

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES

EFFECTIVE FEBRUARY 2021 - COOK ISLANDS



## FEES & CHARGES

Fee description	Amount
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### ACCESS EVERYDAY ACCOUNT

Number of free electronic transactions	Nil
Electronic transaction fee	\$0.20 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$100.00
Dormant Fee (applies after 12 months of inactivity)	\$7.00

### ACCESS PREMIUM ACCOUNT

Number of free electronic transactions	Unlimited
Number of free staff assisted withdrawals	Unlimited
Account maintenance fee	\$7.00 per month
Minimum opening balance	\$100.00
Dormant Fee (applies after 12 months of inactivity)	\$7.00

### PACIFIC SAVINGS ACCOUNT

Number of free electronic transactions	One
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	Nil



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

Fee description	Amount
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Staff assisted withdrawal	\$3.00 per transaction
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Minimum opening balance	\$50.00
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### PRIORITY CASH MANAGEMENT ACCOUNT

Number of free electronic transactions	Two
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	One
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$500.00

### TERM DEPOSIT BREAK FEE

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

### PERSONAL CHEQUE ACCOUNTS

Minimum opening balance	\$500.00
Base maintenance / ledger fee	\$5.00 per month
Activity fee for cheques presented	\$0.60 per transaction
Number of free electronic transactions	Five
Electronic Transaction Fee	\$0.20 per transaction
Cash cheque over the counter fee	\$3.00 per transaction
Excess fee (plus penalty interest)	\$35.00

Fee description	Amount
<b>BUSINESS CHEQUE ACCOUNTS</b>	
Minimum opening balance	\$1,000.00
Base maintenance / ledger fee	\$3.50 per month
Activity fee for cheques presented	\$0.60 per transaction
Number of free electronic transactions	Five
Electronic Transaction Fee	\$0.20 per transaction
Cash cheque over the counter fee	\$3.00 per transaction
Excess fee (plus penalty interest)	\$35.00

<b>CHEQUE BOOKS</b>	
50 leaves (small)	\$15.00
50 leaves (large)	\$17.00
100 leaves (small)	\$20.00
100 leaves (large)	\$25.00

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

<b>DISHONOUR FEES</b>	
Inward dishonour fee	\$12.00 per cheque
Outward 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 - issuance	Free
Access card - renewal of expired card	Free
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>2</sup></b>	
<b>Standard fee</b>	
Monthly service fee	\$2.50 per card, per month
<b>Card and PIN replacement fees</b>	
Card replacement fee	\$10.00 per card
Emergency card replacement fee	\$15.00 per card
PIN replacement fee	\$5.00 per request
<b>Domestic fees<sup>1</sup></b>	
ATM withdrawal fees	\$0.20 - \$3.00 <sup>1</sup>
POS transaction fees <sup>2</sup>	\$0.20 - \$3.00 <sup>1</sup>

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 Fee is dependent 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
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## 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

## INTERNET BANKING CHARGES

Transfers ANZ to ANZ (between own accounts and 3rd party)	Free
Transfers to other banks within Cook Islands	Free
Telegraphic Transfers	\$18.00
BillPay	Free

## MANUAL TRANSFERS

Manual transfer to an account within ANZ	\$3.00
Manual transfer to other banks/ institutions	\$7.00
Transfer to a bank outside the Cook Islands	TT Fee

## 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
ANZ Fast Deposit banking bags - drop off	Free

## 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
ANZ Bank Credit Cards (NZ only)	\$5.00
Other Bank Credit Cards	\$27.00
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/ PERSONAL LOAN - VARIABLE RATE</b>	
Arrears Fee (payable after 8 days 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 (charged per hour as appropriate)	\$50.00
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Note: ANZ reserves the right to vary its Interest Rates, Fees and Charges from time to time

