

Lending facilities under the RURAL Program ANZ Interim Accounts

FEES AND CHARGES | 03.10



At ANZ we are committed to providing clear, concise and transparent information about our products and our fees and charges.

This booklet sets out fees and charges for the lending facilities under the RURAL Program and for our ANZ Interim Accounts.

We hope that this booklet will meet your needs. If you want to know more about our products and services, please phone us on 1800 622 015 (between 8am and 5pm Western Standard Time) or contact your local ANZ Agribusiness Manager.

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This booklet forms part of the terms and conditions for the lending facilities under the RURAL Program and the terms and conditions for the ANZ Interim Accounts. Other fees and charges may apply. Please see the 'ANZ Personal Banking General Fees and Charges' booklet. To the extent of any inconsistency between the terms set out in this booklet and the ANZ Personal Banking General Fees and Charges booklet, the terms set out in this booklet will prevail.

ANZ Interim Accounts

| Day to Day Transaction Fees (per transaction charged monthly) | | ANZ Interim Cheque Account | ANZ Interim Flat Fee Account | ANZ Interim Lifestyle Account | | ANZ Interim Community Account | ANZ Interim Call Investment Account | ANZ Interim Online <i>Plus</i> Account | ANZ Interim Term Investment Account |
|---|--|--|------------------------------|-------------------------------|--------|--------------------------------------|--------------------------------------|--|-------------------------------------|
| Electronic | Direct debits | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| | Direct credits | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| Finance Online Plus | Transfer via Internet | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| | Transfer via Phone | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| | BPAY via Internet | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| | BPAY via Phone | \$0.00 | \$0.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |
| Debit Card | VISA Debit Transactions | \$0.50 | \$0.00 | \$0.00 | | \$0.00 | \$0.50 | N/A | N/A |
| | EFTPOS Transaction | \$0.50 | \$0.00 | \$0.00 | | \$0.00 | \$0.50 | N/A | N/A |
| | ATM Balance enquiry (Australia only) | \$0.50 | \$0.00 | \$0.00 | | \$0.00 | \$0.50 | N/A | N/A |
| | | and any ATM Owner Fee disclosed to you | | | | | immediately prior to the transaction | | |
| ATM Cash Withdrawal (Australia only) | \$0.50 | \$0.00 | \$0.00 | | \$0.00 | \$0.50 | N/A | N/A | |
| | and any ATM Owner Fee disclosed to you | | | | | immediately prior to the transaction | | | |
| Cheque | Cheques from your cheque book | \$0.75 | \$0.00 | \$0.00 | | \$0.00 | N/A | N/A | N/A |
| Outlet Services | Employee Assisted Transfer | \$2.00 | \$2.00 | \$2.00 | | \$0.00 | \$2.00 | N/A | N/A |
| | Cheque deposit | \$2.00 | \$2.00 | \$2.00 | | \$0.00 | \$2.00 | \$2.00 | N/A |
| Monthly Fee | | \$0.00 | \$10.00 | \$0.00 | | \$0.00 | \$0.00 | \$0.00 | N/A |

Finance Facilities

Landmark Advantage

| | | |
|---|-------------------------------|---|
| Establishment Fee | | Available on Application |
| Annual package fee | | \$600.00 |
| Re-Documentation Fee | | \$250.00 |
| Day to Day Transaction Fees (per transaction charged monthly) | | |
| Electronic | Direct debits | \$0.00 |
| | Direct credits | \$0.00 |
| Finance Online Plus | Transfer via Internet | \$0.00 |
| | Transfer via Phone | \$0.00 |
| | BPAY via Internet | \$0.00 |
| | BPAY via Phone | \$0.00 |
| Debit Card | VISA Debit Transactions | \$0.00 |
| | EFTPOS Transaction | \$0.00 |
| | ATM Balance Enquiry | \$0.00 and any ATM Owner Fee disclosed to you immediately prior to the transaction. |
| | ATM Cash Withdrawal | \$0.00 and any ATM Owner Fee disclosed to you immediately prior to the transaction. |
| Cheque | Cheques from your cheque book | \$0.00 |
| Outlet Services | Employee Assisted Transfer | \$2.00 |
| | Cheque deposit | \$2.00 |

Line of Credit, Overdraft, Term & Seasonal Loans

| | |
|---|--------------------------------------|
| Establishment Fee | Available on Application |
| Annual Management Fee (payable in arrears) | Min. \$300.00 |
| Re-Documentation Fee | \$250.00 |
| Rate Lock Fee Payable for us to lock in and hold a fixed rate for more than 14 days prior to drawdown | Min. \$350.00 |
| Redraw Fee Applies if we allow you to redraw additional funds from a Term Loan | Min. \$350.00 |
| Prepayment Fee Payable if you repay your Term Loan during a fixed rate period | Min. \$350.00 plus any economic cost |

Service Fees

| | |
|--|---------|
| Business name/company search | |
| Business name search for accounts | \$20.00 |
| Company name search for accounts | \$30.00 |
| Certificate of Balance | |
| Certificates supplied to clients, accountants and auditors | \$30.00 |
| Voucher retrieval | |
| Per item processed during the last 6 months | \$5.00 |
| Per item processed more than 6 months ago | \$10.00 |
| Statement of account | |
| Replacement copy (per statement) | \$5.00 |
| Issue of additional statements (per statement) | \$3.00 |
| Fax transmission ¹ (per transmission) | \$2.50 |
| Stationery | |
| Cheque Book – 30 | \$5.00 |
| Cheque Book – 100 | \$10.00 |
| Encoded Deposit Book | \$0.00 |
| Statement Covers | \$5.00 |
| Telegraphic transfer | |
| Domestic – Same Day Transfer | \$35.00 |
| Overseas | \$40.00 |

1. In addition to any other applicable service fee.

Lending Services

| Stamping* | |
|---|-----------|
| For lodgement of document or application of relevant state duty. | \$50.00 |
| Discharge or Consent fee | |
| Prepare and/or execute discharge of mortgage or other security, consents in relation to covenants, easements, rights of way, subdivision or resumption. | \$200.00 |
| Settlement fee | |
| Payable in addition to discharge/ consent fee for attendance at settlement. | \$200.00 |
| Inspection of Securities | |
| Rural | No charge |
| Commercial | \$220.00 |
| Residential | \$220.00 |
| Shares offered as Security | |
| Quarterly Valuation Fee | \$40.00 |

* Applicable for land security held in SA and NSW only.

Legal Services

| Document Preparation Fee* | |
|--|---------------|
| Crop security, stock security, fixed and floating charge or guarantee (per document) | \$250.00 |
| Preparation of mortgage documents | Min. \$750.00 |
| – per additional document | Min. \$250.00 |
| Documentation Review Fee | |
| Agreements & Deeds | \$350.00 |
| Trust Deed | \$350.00 |
| Trust Deed Variations | \$150.00 |
| Other – Stock Mortgage | \$350.00 |
| Preparation of Non Standard Documents | |
| Insolvency Documentation | \$350.00 |
| Enforcement Documentation – e.g. Bankruptcy, Appointment of Receiver | \$150.00 |

Other fees may apply as contained in your letter of offer.

* Charged if work is done by ANZ

Government charges

Government charges, if applicable, are in addition to the above fees and will be automatically deducted from your account.

Other Fees

In addition to any other applicable account fee or service fee.

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|---|--|
| Bank cheques (per cheque) | \$12.00 |
| Stop Payment Cheque | \$22.00 |
| Account Trace Fee | Min. \$22.00 |
| Special clearance of cheques (per cheque) | \$35.00 |
| Coin Handling Fee (at our discretion) | \$10.00 |
| Periodic payments | |
| to a financial institution – not made via Finance Online <i>Plus</i> | \$2.50 |
| to a financial institution – ANZ Cheque (per cheque) | \$10.00 |
| Other VISA Debit Card Fees | |
| Lost/Stolen Card Replacement Fee – Australia | \$20.00 |
| Lost/Stolen Card Replacement Fee – Overseas | \$100.00 |
| ATM Cash Withdrawal – Overseas | \$5.00 |
| VISA Debit Currency Conversion Fee | 2.5% of AUD amount, eg \$2.50 per \$AUD100 |
| Cheque cashing authorities | |
| Establishment | \$100.00 |
| Renewal (per annum) | \$100.00 |
| Honour Fees | |
| <p>Honour Fee</p> <p>Payable each time ANZ honours a withdrawal where insufficient cleared funds are available in your account, or when you exceed your lending facility limit, without prior arrangement with ANZ.</p> <p>The Honour Fee is payable on the date of excess. Withdrawals include those made at an outlet, by cheque, verbally or electronically. This includes Finance Online <i>Plus</i>, EFTPOS, periodic payments, direct debits and ATMs.</p> <p>We have no obligation to honour any transaction in excess of the cleared funds in your account.</p> | \$30.00 |

Dishonour Fees

| | |
|--|---|
| <p>Cheques and direct debits – Inward</p> <p>Charged when a deposit to your account (including but not limited to a cheque or direct debit from a third party account) is dishonoured.</p> | \$9.50 |
| <p>Cheques and direct debits - Outward</p> <p>Charged when a withdrawal from your account (including but not limited to a cheque or direct debit to a third party account) is dishonoured.</p> | \$40.00 |
| Debit Interest Rate Charge | |
| Charged on an overdrawn account that does not have a credit limit. The Landmark Base Rate is published on www.landmark.com.au | Landmark Base Rate + 10.00% per annum |
| Other Transaction, Savings & Investment Account Fees | |
| Staff Assisted Finance Online <i>Plus</i> transaction | \$15.00 |
| Dormant Account Fee | |
| <p>Dormant account fee</p> <p>If there are no customer initiated transactions over a 12 month period, the fee will be charged on an annual basis, at ANZ's discretion</p> | The lesser of \$5.00 or the account balance |

Need more information?

If you would like more information about our products, interest rates and terms:

- call us on 1800 622 015 (between 8am and 5pm Western Standard Time);
- contact your local ANZ Agribusiness Manager; or
- visit our website at www.anz.com

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