

DISCLOSURE OF FEES AND CHARGES

CUSTOMERS BANKING SERVICES



FEE DESCRIPTION	AMOUNT
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$100.00 \$10 on the condition Salaries to be directed to Account
Minimum operating balance requirement	N/A
Maintenance fee	\$2.00 per month
Electronic withdrawal fee	
- ATM withdrawal	\$0.40 per transaction
ATM Interchange withdrawal fee	F\$1.50 per transaction
- ATM interchange balance enquiry	\$0.60 per transaction
EFTPOS purchase/withdrawals	\$0.40 per transaction
Over the counter withdrawal fee	\$3.00 per transaction
Dormant fee	Nil
Internet Banking	
Personal Internet Banking:	
Internal transfers	\$0.40 per transfer
External transfers (other banks)	\$0.40 per transfer
Bill pay	\$0.40 per transfer
Phone Banking	
Balance Enquiry	Free
Funds Transfer	\$0.40 per transfer
Bill Payments	\$0.40 per transfer

FEE DESCRIPTION	AMOUNT
ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$100.00 \$10 on the condition Salaries to be directed to Account
Minimum operating balance requirement	N/A
Maintenance fee	\$6.00 per month
Electronic withdrawal fee	
- ATM withdrawal	free
ATM Interchange withdrawal fee	F\$1.50 per transaction
- ATM interchange balance enquiry	\$0.60 per transaction
EFTPOS purchase/withdrawals	free
Over the counter withdrawal fee	free
Dormant fee	Nil
Internet Banking	
Personal Internet Banking:	
Internal transfers	Free
External transfers (other banks)	Free
Bill pay	Free
Phone Banking	
Balance Enquiry	Free
Funds Transfer	Free
Bill Payments	Free

FEE DESCRIPTION	AMOUNT
PACIFIC SAVINGS ACCOUNT	
Minimum opening balance	\$100.00
Minimum operating balance requirement	\$10.00
Maintenance fee	Nil
Electronic withdrawal fee if exceeding one transaction	
- ATM withdrawal	\$5.00 per transaction
ATM Interchange withdrawal fee	F\$1.50 per transaction
- ATM interchange balance enquiry	\$0.60 per transaction
EFTPOS purchase/withdrawals	\$5.00 per transaction
Number of free electronic withdrawal from ANZ Channels ¹	1 per month
Over the counter withdrawal fee	\$5.00 per transaction
Number of free over the counter withdrawals	Nil
Dormant fee	Nil
Minimum deposit per month to be eligible for bonus interest ²	\$10.00
Internet Banking	
Personal Internet Banking:	
Internal transfers	\$5.00
External transfers (other banks)	\$5.00
Bill pay	\$5.00
Phone Banking	
Balance Enquiry	Free
Funds Transfer	\$5.00 per transfer
Bill Payments	\$5.00 per transfer

¹ *Electronic withdrawal refers to transactions performed on ATM, EFTPOS, Internet Banking and Phone Banking.*

² *Bonus interest will apply once there is a minimum deposit and no withdrawal performed within the month.*

FEE DESCRIPTION	AMOUNT
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$100.00
Minimum operating balance requirement	N/A
Maintenance fee	Nil
Electronic withdrawal fee	
- ATM withdrawal	\$5.00 per transaction
ATM Interchange withdrawal fee	F\$1.50 per transaction
- ATM interchange balance enquiry	\$0.60 per transaction
EFTPOS purchase/withdrawals	\$5.00 per transaction
Number of free electronic withdrawal from ANZ Channels ¹	2 per month
Over the counter withdrawal fee	\$5.00 per transaction
Number of free over the counter withdrawals	1 per month
Dormant fee	Nil
Internet Banking	
Personal Internet Banking:	
Internal transfers	\$5.00
External transfers (other banks)	\$5.00
Bill pay	\$5.00
Phone Banking	
Balance Enquiry	Free
Funds Transfer	\$5.00 per transfer
Bill Payments	\$5.00 per transfer

¹ *Electronic withdrawal refers to transactions performed on ATM, EFTPOS, Internet Banking and Phone Banking.*

FEE DESCRIPTION	AMOUNT
BUSINESS CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$5000.00
Minimum operating balance requirement	N/A
Maintenance fee	\$15.00 per quarter
Transaction fee including electronic transaction, each item;	\$0.40 per transaction
Number of free withdrawals	Nil
Collection fees on items deposited	\$0.40 per transaction
Dormant fee	Nil
ATM Interchange Fee	\$1.50
ATM Interchange balance enquiry fee	\$0.60
RURAL PASSBOOK SAVINGS ACCOUNT	
Minimum opening balance	\$10.00
Minimum operating balance requirement	N/A
Maintenance fee	Nil
Electronic withdrawal fee	
- ATM withdrawal	N/A
- ATM Interchange withdrawal fee	N/A
Number of free electronic withdrawal fee	N/A
Over the counter withdrawal fee	\$3.00 per transaction
Number of free over the counter withdrawals	Nil
Dormant fee	Nil
RURAL EVERYDAY ACCOUNT	
Minimum opening balance	\$10.00
Minimum operating balance requirement	N/A
Maintenance fee	\$3.00 per month
Electronic withdrawal fee	
- ATM withdrawal	N/A
- ATM Interchange withdrawal fee	N/A
Number of free electronic withdrawal fee	N/A

FEE DESCRIPTION	AMOUNT
Over the counter withdrawal fee	Nil
Number of free over the counter withdrawals	Nil
Dormant fee	Nil
Lost/Replacement passbook fee	\$20.00

TERM DEPOSIT

Minimum opening balance	\$500.00
Break Fee	\$40.00 per request
Maturity withdrawal	
- By transfer to nominated ANZ account	Free
- By bank cheque	\$10.00 plus stamp duty on bank cheque
Penalty rate for pre-mature withdrawal ³	50% off the applicable interest rate at the time of investment

³ *If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit for the early withdrawal.*

PERSONAL CHEQUE ACCOUNT

Minimum opening balance	\$5000.00
Minimum operating balance requirement	N/A
Maintenance fee	\$15.00 per quarter
Transaction fee	\$0.40 per transaction
Electronic withdrawal fee	
- ATM withdrawal	\$0.40 per transaction
ATM Interchange withdrawal fee	F\$1.50 per transaction
- ATM interchange balance enquiry	\$0.60 per transaction
EFTPOS purchase/withdrawals	\$0.40 per transaction
Number of free electronic withdrawal fee	Nil
Collection fee on deposits	\$0.40 per item
Dormant Fee	Nil

FEE DESCRIPTION	AMOUNT
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Internet Banking

Personal Internet Banking:

- Internal transfers	\$0.30 per transfer ⁴
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- External transfers (other banks)	\$0.40 per transfer ⁴
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Bill pay	\$0.40 per transfer ⁴
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⁴ plus transaction fee of \$0.40

Phone Banking

Balance Enquiry	Free
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Funds Transfer	\$0.40 per transfer
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Bill Payments	\$0.40 per transfer
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BUSINESS CHEQUE ACCOUNT

Minimum opening balance	\$5000.00
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Base maintenance fee	\$15.00 per quarter
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Ledger activity fee including transaction	\$0.40 per electronic transaction
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Collection fees on items deposited	\$0.40 per transaction
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Cheque book fee (mandatory stamp duty applicable only)	\$0.05 per cheque leaf
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Unarranged Overdraft Fee	\$15.00
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Dishonour fee	\$25.00 per cheque
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Stop payment fee	\$10.00 per cheque
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Sole Traders

Electronic withdrawal fee

ATM withdrawal	\$0.40 per transaction
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ATM interchange withdrawal fee	\$1.50 per transaction
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ATM interchange balance enquiry	\$0.60 per transaction
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EFTPOS purchase/withdrawal	\$0.40 per transaction
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ACCESS CARD / INTERNATIONAL ACCESS CARD

ATM Mini-Statement	Free
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ATM Statement request	\$2.00 per request
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ATM Prepay Mobile Top up	\$0.40 per transaction
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FEE DESCRIPTION	AMOUNT
ATM Withdrawal Fee	\$0.40 per transaction
ATM interchange withdrawal fee	F\$1.50 per transaction
EFTPOS purchase/withdrawals	\$0.40 per transaction
Overseas's Balance Request	\$2.00 per transaction
Overseas encashment fee	\$8.00 per transaction
International debit card annual fee	\$45.00 annual fee
ATM Interchange balance enquiry	\$0.60 per enquiry
Card replacement fee	\$10.00 per card
PIN replacement fee	\$5.00 per request
ANZ VISA DEBIT CARD*	
Card issuance fee	\$35.00 per card
Card replacement fee	\$10.00 per card
Emergency card replacement fee	\$15.00 per card
PIN replacement fee	\$5.00 per request
Monthly service fee	\$3.00 per month
VISA Network local ATM withdrawal fee (BSP & BRED) ¹	\$3.00 per transaction
VISA Network local ATM balance enquiry fee (BSP & BRED) ¹	\$1.00 per transaction
VISA Network local POS transaction fee (BSP & BRED) ¹	\$1.00 per transaction
VISA Network international ATM withdrawal fee ¹	\$8.00 per transaction
VISA Network international ATM balance enquiry fee ¹	\$1.00 per transaction
VISA Network international POS transaction fee ¹	\$1.00 per transaction
Foreign currency conversion fee ¹	2.5% of the transacted amount in Fijian dollars

¹ Other Banks' charges may apply.

* - Applicable ANZ Savings and/or Transaction product fees will also apply.

FEE DESCRIPTION	AMOUNT
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SIGNATURE PRIORITY BANKING

Qualifying Criteria	Total combined ANZ deposit and lending funds of A\$150k ⁵
Telegraphic Transfer	No fees charged on outward telegraphic transfers

⁵ reviewed annually

OTHER FEES PASSBOOK/DEPOSIT BOOK FEES

Passbook (replacement)	\$20.00 per book
Duplicate Deposit book	\$10.00 per book

BANK CHEQUES

Issuance	\$10.00 plus stamp duty
Replacement	\$20.00 plus stamp duty
Repurchase of bank cheque	\$15.00 plus stamp duty
Dishonoured Cheque Fees	
- Outward Dishonour (cheques drawn on accounts)	\$25.00
Special Answer Fees	
- Cheques drawn on other banks	\$25.00 per cheque
- Cheques drawn on our banks	\$15.00 per cheque
Stop Cheque Notice	
- Stop cheque payment notice	\$10.00 per notice
Unarranged Overdraft Fee on Cheque Accounts	
- Overdraft Excess Fee Charged on unarranged excesses on the day the excess occurs	\$15.00
Cheque Book	
- Cheque book fee (mandatory stamp duty applicable only)	As per government mandate

FEE DESCRIPTION	AMOUNT
STATEMENT FEES	
Statement issued when full	Free
Special request for issue of statement (on a daily, weekly, fortnightly, monthly, etc. basis)	\$2.00 per statement
Repeat statements (each additional copy)	\$5.00 per statement
Computer printout	\$2.00 per page
FIJI CLEAR	
Up to \$100.00	\$2.00
\$101.00 to \$1,000.00	\$5.00
1,001.00 to \$10,000.00	\$10.00
\$10,001.00 and over	\$15.00
DISKPAY	
Establishment fee	\$250.00
Wage/salary & creditor payment	\$0.20 per item (min \$2.00)
Direct debit schedules (ANZ Customers)	N/A
Payment to other bank accounts	\$10.00 per bank
Diskpay reject fee	\$1.00 per item
CERTIFICATES SUPPLIED	
Certificate of balance of account, each account	\$10.00
Certificate of interest paid or received, each account	\$10.00
Comprehensive certificated supplied for audit purposes, bill holdings, goods shipped, deeds and documents held etc, each certificate	\$40.00
CHANGE SUPPLIED	
ANZ customers	Free
Non ANZ customers	
- Each standard bag or roll	\$1.00 per every \$100

FEE DESCRIPTION	AMOUNT
FAX MESSAGES	
Fax messages (statements, vouchers, etc)	\$2.00 plus costs
VOUCHERS	
Production of paid cheques and/or deposit slips	\$5.00 per item
Surrender of paid cheque	\$2.00 per item
GANG PAYMENT	
Gang payment fee	\$10.00 per change slip
PAYMENT FROM LISTS	
Wage/salary & creditor payment;	\$1.00 per item
Manual transfers to other banks	\$10.00 per bank plus stamp duty on bank cheque
Over the counter salary credit payments or encashments (if more than 3 items)	\$1.00 per item
PERIODICAL TRANSFER PAYMENTS	
Transfer to loan account for repayment (same bank)	free
Transfer to an account within ANZ	\$2.00 per transaction item
Transfer to accounts of other Banks/Institutions	\$10.00 plus stamp duty on bank cheque
Sweep fees	\$2.00

FEE DESCRIPTION	AMOUNT
TRANSFERS	
Manual transfers within ANZ	\$5.00 per transfer
Manual transfers to other Banks	\$15.00 plus stamp duty on bank cheque
TELEGRAPHIC TRANSFERS	
Cross Currency Telegraphic Transfer Charge	\$25.00 per transfer
Same Currency Telegraphic Transfer Charge	0.25% of the currency amount (min FJD 30.00 max FJD 130.00)
BUSINESS ELECTRONIC CHANNELS	
Internet Banking	
Business Internet Banking:	
- Internal transfers	\$0.40 per transfer
- External transfers (other banks)	\$0.50 per transfer
Payroll	
- Within ANZ	\$0.20 per transfer
- To other banks	\$0.50 per transfer
Bill Pays	\$0.40 per transfer
Statement Request	\$2.00 per statement

FEE DESCRIPTION	AMOUNT
ANZ TRANSACTIVE - FIJI	
Payments with next-day settlement	
- Payments to ANZ Beneficiaries [BKT]	\$0.20
- Payments to non-ANZ Beneficiaries [ACH]	\$0.20
Payments with same-day settlement *	
Payments to ANZ or Non-ANZ Beneficiaries via Fiji Clear [RTGS]	
- Up to \$100	\$2.00
- \$101 - \$1,000	\$5.00
- \$1,001 - \$10,000	\$10.00
- \$10,001 and over	\$15.00
Bank Cheques	
- FJD Bank Cheque	\$10.05
Local payments in currencies other than FJD	
* TT in Same currency as debit account to other banks [e.g. USD a/c to USD a/c in WBC]	0.25% (Min \$30 Max \$130)
International Payments	
Cross Border Funds Transfers [CBFT]	\$25.00
Account Services	
Transfer between linked accounts	\$0.40
Account statement information fee via ANZ Transactive (Balance and Transaction Reporting)	Waived
Documentary Trade Finance	
Standard ANZ Trade fees and charges apply on all instruments	
Channel charges	
ANZ Transactive establishment fee	Waived
ANZ Transactive client training fee	Waived
ANZ Transactive bulk-payment file configuration testing	Waived
ANZ Transactive security devices	First 5 complimentary, \$25 per device thereafter

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.

