

ANZ Share Investment Loan Fee and Charges

30 January 2012

The information in this document forms part of the ANZ Share Investment Loan Supplementary Product Disclosure Statement, 30 January 2012.

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 after that
Cheque Request Fee	\$7.50 charged for any cheque request not relating to a managed fund investment, IPO or share purchase
Application Fee	\$150 charged if you are a borrower applying: <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. This fee includes a payment of \$74 to the Personal Property Securities Registrar for the registration of Personal Property Security Interest(s)*
Guarantor Application Fee	\$50 charged if you are a guarantor who has provided additional security in support of the borrower's loan application and you are applying: <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. This fee includes a payment of \$37 to the Personal Property Securities Registrar for the registration of Personal Property Security Interest(s)*.
Personal Property Securities Interest Renewal Fee	\$37 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 Terms and Conditions.
Early Repayment Administration fee	Early Repayment Administration fee
Telegraphic Transfer Fee	\$35 charged when you conduct a telegraphic transfer from your loan account to another account held at another financial institution

* \$37 per collateral class for a period of 25 years