

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES

EFFECTIVE APRIL 2022 - COOK ISLANDS



## FEES & CHARGES

| Fee description   | Amount                 |
|---|------------------------|
| <b>ACCESS EVERYDAY ACCOUNT</b>                              |                        |
| Minimum opening balance                                     | \$100.00               |
| Monthly account maintenance fee                             | \$2.00 per month       |
| ATM withdrawal fee  | \$0.20 per transaction |
| Staff assisted withdrawal fee                               | \$3.00 per transaction |
| Dormant account fee (applies after 12 months of inactivity) | \$7.00 per month       |

|   |                  |
|---|------------------|
| <b>ACCESS PREMIUM ACCOUNT</b>                               |                  |
| Minimum opening balance                                     | \$100.00         |
| Monthly account maintenance fee                             | \$7.00 per month |
| ATM withdrawal fee  | Free             |
| Staff assisted withdrawal fee                               | Free             |
| Dormant account fee (applies after 12 months of inactivity) | \$7.00 per month |

**Note:** this account is no longer available to new customers.

|  |                        |
|--|------------------------|
| <b>PACIFIC SAVINGS ACCOUNT</b>                                 |                        |
| Minimum opening balance  | \$50.00                |
| ATM withdrawal fee   | \$3.00 per transaction |
| Staff assisted withdrawal fee                                  | \$3.00 per transaction |
| Minimum deposit to be eligible for bonus interest <sup>1</sup> | \$10.00                |

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

| Fee description                         | Amount                 |
|---|------------------------|
| <b>PRIORITY CASH MANAGEMENT ACCOUNT</b> |                        |
| Minimum opening balance                 | \$500.00               |
| ATM withdrawal fee                      | \$3.00 per transaction |
| Staff assisted withdrawal fee           | \$3.00 per transaction |

|   |                               |
|---|-------------------------------|
| <b>TERM DEPOSIT</b>                                   |                               |
| Minimum opening balance (Personal)                    | \$5,000.00                    |
| Minimum opening balance (Business)                    | \$50,000.00                   |
| Minimum additional funds added to deposit at maturity | \$1,000.00                    |
| Term deposit break fee                                | \$50.00 + 2% penalty interest |

|   |  |
|---|--|
| <b>PERSONAL CHEQUE ACCOUNTS</b>                             |  |
| Minimum opening balance                                     | \$500.00                                       |
| Monthly account maintenance fee                             | \$5.00 per month                               |
| ATM withdrawal fee  | \$0.20 per transaction                         |
| Activity fee for cheques presented                          | \$0.60 per transaction                         |
| Number of free cashed cheques                               | Two per month                                  |
| Cash cheque over the counter fee                            | \$2.00 per transaction                         |
| Excess fee (plus penalty interest)                          | 1.5% of the overdrawn amount (minimum \$35.00) |
| Dormant account fee (applies after 12 months of inactivity) | \$7.00 per month                               |

**Note:** this longer is no longer available to new customers.



All references in this document to '\$', are to the lawful currency of the Cook Islands.

| Fee description   | Amount   |
|---|--|
| <b>BUSINESS CHEQUE ACCOUNTS</b>                             |  |
| Minimum opening balance                                     | \$1,000.00                                     |
| Monthly account maintenance fee                             | \$3.50 per month                               |
| ATM withdrawal fee  | \$0.20 per transaction                         |
| Activity fee for cheques presented                          | \$0.60 per transaction                         |
| Excess fee (plus penalty interest)                          | 1.5% of the overdrawn amount (minimum \$35.00) |
| Dormant account fee (applies after 12 months of inactivity) | \$7.00 per month                               |

| <b>CHEQUE BOOKS</b> |         |
|---------------------|---------|
| 50 leaves (small)   | \$15.00 |
| 100 leaves (small)  | \$20.00 |

| <b>DEPOSIT BOOKS</b>                 |         |
|--------------------------------------|---------|
| Deposit book (duplicate) - 200 pages | \$35.00 |
| Deposit book - 60 pages              | \$10.00 |

| <b>DISHONOUR FEES</b> |                    |
|-----------------------|--------------------|
| Cheque dishonour fee  | \$50.00 per cheque |

| <b>STOP CHEQUE NOTICE</b>  |                    |
|----------------------------|--------------------|
| Stop cheque payment notice | \$15.00 per notice |

| <b>SPECIAL ANSWER FEE</b> |                    |
|---------------------------|--------------------|
| Drawn on our bank         | \$15.00 per cheque |
| Drawn on other banks      | \$30.00 per cheque |

| Fee description             | Amount  |
|-----------------------------|---------|
| <b>BANK CHEQUES</b>         |         |
| Issued at customers request | \$15.00 |
| Replacement bank cheque     | \$15.00 |
| Repurchase bank cheque      | \$15.00 |

| <b>LOCAL &amp; INTERNATIONAL ACCESS CARD*</b>               |   |
|---|---|
| Access card replacement fee (lost, stolen)                  | \$15.00 per card  |
| Replacement PIN fee   | \$5.00 per request  |
| Mailing Card/PIN to an overseas address                     | \$15.00   |
| Courier Card/PIN to an overseas address                     | \$50.00   |
| International ATM withdrawals including EFTPOS transactions | \$7.00 per transaction plus Cross Border fee of 0.8% of transaction value |

\* Note: ANZ will neither offer nor renew the ANZ International Access card from 1 April 2020. Existing ANZ International Access cards will be valid until their expiry date.

| <b>ANZ VISA DEBIT CARD FEES<sup>1</sup></b> |                    |
|---|--------------------|
| <b>Card and PIN replacement fees</b>        |                    |
| Card replacement fee                        | \$10.00 per card   |
| PIN replacement fee                         | \$5.00 per request |

| Fee description  | Amount                                 |
|--|--|
| <b>International fees</b>  |  |
| When transactions are performed online or outside the Cook Islands |  |
| ATM withdrawal fee   | \$5.00                                 |
| ATM balance enquiry fee  | \$1.00                                 |
| POS transaction fee <sup>2</sup>                                   | \$1.00                                 |
| Cross-border Transaction fee                                       | 2.50% of the transacted amount in NZD. |

1 Domestic fees depend on the Transaction or Savings account you requested your ANZ Visa Debit Card be linked to. For further information please contact your ANZ branch.

2 For online transactions, we will charge either a domestic or an international POS fee depending on how the retailer you are buying goods or services from processes your online payment.

## STATEMENTS

|                                      |        |
|--------------------------------------|--------|
| Interim issued upon customer request | \$1.00 |
| Repeat statements (per page)         | \$7.50 |

## VOUCHERS

|  |         |
|--|---------|
| Voucher / statement retrieval (hourly rates + photocopy costs) | \$50.00 |
|--|---------|

## CERTIFICATES SUPPLIED

|  |         |
|--|---------|
| Certificate of balance of account                      | \$15.00 |
| Certificate of interest paid or received, each account | \$30.00 |
| Certificates - photocopy/ replacement                  | \$10.00 |
| Audit certificate (per account)                        | \$50.00 |

## STANDING ORDERS (PERIODICAL PAYMENTS)

|   |                |
|---|----------------|
| Non-payment fee (beneficiary own account) | \$15.00        |
| Transfer to other banks                   | \$5.00         |
| Transfer to other overseas banks          | TT fee applies |

| Fee description  | Amount              |
|------------------|---------------------|
| <b>DISKPAY</b>   |                     |
| Diskpay Per line | 10c per transaction |

## MANUAL TRANSFERS

|   |        |
|---|--------|
| Manual transfer to an account within ANZ    | \$3.00 |
| Manual transfer to other banks/institutions | \$7.00 |

## CASH HANDLING FEE

|   |         |
|---|---------|
| Non ANZ Customers - Change supplied (notes and coin)            | \$10.00 |
| ANZ Customers - Change or Wages order supplied (notes and coin) | \$5.00  |
| Cash deposits over \$5,000 (note and coin)                      | \$5.00  |

## INTERNATIONAL FEES & CHARGES

| Fee description             | Amount  |
|-----------------------------|---------|
| <b>REPURCHASE OF DRAFTS</b> |         |
| Repurchase                  | \$15.00 |
| Stop Payment                | \$25.00 |

| <b>TELEGRAPHIC TRANSFER - OUTWARD</b>   |         |
|---|---------|
| Telegraphic Transfers to New Zealand financial institutions                         | \$27.00 |
| Telegraphic Transfers to other overseas financial institutions                      | \$37.00 |
| Telegraphic Transfers to New Zealand financial institutions via Internet banking    | \$18.00 |
| Telegraphic Transfers to other overseas financial institutions via Internet Banking | \$28.00 |
| Bank of South Pacific Cook Islands  | \$15.00 |
| Amendment/Cancellation/Return of Payment  | \$15.00 |
| Enquiry - beneficiary claiming non receipt  | \$15.00 |

| <b>TELEGRAPHIC TRANSFER - INWARD</b>       |         |
|--|---------|
| For credit to an ANZ account               | \$10.00 |
| For credit to a non ANZ account            | \$25.00 |
| Cancellation/return of payment             | \$27.00 |
| Enquiry - beneficiary claiming non receipt | \$15.00 |

## LENDING FEES & CHARGES

| Fee description          | Amount    |
|--------------------------|-----------|
| <b>RETAIL</b>            |           |
| <b>Loan Approval Fee</b> |           |
| Up to \$5,000            | \$250.00  |
| \$5,001 to \$19,999      | \$300.00  |
| \$20,000 to \$49,999     | \$500.00  |
| \$50,000 and over        | Min 1.50% |

| <b>Business Loan Approval Fee</b> |                            |
|-----------------------------------|----------------------------|
| Min of \$500.00                   | 1.50% of Total Loan Amount |

| <b>LINE FEE (CHARGED MONTHLY ON HIGHEST OD LIMIT)</b> |  |
|---|--|
| \$1 to \$5,000  | \$10.00                                  |
| \$5,001 to \$50,000                                   | 2.25% p.a                                |
| \$50,001 plus   | 1.50% p.a                                |
| (pro-rata fee payable in the event of a settlement)   |  |
| Excess Fee (plus penalty interest)                    | Min of \$35 or 1.50% of Overdrawn Amount |

| <b>OVERDRAFT</b>   |               |
|--|---------------|
| Interest calculated on daily balance of the overdrawn amount and charged monthly | Variable Rate |

| Fee description   | Amount   |
|---|----------|
| <b>FULLY DRAWN ADVANCE/HOME LOAN/<br/>PERSONAL LOAN - VARIABLE RATE</b> |          |
| Arrears Fee (payable after 8 days<br>and every 8th day thereafter)      | \$30.00  |
| Annual Review Fee (minimum fee)   | \$100.00 |
| Facility Extension Fee  | 1.50%    |

### **INDEMNITIES, GUARANTEES & BONDS**

Refer to separate Tariff Brochure

### **PROPERTY INSPECTION/VALUATION**

|                                 |         |
|---------------------------------|---------|
| Initial property inspection     | \$50.00 |
| Subsequent property inspections | \$50.00 |

### **SETTLEMENTS**

|                           |          |
|---------------------------|----------|
| Discharge Fee (each item) | \$80.00  |
| Settlement                | \$100.00 |

### **MISCELLANEOUS**

|  |         |
|--|---------|
| Service not covered elsewhere<br>(charged per hour as appropriate) | \$50.00 |
|--|---------|

Note: ANZ reserves the right to vary its Interest Rates, Fees and Charges from time to time

Terms and conditions apply and are available at any ANZ branch or at [anz.com/cookislands](http://anz.com/cookislands). ANZ may change its fees and charges at any time.

If you require further information please contact us at:  
Australia and New Zealand Banking Group Limited, Cook Islands Branch  
P.O. Box 907, Avarua Rarotonga  
Telephone (682) 21 750

ANZ House Maire Nui Drive, Avarua, Rarotonga

