

SCHEDULE OF CHARGES

YOUR WORLD
YOUR WAY



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 account opening date.

Notes:

- Fall below fee will be charged if minimum average monthly balance is not maintained.

ANZ TIME DEPOSIT/INSTANT INTEREST TIME DEPOSIT/STEP-UP TIME DEPOSIT

Minimum balance for account opening	SGD25,000 or equivalent
SGD cash deposit	Free
Foreign currencies cash deposit/withdrawal	Refer to Cash Deposit/Withdrawal section
Premature breakage charge	Premature withdrawal of any Time Deposit/Instant Interest Time Deposit/Step-Up Time Deposit is subject to the Terms and Conditions for ANZ Bank Account. You may earn less or no interest if you withdraw your time deposit before maturity. An early withdrawal fee may also be imposed.

CASH DEPOSIT/WITHDRAWAL

SGD NOTES AND COINS SERVICES

SGD Notes

First 300 pieces	Free
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Every subsequent 100 pieces or part thereof	SGD2.50
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Coins

SGD20 to SGD100	SGD10
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Every SGD100 or part thereof	SGD20
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FOREIGN CURRENCIES

AUD	Cash handling fees of 2%, min. AUD20 [#]
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USD	Cash handling fees of 2%, min. USD20
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[#] 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
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Outward remittance (Telegraphic transfer)

Over the counter or Written Instruction

- | | |
|----------------------------------|--|
| • 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
<small>Note: Commission in lieu of exchange is not applicable for SGD remittance.</small> |
| • Cable costs | SGD30 or equivalent |

Via ANZ Digital Banking	SGD30 or equivalent
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Amendment of telegraphic transfer	Cable costs
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Tracer to check on status of telegraphic transfer	SGD50
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Rejected telegraphic transfer due to insufficient funds	SGD50
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FAST (FAST AND SECURE TRANSFER)

Via ANZ Digital Banking	Free
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MEPS PAYMENT

Incoming MEPS payment

For credit into account	Free
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Outgoing MEPS payment

Over the counter:

- | | |
|-------------------|-------|
| • Up to SGD50,000 | SGD20 |
| • Above SGD50,000 | SGD40 |

Via ANZ Digital 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 ANZ Digital Banking:

- | | |
|---------------------|------|
| • GIRO set up | Free |
| • GIRO transactions | Free |

INTERNAL TRANSFER

Over the counter	Free
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ANZ Digital Banking	Free
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Written instruction:

- | | |
|----------------------------|------|
| • To self | Free |
| • To 3 rd party | Free |

STANDING ORDER

Standing order set up	SGD10/USD5
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Standing order reversal due to insufficient funds	SGD50
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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
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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
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Re-issue of demand draft	SGD50
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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 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) Fees for Foreign Currency Transactions

Card Transactions (including online and overseas transactions) effected in US dollars will be converted into Singapore dollars. Card Transactions, other than US dollars transactions, are converted to US dollars first before being converted to Singapore dollars based on the rate determined by the respective card associations, namely Visa or MasterCard. 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.

All foreign currency Visa Card Transactions (including online and overseas transactions) are subject to a fee of 2.5% on the Singapore Dollar amount, which includes a 1.0% fee imposed by Visa on us.

(b) Dynamic Currency Conversion Fee

If your foreign currency Card Transaction (including online and overseas transactions) is converted into Singapore dollars via dynamic currency conversion (a service offered at certain ATMs and merchants which allows a cardmember to convert a transaction denominated in a foreign currency to Singapore Dollars at the point of withdrawal/sale), you acknowledge that the process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider, as the case may be.

Foreign currency Visa Card Transactions (including online and overseas transactions) converted via dynamic currency conversion are subject to a fee of 2.5% on the converted Singapore Dollar amount, which includes a 0.8% fee imposed by Visa on us.

(c) Singapore dollar transactions processed outside Singapore

All Visa Card Transactions (including online transactions) charged in Singapore dollar (i.e. without any currency conversion) transacted:

- i) with a local merchant whose payments are processed through an overseas intermediary; or
- ii) with a merchant who is registered as an overseas merchant regardless of its actual location, are subject to a fee of 2.5% on the Singapore Dollar amount, which includes a 0.8% fee imposed by Visa on us.

This includes but is not limited to any Card Transaction in Singapore dollars on overseas-based websites and mobile applications.

- 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.

ANZ DIGITAL BANKING

Re-issue/non-return of Security Device

SGD20 plus overseas postage charges where applicable

OTHER SERVICES

Letter of reference

SGD50

Audit confirmation

SGD50

Statement/Advice request (Additional copies of current month statements)

SGD20

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

- Current year to 1 year SGD40 per month
- Beyond 1 year SGD80 per month

SECURED BANKERS' GUARANTEE

Commission	≤2 years: 1% p.a. or min. SGD300
Amendment	SGD50
Handling fee for fixed short term loan secured against Investments	Free

PROPERTY LOANS

VARIATION TO EXISTING TERMS AND CONDITIONS

Issuance of letter of variation*	SGD250
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HANDLING OF ADMINISTRATIVE MATTERS

Safe-keeping of title deed for facility that has been fully repaid	SGD300 p.a.
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Use of an insurer, other than an ANZ approved insurer, for fire insurance	SGD150 p.a.
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Request for property loan statements	SGD20 per statement
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*Any request to vary the terms of your facility is subject to ANZ's prior written approval and the payment of the sum of SGD250 as well as any applicable fees, as determined by us. All legal and administrative costs and expenses that are applicable in connection with the request will be borne by you.

INVESTMENTS

OUTWARD TRANSFER

Structured notes and bonds	0.1% of nominal amount transferred out (Max. \$500)
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Certificates	\$10 per 1,000 units (Max. \$500)
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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 15 Nov 2016, and is subject to change without prior notice.

DISCLAIMER

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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.

