



Disclosure of Fees and Charges

Customer Banking Services Fiji

Effective 1 December 2025

Fee description	Amount
Access Everyday Account	
Minimum opening balance	\$100.00
Account maintenance fee	\$2.00 per month
ATM withdrawal fee	\$0.40 per transaction
Staff assisted withdrawal fee	\$3.00 per transaction
Access Premium Account	
Minimum opening balance	\$100.00
Account maintenance fee	\$6.00 per month
ATM withdrawal fee	Free
Staff assisted withdrawal fee	Free
Note: This product is no longer available to new customers.	
Pacific Savings Account	
Minimum opening balance	\$100.00
Account maintenance fee	Nil
ATM withdrawal fee	\$3.00 per transaction
Number of free ATM withdrawals ¹	1 per month
Staff assisted withdrawal fee	\$3.00 per transaction
Minimum balance to earn interest ²	\$100.00

- 1 One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.
- 2 Interest is earned when you have a balance of \$100.00 or more.

Fee description	Amount
Priority Cash Management Account	
Minimum opening balance	\$100.00
Account maintenance fee	Nil
ATM withdrawal fee	\$3.00 per transaction
Number of free ATM withdrawals ³	1 per month
Staff assisted withdrawal fee	\$3.00 per transaction

3 One free withdrawal per month from any ANZ or Non-ANZ ATM. Other banks or financial institutions may charge a fee for using their ATM.

Note: This product is no longer available to new customers.

Business Cash Management Account	
Minimum opening balance	\$5,000.00
Account maintenance fee	\$5.00 per month
ATM withdrawal fee	\$0.40 per transaction
Activity fee charged monthly	\$0.40 per transaction
Collection fees on items deposited charged monthly	\$0.40 per transaction



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

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Fee description	Amount
Rural Passbook Savings Account	
Minimum opening balance	\$10.00
Staff assisted withdrawal fee	\$3.00 per transaction

Note: This product is no longer available to new customers.

Rural Everyday Account	
Minimum opening balance	\$10.00
Account maintenance fee	\$3.00 per month

Note: This product is no longer available to new customers.

Term Deposit	
Minimum opening balance	\$3,000.00
Break fee	\$40.00 per request
Maturity withdrawal	
- By transfer to nominated ANZ account	Free
- By bank cheque	\$10.00
Penalty rate for pre-mature withdrawal ⁴	50% off the applicable interest rate at the time of investment

⁴ If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit for the early withdrawal.

Fee description	Amount
Personal Cheque Account	
Minimum opening balance	\$5,000.00
Account maintenance fee	\$5.00 per month
Activity fee charged monthly	\$0.40 per transaction
ATM withdrawal fee	\$0.40 per transaction
Collection fee on items deposited charged monthly	\$0.40 per transaction
Unarranged Overdraft fee	\$15.00
Dishonour fee	\$25.00 per cheque
Stop payment fee	\$10.00 per cheque

Note: This product is no longer available to new customers.

Business Cheque Account	
Minimum opening balance	\$5,000.00
Account maintenance fee	\$5.00 per month
Activity fee charged monthly	\$0.40 per transaction
ATM withdrawal fee	\$0.40 per transaction
Collection fee on items deposited charged monthly	\$0.40 per transaction
Unarranged Overdraft fee	\$15.00
Dishonour fee	\$25.00 per cheque
Stop payment fee	\$10.00 per cheque

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Fee description	Amount
Access Card/International Access Card*	
ATM Mini-Statement	Free
ATM Prepay Mobile Top up transaction	\$0.40 per transaction
Card replacement fee	\$10.00 per card
Domestic fees⁵	
ANZ ATM withdrawal fee ⁶	\$0.40 - \$3.00
BRED ATM withdrawal fee	\$0.50
BSP ATM withdrawal fee	\$0.50
Westpac ATM withdrawal fee	\$1.50
BRED ATM balance enquiry fee	\$0.20
BSP ATM balance enquiry fee	\$0.20
Westpac ATM balance enquiry fee	\$0.60

* 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.

5 Other banks' fees are listed here for comparison purposes only. Such fees are not within ANZ's control. This information is subject to change without notice, may not be accurate and should not be relied upon.

6 ANZ charges ATM withdrawal fees dependent on the transaction or savings account you requested your Access Card/International Access Card to be linked to. For further information refer to the ATM withdrawal fee of your transaction or savings account or contact your ANZ branch.

Fee description	Amount
ANZ Visa Debit Card⁷	
Card replacement fee	\$10.00 per card
ANZ ATM withdrawal fee	\$0.40 - \$3.00 ⁸
International fees When transactions are performed online or outside Fiji	
ATM withdrawal fee	\$8.00 per transaction
ATM balance enquiry fee	\$1.00 per transaction
POS fee ⁷	\$1.00 per transaction
Cross-border transaction fee ^{7,9}	2.5% of the transacted amount in Fijian dollars

7 For online transactions, we may charge an international POS fee depending on how the retailer you are buying goods or services from processes your online payment.

8 ANZ charges ATM withdrawal fees dependent on the transaction or savings account you requested your ANZ Visa Debit Card to be linked to. For further information refer to the ATM withdrawal fee of your transaction or savings account or contact your ANZ branch.

9 The Cross-border transaction fee is combined with the POS fee into a single 'Overseas POS fee' on statements.

Signature Priority Banking

Qualifying Criteria	Total combined ANZ deposit and lending funds of FJD\$350,000 ¹⁰
Telegraphic Transfer	No fees charged on outward telegraphic transfers

10 Reviewed annually.

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Fee description	Amount
Deposit Books	
Deposit book fee	
- 50 leaf book	\$10.00
- 3 x 50 leaf books	\$25.00
- 100 leaf book	\$25.00
Bank Cheques	
Issuance	\$10.00
Replacement	\$20.00
Repurchase of bank cheque	\$15.00
Special Answer Fees	
- Cheques drawn on other banks	\$25.00 per cheque
- Cheques drawn on our banks	\$15.00 per cheque
Stop Cheque Notice	
- Stop cheque payment notice	\$10.00 per notice
Unarranged Overdraft Fee on Cheque Accounts	
- Charged on unarranged excesses on the day the excess occurs	\$15.00
Printing	
Printing fee	\$5.00 per page
Fiji Clear	
Up to \$100.00	\$2.00
\$101.00 to \$1,000.00	\$5.00
\$1,001.00 to \$10,000.00	\$10.00
\$10,001.00 and over	\$15.00
Diskpay	
Wage/salary & creditor payment	\$0.20 per item (min \$2.00)
Direct debit schedules (ANZ Customers)	N/A
Payment to other bank accounts	\$10.00 per bank

Fee description	Amount
Certificates Supplied	
Certificate of balance of account, each account	\$10.00
Certificate of interest paid or received, each account	\$10.00
Comprehensive certificate supplied for audit purposes, bill holdings, goods shipped, deeds and documents held etc, each certificate	\$40.00
Change Supplied	
ANZ customers	Free
Non ANZ customers	
- Each standard bag or roll	\$2.00 per bag or roll (max \$200.00 of change)
Vouchers	
Production of paid cheques and/or deposit slips	\$5.00 per item
Periodical Transfer Payments	
Transfer to loan account for repayment (same bank)	Free
Transfer to an account within ANZ	\$0.40 per transaction item
Transfer to accounts of other Banks/Institutions	\$3.00 per transaction item
Sweep fees	\$2.00
Transfers	
Manual transfers within ANZ	\$5.00 per transfer

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Fee description	Amount
Cash Handling	
Charged per account on the cumulative cash deposits processed to that account during a Banking Business Day	0.15% of the full cash amount deposited if total amount exceeds \$15,000.00

This fee will be charged to your account where the cash was deposited at the end of the day.

Telegraphic Transfers	
Cross Currency Telegraphic Transfer Charge	\$25.00 per transfer
Same Currency Telegraphic Transfer Charge	0.25% of the currency amount (min FJD 30.00 max FJD 130.00)

Business Electronic Channels	
Business Internet Banking:	
- Internal transfer fee (ANZ to ANZ)	Free
- External transfer fee (other banks)	Free
Payroll	
Bill Pay fee	Free

ANZ Transactive – Fiji	
Payments to ANZ Beneficiaries [BKT]	\$0.20
Payments to non-ANZ Beneficiaries [ACH]	\$0.20
Payments to Non-ANZ Beneficiaries via Fiji Clear [RTGS]	
- Up to \$100	\$2.00
- \$101 - \$1,000	\$5.00
- \$1,001 - \$10,000	\$10.00
- \$10,001 and over	\$15.00

Fee description	Amount
ANZ Transactive – Fiji	
Bank Cheques	
- FJD Bank Cheque	\$10.00
International Payments	
Cross Border Funds Transfers [CBFT]	Refer to standard ANZ fees and charges in the ANZ International Services Fees and Charges brochure
Account Services	
Transfer between linked accounts	\$0.20
Account statement information fee via ANZ Transactive (Balance and Transaction Reporting)	Waived
Documentary Trade Finance	
Standard ANZ Trade fees and charges apply on all instruments	
Channel charges	
ANZ Transactive establishment fee	Waived
ANZ Transactive client training fee	Waived
ANZ Transactive bulk-payment file configuration testing	Waived
ANZ Transactive security devices	First 5 complimentary, \$25 per Device thereafter

ANZ File Converter	
- Set up fee (initial)	\$1,000.00
ANZ File Active	
- Set up fee (initial)	\$5,000.00
- Monthly maintenance fee	\$100.00