

Transaction and Savings Account Fees and Charges Guide



Vanuatu Edition
Effective December 2017

This booklet forms part of the ANZ Transaction and Saving Accounts Terms and Conditions for the following accounts:

- Access Everyday Account
- Access Premium Account
- Pacific Savings Account
- Priority Cash Management Account
- Personal Cheque Account
- Business Cheque Account
- Negotiator Account
- Cheque Account Bearing Interest – Monthly
- Term Deposit
- Foreign Currency Call Account
- Foreign Currency Interest Bearing Term Deposit

This booklet details the standard service fees and charges for accounts listed above.

This booklet is not all-inclusive but covers the main banking account fees and charges at the time of publication. We have compiled this booklet to assist you in understanding the ANZ Transaction and Saving Accounts fees and charges that applies to the accounts listed above.

The ANZ Transaction and Saving Accounts Fees and Charges are reviewed regularly and ANZ reserves the right to change them.

For ANZ goMoney fees and charges refer ANZ goMoney fees and charges pamphlet or ask your ANZ Branch staff for details.

This booklet must be read in conjunction with the ANZ Transaction and Savings Account – Terms and Conditions. Together they form the terms and conditions which apply to the above accounts.

Street Address:

ANZ House, Lini Highway, Port Vila, Vanuatu

Postal Address:

PMB 9003, Port Vila, Vanuatu

Banking hours:

8:30am – 4:00pm Monday & Friday (excl. Public Holidays)

9:00am – 3:30pm Tuesday to Thursday (excl. Public Holidays)

Office Hours:

8am – 5pm Monday to Friday (excl. Public Holidays)

Telephone numbers:

General Enquiries: (678) 26355

Facsimile: (678) 23590

GoMoney Toll Free: (678) 35050

ATM issues/cardsv: Toll Free 081010 or +678 5543094

Website: www.anz.com/vanuatu

Email: vanuatu@anz.com

BSB No: 010982

SWIFT Code: ANZBVUVX

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1 Definitions

The following definitions apply unless otherwise stated:

"account" means an account to which these Terms and Conditions apply, being those listed inside the front cover of this booklet.

"ANZ" means ANZ Bank (Vanuatu) Limited and its successors and assigns.

"ANZ Internet Banking" means banking services provided via the Internet and accessible at www.anz.com/vanuatu

"excess transaction fee" (per transaction) means the fee that applies once you have fully utilised your free transaction quota. The fee is aggregated and charged to your account monthly or quarterly depending on your account type and is based on the number and type of additional transactions.

"fee charging date" means the date which the account service fees will be charged to your account. If account service fees apply to your account, they will be charged to your account on the last business day of each month or quarterly depending on your account type. If your account has an excess transaction threshold, the threshold will be applied to your account from the beginning of each calendar month or quarterly depending on your account type, unless ANZ advises you of another date.

"internet banking transactions" means a transfer from one account to another via ANZ Internet Banking including BillPay payments.

"monthly account service fee" means a set fee charged monthly or quarterly depending on your ANZ account type for ANZ to manage and maintain your account.

"non ANZ ATM transactions and overseas EFTPOS transactions" do not count towards your monthly free transaction quota. Some overseas ATM/EFTPOS locations may impose an additional surcharge.

"staff assisted transactions" means a cash withdrawal or transfer from one account to another or deposits made over the counter at an ANZ branch in Vanuatu, including cheques written by you that are cashed by you or another person and electronic merchant settlements into your ANZ cheque account.

"self service" means a transaction carried out on ATM, EFTPOS or Internet Banking.

"writing" means a physical document, and where it conveys an authority must be signed by you or your legally authorised representative.

"you" or **"your"** means the account holder or authorised operator as the context requires.

"electronic transaction fee" – see "self service"

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2 Specific Account Balance Requirements, Fees and Charges

2.1 ANZ accounts denominated in Vatu

Account Type	Minimum Opening Balance	Minimum Ongoing Balance & Fee	Account Service Fee	ANZ Transactions	Excess Transaction fee (per transaction)	Dormant Account Fee
Access Everyday Account	Nil	Nil	Nil	No free self service per month No free staff assisted transaction per month	30VT electronic transaction fee charged per transaction. Staff assisted transaction VT500 per transaction.	Nil
Access Premium Account	Nil	Nil	VT1,100	Unlimited	NA	Nil
Pacific Savings Account	Nil	NA	Nil	One free self service per month No free staff assisted transaction per month	500VT electronic transaction fee charged per transaction. Staff assisted transaction VT500 per transaction.	Nil
Priority Cash Management Account	VT5,000	NA	Nil	Two free self service per month One free staff assisted transaction per month	500VT electronic transaction fee charged per transaction. Staff assisted transaction VT500 per transaction.	Nil
Personal Cheque Account	VT50,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT500,000 or more)	Unlimited self service 25 free staff assisted transaction	30VT electronic transaction fee charged per transaction. Staff assisted transaction 35VT charged per quarter.	Nil
Business Cheque Account	VT50,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT1,000,000 or more)	Unlimited self service 25 free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
Negotiator	VT 2,000,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT2,000,000 or more)	Unlimited self service 25 free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
CABI Monthly	VT 1,000,000	Credit Balance	VT1,500 Base Ledger Fee charged quarterly (waived if balance maintained is VT1,000,000 or more)	Unlimited self service No free staff assisted transaction	Staff assisted transaction 35VT charged per quarter	Nil
Term Deposit	VT100,000	VT100,000	N/A	N/A	N/A	N/A

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2 Specific Account Balance Requirements, Fees and Charges

2.2 ANZ accounts denominated in foreign currency (NO ATM CARDS ISSUED)

ANZ Foreign Currency Call Account

Account Type	Minimum Opening Balance	Minimum Ongoing Balance	Minimum Balance Fee	Account Service Fee (charged monthly)	ATM Transaction fee (per transaction)	ATM Enquiry Fee (per transaction)	Dormant Account Fee (charged quarterly)
United States Dollars	USD4,000	USD4,000	USD15 if account falls below the minimum ongoing balance requirement)	USD 10	N/A	N/A	USD30
Australian Dollars	AUD5,000	AUD5,000	AUD20 if account falls below the minimum ongoing balance requirement)	AUD 10	N/A	N/A	AUD40
EURO	EUR3,000	EUR3,000	EUR15 if account falls below the minimum ongoing balance requirement)	EUR 10	N/A	N/A	EUR25
New Zealand Dollars	NZD5,500	NZD5,500	NZD25 if account falls below the minimum ongoing balance requirement)	NZD 10	N/A	N/A	NZD45
French Pacific Francs	XPF400,000	XPF400,000	XPF1,400 if account falls below the minimum ongoing balance requirement)	XPF 1,000	N/A	N/A	XPF2,400
Great Britain Pound Sterling	GBP2,000	GBP2,000	GBP10 if account falls below the minimum ongoing balance requirement)	GBP 10	N/A	N/A	GBP15

ANZ Foreign Currency Interest Bearing Term Deposit

Account Type	Minimum Deposit Balance	Minimum Ongoing Balance	Account Service Fee	ATM Transaction fee (per transaction)	ATM Enquiry Fee (per transaction)	Dormant Account Fee (charged quarterly)
United States Dollars	USD10,000	USD10,000	N/A	N/A	N/A	N/A
Australian Dollars	AUD5,000	AUD5,000	N/A	N/A	N/A	N/A
EURO	EUR10,000	EUR10,000	N/A	N/A	N/A	N/A
New Zealand Dollars	NZD10,000	NZD10,000	N/A	N/A	N/A	N/A
French Pacific Francs	XPF500,000	XPF500,00	N/A	N/A	N/A	N/A
Great Britain Pound Sterling	GBP10,000	GBP10,000	N/A	N/A	N/A	N/A

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3 Overseas/Other Bank ATM / Electronic Transactions (VATU Accounts)

Overseas/Other bank ATM transaction fee:	
Balance enquiry	VT300
Withdrawal	VT700
International/other bank card transaction fee:	VT700
Currency Conversion Assessment Fee (per transaction)	0.2% of transaction value
Issuer Cross-Border Assessment Fee (per transaction)	0.8% of transaction value

4 Associated Fees and Charges

ATM Balance Enquiry for ANZ Card linked to local currency ANZ Accounts	Free
ANZ Card Replacement Fee (linked to local currency ANZ Accounts) Applicable for the replacement of an ANZ Access Card except if: <ul style="list-style-type: none"> • Card is lost • Card is damaged (Card must be returned to an ANZ branch) • Card is faulty (Card must be returned to an ANZ branch) • Card is expired (Card must be returned to an ANZ branch) 	VT500 VT500 Free Free
Replacement of PIN for an ANZ Card (linked to local currency ANZ Accounts)	VT500
Mailing Card / PIN to overseas address	VT500
Account Set-Up Fee for ANZ accounts denominated in foreign currency (Includes ANZ Foreign Currency Call Account and excludes ANZ Foreign Currency Interest Bearing Term Deposit)	AUD150 (or the equivalent in the currency of the ANZ Account) for personal customers AUD200 (or the equivalent in the currency of the ANZ Account) for business customers
Early Withdrawal Fee for ANZ Term Deposit or ANZ Foreign Currency Interest Term Deposit	VT5,000 (or the equivalent in the currency of the ANZ Account) plus Cost to Borrow Fee
Cost to Borrow Fee	$(\text{Early Withdrawal Amount} \times [\text{Lending Rate} - \text{Term Deposit Interest Rate}] \times \text{Number of Days to Maturity}) / 365 \text{ days}$
Special Clearance of Cheques: ANZ Cheque Other Cheques	VT1,000 VT3,000
Direct Debit or Direct Credit An arrangement you make with a third party to debit or credit your account directly. A Dishonour Fee may apply if a payment is dishonoured Note: ANZ does not charge for providing this service; however the third party may charge a fee.	Free
Dishonour Fee: <ul style="list-style-type: none"> • Inward Charged to your ANZ account on the day notice is received of the dishonour, when any payment made to your ANZ account is dishonoured. • Outward Charged to your ANZ account on the day of the dishonour, when any payment from ANZ your account (cheque or direct debit) is dishonoured due to lack of cleared funds in your account. 	VT750 VT2,000

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Excess Fee: Payable on each occasion that ANZ honours a drawing where sufficient cleared funds are not available in the account or when the credit limit on your account is exceeded. The Excess Fee is payable on the date of the excess and drawings include those made at a branch, by cheque, or electronic banking. Electronic banking includes Internet, EFTPOS, Periodical Payments, Direct Debits and ATMs.	VT2,000
Mail Credits: Deposits to ANZ accounts lodged by mail	Free
Excess Fee: Fee charged by ANZ when you overdraw your ANZ account without prior written agreement with ANZ for an overdraft facility	VT2,000
Debit Interest: Interest charged by ANZ on ANZ Overdrawn Accounts	Ask your ANZ branch for details.
Line fee Fee on overdrawn account charged month	VT1,200 per month
Ledger fee Administration fee charged quarterly	VT1,500 per quarter
Diskpay / Listpay If you are using excel format (or Listpay) Diskpay	VT150/entry VT20/entry
Standing Orders: Payment to ANZ account from Cheque / Call / Access Account Payment to other banks - bank cheque Payment to other banks - TT or draft rate applies if foreign currency) Payment not made due to insufficient funds	VT150 VT800 VT3,000 VT1,500
Statements/ Record Searches: Statement when page is full (per issue) Other periodic cycles (per issue) Photocopy / screen print (per page) Repeated statement (per page) Typed statement (per page) Reconstructed from records (hourly rates) Interim statement request (per page) Voucher search fee <ul style="list-style-type: none"> • Less than 2 years age • Between 2 & 5 years age • More than 5 years age Photocopy of retrieved vouchers / instructions Information search fee	Free VT150 VT200 VT500 VT800 VT5,000 VT200 VT500 per item VT750 per item VT5,000 per hour VT250 per item VT5,000 per hour
Stop Payments: A request that payment not be made on an ANZ cheque. This fee also applies to Direct Debits if ANZ receives a request to stop payment on a drawing.	VT1,500
Transfer of Funds between Accounts at Customer's Request: Between ANZ accounts in Vanuatu From an ANZ account to another Bank in Vanuatu From an ANZ account to a Bank outside Vanuatu	VT300 VT800 Telegraphic Transfer or Draft fee

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5 General Banking Fees and Charges

Bank Cheques (in Vatu):	
Issue	VT800
Repurchase	VT1,000
Replacement	VT1,000
Certificates Supplied:	
Audit (per company/business name per certificate)	VT5,000
Interest Paid / Received	VT1,000
Balance of Account	VT1,000
Preparation Hourly Rate (as appropriate)	VT5,000
Replacement Certificate (photocopy)	VT2,500
Opinions / References	VT5,000
Cheque and Deposit Books	
50 leaves chequebook	VT500
200 leaves chequebook	VT1,500
Deposit book	VT1,000
Fast Deposit Box:	
Service	Free
Postage	
Postage / Courier	As charged by Post Office
Miscellaneous:	
Service not covered elsewhere	
• per service / item / transaction	VT500
• per hour (as appropriate)	VT5,000

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6 International Payments & International Trade Finance Fees and Charges

<p>Bank Drafts (Outward): Involving FX conversion:</p> <ul style="list-style-type: none"> • amounts up to and including VT5 million • amounts over VT5 million <p>Foreign currency SWAP basis (min VT1,500, max VT12,500)</p> <p>Vatu SWAP basis (min VT10,000)</p> <p>Payments of ANZ credit cards</p> <p>Stop Payments (per item)</p> <p>Replacement Draft</p> <p>Repurchase Draft</p>	<p>VT1,500</p> <p>Free</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency</p> <p>Price On Application</p> <p>VT2,000</p> <p>VT2,500 (plus correspondent bank charges)</p> <p>VT3,000</p> <p>See "Stop Payment"</p>
<p>Bank Drafts (Inward): Drawn on ANZ within arrangements with our correspondents</p> <p>Drawn outside normal arrangements</p>	<p>Free</p> <p>VT5,000</p>
<p>Telegraphic Transfer – Outward Involving FX conversion:</p> <ul style="list-style-type: none"> • amounts up to and including VT5 million • amounts over VT5 million <p>Foreign currency SWAP basis (min VT3,000, max VT15,000)</p> <p>Vatu SWAP basis (min VT10,000)</p> <p>Payments of ANZ credit cards</p> <p>Stop Payments (per item)</p> <p>TT Confirmation Fee</p> <p>SWIFT Tracer Fee</p> <p>EOD Confirmation Fee</p>	<p>VT3,000</p> <p>Free</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency</p> <p>Price On Application</p> <p>VT2,000</p> <p>VT3,000</p> <p>VT1,500</p> <p>VT1,500 to VT3,000</p> <p>VT2,000</p>
<p>Telegraphic Transfer – Inward For credit of an ANZ account</p> <p>For credit of an account with another bank</p> <ul style="list-style-type: none"> • in Vatu (min fee VT3,000, max fee VT15,000) • in foreign currency (min fee VT3,000, max fee VT15,000) <p>Instruction clarification or inquiry</p> <p>Payment on application & identification</p> <p>Request of Funds</p>	<p>VT1,200</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency</p> <p>VT3,000 per inquiry/clarification</p> <p>VT1,500</p> <p>VT1,500</p>
<p>Foreign Currency Cash Deposited to an account or cashed:</p> <p>With conversion</p> <p>Without conversion < AUD5,000 or equivalent</p> <p>Without conversion > AUD 5,000 or equivalent (Weekly transaction combined for fee calculations)</p>	<p>Free</p> <p>1% of Vatu equivalent of transaction value in foreign currency (min VT1,000)</p> <p>3% of Vatu equivalent of transaction value in foreign currency (min VT10,000)</p>

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<p>Cheques / Drafts (drawn in foreign currency outside of Vanuatu)</p> <p>Immediate value (under VT200,000)</p> <ul style="list-style-type: none"> • cheques / drafts drawn in foreign currency and converted to Vatu or another currency per cheque • cheques / drafts drawn in foreign currency when no conversion is involved <p>Immediate value (over VT200,000)</p> <ul style="list-style-type: none"> • cheques / drafts drawn in foreign currency and converted to Vatu or another currency per cheque (Bill Negotiated Not Under Credit Required) (BNNUCR) • cheques / drafts drawn in foreign currency when no conversion is involved (Bills Negotiated Not Under Credit Required) (BNNUCR) <p>Forwarded on collection basis</p>	<p>VT1,200</p> <p>1% of Vatu equivalent of transaction value in foreign currency (min VT1,200; no max)</p> <p>1% of Vatu equivalent of transaction value in foreign currency (no max)</p> <p>1% of Vatu equivalent of transaction value in foreign currency (no max)</p> <p>0.25% of Vatu equivalent of transaction value in foreign currency (min VT2,000; max VT10,000)</p>
<p>Dishonour of Foreign Currency Cheques</p> <p>Dishonour of foreign currency cheques or clean bills (per cheque)</p>	<p>VT5,000</p>
<p>Postage Fee</p>	<p>VT300</p>
<p>Documentary Letters of Credit (DLC) (Credit Outwards)</p> <p>Establishment validity < 6 months (min VT5,000)</p> <p>Establishment validity > 6 months (min VT5,000)</p> <p>SWIFT fee</p> <p>Amendment fee / Cancellation</p>	<p>0.375% of Vatu equivalent of DLC value</p> <p>0.375% of Vatu equivalent of DLC value plus 0.375% of DLC value each additional 6 months or part thereof</p> <p>VT3,000</p> <p>VT5,000</p>
<p>Documentary Letters of Credit (DLC) (Credit Inwards)</p> <p>Advising credit</p> <p>Handling charges</p> <p>Courier</p> <p>SWIFT fee</p>	<p>VT5,000</p> <p>0.375% of Vatu equivalent of DLC value</p> <p>At Approximate Cost</p> <p>VT3,000</p>
<p>Collection / Negotiation of Documentary Bill</p> <p>Handling fee (min fee VT5,000, max fee VT60,000)</p> <p>SWIFT Fee</p>	<p>0.375% of Vatu equivalent of Collection value in foreign currency</p> <p>VT3,000</p>
<p>Miscellaneous</p> <p>Service not covered elsewhere</p> <ul style="list-style-type: none"> • per service / item / transaction • per hour (as appropriate) 	<p>VT500</p> <p>VT5,000</p>

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