

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES

EFFECTIVE JUNE 2023 - COOK ISLANDS



FEES & CHARGES

Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
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

ACCESS PREMIUM ACCOUNT	
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.

PACIFIC SAVINGS ACCOUNT	
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 ¹	\$10.00

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



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

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$500.00
ATM withdrawal fee	\$3.00 per transaction
Staff assisted withdrawal fee	\$3.00 per transaction

TERM DEPOSIT	
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
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.

Fee description	Amount
BUSINESS CHEQUE ACCOUNTS	
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

CHEQUE BOOKS	
50 leaves (small)	\$15.00
100 leaves (small)	\$20.00

DEPOSIT BOOKS	
Deposit book (duplicate) - 200 pages	\$35.00
Deposit book - 60 pages	\$10.00

DISHONOUR FEES	
Cheque 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

Fee description	Amount
BANK CHEQUES	
Issued at customers request	\$15.00
Replacement bank cheque	\$15.00
Repurchase bank cheque	\$15.00

LOCAL & INTERNATIONAL ACCESS CARD*	
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	
Card and PIN replacement fees	
Card replacement fee	\$10.00 per card
PIN replacement fee	\$5.00 per request

Fee description	Amount
International fees	
When transactions are performed online or outside the Cook Islands	
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.

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
DISKPAY	
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
REPURCHASE OF DRAFTS	
Repurchase	\$15.00
Stop Payment	\$25.00

TELEGRAPHIC TRANSFER* - OUTWARD	
Telegraphic Transfers at branch	\$32.00
International Transfers via ANZ Internet Banking and the ANZ Pacific App	\$8.00
Cross Border Funds Transfer via ANZ Transactive Global	\$8.00
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

* International Transfers and Cross Border Funds Transfers are other terms we use for Telegraphic Transfers and outward payments to the Bank of South Pacific Cook Islands.

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	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
------------------------------------	--

OVERDRAFT	
Interest calculated on daily balance of the overdrawn amount and charged monthly	Variable Rate

Fee description	Amount
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

Terms and conditions apply and are available at any ANZ branch or at 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

