

INTERNATIONAL FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Bank Drafts	
Issuance of Draft	\$15.00
Repurchase of Drafts	
Reissue/Replacement - original item on hand	\$15.00
Stop Payment	\$25.00
Telegraphic Transfer - Outward	
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
Telegraphic Transfer - Inward	
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
Foreign Cheques	
Deposit to an ANZ account (clearance days to apply, min 15 working days)	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00
Sent for collection	\$75.00
Dishonour Fees	\$35.00
Travel Money	
Sale of Foreign Currency	\$2.00
Purchase of Foreign Currency Notes	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00
Purchase of Travellers Cheques	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00

LENDING FEES & CHARGES

FEE DESCRIPTION	AMOUNT
Retail	
Loan Approval Fee:	
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%
Business Loan Approval Fee:	
Min of \$500.00	1.50% of Total Loan Amount
Line Fee (charged monthly on highest OD limit)	
\$1 to \$5,000	\$10.00
\$5,001 to \$50,000	2.25% p.a
\$50,001 plus (pro-rata fee payable in the event of a settlement)	1.50% p.a
Excess Fee (plus penalty interest)	Min of \$35 or 1.50% of Overdrawn Amount
Overdraft	
Interest calculated on daily balance of the overdrawn amount and charged monthly	Variable Rate
Fully Drawn Advance/Home Loan/Personal Loan - Variable Rate	
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

NOTE

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

ANZ FEES & CHARGES

CUSTOMER BANKING SERVICES

EFFECTIVE MAY 2020 - COOK ISLANDS

FEES & CHARGES	
FEE DESCRIPTION	AMOUNT
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
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$50.00
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
Business Cheque accounts	
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

Cheque Books	
50 leaves (small)	\$15.00
50 leaves (large)	\$17.00
100 leaves (small)	\$20.00
100 leaves (large)	\$25.00
Deposit Books	
Deposit book (duplicate) - 200 pages	\$35.00
Deposit book - 60 pages	\$10.00
Dishonour Fees	
Inward dishonour fee	\$12.00 per cheque
Outward dishonour fee	\$50.00 per cheque
Stop Cheque Notice	
Stop cheque payment notice	\$15.00 per notice
Special Answer Fee	
Drawn on our bank	\$15.00 per cheque
Drawn on other banks	\$30.00 per cheque
Bank Cheques	
Issued at customers request	\$15.00
Replacement bank cheque	\$15.00
Repurchase bank cheque	\$15.00
Local & International Access Card*	
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.	
ANZ Visa Debit Card Fees¹	
Standard fee	
Monthly service fee	\$2.50 per card, per month
Card and PIN replacement fees	
Card replacement fee	\$10.00 per card
Emergency card replacement fee	\$15.00 per card
PIN replacement fee	\$5.00 per request
ATM withdrawal fees	ANZ \$0.20 - \$3.00 [^]
ATM balance enquiry fees	ANZ Free [^]
POS transaction fees	ANZ \$0.20 - \$3.00 [^]
International fees	
ATM withdrawal fee	\$5.00
ATM balance enquiry fee	\$1.00
POS transaction fee ²	\$1.00
Cross-border Transaction fee	2.50% of the transacted amount in NZD.

All amounts are in New Zealand Dollars (NZD).

¹ Applicable Savings and/or Transaction product fees and other banks fees and charges may also apply.

² POS refers to point of sale (includes online purchases).

[^] Fee is dependent on the account that the Visa debit card is linked to.

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
Diskpay	
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 or Draft Fee
Foreign Currency Cash & Cheques	
Foreign cash & cheques deposited to an account/cashed, conversion fee	1% of transaction amount, min \$7.50 - max \$50.00
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
ANZ Fast Deposit banking bags - drop off	Free