

CHANGES TO ANZ FEES AND CHARGES

We're making changes to some of our fees and charges, effective 1 July 2022. We've summarised the changes below.

In the past we've charged an Electronic transaction fee or a Transaction fee that consisted of EFTPOS fees, Bill Payment fees, Internet Banking transfer fees and ATM withdrawal fees. After 1 July 2022 EFTPOS transactions, Bill Payments and Internet Banking transfers will be free. ATM withdrawal fees will be charged at the time of transaction as set out below.

| Access Everyday Account | Current fee TOP* | New fee TOP |
|---|------------------------|------------------------|
| Monthly account maintenance fee | Free | \$2.50 per month |
| EFTPOS, Bill Payment and Internet Banking transfer (previously grouped with the Electronic transaction fee) | \$0.50 per transaction | Free |
| ATM withdrawal fee (previously grouped with Electronic transaction fee) | | \$0.50 per transaction |

* Tongan currency (TOP)

| Pacific Savings Account | Current number of free transactions | New number of free transactions per month |
|---|-------------------------------------|---|
| EFTPOS, Bill Payment and Internet Banking transfer (previously grouped with the Electronic transaction fee) | 1 per month of either | Unlimited |
| ATM withdrawals (previously grouped with Electronic transaction fee) | | 0 |

| Priority Cash Management Account | Current number of free transactions | New number of free transactions per month |
|---|-------------------------------------|---|
| EFTPOS, Bill Payment and Internet Banking transfer (previously grouped with the Electronic transaction fee) | Combined total of 2 per month | Unlimited |
| ATM withdrawals (previously grouped with Electronic transaction fee) | | 0 |
| Staff assisted withdrawal | 1 per month | 0 |

| Business and Personal Cheque Account | Current number of free transactions | New number of free transactions per month |
|--|--|--|
| EFTPOS, Bill Payment and Internet Banking transfer (previously grouped with the Transaction fee) | Combined total of 40 per month | Unlimited free |
| Cheque transaction fee (previously grouped with the Transaction fee) | | 40 |

| Visa Debit Card | Current fee TOP | New fee TOP |
|--|------------------------|----------------------|
| Visa Debit Card monthly service fee | \$5.00 | Free |
| Visa Debit Card emergency replacement fee* | \$25.00 | No longer applicable |

*The Visa Debit Card replacement fee (lost, stolen) still applies

An updated copy of our Disclosure of Fees and Charges Customer Banking Services Fees & Charges brochure will be available from 1 July 2022 at anz.com/Tonga