

DISCLOSURE OF FEES AND CHARGES

CUSTOMER BANKING SERVICES
FEES & CHARGES

EFFECTIVE JULY 2022
- TONGA



Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$100.00
Monthly account maintenance fee	\$2.50 per month
ATM withdrawal fee	\$0.50 per transaction
Staff assisted withdrawal fee	\$3.00 per transaction

ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$100.00
Monthly account maintenance fee	\$10.00 per month
ATM withdrawal fee	Free
Staff assisted withdrawal fee	Free

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

PACIFIC SAVINGS	
Minimum opening balance	\$100.00
Minimum balance required to be eligible for bonus interest ¹	\$50.00
ATM withdrawal fee	\$3.00 per transaction
Staff assisted withdrawal fee	\$3.00 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.

PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$100.00
ATM withdrawal fee	\$3.00 per transaction
Staff assisted withdrawal fee	\$3.00 per transaction

All references to:

(a) '\$' are to the lawful currency of Tonga; and

(b) 'FCY' are to the currency of the relevant account, instrument or product.

Fee description	Amount
TERM DEPOSIT	
Minimum opening balance	\$1,000.00
Break fee	\$100.00
Interest penalty for early withdrawal	2.00% off agreed interest rate

PERSONAL CHEQUE ACCOUNT	
Minimum opening balance	\$500.00
Monthly account maintenance fee	\$10.00 per month
ATM withdrawal fee	\$0.30 per transaction
Cheque transaction fee	\$0.20 per transaction
Number of free cheque transactions	40 per month
Staff assisted withdrawal fee	\$3.00 per transaction
Unarranged overdraft fee	Min \$15.00, max \$100.00 per day

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

BUSINESS CHEQUE ACCOUNT	
Minimum opening balance	\$500.00
Monthly account maintenance fee	\$10.00 per month
ATM withdrawal fee	\$0.30 per transaction
Cheque transaction fee	\$0.20 per transaction
Number of free cheque transactions	40 per month
Staff assisted withdrawal fee	\$3.00 per transaction
Unarranged overdraft fee	Min \$15.00, max \$100.00 per day

Fee description	Amount
DEPOSIT BOOKS	

Small deposit book fee	\$5.00 per book
Large deposit book fee	\$30.00 per book

DISHONOUR FEE

Cheque dishonour fee	\$30.00 per cheque
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STOP CHEQUE NOTICE

Stop payment fee	\$10.00 per cheque
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SPECIAL ANSWER FEE

Drawn on ANZ	\$30.00 per cheque
Drawn on other banks	\$30.00 per cheque

BANK CHEQUES

Issued at customer request	\$7.00 per cheque
Replacement bank cheque	\$10.00 per cheque
Repurchase bank cheque	\$10.00 per cheque

LOCAL ACCESS CARD

Access card replacement fee	Free
PIN replacement fee	Free

Fee description	Amount
INTERNATIONAL ACCESS CARD*	

Access card replacement fee	Free
PIN replacement fee	Free
International ATM withdrawals including EFTPOS transactions	\$10.00 per transaction
International ATM balance enquiry	\$3.00 per enquiry

***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.

VISA DEBIT CARD¹

Card and PIN replacement fees

Card replacement fee	\$20.00 per card
PIN replacement fee	\$8.00 per request

International fees

When transactions are performed online or outside Tonga

ATM withdrawal fee	\$8.00 per transaction
ATM balance enquiry fee	\$2.00 per enquiry
POS transaction fee ²	\$2.00 per transaction
Cross-border transaction fee	2.50% of the transacted amount in TOP

¹ Domestic fees depend on the Transaction or Savings account you requested your ANZ Visa Debit Card to 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.

Fee description	Amount
CERTIFICATES SUPPLIED	
Certificate of account balance	\$10.00 per request
Certificate of interest paid/received	\$10.00 per request
Certificate photocopy/replacement	\$10.00 per request
Certificate of Audit	\$50.00 per request

STANDING ORDERS	
Set up fee for standing order	\$5.00 per standing order
Payment by bank cheque to other bank account	\$10.00 per standing order
Non-payment fee to ANZ account	\$10.00 per standing order
Non-payment fee to other bank account	\$15.00 per standing order

PAYMENTS FROM LISTS - MANUAL TRANSFERS	
Manual transfers to other banks/institutions	\$10.00 per transaction
Manual transfers to an account within ANZ	\$5.00 per transaction

STATEMENTS	
Statement issued when full	\$1.00 per page
Interim statement issued upon customer request	\$1.00 per page

Fee description	Amount
EFTPOS TERMINALS	
Merchant service fee	
Local ANZ Access Cards and Visa Debit Cards	\$0.30 per transaction
Overseas Cards (Credit/Debit)	4.00% of the transacted amount in TOP per transaction

CHANGE SUPPLIED	
Non-ANZ Customers	\$5.00 per \$100.00

PHOTOCOPYING	
Photocopying	\$2.00 per page

VOUCHER RETRIEVAL	
Voucher retrieval	\$10.00 per item

OVERNIGHT SAFE DEPOSIT	
After hour deposits via the night safe facility	\$30.00 monthly

CASH HANDLING FEES	
ANZ Customers (may apply)	Up to 0.15% of volume of transaction
Non-ANZ Customers – each standard bag/roll	\$1.00 per every \$100.00 with \$5.00 minimum and \$100.00 maximum

INTERNATIONAL FEES AND CHARGES

Fee description	Amount
FOREIGN CURRENCY NOTES	
Buy/sell – bank customer (ANZ Customers)	Free if exchanged to TOP and credited to account
	3.00% of amount if deposit to Foreign Currency Account

FOREIGN CURRENCY ACCOUNTS	
Staff assisted withdrawal fee	\$20.00 (of account currency) per transaction

REPURCHASE OF DRAFTS	
Original Item on Hand	FCY25.00, TOP30.00 per draft
Original Item not on Hand	FCY25.00, TOP30.00 per draft
Placing a Stop Payment on Lost/Stolen Item	FCY25.00, TOP30.00 per draft

Documentary Items	
Airmail Postage	\$35.00 per occasion

TELEGRAPHIC TRANSFER	
Telegraphic transfers	\$20.00 per transaction from TOP account \$20.00 per transaction in the account currency from foreign currency account JPY50.00 per transaction from JPY foreign currency account
Inward telegraphic transfers	\$15.00 per transaction FCY15.00 per transaction
Interbank payment	\$10.00 per transaction

Fee description	Amount
DOCUMENTARY CREDITS INWARD (EXPORT CREDITS)	
Advising Credits	\$50.00 per occasion
Negotiated by other bank	
Document Handling fee	0.35% (min \$100.00)
Without recourse to the drawer (where the credit specifically so provides, or the customer so requests and the bank agrees)	Per Application fee (min \$50.00)
Confirmation of Credits	Per Application fee (min \$50.00)
Acting as paying or reimbursing bank	\$100.00

DOCUMENTARY CREDITS OUTWARD (IMPORT CREDITS)	
Issuing Charges	0.50% (min \$50.00) a maximum expiry of up to 6 months
Usance	\$35.00
Revolving Credits	On application
Deferred Payment Credits	\$50.00
Amendments	
Basic	\$85.00 per occurrence
Extension of Expiry Date beyond 6 months from date of issuance	0.50% (min \$50.00) per six months
Increase in amount	As for new credit
Authorisation of Irregular Drawings	0.375% (min \$30.00)
Authorisation of any other discrepancies	0.125% (min \$85.00) per month

Fee description	Amount
IMPORT & EXPORT FINANCE FACILITY	

Processing Fee	Refer Trade Finance Loan fee
Clean bills/cheques received for collection	Refer Trade Finance Loan fee

DISHONOURS

Clean Bills and Cheques	FCY25.00, TOP30.00 per occasion
Documentary Items	0.375%, min \$30.00 per occasion
Noting and Protesting a Bill	min \$15.00 plus any notary cost and taxes if applicable per occasion
Storing and Insuring Goods	min \$15.00 plus any notary cost and taxes if applicable per occasion
Representation of dishonour item – documentary item	\$50.00 per occasion
Withdraw accepted bill	\$50.00 per occasion
Delivery Order	\$30.00 per occasion

Fee description	Amount
BILLS INWARD	

Collection of Documentary Bills	
Collection received from overseas banks /branches/direct from drawers	0.375%, min \$30.00 per occasion
Additional charges – airmail postage	\$35.00
Airmail postage	As per destination
Swift	
Long	\$35.00
Short	\$30.00
Drafts and cheques on collection basis	0.125%, min \$30.00 per occasion

SHIPPING GUARANTEES

Establishment	1.50% (min \$300.00)
Half year charge	
• First half year	1.50% (min \$300.00)
• Second half year	1.50% (min \$300.00)
• Third and subsequent half year charge	1.50% (min \$300.00)

Fee description	Amount
OVERSEAS BILLS DISCOUNTED	
Foreign Currency Accounts	
Maintenance	FCY10.00 monthly
Repeat Statement	\$1.00 per page
Withdrawal	FCY20.00 per transaction
Term Deposit Prepayment	FCY100.00
Outward Telegraphic Transfer	FCY20.00, JPY – equivalent of TOP50.00 per transaction
Inward Telegraphic Transfer	FCY15.00
Issuance of Draft	FCY10.00

Fee description	Amount
GUARANTEES/STANDBY LETTER OF CREDIT	
Inwards	
Advising	\$50.00 per occasion
Amendment	\$50.00 per occasion
Negotiation	0.35% (min\$100.00) per occasion
Confirmation	on application (min\$50.00) per occasion
Courier fee	as per destination per occasion
SWIFT advice Long	\$35.00 per occasion
Short	\$30.00 per occasion
Outwards	
Issuance	on application per occasion
Confirmation	on application (min\$50.00) per occasion
SWIFT advice Long	\$35.00 per occasion
Short	\$30.00 per occasion
Amendment – basic	\$50.00 per occasion
Amendment – increase in amount	as per new credit per occasion
Amendment SWIFT advice Long	\$35.00 per occasion
Short	\$30.00 per occasion

Fee description	Amount
SHIPPING GUARANTEE/AIRWAY BILL RELEASE	
Shipping Guarantee	1.50% (min \$30.00) six monthly
Airway Bill Release	on application per occasion

LENDING FEES AND CHARGES

Fee description	Amount
BUSINESS LOAN	
Term Loan	
Loan Establishment Fee (Loan Approval Fee)	1.20% min \$300.00
Early Settlement	
Refinance	\$500.00
Overdraft	
Loan Establishment Fee (Loan Approval Fee)	
<\$500	\$100.00
\$500 < \$5,000	\$300.00
\$5,000 < \$20,000	\$500.00
\$20,000 < \$50,000	\$1,000.00
\$50,000+	1.20%
Search fee	\$50.00
Documentation handling	Up to \$200.00
Line Fees	
<\$5,000	\$20.00 monthly
\$5,000 <\$20,000	\$50.00 monthly
\$20,000+	0.08% monthly

Fee description	Amount
HOUSING LOAN	
Loan Establishment Fee (Loan Approval Fee)	1.20% min \$300.00
Housing Loan certificate	\$10.00
Early settlement	
Refinance	\$500.00

PERSONAL LOAN	
Loan Establishment Fee (Loan Approval Fee)	
<\$500	\$100.00
\$500 < \$5,000	\$300.00
\$5,000 < \$20,000	\$500.00
\$20,000 < \$50,000	\$1,000.00
\$50,000+	1.20%
Early settlement	
Refinance	\$500.00

Fee description	Amount
TRADE FINANCE LOAN	
Guarantees	
Loan Establishment Fee (Loan Approval Fee)	1.50%
Loan Administration Fee	1.50% min \$300.00 6 monthly
Letters of Credit (Documentary LC, Standard LC)	
Establishment Fee	1.50%
Loan Establishment Fee (Loan Approval Fee)	
	1.00% min \$500.00
i. Outward LC	
ii. Inward LC – if customers or own bank customers	
iii. Bank Guarantee	
Loan Administration Fee	1.00% min \$500.00 6 monthly
Trade Loan	
Loan Establishment Fee (Loan Approval Fee)	1.50%
Loan Administration Fee	\$250.00 per transaction
Amendment	\$50.00
Roll Over	\$50.00

Fee description	Amount
OTHER LOAN FEES	
Search Fee	\$50.00
Searches of titles, firms, companies, bills of sale, crop lien etc.	\$10.00
Document Handling fee	Up to \$200.00
Late/Loan Arrears Fee	\$50.00 per default
Property inspection fee	\$50.00
Inspection – construction	\$50.00
Repayment suspension	\$100.00
Insurance handling	\$50.00
Holding Fee (Commitment fee) Progressive drawn loan not fully drawn down within 9 months from date of acceptance of the Letter of Offer (fee is collected when draw is made based on amount drawn up to that time)	0.25% fee monthly

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

If you require further information please contact us at:
ANZ Banking Group Limited, Tonga Branch,
Taufa'ahau Road,
Nuku'alofa, Tonga.

If you would like more information, please feel free to:



Call us on +676 20 500



Talk to one of our staff at any branch



Visit our website anz.com/tonga