



**Schedule of Charges
ANZ Retail Banking**

As of 15 August 2016

ACCOUNT SERVICES

Deposits and Investments	Total Relationship Balance Requirement (TRB) is PHP500,000.00 or its foreign currency equivalent
Account Closure Fee	PHP1,200.00 or foreign currency equivalent if account closes within 3 months from account opening date
Monthly Below Minimum Balance Service Charge *	PHP1,200.00
Pre-termination of Time Deposits	Pre-termination of Time Deposits: Withdrawal of Time Deposits prior to maturity date is subject to the Bank's consent and to such applicable penalties and/or withholding taxes which the Bank may impose, such as break funding cost**, an administration fee and documentary stamp cost. Please refer to our Branch for the computation of taxes, penalties, fees and other charges.
Bank Certification Fee	PHP150.00
Transaction Slip Retrieval	
<ul style="list-style-type: none"> Transactions 3 months old or less 	PHP200.00 per transaction
<ul style="list-style-type: none"> Transactions more than 3 months 	PHP500.00 per transaction
Statement Printout Fee	PHP100.00 up to 6 months old PHP300.00 more than 6 months
Standing Instructions	USD15.00

* Monthly service charge is debited against a client's demand deposit account if client's TRB on all accounts falls below TRB minimum requirement for 2 consecutive months.

** Break Funding Cost: $[\text{Board interest rate for nearest remaining tenor} - \text{Original interest rate}] \times \text{Principal amount} \times [\text{Remaining tenor} / 360]$. Where Board interest rate for nearest remaining tenor is less than the original interest rate, break penalty is 0.

CASH DEPOSIT AND WITHDRAWAL

Peso Notes	Free
Foreign Currency Notes	First FCY1,000.00 waived, thereafter 0.20%

PAYMENT SERVICES

REMITTANCES

Inward Remittance (Telegraphic Transfer)	
For credit into Foreign Currency account	USD6.00 or its foreign currency equivalent
For credit into Peso Account	USD6.00 + DST 0.30 for every PHP200.00
Outward Remittance (Telegraphic Transfer)	
Debit from Foreign Currency Account	USD25.00
Debit from Peso Account	USD25.00 + DST 0.30 for every PHP200.00
Amendment of Telegraphic Transfer	USD15.00
Outward Remittance (Local Transfer)	
Outward Peso Netting	PHP300.00
Peso RTGS	PHP500.00
USD GSRT	USD20.00

MANAGERS CHEQUES

Peso Manager's Cheque Issuance	PHP100.00
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DEMAND DRAFT

Issuance of Demand Draft	USD15.00
Cancellation of Demand Draft	USD20.00
Stop Payment of Demand Draft	USD30.00

CHEQUES AND CLEARING

Chequebook Fee	
<ul style="list-style-type: none"> Personal 	PHP250.00
<ul style="list-style-type: none"> Corporate 	PHP400.00
Stop Payment of Local Cheques	PHP2,000.00
Returned Peso Cheques	PHP2,000.00 + PHP200.00 for every PHP40,000.00
Foreign Currency Checks/Draft sent on collection	USD15.00 or its foreign currency equivalent