

CHANGES TO ANZ FEES AND CHARGES

We're making changes to some of our fees and charges, effective 1 April 2022. We've summarised the changes below.

In the past we've charged an Electronic transaction fee that consisted of EFTPOS fees, Bill Payment fees, Internet Banking transfer fees and ATM withdrawal fees. After 1 April 2022 EFTPOS transactions, Bill Payments and Internet Banking transfers will be free and ATM withdrawal fees will be charged at the time of transaction as set out below.

Access Everyday Account	Current fee NZD	New fee NZD
Monthly account maintenance fee	Free	\$2.00 per month
EFTPOS, Bill Payment and Internet Banking transfer	\$0.20 per transaction	Free
ATM withdrawal (previously grouped with Electronic transaction fee)		\$0.20 per transaction

Pacific Savings Account	Current number of free transactions	New number of free transactions per month
EFTPOS, Bill Payment and Internet Banking transfer	1 per month of either	Unlimited
ATM withdrawal (previously grouped with Electronic transaction fee)		0

Priority Cash Management Account	Current number of free transactions	New number of free transactions per month
EFTPOS, Bill Payment, Internet Banking transfers	Combined total of 2 per month	Unlimited
ATM withdrawal (previously grouped with Electronic transaction fee)		0
Staff assisted withdrawal	1 per month	0

Business and Personal Cheque Account	Current number of free transactions	New number of free transactions per month
EFTPOS, Bill Payment, Internet Banking transfers	Combined total of 5 per month	Unlimited
ATM withdrawals (previously grouped with Electronic transaction fee)		0



Fee description	Current fee NZD	New fee NZD
Visa Debit Card monthly service fee	\$2.50	Free
Visa Debit Card emergency replacement fee*	\$15.00	No longer applicable

*The Visa Debit Card replacement fee (lost, stolen) still applies

An updated copy of our ANZ Fees and Charges Customer Banking Services brochure will be available from 01 April 2022 at anz.com/cookislands