

# DISCLOSURE OF FEES AND CHARGES

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CUSTOMER BANKING SERVICES  
FEES & CHARGES

EFFECTIVE JUNE 2023  
- TONGA



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

<b>ACCESS PREMIUM ACCOUNT</b>	
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.

<b>PACIFIC SAVINGS</b>	
Minimum opening balance	\$100.00
Minimum balance required to be eligible for bonus interest <sup>1</sup>	\$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 <sup>1</sup>	\$50.00

<sup>1</sup> Bonus interest will apply once there is a minimum deposit and there is no withdrawal within the month.

<b>PRIORITY CASH MANAGEMENT ACCOUNT</b>	
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
<b>TERM DEPOSIT</b>	
Minimum opening balance	\$1,000.00
Break fee	\$100.00
Interest penalty for early withdrawal	2.00% off agreed interest rate

<b>PERSONAL CHEQUE ACCOUNT</b>	
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.

<b>BUSINESS CHEQUE ACCOUNT</b>	
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
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### 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
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### 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 CARD<sup>1</sup>

#### 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 <sup>2</sup>	\$2.00 per transaction
Cross-border transaction fee	2.50% of the transacted amount in TOP

<sup>1</sup> 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.

<sup>2</sup> 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
<b>CERTIFICATES SUPPLIED</b>	
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

<b>STANDING ORDERS</b>	
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

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

<b>STATEMENTS</b>	
Statement issued when full	\$1.00 per page
Interim statement issued upon customer request	\$1.00 per page

Fee description	Amount
<b>EFTPOS TERMINALS</b>	
<b>Merchant service fee</b>	
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

<b>CHANGE SUPPLIED</b>	
Non-ANZ Customers	\$5.00 per \$100.00

<b>PHOTOCOPYING</b>	
Photocopying	\$2.00 per page

<b>VOUCHER RETRIEVAL</b>	
Voucher retrieval	\$10.00 per item

<b>OVERNIGHT SAFE DEPOSIT</b>	
After hour deposits via the night safe facility	\$30.00 monthly

<b>CASH HANDLING FEES</b>	
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
<b>FOREIGN CURRENCY NOTES</b>	
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

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

<b>REPURCHASE OF DRAFTS</b>	
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
<b>Documentary Items</b>	
Airmail Postage	\$35.00 per occasion

Fee description	Amount
<b>TELEGRAPHIC TRANSFER*</b>	
Telegraphic Transfer at branch	\$55.00
International Transfer via ANZ Internet Banking and the ANZ Pacific App	\$13.00
Cross Border Funds Transfer on ANZ Transactive Global	\$13.00
Inward telegraphic transfers	\$15.00 per transaction FCY15.00 per transaction
Interbank payment	\$10.00 per transaction

<b>DOCUMENTARY CREDITS INWARD (EXPORT CREDITS)</b>	
Advising Credits	\$50.00 per occasion
<b>Negotiated by other bank</b>	
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

\* International Transfers and Cross Border Funds Transfers are other terms we use for Telegraphic Transfers.

Fee description	Amount
<b>DOCUMENTARY CREDITS OUTWARD (IMPORT CREDITS)</b>	
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
<b>Amendments</b>	
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

### IMPORT & EXPORT FINANCE FACILITY

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

Fee description	Amount
<b>DISHONOURS</b>	
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

### 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
<b>Swift</b>	
Long	\$35.00
Short	\$30.00
Drafts and cheques on collection basis	0.125%, min \$30.00 per occasion

Fee description	Amount
<b>SHIPPING GUARANTEES</b>	
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)

### 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
<b>GUARANTEES/STANDBY LETTER OF CREDIT</b>	
<b>Inwards</b>	
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
<b>Outwards</b>	
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
<b>SHIPPING GUARANTEE/AIRWAY BILL RELEASE</b>	
Shipping Guarantee	1.50% (min \$30.00) six monthly
Airway Bill Release	on application per occasion

## LENDING FEES AND CHARGES

Fee description	Amount
<b>BUSINESS LOAN</b>	
<b>Term Loan</b>	
Loan Establishment Fee (Loan Approval Fee)	1.20% min \$300.00
<b>Early Settlement</b>	
Refinance	\$500.00
<b>Overdraft</b>	
<b>Loan Establishment Fee (Loan Approval Fee)</b>	
<\$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
<b>Line Fees</b>	
<\$5,000	\$20.00 monthly
\$5,000 <\$20,000	\$50.00 monthly
\$20,000+	0.08% monthly



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

<b>PERSONAL LOAN</b>	
<b>Loan Establishment Fee (Loan Approval Fee)</b>	
<\$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%
<b>Early settlement</b>	
Refinance	\$500.00

Fee description	Amount
<b>TRADE FINANCE LOAN</b>	
<b>Guarantees</b>	
Loan Establishment Fee (Loan Approval Fee)	1.50%
Loan Administration Fee	1.50% min \$300.00 6 monthly
<b>Letters of Credit (Documentary LC, Standard LC)</b>	
Establishment Fee	1.50%
<b>Loan Establishment Fee (Loan Approval Fee)</b>	
	1.00% min \$500.00
i. Outward LC	
ii. Inward LC – if customers or own bank customers	
iii. Bank Guarantee	
<b>Loan Administration Fee</b>	1.00% min \$500.00 6 monthly
<b>Trade Loan</b>	
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
<b>OTHER LOAN FEES</b>	
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](http://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](https://anz.com/tonga)