

ANZ Fees and Charges

EFFECTIVE 01 OCTOBER 2012



Customer Service

Fee Description	Amount
No Interest	
Access Everyday Account (Pay As You Go)	
• Number of free electronic transactions	Nil
• Electronic transaction fee	\$0.50 per transaction
• Number of free staff assisted withdrawals	Nil
• Staff assisted withdrawal	\$5.00 per transaction
• Minimum monthly average balance	Not Applicable
• Minimum balance fee	Not Applicable
• Minimum opening balance	\$50
No Interest	
Access Premium Account (Freedom Account)	
• Number of free electronic transactions	Unlimited
• Number of free staff assisted withdrawals	Unlimited
• Account maintenance fee	\$12.00 per month
• Minimum Monthly Average Balance	Not Applicable
• Minimum Balance Fee	Not Applicable
• Minimum opening balance	\$50
Interest Bearing Account	
Pacific Savings Account	
• Number of free electronic transactions	One
• Electronic transaction fee	\$5.00 per transaction
• Number of free staff assisted withdrawals	Nil
• Staff assisted withdrawal	\$5.00 per transaction
• Minimum opening balance	Not Applicable
• Minimum monthly deposit	\$50.00

Fee Description	Amount
Interest Bearing Account	
Priority Cash Management Account	
• Number of free electronic transactions	Two per month
• Electronic transaction fee	\$5.00 per transaction
• Number of free staff assisted withdrawals	One
• Staff assisted withdrawal	\$5.00 per transaction
• Minimum opening balance	Not Applicable
Term Deposit	
• Term Deposit early withdrawal interest charge	1.5%
• Term Deposit early withdrawal administration fee	\$25.00
• Minimum opening balance	\$500.00
Business & Personal Cheque Account	
• Account Maintenance fee	\$5.00 per month
• Number of free transactions	Eight per month
• Activity Fee	\$0.15 per transaction
• Unarranged Overdraft Fee	Daily charge of 1.5% of the excess; minimum \$45
• Minimum Opening balance	\$500.00
Cheque Books	
• 50 leaves	\$35.00
• 100 leaves	\$70.00
• 200 leaves	\$140.00
Deposit Books	
• Deposit book fee (duplicate book)	\$3.00
• Deposit book fee (large)	\$15.00
• Deposit book fee (small)	\$3.00
• Deposit book fee (triplicate book)	\$15.00

Fee Description	Amount
Dishonour Fees	
• Inward dishonour fee (payee)	\$10.00 per cheque
• Outward dishonour fee (drawer)	\$30.00 per cheque
• Cheque dishonoured for irregularities	\$30.00 per cheque
Stop Cheque Notice	
• Stop Payment Fee (Set up)	\$5.00
• Stop Cheque Notice	\$5.00 per cheque
• Stop Payment Notice	\$5.00 per cheque
Special Answer Fee	
• Drawn on our bank	\$20.00 per cheque
• Drawn on other banks	\$20.00 per cheque
Bank Cheques	
• Issued at customers request	\$10.00
• Replacement bank cheque	\$10.00
• Repurchase bank cheque	\$20.00
ANZ Local Access Cards	
• International ATM withdrawals	\$10.00 per transaction
• International ATM balance enquiry	\$4.00 per transaction
• Replacement PIN fee	\$5.00 per request
• Access card issuance	Free
• Access card replacement fee	\$5.00 per card
International Access Cards	
• Local ATM Charge for withdrawals on non-ANZ branded card customers	\$15 per transaction
• Local ATM Charge for withdrawals on ANZ branded card customers	Free

Fee Description	Amount
International Fees & Charges	
• Cover Swap (inward)	\$30.00 of currency plus communication cost
• Purchase of travellers cheques	\$5.00 of currency per transaction
• Sale of travellers' cheque	1.0% commission or \$10.00 minimum
• Reissue / repurchase of outward payment	\$60.00
• Stop Payments - drafts (outward)	\$60.00 of currency plus international bank fees and charges
• Cover swap (outward)	\$30.00 of currency
• Fax request for international funds transfer	\$30.00
Salary Payments	
• Direct debit schedules to ANZ customers by Disk-pay	\$0.20 per transaction
• Payment from list	\$1.00 per transaction
• Payment to other banks	\$10.00 per list
Bank Drafts	
• Issuance of Draft	\$10.00
• Repurchase of Drafts	\$20.00
• Reissue/Replacement - original item on hand	\$10.00
• Stop Payment	\$20.00
Telegraphic Transfer	
• Telegraphic Transfer TT's	\$30.00
• Inward TT's	\$13.00
• Inward TT's other banks	\$25.00

Fee Description	Amount
Foreign Currency Fees	
• Foreign Cheques	\$5.00 plus \$0.50 stamp duty *****
Certificates Supplied	
• Certificate of balance of account	\$50.00
• Certificate of interest paid or received	\$50.00
• Certificates - Photocopy/ replacement	\$50.00
• Certificates Supplied (Audit - confirmation)	\$50.00
• Confirmation of Balance on behalf of customer	\$20.00
• Opinion Fee (Outward)	\$20.00
Letters of Credit	
• Letter of Credit (LC)	0.50% Tala amount. Min. \$30.00 plus communication cost (establishment fee)
• Standby Letter of Credit	1.50% and 1.0% charged 3months, 6months, 12months
• Increase of Amounts	\$20.00 plus Telex Cost \$40.00
• Swift Charges	Pacific countries - WST\$40.00 NZ & Australia - WST\$50.00 US and other countries - WST\$60.00
• Amendments	\$20.00 plus Telex cost \$40.00
• Reimbursement fee	\$125.00
• Discrepancies	\$100.00
• Indemnity	\$50.50

Fee Description	Amount
Overseas Collection Inward	
• Sight draft / Term Draft	0.30% Tala equivalent \$30.00 bank document received. 0.375% documents received by supplier
• Dishonor/Representation/ Extension of Term	\$25.00
• Air Mail Postage (AMP)	\$0.50 stamp duty
• Cheque sent for collection basis fee:	0.375% of the actual cheque amount Courier Pacific - WST \$70.00 Courier USA and other countries - WST \$80.00
• Late / Overdue payments	\$20.00 Sight draft \$30.00 Term draft
• Swift Cost	Pacific countries - WST \$40.00 NZ & Australia - WST \$50.00 US and other countries : WST \$60.00
• Indemnity	\$50.50 NZ & Australia : WST \$50.00

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| • After Advice | \$20.00 |
| • Late payment fee | \$20.00 |
| • Sight term | \$30.00 |
| • Issuing Shipping Guarantee | Overseas Collection Inward (OCI) - \$50.00
L/C - \$0.50 |
| • Outstanding Shipping Guarantee | 1.0% OCI amount per month for not returning |
| • Faxing (correspondence) | \$20.00 |

Fee Description	Amount
Inward Documentary Credits	
• Postage	\$0.50
Foreign Currency Account	
• Quarterly fee	USD \$20.00 NZD \$30.00 AUD \$25.00
• Cash Lodgement	1.0% value of deposit
• Foreign Cheque	1.0% value of cheque
Standing Orders (Periodical Payments)	
• Establishment / maintenance fee	Free*****
• Transfer to an account within ANZ	\$0.50*****
• Transfer to ANZ loan account	\$0.50*****
• Transfer to other banks	\$5.00
• Transfer via telegraphic transfer	\$30.00
• Non-payment fee	\$7.50
Manual Transfers	
• Manual transfer to an account within ANZ	\$5.00
• Manual transfer to other banks/institutions	\$10.00
Internet Banking Fees	
Personal Banking:	
• Internal Transfers	Free
• External Transfers (Other Banks)	Free
Business Banking:	
• Internal Transfers	Free
• External Transfers (Other Banks)	Free
• Cross currency transfer	\$5.00 of foreign currency
• Internet Banking - Payroll to other Banks	\$10.00 per list
• Internet Banking - Payroll within ANZ	Free

Fee Description	Amount
Statements	
• Issued when full	Free
• Computer Printout	\$2.00 per page
• Interim issued upon customer request	\$2.00 per page
• Repeat statements (each additional copy)	\$2.00 per page
• Special request for issue of statement (on a daily, weekly, fortnightly, monthly, etc basis)	\$2.00 per page
• Special request to look up specified entries	\$35.00 per hour
Vouchers	
• Voucher Retrieval	\$35.00 per hour
• Photocopy of retrieved vouchers/instructions (per item)	\$2.00 per page
Cash Handling Fees	
• Change Supplied - Non ANZ Customers	" \$5.00 minimum \$25.00 maximum "
• Cash Handling Fee - \$5,000 or less	" \$5.00 minimum \$25.00 maximum "
• Cash Handling Fee - Money Transfer Companies	\$20.00
• Cash Handling Fee - Notes & Coins Service Fee	\$20.00
• Cash Handling Fee - Poorly arranged lodgements	" \$5.00 minimum \$25.00 maximum "
Safe Custody Fees	
• Safe custody fee	\$100.00 per annum
• Fee per visit	\$10.00

Fee Description	Amount
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Search Fees	
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| • Search fee | \$35.00 per hour |
| • Surrender of paid cheque | \$1.50 plus search fee |

Other Fees	
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| • Credit Card - Cash Advance Fee | \$7.50 |
| • Fax Messages | \$20.00 |
| • Telephone Call/Facsimile Overseas | \$20.00 per request |
| • Back up Tapes Storage | \$300.00 per month***** |
| • Over the counter fee for staff assisted cheque en-cashment for non ANZ customers | \$5.00 per cheque |

Lending Fees & Charges

Fee Description	Amount
Line Fee	
• Overdraft (OD) line fees	0.125% per month on limit or OD balance whichever is higher minimum \$15.00
• OD excess Fee	1.5% on excess balance minimum \$45.00 *****
Loan Approval Fees	
• Home loan	1.5% on app.amt minimum \$300
• Personal loan	1.5% on app.amt minimum \$150
• Business loan	1.5% on app.amt minimum \$375.00
• Small loan	1.5% on app.amt minimum \$80.00
• Overdraft	1.5% on app.amt minimum \$150.00
Loan Administration Charges (LAC)	
• Home loan	Nil
• Personal loan	Refer Business loan LAC charges
• Business loan	0 - 4999 SAT \$5 per month 5000 - 49999 SAT \$10.00 per month, 50000 -149999 SAT \$15.00 per month, 150,000 & above .01% per month *****
• Overdraft	Not Applicable

Fee Description	Amount
Late Payment Fee	\$10.00
<ul style="list-style-type: none"> Arrears Fee (payable after 7 days) 	
Commitment Fee	
<ul style="list-style-type: none"> Applies if loan is undrawn for 3 months after acceptance of letter of offer 	1% of undrawn amount
Annual Review Fee	
<ul style="list-style-type: none"> Business Account Personal Account 	\$100.00 \$50.00
Loan restructure Fee	1% of balance *****
Gurantees	
<ul style="list-style-type: none"> Performance bond,IATA,Indemnity,Custom etc 	2% of original amount and 1% every 6months thereafter
Other Fees	
<ul style="list-style-type: none"> Serving demand Unpaid transfer to account of third party Information Service fee (credit check) 	\$20.00 \$7.50 \$20.00
Property Inspection/Valuation	Refer valuer
<ul style="list-style-type: none"> Based on quotation from valuer on the ANZ panel 	

Fee Description	Amount
Settlements	
• Payment of money on receipt of documents	Not applicable
• Surrendering documents	Not applicable
Security Documentation Fee	
• Handling fees	Refer Lawyer
• Lodgement fee	Refer Lawyer
• Re-lodgement fee	Refer Lawyer
Lodgement for Registration of Bill	
• Original registration with no intention to register	Refer lawyer
• Re-registration of Bill of Sale	Refer lawyer
• Discharge fee under bank seal	\$300.00
• Bank discharge fee	\$50.00
Searches of Government Records	
• Titles Office	\$5.00 per search
• Companies office	\$5.00 per search
• National court	Not applicable
• Photocopy fee per page	\$5.00 per page

