

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES

EFFECTIVE NOVEMBER 2020 - SAMOA



CUSTOMER SERVICE

Fee description	Amount
NO INTEREST	
Access Everyday Account (Pay As You Go)	
Number of free electronic transactions	Nil
Electronic transaction fee	\$0.50 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Minimum monthly average balance	Not Applicable
Minimum balance fee	Not Applicable
Minimum opening balance	\$50
Access Premium Account (Freedom Account)	
Number of free electronic transactions	Unlimited
Number of free staff assisted withdrawals	Unlimited
Account maintenance fee	\$12.00 per month
Minimum monthly average balance	Not Applicable
Minimum balance fee	Not Applicable
Minimum opening balance	\$50

Fee description	Amount
INTEREST BEARING ACCOUNT	
Pacific Savings Account	
Number of free electronic transactions	One
Electronic transaction fee	\$5.00 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$5.00 per transaction
Minimum opening balance	Not Applicable
Minimum monthly deposit	\$50.00
Priority Cash Management Account	
Number of free electronic transactions	Two per month
Electronic transaction fee	\$5.00 per transaction
Number of free staff assisted withdrawals	One
Staff assisted withdrawal	\$5.00 per transaction
Minimum opening balance	Not Applicable
TERM DEPOSIT	
Term Deposit early withdrawal interest charge	1.5%
Term Deposit early withdrawal administration fee	\$25.00
Minimum opening balance	\$500.00



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

Fee description	Amount
BUSINESS & PERSONAL CHEQUE ACCOUNT	
Account Maintenance fee	\$5.00 per month
Number of free transactions	Eight per month
Activity Fee	\$0.15 per transaction
Unarranged Overdraft Fee	Daily charge of 1.5% of the excess; minimum \$45
Minimum Opening balance	\$500.00

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

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	
Inward dishonour fee (payee)	\$10.00 per cheque
	\$30.00 per cheque
	\$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

Fee description	Amount
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	
International ATM withdrawals	\$10.00 per transaction
International ATM balance enquiry	\$4.00 per transaction
Replacement PIN fee	\$5.00 per request
Access card issuance	Free
Access card replacement fee	\$5.00 per card

INTERNATIONAL ACCESS CARDS*	
Local ATM Charge for withdrawals on non-ANZ branded card customers	\$15.00 per transaction
Local ATM Charge for withdrawals on ANZ branded card customers	Free

* 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 CARD²	
Monthly service fee	\$5.00 per card, per month
Card and PIN replacement fees	
Card replacement fee	\$20.00 per card
Emergency card replacement fee	\$30.00 per card
PIN replacement fee	\$10.00 per request
Domestic fees¹	
ATM withdrawal fees	\$0.50 - \$5.00 ¹
POS transaction fees ²	\$0.50 - \$5.00 ¹
International fees	
When transactions are performed online or outside Samoa	
ATM withdrawal fee	\$10.00
ATM balance enquiry fee	\$1.00
POS transaction fee ²	\$1.00
Cross-border transaction fee	2.50% of the transacted amount in WST

- 1 Fee is dependent 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
Purchase of travellers cheques	\$5.00 of currency per transaction
Sale of travellers' cheque	1.0% commission or \$10.00 minimum
Reissue / repurchase of outward payment	\$60.00

Fee description	Amount
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

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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Fee description	Amount
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
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
Cash Lodgement	1.0% value of deposit
Foreign Cheque	1.0% value of cheque

STANDING ORDERS (PERIODICAL PAYMENTS)

Establishment / maintenance fee	Free
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

INTERNET BANKING FEES

Personal Banking

Internal Transfers	Free
External Transfers (Other Banks)	Free

Business Banking

Internal Transfers	Free
External Transfers (Other Banks)	Free
Cross currency transfer	\$5.00 of foreign currency
Internet Banking - Payroll to other Banks	\$10.00 per list
Internet Banking - Payroll within ANZ	Free

STATEMENTS

Issued when full	Free
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

Fee description	Amount
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

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	
Credit Card - Cash Advance Fee	\$7.50
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
Personal loan	1.5% on app.amt minimum \$150
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	\$10.00
Arrears Fee (payable after 7 days)	

ANNUAL REVIEW FEE	
Business Account	\$100.00
Personal Account	\$50.00

LOAN RESTRUCTURE FEE	1% of balance
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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

