

General Service Fees and Charges

ANZ BUSINESS BANKING | 12.03.2014



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General Banking

Agent Deposit Books

- 50 deposit slips **\$4 per book**
- 100 deposit slips **\$6 per book**

Bank Cheques (Australian Dollars Only)

- ANZ customers via ANZ Branch Network **\$10**
- ANZ customers via ANZ Internet Banking **\$5**
- Repurchase of ANZ customer's Bank Cheque **\$25**
- Replacement of lost/stolen Bank Cheque **\$32.50**
(ANZ may require appropriate indemnity)

Certificates Supplied

Other comprehensive certificates **\$70 p/hr, min. \$50**
Supplied for audit or other purposes

Custodial Services

Higher charges than specified below may apply to specialised safe custody facilities in capital cities.

Standard Packet means up to 36cm x 25cm (A4 size).

All charges are payable on lodgement and at the start of each renewal period.

Standard Packet (sealed) **\$40 p.a.**

Larger packets will be charged at \$40 p.a. plus \$40 per extra 36cm x 25cm or part thereof.

Locked Box **\$65 p.a.**

Regular box size (10,000cm³).

Larger boxes will be charged at \$65 p.a. plus \$65 per extra 10,000cm³ or part thereof.

Note: Insurance of items and contents are the customer's responsibility.

Miscellaneous Service Fee

**\$17.50 per quarter hour
or part thereof plus out
of pocket expenses**

Services or information supplied to a customer or non-ANZ customer on a time basis.

Night Safe

- One wallet **\$130.20 half yearly**
- Each additional wallet **\$81 half yearly**
- Temporary issue (per wallet) **\$70.20 per month or part thereof**

Fee is payable in advance on receipt of signed customer's authority for the service. Fees will not be refunded where an ANZ wallet is not used for the full period paid in advance.

Payment From Lists

- Each item **\$3.50 plus transfer fee where applicable**

Search Fee

\$50 per search

Search of Government records (e.g. Certificates of Title, goods and other property mortgages, business names, Registrar of Companies, Powers of Attorney).

Statement of Amount Owing **\$17.50 per quarter hour or part thereof**

- Where a statement of amount owing on a loan account is supplied to a customer upon request more frequently than once in any three month period.

Charges for Non-ANZ Customers Transferring Funds to Another Bank

Transfer of funds to accounts at another bank requested at an ANZ branch **\$10**

Additional charge if lodging cheques **35¢ a cheque**

- Extra charge if paying in cheques

Extra charge when transfer fees are to be paid from a non-ANZ account

- Individual transactions **\$3 each deposit**
- Regular transactions **\$2.20 each deposit**
(\$17.60 minimum a month)

Telegraphic Transfer Outward **\$28** **(within Australia)**

- Transfer of money, which immediately becomes available to the recipient.

International Payments

Overseas Drafts Out of Your ANZ Account

Foreign currency or Australian currency.

Purchase

- Buying the draft through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) **\$25**
- Buying the draft at a branch (using an ANZ transaction account or ANZ credit card only) **\$35**

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy a draft.

Repurchase/refund

When item is re-presented to a branch for refund to original purchaser. **\$25**

Stop payment fee (for us stopping payment of a lost or stolen draft) \$25 + costs

(See note on 'costs' at end of this section)

Copy

- Fee for providing a copy of a paid draft issued by us. **\$25**

Foreign Currency Drafts or Bank Cheques Into Your ANZ Account

Collecting funds

- Payable outside Australia **\$50 per item + costs**
(See note on 'costs' at end of this section)
- Payable at ANZ within Australia:
 - equivalent to under \$100 Australian Dollars **Free**
 - equivalent to \$100 Australian Dollars or more **\$35**

Note: Drafts/cheques may incur miscellaneous charges and/or commissions from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions.

Encashment for credit to a foreign currency account will be subject to an additional \$20 processing fee. ANZ may pay you the value of the cheque/draft at the time you present it to ANZ or at the time the drawee bank clears the cheque/draft. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the cheque/draft. ANZ will convert the value of the cheque/draft into Australian Dollars (or any other applicable currency if your encashment is credited to a foreign currency account) using its prevailing exchange rate on the day the funds are paid to you.

Cashing the drafts or cheques

- Payable outside Australia **\$15 per item**
- Payable at ANZ within Australia **\$7 per occasion**

Exemption: Overseas government pension cheques are exempt from this fee.

Dishonoured drafts or cheques

- Collections/encashments **\$45 + costs**
(See note on 'costs' at end of this section)

Note: if your draft/cheque is dishonoured by the overseas drawee bank and ANZ has already paid the funds to you:

- (i) *ANZ will convert the value of the draft/cheque (plus the drawee bank's fees and charges) into Australian Dollars (or any other applicable currency if your encashment is credited to foreign currency account) using ANZ's prevailing exchange rate on the day ANZ is notified of the dishonour.*
- (ii) *ANZ will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.*
- (iii) *ANZ is not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.*

International Money Transfers (Telegraphic Transfers) sent overseas

We charge for transferring money overseas electronically.

For international payments sent through an overseas bank you may have to pay commission, fees and other charges to that bank. The overseas bank will take these from the proceeds of the transfer.

- Arranging a transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) **\$24**
- Arranging a transfer through ANZ Phone Banking (using an ANZ transaction account only) **\$32**
- Arranging a transfer at an ANZ branch (using an ANZ transaction account or ANZ credit card only) **\$32**

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy an International Money Transfer.

Cancellation **\$25*** costs***

Cancellations can only be instructed by the purchaser of the original payment instruction.

Amendment **\$25 costs***

Amendment made to the original payment details.

Enquiries **\$25**

Enquiries regarding payment to the beneficiary e.g. non-receipt of funds claim.

Return **\$25+ costs***

Payment returned by the overseas bank

**(See note on 'costs' at end of this section)*

International Money Transfers (Telegraphic Transfers) from overseas

Charges will be deducted from the proceeds of the transfer before credit to your account unless the overseas bank making the transfer states that the charges will be borne by them.

- Payment paid directly to an ANZ account **up to \$15****
- Payments to non-customers or transferred to another bank in Australia **up to \$25****
- Unconverted payments transferred to another foreign currency account held at a bank in Australia **\$35**
- Bank cheque issued for amounts of \$100 and over **\$27**
- Payments made on application and identification **\$20**

***Fee charged depends upon ANZ's arrangement with the relevant overseas bank.*

Note: foreign currency payments for amounts up to and including the limit shown on the website at anz.com will be converted into Australian Dollars at the relevant exchange rate displayed on anz.com at the time. For foreign currency payments above that limit, the foreign exchange rate we use to convert that payment into Australian Dollars will be the rate we offer at the time we process the payment.

Note: in relation to the "costs" that we refer to in the 'International Payments' section, we are unable to quantify the additional costs which may be incurred as they refer to miscellaneous costs which may be charged by the relevant overseas (or correspondent) bank. We have no control over these costs and their amount varies between each overseas bank.

****Cancellation fees apply irrespective of whether or not ANZ is successful in cancelling the payment.*

ANZ Merchant Services

For fees and charges that apply to your Merchant Facility, please refer to your individual Merchant Agreement.

Pricing will be assessed according to Merchants' individual circumstances.

ANZ POS Terminals (Electronic Credit, Charge and Debit Card Processing*)

- Establishment Fee **\$99**
A one-off fee charged for setting up a Merchant Facility.
- Monthly Service Fee **\$3**
Account maintenance, administration and technical support.
- Merchant Service Fee (MSF): **Fee varies based on a % of net credit card sales turnover**
 - Visa and MasterCard Credit Standard
 - Visa and MasterCard Credit Premium
 - Visa and MasterCard Debit Standard
 - Visa and MasterCard Debit Premium
 - International

Charged for processing a Visa and MasterCard transaction.

- Minimum Monthly Merchant Service Fee **\$29.00**
Charged when your total MSF paid to ANZ in any month falls below \$29.00

- **Debit Card Fee:** **Fee varies based on annual transaction volume**
 - eftpos Debit Card Under \$15
 - eftpos Debit Card \$15 or more
 - eftpos Debit Card Cash-Out
 - eftpos Debit Card Charity

Charged for processing a Debit transaction (i.e. when customer selects `CHQ` or `SAV` on terminal)
- **Monthly Terminal Rental Fee** **From \$29.95 per month**
Terminal and maintenance cost.

Manual Imprinters (Manual Credit Card Processing)

- **Establishment Fee** **\$99**
A one-off fee charged for setting up a Merchant Facility.
- **Monthly Service Fee** **\$3**
Account maintenance, administration and technical support.
- **Annual Imprinter Fee** **Price on Application**
Charged to supply additional Imprinters.
- **Merchant Service Fee (MSF)** **Fee varies based on a % of net credit card sales turnover**
 - Visa and MasterCard Credit Standard
 - Visa and MasterCard Credit Premium
 - Visa and MasterCard Debit Standard
 - Visa and MasterCard Debit Premium
 - International

Charged for processing a Visa and MasterCard transaction.
- **Minimum Monthly Merchant Service Fee** **\$29.00**
Charged when your total MSF paid to ANZ in any month falls below \$29.00.

ANZ eGate (online payment solution)

- **Establishment Fee** **\$99**
A one-off fee charged for setting up a Merchant Facility.
- **Monthly Service Fee** **\$3**
Account maintenance, administration and technical support.
- **Monthly eGate Licence Fee** **\$39.95**
Charged for access to ANZ's eGate Merchant administration portal.
- **Merchant Service Fee (MSF)** **Fee varies based on a % of net credit card sales turnover**
 - Visa and MasterCard Credit Standard
 - Visa and MasterCard Credit Premium
 - Visa and MasterCard Debit Standard
 - Visa and MasterCard Debit Premium
 - International

Charged for processing a Visa and MasterCard transaction.
- **Minimum Monthly Merchant Service Fee** **\$29.00**
Charged when your total MSF paid to ANZ in any month falls below \$29.00.

* Merchant must establish a separate agreement with American Express, Diners Club and/or JCB before charge card transactions can be processed through the Merchant Facility.

A \$250 Closure Administration Fee (CAF) will apply to each Merchant Identification Number (MID) applicable upon closure and/or termination.

All fees are GST inclusive.

Travel Money

Foreign Currency Notes

Purchase* **1% of AUD equivalent**
(min \$8) per currency

- * You will be charged an additional 1% commission per currency (2% in total minimum \$8) to cover the cost of credit card fees when you purchase Foreign Currency Notes by debiting a credit card via Phone Banking.

Encashment **\$8 per currency**

Conversion of Foreign Currency Notes into AUD.

Foreign Currency Notes to be funded from or credited to a Foreign Currency Account will be subject to an additional \$20 processing fee.

Travellers Cheques

Purchase*

- Purchase of AUD Travellers Cheques **1.1% (min \$13)**

Exemption: AUD Travellers Cheques are available commission-free to customers with an ANZ Pensioner Advantage account or ANZ Passbook Pensioner Advantage account, any Gold credit card issued by ANZ or current ANZ Shareholder Privilege cardholders.

- * You will be charged an additional 1.1% commission (2.2% in total minimum \$13) to cover the cost of credit card fees when you purchase Foreign Currency Notes by debiting a credit card via Phone Banking.

- Purchase of Foreign Currency Travellers Cheques **1.1% (min \$13)**

Exemption: Foreign currency Travellers Cheques are available commission-free to customers with any Gold credit card issued by ANZ or current ANZ Shareholder Privilege cardholders.

Note: Travellers Cheques to be funded from or credited to a Foreign Currency Account will be subject to an additional \$20 processing fee.

Encashment

- Foreign Currency and AUD Travellers Cheques **\$7 per occasion**

Repurchase/Refund **Free**

Only Travellers Cheques obtained from an ANZ branch in Australia.

Notes

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