

PRODUCT FEES & CHARGES

13 September 2016

| FEE DESCRIPTION | DETAILS |
|-------------------------------------------------------|------------------------------------------------|
| Access Everyday | |
| Minimum Opening Balance | \$100.00 |
| Minimum Maintaining Balance | \$20.00 |
| Account Keeping Fee | Nil |
| Dormant Fee | \$10.00 per month |
| Replacement Card Fee | \$30.00 |
| Over the Counter Fee | \$20.00 per transaction |
| ATM Withdrawal Fee | \$1.00 per transaction |
| Access Premium | |
| Minimum Opening Balance | \$20.00 |
| Minimum Maintaining Balance | \$20.00 |
| Interest Rates | Nil |
| Account Keeping Fee | \$10.00 per month |
| Dormant Fee | \$10.00 per month |
| Over the Counter Fee | \$20.00 per transaction |
| Current Account Personal (Cheque) | |
| Minimum opening balance | \$500.00 |
| Minimum balance | \$200.00 |
| Account Keeping Fee | \$25.00 per month |
| Transaction Fee | \$2.00 per transaction |
| Dormant Fee | \$10.00 per month |
| Collection Fee | \$1.00 |
| ATM Withdrawal Fee | \$1.00 per transaction |
| Stop payment fee | \$50.00 |
| Current Account Business (Cheque) | |
| Minimum opening balance | \$20,000.00 |
| Minimum balance | \$500.00 |
| Account Keeping Fee | \$25.00 per month |
| Transaction Fee | \$2.00 per transaction |
| Collection Fee | \$1.00 |
| Over the Counter cheque withdrawl by Non ANZ Customer | \$20.00 |
| Cash Handling Fee | 1% |
| Pasific Savings | |
| Minimum opening balance | \$500.00 |
| Minimum maintaining balance | \$100.00 |
| Transaction Fee | 1 free withdrawal and \$8 thereafter per month |
| Monthly Deposit | \$20.00 |
| Dormant Fee | \$10.00 per month |
| Priority Cash Management | |
| Electronic Fee | 2 free withdrawals then \$8.00 thereafter |
| Over the counter fee | 1 Free withdrawal then \$8.00 thereafter |
| Monthly Maintenance Fees | Nil |
| EFTPOS Fees | |
| Cash Out | \$1.00 per transaction |
| Goods Purchase | \$0.50 per transaction |
| Credit Card Usage Fee | 5% |
| Cash In | Free |
| Home Loans | |
| Home Loan | 9.95% |
| Approval Fee | 1% of the total amount |
| Administration fee | \$100 |
| Personal Loans | |
| Personal Secured Loan | 17.50% |
| Personal Unsecured Loan | 22% |
| Approval Fee | \$400.00 |
| Retail Term Deposit | |
| Minimum Opening Balance | \$2,000.00 |
| Breakage Fee | \$100.00 |
| ANZ goMoney | |
| Goods Purchase | \$0.50 |
| Cash Out | \$8.00 |
| Generate Send Money | \$20.00 |
| Person2Person | \$5.00 |
| Cash In | Free |
| Balance Check | Free |
| Pay Bill | Free |
| Top Up Mobile Phone | Free |
| Transfer Between Accounts | Free |

| FEE DESCRIPTION | DETAILS |
|--------------------------------------------------------------|---------------------------------------|
| List Payment | |
| Diskpay | \$2.00 per transaction |
| Payment from list | \$5 per transaction |
| Bank Cheques | |
| Issuance | \$50.00 |
| Repurchase | \$30.00 |
| Replacement Cheque lost/stolen/destroyed | \$20.00 |
| Dishonour Fees | |
| Inward Dishonour | \$150.00 |
| Outward Dishonour | \$30.00 |
| Cheque dishonoured for technical reasons | \$30.00 |
| Standing Orders | |
| Internal Standing Order | \$5.00 |
| External Standing Order | \$50.00 |
| Standing Order Reject Fee | \$50.00 |
| Set up fee for standing order | \$5.00 |
| International | \$50.00 |
| Transfers | |
| External Transfer (one-off) on request | \$50.00 |
| Internal Transfer (one-off) on request | \$5.00 |
| Card & PIN | |
| PIN Replacement | \$20.00 |
| Card Replacement | \$30.00 |
| Early Cheque Clearance | |
| ANZ Cheques | \$100 |
| Other Bank Cheques | \$100 |
| Vouchers | |
| Production of Vouchers | \$100 per hour |
| Cheque Books | |
| 50 page chq book/stamp duty | \$25.00 |
| 50 page chq book/bank commission | \$25.00 |
| 100 page chq book/stamp duty | \$50.00 |
| 100 page chq book/bank commission | \$50.00 |
| 200 page chq book/stamp duty | \$100.00 |
| 200 page chq book/bank commission | \$100.00 |
| Per cheque leaf | \$1.00 |
| Return of paid cheques (\$0.50 per cheque returned) Minimum | \$20.00 |
| Deposit Books | |
| Duplicate Deposit Book | \$50.00 |
| General | |
| Audit Certificates | \$200.00 |
| Balance/Interest Certificate | \$30.00 |
| Account Statement | \$2.00 per page |
| Fax to customers (local) | \$10.00 |
| Disk pay | \$2 per transaction |
| Stop payment fee (set up) | \$50.00 |
| ANZ Visa Debit Card (Classic & Gold) ¹ | |
| Card Issuance Fee (per card) | SBD 100.00 |
| Card Replacement Fee (per card) | SBD 50.00 |
| Emergency Card Replacement Fee (per card) | SBD 60.00 |
| PIN Replacement Fee (per request) | SBD 30.00 |
| Monthly Service fee (per month) | SBD 10.00 |
| Transaction Fees (per transaction) | |
| Local ATM withdrawal – ANZ ATMs | SBD 1.00 to 8.00 [^] |
| Local ATM withdrawal – Visa / PLUS ATM Network ² | SBD 20.00 |
| Local Balance Enquiry – ANZ ATMs | Free |
| Local Balance Enquiry – Visa / PLUS ATM Network ² | SBD 3.00 |
| Local POS transaction – ANZ POS | SBD 1.00 to 8.00 [^] |
| Local POS transaction – Visa Network ² | SBD 3.00 |
| International ATM withdrawal Fee ² | SBD 30.00 |
| International ATM Balance Enquiry Fee ² | SBD 3.00 |
| International POS transaction Fee ² | SBD 3.00 |
| Foreign Currency Conversion Fee ² | 2.50% of the transacted amount in SBD |

¹ Applicable Savings and/or Transact deposit product fees will also apply

² Other Bank's charges may apply

[^] Electronic fee charge is dependent on the deposit account to which the Visa Debit card is linked to