Fee

Payable upon approval of each Repayment Holiday on eligible loan types where repayments are suspended for up to three months.

- › ANZ Simplicity PLUS Loans **\$90**
- › Other eligible home and residential investment loans **\$60**

Late Payment Fee

\$35 per month

Charged monthly where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding payment.

Locked Rate Fee (Fixed Rate Loans)

\$600 plus a % of the loan amount

- › Payable, at application, to lock in the interest rate at application for a loan to be drawn down up to 90 days in the future
- › Available in relation to ANZ Fixed Rate Home Loans and ANZ Fixed Rate Residential Investment Loans
- › No Loan Approval Fee applies and no discounts are permitted where a Locked Rate Fee is paid (Refunds are not available unless the loan is not approved by ANZ)
- › This facility is only available for loans up to \$1,000,000 and fixed rate terms up to 5 years
- › The percentage value is variable and available on application

Progress Payment Fee

\$250

Payable by you at the time your first progress payment is made.

Early Repayment Administration Fee (Fixed Rate Loans) **\$300**

- › Applies only to loan agreements made on or after 01/11/1996
- › Applies to all ANZ fixed rate loans, including ANZ Home Loans and Residential Investment Loans, during a fixed interest rate period
- › Applies if loan is fully prepaid

Early Repayment Cost (Fixed Rate Loan)

- › May be payable if and when you repay your loan in full, or make an early or additional repayment, during any fixed interest rate period. The definition and method of calculation are set out in the Consumer Lending Terms and Conditions booklet under the heading “Repaying Your Loan Early During a Fixed Interest Rate Period”

Deferred Establishment Fee **\$700**

- › If you refinance your loan with another institution or repay your loan in full within the first four years from the date of advance you will incur the Deferred Establishment Fee. This fee must be paid on the date the loan is refinanced or repaid in full

Loan Securities

Lodgement Fee

Registration **\$160** per process

- › Lodgement for registration of ANZ Mortgages, Discharges of Mortgage, Transfers of Land, Assignment or Re-Assignment of Life Policies and other documents

Original Registration of Bills of Sale by ANZ with or without notice of intention to register **\$160**

Re-registration of a Bill of Sale **\$160***

- › Charge for lodgement for registration of Bills of Sale, Crop Liens and Stock Mortgages

Production Fee **\$160** per process

- › Production of Certificate of Title and/or other security documents

Settlement Fee **\$160***

- › Surrendering documents and receiving money
- › Payment of money upon receipt of documents

Search Fee **\$50** per search*

- › Search of government records (e.g. Goods and other Property Mortgages, Business Names, Certificates of Title, Powers of Attorney, Registrar of Companies)

Other Loan Services

- › If ANZ deals with, varies or supplements its security documentation to comply with your requirements, ANZ may charge a fee
- › An estimate of the fee can be provided once your specific requirements have been ascertained

* Not payable at establishment of an ANZ Home Loan, Land Loan, Residential Investment Loan, Supplementary Loan or Home Improvement Loan (Loan Approval Fee is all inclusive).

Car Loans

Early Termination Fee

- › Total of the un-recouped portions of the average administration costs (currently \$735) less the establishment fee detailed in your credit contract pro rata, with the difference to be multiplied by the number of whole months, in the period of the agreement still to go at the time the balance of loan outstanding is paid, or becomes payable, and divided by the number of whole months in the period of the agreements
- › Charged for early repayment of loan

Early Payment Loss Fee (for loans written from 01/08/2001)

- › The Early Payment Loss Fee is calculated as the difference between the account balance and the net present value of the remaining contractual payments of the loan
- › If a loan is prepaid before it is due, and there has been a decline in prevailing interest rates, an Early Payment Loss Fee will apply

Late Payment Fee

\$35

- › Charged monthly to your contract where the whole or any part of the loan repayment has been unpaid for seven days or more

Loan Administration Charge

\$5 per month (pro rata fortnightly and irregular payments)

Additional Statement Fee

\$30

If you require additional statements an Additional Statement fee of \$30 will be charged

Car Loans are provided by Esanda Finance Corporation Limited
ABN 64 004 346 043, a wholly owned subsidiary of ANZ.

Personal Loans

Early Repayment Administration Fee (Fixed Rate Loans)

\$300

Applies only to loan agreements made on or after 01/11/1996

Applies to all ANZ Fixed Rate Loans during a fixed interest rate period

Applies if the loan is fully prepaid

Early Repayment Cost (Fixed Rate Loans)

May be payable if and when you repay your loan in full, or make an early or additional repayment during any fixed rate period. The definition and method of calculation are set out in the Consumer Lending Terms and Conditions booklet under the heading "Repaying your loan early during a Fixed Interest Rate Period".

Balance Transfer Personal Loan Early Repayment Charge

Charged if you repay your ANZ Balance Transfer Personal Loan in full during the first 3 years after the loan is advanced. This charge is equal to 30 days interest at the ANZ Balance Transfer Lending Index Rate current at the time of prepayment on the original amount borrowed. This charge must be paid on the date that the loan is repaid in full.

Late Payment Fee

\$35

Charged monthly where the whole or any part of the loan repayment has been unpaid for 5 days or more. The fee is then charged for every subsequent 30 days that the loan is in arrears. When this fee is charged it must be paid immediately along with the outstanding repayment.

Redraw Fee (Variable Rate Loans only)

\$25 per redraw

Payable on each redraw of funds where advance payments have been made.

ANZ Mortgage Protection Insurance is issued by ING Life Limited
ABN 33 009 657 176 (ING Life) and QBE Insurance (Australia) Limited
ABN 78 003 191 035 trading as Western QBE Insurance (Western QBE).
ANZ Home Insurance and ANZ Residential Investment Property Insurance (for Landlords) are issued by CGU Insurance ABN 27 004 478 371. ING Life is a wholly owned subsidiary of ING Australia Limited, ABN 60 000 000 779 (INGA), which is jointly owned by ANZ and ING Group. ANZ recommends you read the relevant Product Disclosure Statement and Policy, which are available from any ANZ branch, before deciding to acquire or continue to hold any of these products.

International Payments and Travel Money

International Payments

Overseas Drafts (Outward)

Foreign currency or Australian currency

Purchase (Holders of an ANZ account only)

> Via Internet Banking	\$25
> Via Phone Banking	\$30
> Via Branch Network	\$30

Repurchase/Refund

When item is re-presented to branch for refund to original purchaser. **\$25**

Stop Payment

Stop payment on lost or stolen draft (per draft). **\$25 + costs**

Copy

Copy per Paid Draft (originally purchased from ANZ). **\$25**

Foreign Currency Drafts/Cheques (Inward)

Collection

Payable Outside Australia. **\$50** per item + costs

Payable at ANZ within Australia.

> under \$100 (AUD equivalent)	Free
> \$100 and over (AUD equivalent)	\$35

Note: Drafts / Cheques may incur miscellaneous charges and/or commissions from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions. Encashments for credit to a Foreign Currency account will be subject to an additional \$20 processing fee. ANZ may pay you the value of the Draft / Cheque at the time you present it to ANZ or at the time the drawee bank clears the Draft / Cheque. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the Draft / Cheque. ANZ will convert the value of the Draft / Cheque into Australian Dollars using its prevailing exchange rate on the day the funds are paid to you.

Cashing

Payable Outside Australia **\$15** per item

Payable at ANZ within Australia **\$7** per occasion

Exemption:

Overseas government pension cheques are exempt from this fee.

Dishonours

Collections/Encashments **\$45** + costs

Note: If your Draft / Cheque is dishonoured by the overseas drawee bank and ANZ has already paid the funds to you:

- (i) ANZ will convert the value of the Draft / Cheque (plus the drawee bank's fees and charges) into Australian Dollars using ANZ's prevailing exchange rate on the day ANZ is notified of the dishonour.

- (ii) ANZ will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.
- (iii) ANZ is not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.

Telegraphic Transfers sent Overseas

Electronic transfer of money overseas

International payments sent via an overseas bank may be subject to commissions, fees and other charges by that bank. Those commissions, fees or charges will be deducted by the overseas bank from the funds paid to the beneficiary.

Purchase (Holders of an ANZ account only)

> Via Internet Banking	\$24
> Via Phone Banking	\$32
> Via Branch Network	\$32

Cancellation

Cancellations can only be instructed by purchaser of the original payment instruction	\$25 + costs
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Amendments

Amendment made to the original payment details	\$25 + costs
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Enquiries

Enquiries regarding payment to the beneficiary E.g. non-receipt of funds claim	\$25
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Returns

Payment returned by the overseas bank	\$25 + costs
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Telegraphic Transfers from Overseas

Charges are payable by the beneficiary unless otherwise instructed by overseas bank remitting the funds

International payments received via other domestic banks may be subject to charges by those other banks

Payments credited directly to an account held with ANZ	\$12
Payments to non-customer or transferred to another domestic bank for account of a 3rd party	\$20
Payments transferred unconverted to another domestic bank for the credit of a Foreign Currency account	\$35
Bank cheque issued for amounts \$100 and over	\$27
Payments made on application and identification	\$20

Note: Foreign currency payments for amounts up to and including the threshold amount displayed on www.anz.com will be converted into AUD at the exchange rate displayed on www.anz.com being the rate at which ANZ buys Telegraphic Transfers for that currency. For a foreign currency payment that is greater than the threshold amount, the foreign exchange rate used to convert that payment into AUD will be the prevailing rate offered by ANZ at the time the payment is processed.

Travel Money

Foreign Currency Notes

Purchase 1% of AUD equivalent (min. **\$8**) per currency

You will be charged an additional 1% commission per currency (2% in total, min. \$8) to cover the cost of credit card fees when you purchase Foreign Currency notes by debiting a credit card via Phone Banking.

Encashment

Conversion of foreign currency notes into AUD **\$8** per currency

Note: Foreign Currency notes to be funded from or credited to a Foreign Currency account will be subject to an additional \$20 processing fee.

Travellers Cheques

Purchase 1.1% of AUD equivalent (min. **\$13**) per currency

An additional 1.1% fee per currency (2.2% in total, min \$13) is charged to cover the cost of credit card fees when you purchase Travellers Cheques using a credit card via ANZ Phone Banking. This additional fee for credit card use is separate from the purchase commission and cannot be waived.

AUD Travellers Cheques

An exemption from the purchase commission applies if AUD Travellers Cheques are purchased through ANZ branches in Australia or via ANZ Phone Banking by customers who hold an ANZ Access Deeming or ANZ Passbook Deeming Savings account or any Gold or Platinum credit card issued by ANZ. You do not need to use the relevant account or card for the purchase to receive this exemption.

Foreign Currency Travellers Cheques

An exemption from the purchase commission applies if Foreign Currency Travellers Cheques are purchased through ANZ branches in Australia or via ANZ Phone Banking by customers who hold a Gold or Platinum credit card issued by ANZ. You do not need to use the relevant card for the purchase to receive this exemption.

Encashment

Foreign Currency and AUD Travellers Cheques **\$7** per occasion

Repurchase/Refund

Free

Only Travellers Cheques attained from an ANZ branch in Australia

Note: Travellers Cheques to be funded from or credited to a Foreign Currency account will be subject to an additional \$20 processing fee.

Products no longer offered

The specific fees that apply to the ANZ home and residential investment loans that are no longer offered are set out below. Please note that the fees set out in the section headed 'Lending Fees - Housing Loans' also continue to apply to these products where relevant.

ANZ Easy Start Home and Residential Investment loans

Loan Administration Charge **\$10** per month

Early Repayment Charge

An Easy Start Early Repayment Charge is payable if:

- > your loan is repaid in full within the first four years from the date of advance; or
- > your loan is refinanced with another financial institution within the first four years from the date of advance; or
- > your loan is fully or partially refinanced to another ANZ loan/facility within the first four years from the date of advance; or
- > any additional repayments are made that cause the loan balance to be less than:
 - 80% of the amount of credit approved, during the first year of the loan term; or
 - 70% of the amount of credit approved, during the second year of the loan term; or
 - 60% of the amount of credit approved, during the third year of the loan term; or
 - 50% of the amount of credit approved, during the fourth year of the loan term

The amount of this charge will equal 45 days interest at the ANZ Home Loan Index Rate/Residential Investment Loan Index Rate current at the time of the full or additional repayment calculated on an amount equal to the amount of credit approved. The charge is payable at the time the full or additional repayment occurs.

Money Saver Home, Residential Investment and Land loans

Loan Administration Charge

ANZ Money Saver Home Loan **\$10** per month

ANZ Money Saver Residential Investment Loan **\$10** per month

Redraw Fee **\$50** per redraw

Payable on each redraw of funds where advance payments have been made.

Repayment Holiday Fee **\$90**

Payable upon approval of each Repayment Holiday on eligible loan types where repayments are suspended for up to three months.

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