



ANZ MoneyLine Fees and Charges

Types of Fees and Charges	Amount
Annual Fee (Waived for first year)	S\$90
Effective Interest rate	19.88% per annum (subject to compounding if the payment due is not repaid in full)
Default Interest rate	If the Minimum Payment Amount is not made by the Payment Due Date, you will be in default. If such Minimum Payment Amount is still not received by the date of the next Statement of Account, we will adjust the interest rate applicable to the ML Account to 25.88% per annum
Minimum Interest Charge	S\$12
Minimum Payment	S\$30 or 3% of the outstanding amount, whichever is higher
Late Payment Fee	S\$95
Processing Fee for each returned MoneyLine cheque	S\$50
Processing Fee for each instruction to stop payment of MoneyLine cheque	S\$40
Overlimit Fee	S\$50 per month if you exceed your Credit Limit
Overseas ATM Withdrawal	S\$12
ATM5 Shared ATM Network Withdrawal	Waived
Card Replacement Fee	S\$10
Issuance of Cashier's Order	<ul style="list-style-type: none">To self: S\$10To 3rd party/non-account holders: S\$20

Cross-Border Transactions	<p>a. Card Transactions effected in currencies other than Singapore Dollars (“Cross-border Transactions”) will be debited to your Card Account after conversion into Singapore Dollars at an exchange rate determined by Visa. This exchange rate is applied on the date the Card Transaction is posted to the Card 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.</p> <p>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.</p> <p>c. Notwithstanding clause (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, 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, as the case may be. All conversions processed by Visa will be subject to a fee of 2.5% on the Singapore Dollar amount, comprising of a 0.8% fee imposed by Visa on us.</p>
Payment Hierarchy	Payment made to your account shall be applied to settle the outstanding balances that attract the highest interest first and then to the next highest interest bearing outstanding balances.
MoneyLine Term Loan Processing Fee	S\$80
MoneyLine Term Loan Early Pay-Off Fee	S\$150

Note:

All charges shall form part of the debit balances in the MoneyLine Account and shall bear interest accordingly.