

ANZ Share Investment Loan

FEES AND CHARGES | 23 MAY 2016

The information in this document forms part of the ANZ Share Investment Loan Product Disclosure Statement, 23 May 2016.

Monthly Account Keeping Fee	\$20 charged to your account where the average monthly loan balance falls below: \$20,000; or \$5,000 if a Regular Geared Savings Plan is requested (including zero and credit balances)
Off Market Transfer Fee	\$55 each is charged for the first 5 off market transfers executed by ANZ and \$33 each thereafter
Cheque Request Fee	\$7.50 charged for any cheque request not relating to a managed fund investment, IPO or share purchase
Application Fee	<p>\$150 charged if you are a borrower applying:</p> <ul style="list-style-type: none">• as a company, corporate trustee or trustee with an ABN; or• on behalf of a trust or business to which an ABN has been allocated. <p>This fee includes a payment to the Personal Property Securities Registrar for the registration of Personal Property Security Interest(s)*</p>
Guarantor Application Fee	<p>\$50 charged if you are a guarantor who has provided additional security in support of the borrower's loan application and you are applying:</p> <ul style="list-style-type: none">• as a company, corporate trustee or trustee with an ABN; or• on behalf of a trust or business to which an ABN has been allocated. <p>This fee includes a payment to the Personal Property Securities Registrar for the registration of Personal Property Security Interest(s)*</p>
Personal Property Securities Interest Renewal Fee	Charged per collateral class payable to the Personal Property Securities Registrar
Trust Deed Vetting Fee	\$150 charged if you are a trustee applying as a borrower or guarantor
Early Repayment Cost	May apply if you repay a fixed interest loan prior to the maturity date calculated in accordance with the ANZ Investment Lending Terms and Conditions.
Early Repayment Administration fee	\$300 charged to process repayment of a fixed interest loan prior to maturity.
Telegraphic Transfer Fee	\$30 charged when you conduct a domestic telegraphic transfer from your loan account to an account held at another financial institution. \$32 charged when you conduct an international telegraphic transfer from your loan account to an account held at another financial institution.

* Charged per collateral class for a period of 25 years

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