

DISCLOSURE OF FEES AND CHARGES

CUSTOMER BANKING SERVICES



FEE DESCRIPTION	AMOUNT
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$100.00
Minimum operating balance	N/A
Maintenance fee	\$2.00 per month
ATM withdrawal fee	\$0.40 per transaction
EFTPOS purchase/withdrawal fee	Free
Over the counter withdrawal fee	\$3.00 per transaction
Dormant fee	Nil
Internet Banking	
Internal transfer fee	Free
External transfer fee (other banks)	Free
Bill pay fee	Free
ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$100.00
Minimum operating balance	N/A
Maintenance fee	\$6.00 per month
ATM withdrawal fee	Free
EFTPOS purchase/withdrawal fee	Free
Over the counter withdrawal fee	Free
Dormant fee	Nil
Internet Banking	
Internal transfer fee (ANZ to ANZ)	Free
External transfer fee (other banks)	Free
Bill pay fee	Free

FEE DESCRIPTION	AMOUNT
PACIFIC SAVINGS ACCOUNT	
Minimum opening balance	\$100.00
Minimum operating balance	\$10.00
Maintenance fee	Nil
ATM withdrawal fee	\$5.00 per transaction
EFTPOS purchase/withdrawal fee	Free
Number of free ATM withdrawals 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	
Internal transfer fee	Free
External transfer fee (other banks)	Free
Bill pay fee	Free

¹ *One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.*

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	N/A
Maintenance fee	Nil
ATM withdrawal fee	\$5.00 per transaction
EFTPOS purchase/withdrawal fee	Free
Number of free ATM withdrawals ¹	1 per month
Over the counter withdrawal fee	\$5.00 per transaction
Number of free over the counter withdrawals	Nil
Dormant fee	Nil
Internet Banking	
Internal transfer fee (ANZ to ANZ)	Free
External transfer fee (other banks)	Free
Bill pay fee	Free

¹ *One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.*

FEE DESCRIPTION	AMOUNT
BUSINESS CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$5000.00
Minimum operating balance	N/A
Maintenance fee	\$15.00 per quarter
Activity fee	\$0.40 per transaction
Number of free withdrawals	Nil
Collection fees on items deposited	\$0.40 per transaction
Dormant fee	Nil
RURAL PASSBOOK SAVINGS ACCOUNT	
Minimum opening balance	\$10.00
Minimum operating balance	N/A
Maintenance fee	Nil
ATM withdrawal fee	N/A
ATM Interchange withdrawal fee	N/A
Number of free ATM withdrawals	N/A
Over the counter withdrawal fee	\$3.00 per transaction
Number of free over the counter withdrawals	Nil
Dormant fee	Nil

FEE DESCRIPTION	AMOUNT
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RURAL EVERYDAY ACCOUNT

Minimum opening balance	\$10.00
Minimum operating balance	N/A
Maintenance fee	\$3.00 per month
ATM withdrawal fee	N/A
Number of free ATM withdrawals	N/A
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.

FEE DESCRIPTION	AMOUNT
PERSONAL CHEQUE ACCOUNT	
Minimum opening balance	\$5000.00
Minimum operating balance	N/A
Maintenance fee	\$15.00 per quarter
Activity fee	\$0.40 per transaction
ATM withdrawal fee	\$0.40 per transaction
EFTPOS purchase/withdrawal fee	Free
Number of free ATM withdrawals	Nil
Collection fee on deposits	\$0.40 per item
Dormant Fee	Nil
Internet Banking	
- Internal transfer fee (ANZ to ANZ)	Free
- External transfers (other banks)	Free
Bill pay fee	Free

FEE DESCRIPTION	AMOUNT
BUSINESS CHEQUE ACCOUNT	
Minimum opening balance	\$5000.00
Maintenance fee	\$15.00 per quarter
Activity fee	\$0.40 per transaction
Collection fees on items deposited	\$0.40 per transaction
Cheque book fee (mandatory stamp duty applicable only)	\$0.05 per cheque leaf
Unarranged Overdraft fee	\$15.00
Dishonour fee	\$25.00 per cheque
Stop payment fee	\$10.00 per cheque
ATM withdrawal fee	\$0.40 per transaction
EFTPOS purchase/withdrawal fee	Free
ACCESS CARD / INTERNATIONAL ACCESS CARD*	
ATM Mini-Statement	Free
ATM Statement request	\$2.00 per request
ATM Prepay Mobile Top up	\$0.40 per transaction
Overseas Balance Request	\$2.00 per transaction
Overseas encashment fee	\$8.00 per transaction
International debit card annual fee	\$45.00 annual fee
ATM interchange withdrawal fee	\$1.50 per transaction
ATM interchange balance enquiry	\$0.60 per enquiry
Card replacement fee	\$10.00 per card
PIN replacement fee	\$5.00 per request

FEE DESCRIPTION	AMOUNT
ANZ VISA DEBIT 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 card per month
Local Interchange ATM withdrawal fee (Westpac)	\$1.50
Local Interchange ATM balance enquiry (Westpac)	\$0.60
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 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 ²	\$1.00 per transaction
Cross-border Transaction fee ¹	2.5% of the transacted amount in Fijian dollars

¹ Other Banks' charges may apply.

² POS refers to electronic point of sale (includes online purchases).

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

FEE DESCRIPTION	AMOUNT
SIGNATURE PRIORITY BANKING	
Qualifying Criteria	Total combined ANZ deposit and lending funds of AUD\$150,000 ³
Telegraphic Transfer	No fees charged on outward telegraphic transfers

³ 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
Duplicate statement	\$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 certificate supplied for audit purposes, bill holdings, goods shipped, deeds and documents held etc, each certificate	\$40.00

FEE DESCRIPTION	AMOUNT
CHANGE SUPPLIED	
ANZ customers	Free
Non ANZ customers	
- Each standard bag or roll	\$1.00 per every \$100
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	
Business Internet Banking:	
- Internal transfer fee (ANZ to ANZ)	Free
- External transfer fee (other banks)	Free
Payroll	
- Within ANZ	\$0.20 per transfer
- To other banks	\$0.50 per transfer
Bill Pay fee	Free
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	\$10.00 plus stamp duty
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, branch notice and/or web notice on anz.com/fiji.

