

# SCHEDULE OF CHARGES



# 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
EUR	EUR5,000	EUR5,000	EUR10
GBP	GBP5,000	GBP5,000	GBP10
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
USD <sup>1</sup>	USD5,000	USD5,000	USD10
AUD <sup>1</sup>	AUD5,000	AUD5,000	AUD10

<sup>1</sup>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

## ANZ PROGRESS SAVER ACCOUNT

Type of accounts	Minimum initial deposit	Minimum top-up amount	Minimum average monthly balance	Fall below fee (Per month)
SGD	SGD5,000	SGD500	SGD5,000	SGD10
USD	USD5,000	USD500	USD5,000	USD10
AUD	AUD5,000	AUD500	AUD5,000	AUD10

## ACCOUNT SERVICE FEES

Early account closure fee	SGD100 or equivalent if account is closed within 6 months from the opening date
Fall below fee	Respective fall below fee will be charged if the 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.

## ANZ SIGNATURE PRIORITY BANKING RELATIONSHIP FEE

Minimum total relationship balance	SGD150,000 or equivalent
Fee if the total relationship balance falls below minimum required	SGD50 or equivalent per month

### Notes:

- Total relationship balance refers to total average monthly balance across all accounts, investments and/or insurance products held by primary account holder.
- The fall below fee applicable to individual current/savings accounts will be waived if you are an ANZ Signature Priority Banking client.
- In the event that the total relationship balance falls below the minimum, the privileges linked to ANZ Signature Priority Banking may be withdrawn at Bank's sole discretion.

# CASH DEPOSIT/WITHDRAWAL

## SGD NOTES AND COINS SERVICES

### SGD Notes

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

### Coins

SGD20 to SGD100	SGD10
Every SGD100 or part thereof	SGD20

## FOREIGN CURRENCIES

USD	Cash handling fees of 1.50%, min. USD20
AUD	Cash handling fees of 2%, min. AUD20 <sup>2</sup>

<sup>2</sup> 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	Free
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### Outward remittance (Telegraphic transfer)

Commission, commission in lieu and cable costs will be waived if receiving account is within ANZ network.

Additionally, inward payment fee will be waived if receiving account is in ANZ Australia or ANZ New Zealand.

#### Over the counter or Written Instruction

- |                                  |   |
|----------------------------------|---|
| • Involving foreign exchange     | 1/10% commission (Min. SGD30, max. SGD200) plus cable costs   |
| • Not involving foreign exchange | 1/10% commission (Min. SGD30, max. SGD200), 1/16% commission in lieu of exchange (Min. SGD30, max. SGD500) plus cable costs<br>Note: Commission in lieu of exchange is not applicable for SGD remittance. |
| • Cable costs                    | SGD30 or equivalent   |

Via ANZ Digital Banking	SGD20 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<br>(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<br>(Special arrangement) | SGD1 per payee<br>(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 <sup>rd</sup> party | Free |

## STANDING ORDER

Standing order set up	Free
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Standing order reversal due to insufficient funds	SGD10
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## CASHIER'S ORDER

First two cashier's orders in a month	Free
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Issuance of additional cashier's order:

- |  |             |
|--|-------------|
| • To self  | SGD10/USD10 |
| • To 3 <sup>rd</sup> party/<br>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<br>(Min. SGD30, max. SGD200)   |
| • Not involving foreign exchange | 1/8% commission<br>(Min. SGD30, max. SGD200), 1/8% commission in lieu of exchange<br>(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	SGD20
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## CHEQUES AND CLEARING

Stop payment of cheque	SGD40 per cheque
Returned cheque:	
• All currencies	SGD40 per cheque
• Due to technical errors (Excluding insufficient funds)	Free
Marked cheque:	
• Receiving bank	SGD50 per cheque
• Paying bank	SGD50 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	Free
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	Free <sup>3</sup>

<sup>3</sup> Limited to first 3 transactions in a calendar month. Subsequent transactions will be charged at SGD12 per transaction.

## 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	Free
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## OTHER SERVICES

Letter of reference	Free
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

Review of Interest Rate Package	SGD500
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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 existing terms and conditions of your facility is subject to ANZ's prior written approval and payment of any applicable fees as determined by us. The Bank reserves the right to review and change the fees and charges listed above from time to time. All legal and administrative costs and expenses that are applicable in connection with any 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 may be subject to 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.

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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.

