

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES

EFFECTIVE JUNE 2023 - SAMOA



## CUSTOMER SERVICE

Fee description	Amount
<b>ACCESS EVERYDAY ACCOUNT</b>	
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

<b>ACCESS PREMIUM ACCOUNT</b>	
Minimum opening balance	\$50.00
Monthly account maintenance fee	\$12.00 per month
ATM withdrawal fee	Free
Staff assisted withdrawal fee	Free
<b>Note: This product is no longer available to new customers.</b>	

<b>PACIFIC SAVINGS ACCOUNT</b>	
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 <sup>1</sup>	\$50.00
<b>1 Bonus interest will apply once there is a minimum deposit and there is no withdrawal within the month.</b>	



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

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

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

<b>BUSINESS AND PERSONAL CHEQUE ACCOUNTS</b>	
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.**

<b>CHEQUE BOOKS</b>	
50 leaves	\$35.00
100 leaves	\$70.00
200 leaves	\$140.00

Fee description	Amount
<b>DEPOSIT BOOKS</b>	
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

<b>DISHONOUR FEES</b>	
Cheque dishonour fee	\$30.00 per cheque

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

<b>SPECIAL ANSWER FEE</b>	
Drawn on our bank	\$20.00 per cheque
Drawn on other banks	\$20.00 per cheque

<b>BANK CHEQUES</b>	
Issued at customers request	\$10.00
Replacement bank cheque	\$10.00
Repurchase bank cheque	\$20.00

<b>ANZ LOCAL ACCESS CARDS</b>	
Access card replacement fee	\$5.00 per card
Replacement PIN fee	\$5.00 per request

<b>INTERNATIONAL ACCESS CARDS*</b>	
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
<b>VISA DEBIT CARD<sup>1</sup></b>	
<b>Card and PIN replacement fees</b>	
Card replacement fee	\$20.00 per card
PIN replacement fee	\$10.00 per request
<b>International fees</b>	
When transactions are performed online or outside Samoa	
ATM withdrawal fee	\$10.00 per transaction
POS transaction fee <sup>2</sup>	\$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.

<b>INTERNATIONAL FEES &amp; CHARGES</b>	
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
<b>SALARY PAYMENTS</b>	
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

<b>BANK DRAFTS (FOREIGN CURRENCY ONLY)</b>	
Repurchase of Drafts	\$20.00
Stop Payment	\$20.00

<b>TELEGRAPHIC TRANSFER*</b>	
Telegraphic Transfer at branch	\$60.00
International Transfer via ANZ Internet Banking or the ANZ Pacific App	\$16.00
Cross Border Funds Transfer on ANZ Transactive Global	\$16.00
Inward TT's	\$13.00
Inward TT's other banks	\$25.00

<b>FOREIGN CURRENCY FEES</b>	
Foreign Cheques	\$5.00 plus \$0.50 stamp duty

<b>CERTIFICATES SUPPLIED</b>	
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
<b>LETTERS OF CREDIT</b>	
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

\* 'Telegraphic Transfer', 'International Transfer' and 'Cross Border Funds Transfer' are other terms we use to refer to Telegraphic Transfer TT's.

Fee description	Amount
<b>OVERSEAS COLLECTION INWARD</b>	
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
<b>FATING</b>	
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
<b>MANUAL TRANSFERS</b>	
Manual transfer to an account within ANZ	\$5.00
Manual transfer to other banks/ institutions	\$10.00

<b>STATEMENTS</b>	
Computer Printout	\$2.00 per page
Interim issued upon customer request	\$2.00 per page request
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

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

<b>CASH HANDLING FEES</b>	
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
<b>SAFE CUSTODY FEES</b>	
Safe custody fee	\$100.00 per annum
Fee per visit	\$10.00

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

<b>OTHER FEES</b>	
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
<b>LINE FEE</b>	
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
<b>GUARANTEES</b>	
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
<b>LODGEMENT FOR REGISTRATION OF BILL</b>	
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

<b>SEARCHES OF GOVERNMENT RECORDS</b>	
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](http://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.



