

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES

EFFECTIVE NOVEMBER 2021 - SAMOA



CUSTOMER SERVICE

Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$50.00
Monthly account maintenance fee	\$2.50 per month
ATM withdrawal fee	\$0.25 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$50.00
Monthly account maintenance fee	\$12.00 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	\$50.00
ATM withdrawal fee	\$5.00 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction
Minimum deposit per month to be eligible for bonus interest ¹	\$50.00

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 Samoa.

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$5.00 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

TERM DEPOSIT	
Minimum opening balance	\$500.00
Term Deposit early withdrawal interest charge	1.5%
Term Deposit early withdrawal administration fee	\$25.00

BUSINESS AND PERSONAL CHEQUE ACCOUNTS	
Minimum opening balance	\$500.00
Monthly Account maintenance fee	\$5.00
Number of free staff assisted transactions	Eight per month
Activity fee	\$0.15 per additional staff assisted transaction
ATM withdrawal fee	\$0.50 per transaction
Unarranged overdraft fee	Daily charge of 1.5% of the excess; minimum \$45.00

Note: The Personal Cheque Account is no longer available to new customers.

CHEQUE BOOKS	
50 leaves	\$35.00
100 leaves	\$70.00
200 leaves	\$140.00

Fee description	Amount
DEPOSIT BOOKS	
Deposit book fee (duplicate book)	\$3.00
Deposit book fee (large)	\$15.00
Deposit book fee (small)	\$3.00
Deposit book fee (triplicate book)	\$15.00

DISHONOUR FEES	
Cheque dishonour fee	\$30.00 per cheque

STOP CHEQUE NOTICE	
Stop Payment Fee (Set up)	\$5.00
Stop Cheque Notice	\$5.00 per cheque
Stop Payment Notice	\$5.00 per cheque

SPECIAL ANSWER FEE	
Drawn on our bank	\$20.00 per cheque
Drawn on other banks	\$20.00 per cheque

BANK CHEQUES	
Issued at customers request	\$10.00
Replacement bank cheque	\$10.00
Repurchase bank cheque	\$20.00

ANZ LOCAL ACCESS CARDS	
Access card replacement fee	\$5.00 per card
Replacement PIN fee	\$5.00 per request

INTERNATIONAL ACCESS CARDS*	
International ATM withdrawals	\$10.00 per transaction
International ATM balance enquiry	\$4.00

* 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.

Fee description	Amount
VISA DEBIT CARD¹	
Card and PIN replacement fees	
Card replacement fee	\$20.00 per card
PIN replacement fee	\$10.00 per request
International fees	
When transactions are performed online or outside Samoa	
ATM withdrawal fee	\$10.00 per transaction
POS transaction fee ²	\$1.00 per transaction
Cross-border transaction fee	2.50% of the transacted amount in WST

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.

INTERNATIONAL FEES & CHARGES	
Cover swap (inward)	\$30.00 of currency plus communication cost
Reissue / repurchase of outward payment	\$60.00
Stop Payments - drafts (outward)	\$60.00 of currency plus international bank fees and charges
Cover swap (outward)	\$30.00 of currency
Fax request for international funds transfer	\$30.00

Fee description	Amount
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SALARY PAYMENTS

Direct debit schedules to ANZ customers by Disk-pay	\$0.20 per transaction
Payment from list	\$1.00 per transaction
Payment to other banks	\$10.00 per list

BANK DRAFTS (FOREIGN CURRENCY ONLY)

Repurchase of Drafts	\$20.00
Stop Payment	\$20.00

TELEGRAPHIC TRANSFER

Telegraphic Transfer TT's	\$30.00
Inward TT's	\$13.00
Inward TT's other banks	\$25.00

FOREIGN CURRENCY FEES

Foreign Cheques	\$5.00 plus \$0.50 stamp duty
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CERTIFICATES SUPPLIED

Certificate of balance of account	\$50.00
Certificate of interest paid or received	\$50.00
Certificates - Photocopy/ replacement	\$50.00
Certificates Supplied (Audit - confirmation)	\$50.00
Confirmation of Balance on behalf of customer	\$20.00
Opinion Fee (Outward)	\$20.00

Fee description	Amount
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LETTERS OF CREDIT

Letter of Credit (LC)	0.50% Tala amount Min. \$30.00 plus communication cost (establishment fee)
Standby Letter of Credit	1.50% and 1.0% charged 3 months, 6 months, 12 months
Increase of Amounts	\$20.00 plus Telex Cost \$40.00
Swift Charges	Pacific countries - WST\$40.00 NZ & Australia - WST\$50.00 US and other countries - WST\$60.00
Amendments	\$20.00 plus Telex cost \$40.00
Reimbursement fee	\$125.00
Discrepancies	\$100.00
Indemnity	\$50.50

Fee description	Amount
OVERSEAS COLLECTION INWARD	
Sight draft / Term draft	0.30% Tala equivalent \$30.00 bank document received. 0.375% documents received by supplier
Dishonor/Representation/ Extension of Term	\$25.00
Air Mail Postage (AMP)	\$0.50 stamp duty
Cheque sent for collection basis fee:	0.375% of the actual cheque amount Courier Pacific - WST \$70.00 Courier USA and other countries - WST \$80.00
Late / Overdue payments	\$20.00 Sight draft \$30.00 Term draft
Swift Cost	Pacific countries - WST \$40.00 NZ & Australia - WST \$50.00 US and other countries : WST\$60.00
Indemnity	\$50.50 NZ & Australia - WST \$50.00

Fee description	Amount
FATING	
After Advice	\$20.00
Late payment fee	\$20.00
Sight term	\$30.00
Issuing Shipping Guarantee	Overseas Collection Inward (OCI) - \$50.00 L/C - \$0.50
Outstanding Shipping Guarantee	1.0% OCI amount per month for not returning
Faxing (correspondence)	\$20.00

INWARD DOCUMENTARY CREDITS

Postage	\$0.50
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FOREIGN CURRENCY ACCOUNT

Quarterly fee	USD \$20.00 NZD \$30.00 AUD \$25.00
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Cash Lodgement	1.0% value of deposit
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Foreign Cheque	1.0% value of cheque
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STANDING ORDERS (PERIODICAL PAYMENTS)

Transfer to an account within ANZ	\$0.50
Transfer to ANZ loan account	\$0.50
Transfer to other banks	\$5.00
Transfer via telegraphic transfer	\$30.00
Non-payment fee	\$7.50

Fee description	Amount
MANUAL TRANSFERS	
Manual transfer to an account within ANZ	\$5.00
Manual transfer to other banks/ institutions	\$10.00

STATEMENTS	
Computer Printout	\$2.00 per page
Interim issued upon customer request	\$2.00 per page
Repeat statements (each additional copy)	\$2.00 per page
Special request for issue of statement (on a daily, weekly, fortnightly, monthly, etc basis)	\$2.00 per page
Special request to look up specified entries	\$35.00 per hour

VOUCHERS	
Voucher Retrieval	\$35.00 per hour
Photocopy of retrieved vouchers/ instructions (per item)	\$2.00 per page

CASH HANDLING FEES	
Change Supplied - Non ANZ Customers	\$5.00 minimum \$25.00 maximum
Cash Handling Fee - \$5,000 or less	\$5.00 minimum \$25.00 maximum
Cash Handling Fee - Money Transfer Companies	\$20.00
Cash Handling Fee - Notes & Coins Service Fee	\$20.00
Cash Handling Fee - Poorly arranged lodgements	\$5.00 minimum \$25.00 maximum

Fee description	Amount
SAFE CUSTODY FEES	
Safe custody fee	\$100.00 per annum
Fee per visit	\$10.00

SEARCH FEES	
Search fee	\$35.00 per hour
Surrender of paid cheque	\$1.50 plus search fee

OTHER FEES	
Fax Messages	\$20.00
Telephone Call/Facsimile Overseas	\$20.00 per request
Back up Tapes Storage	\$300.00 per month
Over the counter fee for staff assisted cheque en-cashment for non ANZ customers	\$5.00 per cheque

LENDING FEES & CHARGES

Fee description	Amount
LINE FEE	
Overdraft (OD) line fees	0.125% per month on limit or OD balance whichever is higher minimum \$15.00
OD excess fee	1.5% on excess balance minimum \$45.00

LOAN APPROVAL FEES

Home loan	1.5% on app.amt minimum \$300.00
Personal loan	1.5% on app.amt minimum \$150.00
Business loan	1.5% on app.amt minimum \$375.00
Small loan	1.5% on app.amt minimum \$80.00
Overdraft	1.5% on app.amt minimum \$150.00

LATE PAYMENT FEE

Arrears Fee (payable after 7 days)	\$10.00
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ANNUAL REVIEW FEE

Business Account	\$100.00
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LOAN RESTRUCTURE FEE

Amendment to existing loan terms	1% of loan balance minimum \$100.00
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Fee description	Amount
GUARANTEES	
Performance bond, IATA, Indemnity, Custom etc	2% of original amount and 1% every 6 months thereafter

OTHER FEES

Serving demand	\$20.00
Unpaid transfer to account of third party	\$7.50
Information Service fee (credit check)	\$20.00

PROPERTY INSPECTION/ VALUATION

REFER VALUER

Based on quotation from valuer on the ANZ panel

SETTLEMENTS

Payment of money on receipt of documents	Not applicable
Surrendering documents	Not applicable

SECURITY DOCUMENTATION FEE

Handling fees	Refer lawyer
Lodgement fee	Refer lawyer
Re-lodgement fee	Refer lawyer

Fee description	Amount
LODGEMENT FOR REGISTRATION OF BILL	
Original registration with no intention to register	Refer lawyer
Re-registration of Bill of Sale	Refer lawyer
Discharge fee under bank seal	\$300.00
Bank discharge fee	\$50.00

SEARCHES OF GOVERNMENT RECORDS	
Titles office	\$5.00 per search
Companies office	\$5.00 per search
National court	Not applicable
Photocopy fee per page	\$5.00 per page

Terms and conditions apply and are available at any ANZ branch or at anz.com/samoa. ANZ may change its fees and charges at any time.

If you require further information please contact us at:

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ANZ Bank (Samoa) Limited, Beach Road,

P.O. Box L1855, Apia, Samoa.

Telephone (685) 69999

Apia Main Branch, Beach Road, Upolu, Samoa.

