

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES  
EFFECTIVE 15 APRIL 2024 - VANUATU



# CUSTOMER SERVICE

Fee description	Amount
<b>ACCESS EVERYDAY ACCOUNT</b>	
Minimum opening balance	Nil
Monthly account fee	VT120
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

<b>ACCESS PREMIUM ACCOUNT</b>	
Minimum opening balance	Nil
Monthly account fee	VT1,100
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

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

<b>PACIFIC SAVINGS ACCOUNT</b>	
Minimum opening balance	Nil
Monthly account fee	Nil
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Minimum deposit per month to be eligible for bonus interest <sup>1</sup>	VT5,000

**1** Bonus interest will apply once there is a minimum deposit and there is no withdrawal within the month.



All references in this document to 'VT', are to the lawful currency of Vanuatu (Vatu).

Fee description	Amount
<b>PRIORITY CASH MANAGEMENT ACCOUNT</b>	
Minimum opening balance	VT5,000
Monthly account fee	Nil
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction

<b>TERM DEPOSIT</b>	
Minimum opening balance	VT100,000
Minimum ongoing balance	VT100,000
Term Deposit early withdrawal fee <sup>2</sup>	50% off the applicable interest rate at the time of investment. Minimum VT5,000

- 2 If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit for the early withdrawal.

<b>BUSINESS AND PERSONAL CHEQUE ACCOUNTS</b>	
Minimum opening balance	VT50,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

**Note:** The Personal Cheque Account is no longer available to new customers.

Fee description	Amount
<b>NEGOTIATOR</b>	
Minimum opening balance	VT2,000,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

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

<b>CABI MONTHLY</b>	
Minimum opening balance	VT1,000,000
Minimum ongoing balance	Credit Balance
Monthly account fee	VT300
ATM withdrawal fee	VT30 per transaction
Staff assisted transaction fee	VT300 per transaction
Unarranged overdraft fee	VT800

<b>CHEQUE &amp; DEPOSIT BOOKS</b>	
Deposit book fee (triplicate book)	VT1,000
50 leaves cheque book	VT5,000
200 leaves cheque book	VT20,000

<b>BANK CHEQUES</b>	
Bank cheque fee	VT1,000 per event

Fee description	Amount
<b>VISA DEBIT CARD<sup>3</sup></b>	
Cross-border transaction fee <sup>4</sup>	2.50% of the transacted amount in VT

3 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.

4 When transactions are performed overseas or online and the retailer processes your online payment overseas.

<b>CERTIFICATES SUPPLIED</b>	
Auditor's confirmation certificate fee	VT3,000 per certificate
Simple certificate fee	VT600 per certificate

<b>DISKPAY</b>	
Diskpay fee	VT20 per transaction

<b>OTHER FEES</b>	
Printing fee	VT125 per page
Search fee	VT800 per item
Unarranged overdraft fee	VT800
Card replacement fee	VT600 per card

# LENDING FEES & CHARGES

Fee description	Amount
<b>OVERDRAFT FEES</b>	
Overdraft management fee	0.125% per month on highest Facility limit (minimum VT800)
Unarranged overdraft fee	VT800

<b>LOAN/FACILITY APPROVAL FEES</b>	
Home loan	VT32,500
Unsecured Personal loan	VT12,000
Secured Personal loan	VT25,000
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum VT16,000)

<b>LOAN MAINTENANCE FEES</b>	
Loan maintenance fee <sup>5</sup>	VT4,000 per activity

<sup>5</sup> Refer to the Terms and Conditions for further details.

<b>THIRD PARTY FEES</b>	
<b>Third party fees and charges</b>	
They may include consent fees, government charges, registration fees and valuation fees.	Charged by third parties including the government, external valuers, and solicitors.

# INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
<b>FOREIGN CURRENCY ACCOUNT</b>	
<b>United States Dollars (USD)</b>	
Minimum opening balance	USD4,000
Minimum ongoing balance	USD4,000
Monthly account fee	USD5.00
<b>Australian Dollars (AUD)</b>	
Minimum opening balance	AUD5,000
Minimum ongoing balance	AUD5,000
Monthly account fee	AUD5.00
<b>EURO (EUR)</b>	
Minimum opening balance	EUR3,000
Minimum ongoing balance	EUR3,000
Monthly account fee	EUR5.00
<b>New Zealand Dollars (NZD)</b>	
Minimum opening balance	NZD5,500
Minimum ongoing balance	NZD5,500
Monthly account fee	NZD5.00
<b>Great Britain Pound Sterling (GBP)</b>	
Minimum opening balance	GBP2,000
Minimum ongoing balance	GBP2,000
Monthly account fee	GBP5.00
<b>French Pacific Francs (XPF)<sup>6</sup></b>	
Minimum opening balance	XPF400,000
Minimum ongoing balance	XPF400,000
Monthly account fee	XPF1,000

Fee description	Amount
<b>FOREIGN CURRENCY ACCOUNT</b>	
<b>Japanese Yen (JPY)<sup>6</sup></b>	
Monthly account fee	JPY1,000
<b>Canadian Dollars (CAD)<sup>6</sup></b>	
Monthly account fee	CAD15.00
<b>Fijian Dollars (FJD)<sup>6</sup></b>	
Monthly account fee	FJD30.00

6 The XPF, JPY, CAD and FJD Foreign Currency Accounts are no longer available to new customers.

<b>FOREIGN CURRENCY INTEREST BEARING TERM DEPOSIT</b>	
<b>United States Dollars</b>	
Minimum deposit and ongoing balance	USD10,000
<b>Australian Dollars</b>	
Minimum deposit and ongoing balance	AUD5,000
<b>EURO</b>	
Minimum deposit and ongoing balance	EUR10,000
<b>New Zealand Dollars</b>	
Minimum deposit and ongoing balance	NZD10,000
<b>French Pacific Francs</b>	
Minimum deposit and ongoing balance	XPF500,000
<b>Great Britain Pound Sterling</b>	
Minimum deposit and ongoing balance	GBP10,000
<b>Early withdrawal</b>	
Term Deposit early withdrawal fee <sup>7</sup>	50% off the applicable interest rate at the time of investment.

7 If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit for the early withdrawal.



Fee description	Amount
<b>TELEGRAPHIC TRANSFER<sup>8</sup> (OUTWARD)</b>	
Telegraphic transfer at branch	VT3,750
International transfer via ANZ Internet banking and the ANZ Pacific App	VT1,500
Cross Border Funds Transfer on ANZ Transactive Global	VT1,500

<b>TELEGRAPHIC TRANSFER<sup>8</sup> (INWARD)</b>	
For credit of an ANZ account	VT1,200
For credit of an account with another bank in Vatu	0.25% of Vatu equivalent of transaction value in foreign currency (min VT3,000, max VT15,000)
For credit of an account with another bank in foreign currency	0.25% of Vatu equivalent of transaction value in foreign currency (min VT3,000, max VT15,000)
Instruction clarification or inquiry	VT3,000 per inquiry / clarification
Payment on application & identification	VT1,500
Request of Funds	VT1,500

**8 International transfer and Cross Border Funds Transfer are other terms we use for Telegraphic Transfer.**

Fee description	Amount
<b>DOCUMENTARY LETTERS OF CREDIT (DLC)</b>	
<b>Credit Outwards</b>	
Establishment validity < 6 months (min VT5,000)	0.375% of Vatu equivalent of DLC value
Establishment validity > 6 months (min VT5,000)	0.375% of Vatu equivalent of DLC value plus 0.375% of DLC value each additional 6 months or part thereof
SWIFT fee	VT3,000
Amendment fee / Cancellation	VT5,000
<b>Credit Inwards</b>	
Advising Credit	VT5,000
Handling charges	0.375% of Vatu equivalent of DLC value
Courier	At Approximate Cost
SWIFT fee	VT3,000
<b>COLLECTION / NEGOTIATION OF DOCUMENTARY BILL</b>	
Handling fee (min fee VT5,000, max fee VT60,000)	0.375% of Vatu equivalent of collection value in foreign currency
SWIFT fee	VT3,000

Fee description	Amount
<b>OTHER FEES</b>	
<b>Service not covered elsewhere</b>	
Per service / item / transaction	VT500
Per hour (as appropriate)	VT5,000
<b>Postage</b>	
Postage fee	VT300

Terms and conditions apply and are available at any ANZ branch or at [anz.com/vanuatu](http://anz.com/vanuatu). ANZ may change its fees and charges at any time.

If you require further information, please contact us at:

Address: ANZ Bank (Vanuatu) Limited,  
PMB 9003, Kumul Highway,  
Port Vila, Vanuatu

Email: [vanuatu@anz.com](mailto:vanuatu@anz.com)

Phone: +678 26355

