

DISCLOSURE OF FEES AND CHARGES

CUSTOMER SERVICE FEES & CHARGES



FEE DESCRIPTION	AMOUNT
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ACCESS EVERYDAY ACCOUNT

Number of free electronic transactions	Nil
Electronic transaction fee	\$0.20 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Minimum monthly average balance	\$20.00
Minimum opening balance	\$10.00

ACCESS PREMIUM ACCOUNT

Number of free electronic transactions	Unlimited
Electronic transaction fee	Free
Number of free staff assisted withdrawals	Unlimited
Monthly Account Maintenance Fee	\$7.00

STATEMENT SAVINGS

Number of free electronic transactions	Four
Electronic transaction fee	\$0.50 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Account maintenance fee	\$2.50 per month
Minimum opening balance	\$50.00

FEE DESCRIPTION	AMOUNT
PASSBOOK SAVINGS	
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Minimum monthly balance	\$10.00
CHEQUE FEES	
Encashment of Cheques over the counter	\$10.00
PACIFIC SAVINGS ACCOUNT	
Number of free electronic transactions	One
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Minimum opening balance	\$50.00
PRIORITY CASH MANAGEMENT ACCOUNT	
Number of free electronic transactions	Two
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	One
Staff assisted withdrawal	\$5.00 per transaction
Minimum opening balance	\$100.00
TERM DEPOSIT	
Term deposit break fee (personal) < = \$10,000	\$100.00
Term deposit break fee (business) >=\$10,001	2% min \$100

FEE DESCRIPTION	AMOUNT
PERSONAL CHEQUE ACCOUNT	
Account maintenance fee	\$10.00 per month
Transaction fee	\$0.60 per transaction
Excess fee	\$50.00 per event
CHEQUE BOOKS	
30 leaves	\$3.00
50 leaves	\$7.00
100 leaves	\$10.00
200 leaves	\$15.00
DEPOSIT BOOKS	
Deposit book (duplicate)	\$35.00
Deposit book -(triplicate)	\$55.00
DISHONOUR FEES	
Inward dishonour fee	\$20.00 per cheque
Outward dishonour fee	\$40.00 per cheque
STOP CHEQUE NOTICE	
Stop cheque payment notice	\$15.00 per notice
SPECIAL ANSWER FEE	
Drawn on our bank	\$10.00
BANK CHEQUES	
Issued at customers request	\$15.00
Repurchase bank cheque	\$20.00
Issued to non-customers	\$50.00

FEE DESCRIPTION	AMOUNT
LOCAL & INTERNATIONAL ACCESS CARDS	
Access card issuance	Free
Access card replacement fee	\$5.00
Replacement PIN fee	\$5.00
International ATM withdrawals including EFTPOS transactions	\$10.00 per transaction
International balance enquiries	\$2.00 per enquiry
PASSBOOK FEES	
Passbook issuance/renewal fee	\$5.00
Passbook replacement fee	\$20.00 per book
Unarranged Excess/Overdrawn fee	\$20.00
STATEMENTS	
Interim issued upon customer request	\$2.00 per page
VOUCHERS	
Voucher Retrieval	\$5.00 per item
Voucher retrieval - service charge hourly	per hour
CERTIFICATES SUPPLIED	
Certificate of balance of account	\$5.00
Certificate of interest paid or received	\$5.00
Certificates Supplied (Audit - Comprehensive)	\$20.00
Certificates - Opinions/References	\$50.00
Audit certificate (per account)	\$50.00

FEE DESCRIPTION	AMOUNT
STANDING ORDERS (PERIODICAL PAYMENTS)	
Standing Order - Establishment / Maintenance Fee	Free
Standing Order - Non-Payment Fee (Beneficiary own account)	\$10.00
Standing Order - Transfer to Loan account for repayment (ANZ)	Free
Standing Order - to ANZ acct from Current/Access Account	\$2.00 per standing order
Standing Order - TELMO (plus costs)	\$15.00
MULTI ENTRY SCHEDULES (DIRECT CREDIT)	
Diskpay	\$0.50 per transaction
Listpay	\$2.00 per transaction
SPECIAL AUTHORITY AMENDMENTS	
Internal transfer - from account to account	\$10.00
Business/Government	\$15.00
Authority requiring encashment upon id	\$15.00
Amendment	\$5.00
CASH HANDLING FEE	
For deposits and withdrawals	0.3% over \$5,000
CHANGING NOTES TO COINS	
\$0 - \$100 per event	\$5.00

FEE DESCRIPTION	AMOUNT
ANZ VISA DEBIT CARD (CLASSIC & GOLD)	
Card Issuance Fee (per card)	AUD 25.00
Card Replacement Fee (per card)	AUD 5.00
Emergency Card Replacement Fee (per card)	AUD 10.00
PIN Replacement Fee (per request)	AUD 4.00
Monthly Service fee (per month)	AUD 5.00
Transaction Fees (per transaction)	
Local ATM withdrawal – ANZ ATMs	AUD 0.20 to 3.00 [^]
Local ATM withdrawal – Visa / PLUS ATM Network ²	AUD 5.00
Local Balance Enquiry – ANZ ATMs	Free
Local Balance Enquiry – Visa / PLUS ATM Network ²	AUD 0.50
Local POS transaction – ANZ POS	AUD 0.20 to 3.00 [^]
Local POS transaction – Visa Network ²	AUD 0.50
International ATM withdrawal Fee ²	AUD 5.00
International ATM Balance Enquiry Fee ²	AUD 1.00
International POS transaction Fee ²	AUD 1.00
Foreign Currency Conversion Fee ²	2.50% of the transacted amount in AUD

¹ *Applicable Savings and/or Transact deposit product fees will also apply*

² *Other Bank's charges may apply*

[^] *Electronic fee charge is dependent on the deposit account to which the Visa Debit / Access card is linked to*

Important Notice

- Stamp Duty will apply as per Government mandate
- We will give you thirty (30) days prior notice of any changes to our fees or charges by advertisement in a newspaper.

