

# Retail Banking Fees

Effective 1 November 2016

Access Everyday	Fee
Monthly Account Maintenance fee	n/a
<b>Activity Fees</b>	
Over-the-counter transactions	K5.00
Electronic transactions (ATM/EFTPOS)	K0.75
Electronic funds transfer - (Internet/Phone)	free
ATM mobile phone top up	free
ATM balance enquiry	free
ATM mini statement	free
ATM funds transfer	free
Standing Order	available
<b>Fee Waivers</b>	
Fees will be exempted for customers under 18 years, full time students under 25 years and customers over 55 years of age.	

Access Premium	Fee
Monthly Account Maintenance fee	K10.00
<b>Activity Fees</b>	
Electronic transactions - (ATM/EFTPOS/Internet/Phone)	unlimited
Electronic funds transfer - (Internet/Phone)	unlimited
ATM mobile phone top up	free
ATM balance enquiry	free
ATM mini statement	free
ATM funds transfer	free
Standing Order	available

Pacific Savings	Fee
Monthly Account Maintenance Fee	n/a
<b>Activity Fees</b>	
Over-the-counter transactions withdrawals	K10.00
Electronic funds transfer - withdrawal (1 free per month) (ATM/Internet/Phone)	K1.00
Over-the-counter deposit	free
Electronic funds transfer - deposit (Internet/Phone)	free
ATM mobile phone top up	free
ATM balance enquiry	free
ATM mini statement	free
Standing Order	available

Priority Cash Management	Fee
Monthly Account Maintenance Fee	n/a
<b>Activity Fees</b>	
Over-the-counter withdrawals (1 free per month)	K10.00
Electronic funds transfer - withdrawal (2 free per month) (ATM/Internet/Phone)	K1.00
Over-the-counter deposit	free
Electronic funds transfer - deposit (Internet/Phone)	free
ATM mobile phone top up	free
ATM balance enquiry	free
ATM mini statement	free
Standing Order	available

These fees are subject to change without notice.

Other Retail Service Fees	Fee
<b>Local Drafts</b>	
- Issue at customer's request	K50.00
- Repurchase at customer's request	K25.00
- Replace/Stop Request at customer's request	K25.00
<b>Foreign Drafts</b>	<b>K60.00</b>
<b>International Telegraphic Transfer</b>	
- via Internet Banking	K50.00
- Individual customers (in-branch)	K50.00
- Non-individual customers (in-branch)	K80.00
<b>Standing Order fee</b>	
- set up fee	K5.00
- periodical payment fee - ANZ accounts	K5.00
- periodical payment fee - Other Bank accounts	K25.00
- rejection fee	K50.00
<b>Card and PIN replacement fee</b>	<b>K20.00</b>
<b>Cash Handling Fees</b>	
<b>Deposits</b>	
- for coin deposit of K500 or part of (first K500 free)	K50.00
- for note deposit of K10,000 or part of (first K10,000 free)	K50.00
<b>Withdrawals</b>	
- where the total withdrawals is K5,000 and more	0.15%
- for coin withdrawal of K500 or more	K100.00
<b>Cheque Stop Payment fee</b>	<b>K25.00</b>
<b>Dishonours</b>	
- Outward dishonour charge - drawee branch	K100.00
- Inward dishonour notice and charge - collecting branch	K25.00
<b>Deposit Books</b>	
- deposit book (50 forms)	K20.00
- deposit book (200 forms)	K40.00
<b>Special Clearance of Bills, Cheques etc</b>	
- ANZ Cheques	K50.00
- Copy of Bank Statement (per A4 page)	K10.00
<b>ANZ Visa Debit Card (Classic and Gold) Fees <sup>1</sup></b>	
Card Issuance Fee (per card)	PGK 100.00
Card Replacement Fee (per card)	PGK 50.00
Emergency Card Replacement Fee (per card)	PGK 65.00
PIN Replacement Fee (per request)	PGK 10.00
Monthly Service fee (per month)	PGK 8.00
Local ATM withdrawal (ANZ ATMs)	PGK 0.75 - 1.00
Local Interchange / Visa ATM Network <sup>2^</sup>	PGK 2.50 / PGK 3.50
Local Balance Enquiry (ANZ ATMs)	Free
Local Interchange / Visa ATM Network <sup>2^</sup>	PGK 0.50 / PGK 1.00
Local POS Transaction (ANZ ATMs)	PGK 0.75 - 1.00
Local Interchange / Visa Network <sup>2^</sup>	PGK 0.50 / PGK 1.00
International ATM Balance Enquiry Fee <sup>2</sup>	PGK 2.00
International ATM withdrawal Fee <sup>2</sup>	PGK 10.00
International POS transaction Fee <sup>2</sup>	PGK 2.00
Foreign Currency Conversion Fee <sup>2</sup>	2.50% of the transacted amount in PGK

<sup>1</sup> Applicable Savings and/or Transact deposit product fees will also apply

<sup>2</sup> Other Bank's charges may apply

<sup>^</sup> Local Interchange refers to BSP and Westpac ATMs & POS terminals. Local VISA Network refers to all other banks ATMs & POS terminals.