

ANZ PERSONAL BANKING

ACCOUNT FEES AND CHARGES
29.02.2016



Thank you for banking with ANZ. We are proud of our products, and believe they are amongst the best in the industry. Many have received industry awards.

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

This booklet sets out our main fees and charges for our products for personal customers. It also includes information on fee exemptions and concessions available to our customers.

We hope that this booklet will meet your needs. If you want to know more about our products and services, please phone us on 13 13 14 , visit anz.com or visit your local ANZ branch.

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This booklet forms part of the Terms and Conditions for:

- Saving & Transaction Products
- Private Term Placement & Private Cash Account

Some common fees for consumer lending and credit cards are also included. Other fees and charges may apply. Please see the 'ANZ Personal Banking General Fees and Charges' booklet.

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ANZ EVERYDAY ACCOUNTS

	Monthly Account Service Fee	Minimum balance
ANZ Access Advantage	\$5 (See note 2)	Does not apply
ANZ Premium Cash Management	Nil	\$1,000 (\$10,000 opening balance needed)
ANZ Prime Cash Management (see note 1)	Nil (see note 3)	\$5,000
ANZ V2 PLUS	Nil	\$5,000
ANZ Progress Saver	Nil	\$10
ANZ Access Basic (see note 1)	Nil	Does not apply
ANZ Pensioner Advantage (see note 1)	Nil	Does not apply
ANZ Online Saver	Nil	Does not apply

OFFSET ACCOUNTS AND LINES OF CREDIT

ANZ One	\$10	Does not apply
ANZ Equity Manager	Nil	Does not apply

See page 16 for accounts no longer available.

Note 1 – certain qualifying criteria and account opening requirements apply to this account. See the 'ANZ Saving & Transaction Products Terms and Conditions' booklet.

Note 2 – Fee exemptions may apply, refer to page 8-9 for Exemptions and Concession details.

Please read the following pages for Definitions, Concessions and Eligibility criteria.

ACCOUNT FEES AND CHARGES

ANZ Transactions included per month (see note 4)	Fees charged for additional ANZ Transactions (see note 4)
Unlimited ANZ Transactions	Nil
5 free ANZ Transactions	Staff Assisted \$2.50 Electronic 50 cents Cheque 50 cents Internet Banking free
Unlimited ANZ Transactions	Nil
5 free ANZ Transactions	Staff Assisted \$2.50 Electronic 50 cents Internet Banking free
1 free ANZ Transaction	Staff Assisted \$2.50 Electronic \$1.00 Internet Banking free
Unlimited ANZ Transactions	Nil
Unlimited ANZ Transactions	Nil
Unlimited ANZ Phone Banking transactions, ANZ Internet Banking transactions, ANZ ATM balance enquiries and ANZ ATM funds transfers from your linked ANZ account (see note 5)	Nil

CREDIT

Unlimited ANZ Transactions	Nil
Unlimited ANZ Transactions	Nil

Note 3 – if the average account balance falls below the specified minimum in any month, we will charge a monthly account service fee of \$5 for that month.

Note 4 – excludes the fees and charges that are listed on pages 7-8 of this booklet.

Note 5 – with this account, ANZ ATM balance enquiries and ANZ ATM funds transfers from your linked ANZ account can only be made via ANZ ATMs in Australia.

DEFINITIONS

Monthly Account Service Fee

A set fee we charge each month for managing and maintaining your account.

Additional Transaction Fee (formerly Excess Withdrawal fee)

Applies once you have fully utilised your free transaction quota. The fee is aggregated and charged to your account monthly based on the number and type of additional transactions.

ANZ Transactions

Includes Staff Assisted Transactions, Electronic Transactions, Cheque Transactions, Internet Banking Transactions and Phone Banking Transactions but excludes any of the fees and charges that are listed on pages 7-8 of this booklet or in the 'ANZ Personal Banking General Fees and Charges' booklet.

Fee Charging Date

If account service or additional transaction fees apply to your account, they will be charged to your account monthly based on the opening date of your account, unless we advise you of another date. If you are entitled to a set number of free transactions on your account, they will be applied to your account monthly based on the account opening date of your account, unless we advise you of another date.

For all ANZ Access Advantage accounts opened on or after 30 November 2013, the account service fee will be charged on the last business day of the calendar month.

For all ANZ Progress Saver accounts and ANZ Premium Cash Management accounts, any additional ANZ transaction fees will be charged on the last business day of the calendar month based on transactions processed to your account on or before the last business day of that month, and after the last business day of the previous month.

Staff Assisted Transactions

A cash withdrawal or transfer from one ANZ account to another ANZ account made over the counter at an ANZ branch, including cheques written by you that are cashed by you or another person, but excluding any of the fees and charges that are listed on pages 7-8 of this booklet. If ANZ permits you to make a deposit (including a cheque deposit) to or withdrawal from your account in person at the premises of an agent, contractor or service provider of ANZ, that deposit or withdrawal is also a Staff Assisted Transaction.

Electronic Transactions

- A cash withdrawal or transfer from one ANZ account to another ANZ account at an ANZ ATM in Australia.

- A cash withdrawal or purchase made via EFTPOS within Australia (including using an ANZ Access Visa Debit card), and purchases made online or over the phone.
- A transfer from one ANZ account to another ANZ account via ANZ Phone Banking and BPAY® Bill Payments via ANZ Phone Banking.

Cheque Transactions

A cheque withdrawal (not staff assisted).

Internet Banking Transactions

A transfer from an ANZ account to another Australian-domiciled bank account (including non-ANZ accounts) via ANZ Internet Banking including BPAY® Bill Payments and Pay Anyone transactions but excluding international fund transfers.

Phone Banking Transactions

A transfer from one ANZ account to another via ANZ Phone Banking.

ASSOCIATED ACCOUNT FEES AND CHARGES

As an ANZ customer we do not charge you ATM fees for:

- Balance enquiries
- Withdrawals from non-ANZ ATMs in Australia.

Overseas transaction fee (see note 6)

3% of value
of withdrawal
purchase

- Overseas withdrawal in a foreign currency from an ANZ ATM or a non-ANZ ATM
- Withdrawal or purchase in a foreign currency where the financial institution or merchant accepting the debit card is located overseas

Overseas ATM transaction fee

\$5

Applicable for a withdrawal from a non-ANZ ATM (per withdrawal)

You may also be charged a fee by the operator of a non-ANZ ATM for a balance enquiry or a withdrawal at a non-ANZ ATM.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

Note 6 – for using an ATM overseas, the overseas transaction fee is calculated on the value of the withdrawal or purchase including any fee charged by the ATM operator. There is no charge for point-of-sale refunds.

Transactions at non-ANZ ATMs and overseas EFTPOS transactions do not count towards your monthly free transaction quota.

Dishonour fee

- Charged to your account on the day of the dishonour, when any payment on your account (including cheque, direct debit and recurring transactions) is dishonoured due to lack of cleared funds in your account. \$6
- Dishonour fee – ANZ Access Basic \$0
- Dishonour fee – ANZ Access Limited \$0

Overdrawn fee (also referred to as Honour fee)

- Payable for each ANZ Business Day when the balance of your Informal Overdraft facility is more than \$50 (up to a total of ten ANZ Business Days and a maximum amount of \$60 per calendar month). \$6
- Overdrawn fee – ANZ Access Basic \$0
- Overdrawn fee – ANZ Access Limited \$0

Interest on Informal Overdraft amounts and other overdrawn amounts

- If you have a Personal Overdraft or an ANZ Assured attached to your account – the Annual Percentage Rate is quoted in your Letter of Offer.
- For all other accounts – ANZ Retail Index Rate plus a margin of 8.5% per annum (see note 7).

The ANZ Retail Index Rate is published on anz.com and each week in the Australian Financial Review.

Periodical payments

Non-payment fee \$6

(No fee is payable for ANZ Access Basic and ANZ Access Limited)

- You can stop or alter a periodic payment up to two days before the payment is due to be made.

Note 7 – this does not apply to mortgage offset and Equity Manager accounts where interest is charged at the ANZ Retail Index Rate plus a margin of 4% per annum.

EXEMPTIONS AND CONCESSIONS

We will waive your monthly account service fee on your ANZ Access Advantage Account if:

- you opened your account on or after 30 November 2013 or ANZ has otherwise advised that you are eligible; and
- you deposit \$2,000 or more into your account by the last business day of the calendar month.

Deposits made after the last business day of the calendar month will be included in the monthly deposits calculation for the following month.

You can also apply for us to waive the monthly account service fee on one nominated ANZ Access Advantage account if any of the following apply:

- ✓ You are under 25.
- ✓ You are 60 or over.
- ✓ You are a full-time student at an Australian educational institution.
- ✓ You receive a disability support pension or mobility allowance from Centrelink.
- ✓ You have an eligible ANZ Home Loan, ANZ Residential Investment Loan or ANZ Portfolio facility (see note 8) and have your salary paid into your ANZ account.
- ✓ You have a total of \$50,000 or more in one or more of the following personal ANZ accounts – Access Advantage, Access Select, Passbook Savings, Premier Cheque, Premium Cash Management, Progress Saver, ANZ term deposit, Online Saver or V2 PLUS (see note 9).

If you are aged under 18, you may apply for a waiver of ANZ Transaction Fees on your ANZ Progress Saver account.

Concessions at rural branches and agencies

At some rural branches and agencies where there is no ANZ ATM in the local area, the free monthly transactions can all be carried out at the branch, as long as they are withdrawals made with a card.

Note 8 – loans not eligible include ANZ Simplicity PLUS, ANZ Money Saver (no longer sold), ANZ Easy Start (no longer sold) and ANZ Interest-in-Advance Residential Investment Loans. Only one nominated ANZ Access Advantage account fee waived per ANZ Portfolio, not based on sub-accounts.

Note 9 – does not include the ANZ Business Online Saver or Intermediary V2 PLUS accounts.

Extra card withdrawals at the branch will be charged at the rate for electronic transactions. This concession is available on all card-based products listed on page 4 (except V2 PLUS).

ANZ CREDIT CARD ACCOUNTS

ANNUAL FEES AND REWARD FEES

Type of card	Annual Account Fee
ANZ Low Rate	\$58
ANZ Low Rate Platinum	\$99
ANZ First Free Days	\$30
ANZ First Low Interest	\$26
ANZ Free Days MasterCard®	\$26
ANZ Low Interest MasterCard	\$26
ANZ Platinum [^]	\$87 [^]
ANZ Visa PAYCARD	\$24

[^] Your ANZ Platinum Annual Account Fee could be waived if you make Eligible Purchases of \$20,000 or more annually using your ANZ Platinum account. Eligible Purchases must be made in the year prior to your next Fee Date. Your Fee Date is the date that your account is assessed for charging an Annual Fee. If your account has not previously been charged an Annual Fee then for the purpose of determining your eligibility for the waiver, your Fee Date is the first date that your account is assessed for charging an Annual Fee. Eligible Purchases includes purchases made using your account, but excludes Balance Transfers, cash advances, interest, fees, transactions reversed and purchase refunds. If you do not make at least \$20,000 of Eligible Purchases in the year prior to your Fee Date the Annual Fee will be charged to your account.

Type of card	Annual Account Fee	Annual Rewards Fee	Total Fee
ANZ Frequent Flyer	\$40	\$55	\$95
ANZ Frequent Flyer Gold	\$140	\$55	\$195
ANZ Frequent Flyer Platinum	\$240	\$55	\$295
ANZ Frequent Flyer Black	\$370	\$55	\$425
ANZ Rewards	\$34	\$55	\$89
ANZ Rewards Platinum	\$94	\$55	\$149
ANZ Rewards Black	\$320	\$55	\$375
ANZ Rewards Visa PAYCARD	\$10	\$22	\$32
ANZ Balance Visa	\$57	\$22	\$79

- An annual fee of \$10 plus an Annual Rewards Program Services Fee of \$55 per Additional Cardholder applies to the ANZ Rewards range of credit cards.
- An annual fee of \$10 plus an Annual Rewards Program Services Fee of \$55 per Additional Cardholder applies to all the ANZ Frequent Flyer range of credit cards.
- An annual fee of \$10, plus an Annual Rewards Program Services Fee of \$22 per Additional Cardholder applies to ANZ Balance Visa.
- The Rewards Program Services Fee includes 10% GST.

Cash advance fee

- Charged if you obtain a cash advance from your credit card account. An ATM operator fee may also apply.

ANZ Balance Visa

- 2% of the cash advance amount regardless of whether the account balance is in debit or in credit.
- For cash advances made overseas at an ATM, bank or ANZ office, the 2% fee will be calculated with reference to the cash advance amount, any ATM operator fee plus any Overseas Transaction Fee charged on the transaction.

ANZ Credit Card Accounts (excluding ANZ Balance Visa)

- The greater of 2% of the cash advance amount or a minimum fee as shown below.

Type of transaction	Minimum Fee
Overseas ATM & branch cash advances	\$4
Cash advances in Australia	\$0

(Cash Advance Fees are not charged on cash advances made overseas with a Gold, Platinum, ANZ Rewards Black or ANZ Frequent Flyer Black credit card account.)

- If the account (based on transactions processed by ANZ) is in credit balance at the time we process the cash advance, the credit amount will offset the amount of the cash advance in the calculation of the 2% fee. Minimum fee for Overseas ATM & branch cash advances will apply.
- Some non-ANZ ATM's and overseas EFTPOS locations may in addition impose a surcharge or ATM operator fee.
- For cash advances made overseas at an ATM, bank or ANZ office, the 2% fee will be calculated with reference to the cash advance amount, any ATM operator fee plus any Overseas Transaction Fee charged on the transaction. Please see the 'ANZ Personal Banking General Fees and Charges' booklet for Overseas Transaction Fee description.

ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD Accounts

Type of transaction	Fee
Cash advance from an ANZ ATM within Australia	\$0
Cash advance from an ANZ branch within Australia	\$1.25
Cash advance from a non-ANZ ATM or non-ANZ branch within Australia	\$1.25
Cash advance from an ATM or bank overseas	\$4

Late Payment Fee

\$20

- Charged to your credit card account if the "Minimum Monthly Payment" plus any amount "Payable Immediately" shown on the statement of account is not paid by the "Due Date" shown on that statement.

- No Late Payment Fee will apply if you hold an ANZ Access Basic Account.
- Charged to ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD accounts if the “Minimum Monthly Payment” plus any amount “Payable Immediately” shown on the statement of account is not paid in full by the “Due Date” shown on that statement.

Overlimit Fee

\$20

A. Charged to your credit card account at the end of the “Statement Period” shown on the statement of account where:

- any type of debit is initiated on your credit card account that would cause you to exceed your credit limit during the Statement Period; and
- we agree to provide you with an Informal Overlimit amount to allow this debit to be charged to your credit card account; and
- we determine that:
 - (1) Your account was opened before 18 June 2012 and either:
 - a. you have not asked us to decline transactions (in most cases) that will take you over the credit limit; or
 - b. you previously asked us to decline the transactions referred to in (a), but have since asked us to approve these transactions where they meet ANZ’s criteria by consenting to be charged an Overlimit Fee; or
 - (2) Your account was opened on or after 18 June 2012 and you have consented to be charged an Overlimit Fee.
- The Overlimit Fee (where payable) is charged at a maximum of once per statement period. Please refer to the ANZ Credit Cards Conditions of Use for information about Informal Overlimit amounts.

B. You will not be charged an Overlimit Fee where ANZ provides you with an Informal Overlimit amount during the Statement Period and:

- you hold an ANZ Access Basic Account; or
- we determine that:
 - (1) Your account was opened before 18 June 2012 and you have asked us to decline transactions (in most cases) that will take you over the credit limit; or
 - (2) Your account was opened on or after 18 June 2012 and at the time the Informal Overlimit amount is provided you have not consented, or you have withdrawn your consent to being charged an Overlimit Fee (unless you are charged an Overlimit

Fee in accordance with paragraph A in respect of an earlier Informal Overlimit amount).

- This fee does not apply to ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD accounts.

Balance Transfer Fee

- A fee may apply to balances transferred from a non-ANZ credit, charge or store card to an ANZ credit card as part of a promotional offer. The applicable fee will be advised in the terms and conditions of the promotional offer.

ANZ LOAN ACCOUNTS

PERSONAL LOANS

Loan approval fee

\$150

- Due when the loan is drawdown.

Loan administration charge

\$10 per month

- Charged quarterly, for the previous three months.

PERSONAL OVERDRAFTS

ANZ Assured (\$500 or \$1,000 limit)

- No approval fee
- Credit facility fee \$60 a year charged monthly
- You can also apply to have the credit facility fee waived for either the ANZ Access Select or Advantage account, or the ANZ One account, should any of the following criteria apply:

Criteria	ANZ Access Select or Advantage	ANZ One
ANZ Standard Variable Rate Home Loan	✓ \$1,000 limit	✓ \$1,000 limit
ANZ Variable Rate Residential Investment Loan	✓ \$1,000 limit	✓ \$1,000 limit
ANZ Easy Start Home or Residential Investment Loan (no longer offered)	✓ \$1,000 limit	✓ \$1,000 limit
ANZ 1 Year Fixed Rate Home or Residential Investment Loan		✓ \$1,000 limit

ANZ Overdraft – loan approval fee

Amount of loan	Fee
Less than \$20,000	\$100
\$20,000 to \$49,999	\$200
\$50,000 and over	\$500

Credit facility fee (due every three months for the previous three months)

- Credit of less than \$20,000 From \$50 to \$100
- Credit of \$20,000 or more Between 1.7% and 2.6% of your limit p.a.

We will tell you the fee for your particular limit when you apply for it. We work the fee out on the daily credit limit.

CAR LOANS

Loan establishment fee	\$350
Loan administration charge	\$5 a month (or an appropriate proportion for fortnightly or irregular payments)
Late payment fee	\$20
• We charge this for every month during which all or part of the loan repayment has been unpaid for seven days or more.	

PERSONAL ACCOUNTS

PERSONAL ACCOUNTS NO LONGER OFFERED

	Monthly Account Service Fee
ANZ Cash Management Account	\$2.50
ANZ Passbook Pensioner Advantage	\$6 (see note 1 below)
ANZ Home Loan Interest Saver	Nil
ANZ Home Equity Loan	Nil
ANZ Access Select	\$2
ANZ Extras Package	\$18
ANZ Passbook Savings	\$6 (see note 1 below)
ANZ Access Limited	\$6

Note 1 – if the account balance falls below the specified minimum on any day of the month, we will charge a monthly account service fee of \$6.

Minimum monthly balance for no account service fee	ANZ Transactions included per month (see note 3)	Fees charged for additional ANZ Transactions (see note 3)
\$5,000	5 free	Staff Assisted \$2.50 Electronic 50 cents
\$2,000	2 free (See note 2 below)	Staff Assisted \$2.50
Does not apply	Unlimited	Nil
Does not apply	Unlimited	Nil
Does not apply	6 free Electronic Transactions	Staff Assisted \$2.50 Electronic 50 cents Cheque 50 cents Internet Banking free
Does not apply	Unlimited ANZ Transactions	Nil
\$2,000	2 free ANZ Transactions (Unlimited ANZ Transactions with Seniors' Privilege)	Staff Assisted \$2.50
Does not apply	Unlimited ANZ Transactions	Nil

Note 2 – extra 2 free withdrawals per year.

Note 3 – excludes the fees and charges that are listed on pages 7-8 of this booklet

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