

**ANZ INTERNATIONAL  
SERVICES FEES AND CHARGES  
BROCHURE**

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JUNE 2019





FEE DESCRIPTION	AMOUNT IN CURRENCY	
FOREIGN CURRENCY ACCOUNT	AUD, USD, GBP, NZD, EUR	JPY
<b>Foreign Currency High Passbook Account</b>		
• Minimum operating balance	500.00	20,000
• Maintenance Fee	Nil	Nil
• Transaction Fee	Nil	Nil
• Over the counter withdrawal	5.00 per transaction	280 per transaction
• Number of free withdrawals	1 per month	1 per month
• Minimum balance fee	3.00 per month	150 per month
• Lost passbook fee	20.00	1,200
• Fees for closing account within 90 days	20.00	1,200
<b>Foreign Currency Current Account (Foreign Currency Amount)</b>		
• Minimum opening balance	250.00	20,000
• Base Maintenance fee	15.00 per quarter	850 per quarter
• Activity fee	0.40 per transaction	25 per transaction
• Collection fee	0.40 per transaction	25 per transaction
• Statement first copy	2.00	350
• Additional copy	5.00	350
• Audit Certificate	40.00	2,500
• Term Deposit Break Fee	FJD40.00 and reduced interest rate	FJD40.00 and reduced interest rate

FEE DESCRIPTION	AMOUNT
<b>APPLICABLE TO ALL FOREIGN CURRENCIES</b>	FJD
<b>Deposits</b>	
• Cash Deposits	1% (minimum \$10.00)
• Drafts, Cheques and Travellers Cheque Deposits	0.75% (minimum \$50.00 maximum \$950.00)*
<i>* Foreign bank charges may apply in addition to charges mentioned above</i>	
<b>Withdrawals</b>	
• To purchase Foreign Currency Cash	Free Maximum \$500.00 (Third party cost)**
<i>** If Foreign Currency is not available at local branch</i>	
<b>REPURCHASE OF DRAFTS/ TELEGRAPHIC TRANSFERS</b>	FJD
• Original item on hand	\$25.00
• Placing a Stop Payment on any drawing	\$50.00 plus Agent Bank charges***
<i>***applies either if refunds given or replacement issued</i>	
• Fate request	\$25.00
• Telegraphic transfer cancellation / Refunds	\$25.00
<b>PAYMENTS OUTWARD</b>	FJD
<b>Issuance</b>	
• Telegraphic transfer	\$25.00
• Issuance of Draft	\$10.00
• Drafts and Telegraphic Transfers in Fijian Dollars	0.25% (minimum \$30.00 maximum \$130.00)
• Drafts and Telegraphic Transfers in Foreign Currency from Foreign Currency Account	0.25% (minimum \$30.00 maximum \$130.00)

FEE DESCRIPTION	AMOUNT
PAYMENTS INWARD	FJD
<b>Inward Telegraphic Transfers and Drafts</b>	
• Credited to account with ANZ	\$10.00
• Credited to local currency account with other Bank	\$15.00
• Payment in Foreign currency to other Bank	\$70.00 plus Telegraphic Transfer charges \$25.00
• Encashment of FJD Drafts drawn on ANZ	\$10.00
• Letter of Confirmation for receipt of funds	\$25.00
• Drafts drawn on other local bank	\$20.00
• Payment to customers (upon positive identification)	\$20.00
• Facsimile advices	\$10.00
• Seeking reimbursements for payments outside arrangements (Charged to beneficiary unless otherwise stated)	\$30.00

FEE DESCRIPTION	AMOUNT
<b>BILLS OUTWARD</b>	<b>FJD</b>
<b>Drafts and Cheques negotiated and/or sent on collection basis</b>	
• Travellers Cheques	\$5.00 per transaction
• Pension Cheques	Free
• Drafts and Cheques negotiated up to \$5000.00 equivalent	\$50.00 per item*
• Drafts and Cheques above \$5000.00 negotiated under Bill's Negotiated Not Under Credit (BNNUCR)	0.75% (minimum \$50.00 maximum \$950.00)*
• Drafts and Cheques sent on collection basis	\$60.00 plus courier cost \$25.00*
<i>* Foreign Bank charges may apply in addition to charges mentioned above</i>	
<b>Documentary Items negotiated and/or sent on collection basis</b>	
• Sight or Term	0.50% (minimum \$50.00 maximum \$950.00) per item
• Negotiated under Bills Negotiable Not Under Credit (BNNUCR)	0.75% (minimum \$60.00 maximum \$950.00) per item
<b>Additional Charges</b>	
• Airmail postage	\$10.00 per item
• Courier	\$25.00 per item
• Swift advice	\$25.00 per item
• Facsimile	\$10.00 per item
<b>Dishonors – Drafts, Cheques and Documentary Items</b>	
• Dishonour	\$30.00 per item
• Representation	\$30.00 per item
• Extension	\$30.00 per item

FEE DESCRIPTION	AMOUNT
<b>Export License</b>	
• Letter to RBF confirming receipt of export proceeds	\$25.00 per letter
• Letter to exporter seeking confirmation of export proceeds	\$25.00 per letter
• Letter requesting details of Outstanding items	\$20.00 per request
<b>BILLS INWARD</b>	<b>FJD</b>
<b>Collection of Drafts and Cheques and Cash</b>	
• For immediate credit to the account of an overseas Bank without advice of final payment and without the need to refer to Exchange Control	Free
• For collection and credit or remittance only after payment	0.50% (minimum \$50.00 maximum \$950.00)
<b>Fijian Currency Notes</b>	
• Up to \$1,000.00	\$10.00*
• In excess of \$1,000.00	0.50% (minimum \$50.00 maximum \$100.00)*
<i>* plus any costs incurred collecting and handling notes.</i>	
<b>Collection of Documentary Bills</b>	
• Collection received from overseas Banks, branches or direct from drawers	0.50% (minimum \$50.00 maximum \$950.00)
• Collection received through other local Banks	\$20.00 per item
• Free release of documents	\$50.00 per item
<b>Additional Charges</b>	
• Airmail postage	\$10.00 per item
• Facsimile advice	\$10.00 per item
• Swift advice	\$25.00 per item
• Remittance of proceeds	\$25.00 per item

FEE DESCRIPTION	AMOUNT
<b>Responsibility Fee</b>	
• For extension of a bill	\$30.00 plus out of pocket expenses
• Delivery orders	\$10.00 per order
• Part payment	\$20.00 per payment
• Contact Case of Need	\$15.00
<b>Dishonours</b>	
• Drafts and cheques	\$30.00 per item
• Documentary items	\$30.00 per item
• Noting and protesting a bill	\$50.00 plus solicitors cost
• Storing and insuring goods	\$50.00 plus any third party costs
<b>Representation of Dishonours Items</b>	
• Drafts and Cheques	\$30.00 per transaction
• Documentary Items	\$30.00 per transaction
• Letter requesting details of Outstanding items	\$20.00 per request
<b>DOCUMENTARY CREDITS INWARD (EXPORT CREDITS)</b>	<b>FJD</b>
• Advising credits	\$35.00
• Advising amendments if ANZ negotiates credit	Free
• Negotiated by other Bank	\$35.00
• Confirmation of credit	On application (minimum \$125.00)



FEE DESCRIPTION	AMOUNT
• Acting as paying or reimbursement Bank	\$125.00 per transaction
• Acceptance of Term Drawings	1.50% per annum (minimum \$125.00 maximum \$950.00)
• Transferable credits	
- Simple transfer	\$50.00
- Involved transfer	\$100.00
• Negotiations under Documentary Credits	
- Basic fee	0.75% (minimum \$125.00 maximum \$950.00)
<b>Plus</b>	
• For discrepant documents	\$50.00
• Additional charges	
- Airmail postage	\$10.00
- Courier	\$25.00
- Swift advice	\$25.00
- Facsimile	\$10.00
• Checked then sent for collection	0.50% (minimum \$125.00 maximum \$950.00)
• Negotiation without recourse to drawer where the credit specifically provides or the customer requests and the bank agrees	On application (minimum \$125.00)

FEE DESCRIPTION	AMOUNT
<b>DOCUMENTARY CREDIT OUTWARD (IMPORT CREDITS)</b>	FJD
<b>Commission on Import Credits issued for about amount is to be calculated on 110% of the Documentary Credit amount</b>	
• Issuing charges (maximum validity of 12 months)	0.75% (minimum \$50.00)
• Swift charge	\$40.00
• Postage	\$10.00
<i>Stamp Duty will apply as per Government mandate</i>	
<b>Revolving Credits</b>	Issuing charges plus as for Import credit at each reinstatement
<b>Amendment</b>	
• Basic	\$35.00
• Increase in amount	As for Import credit
• Extension of expiry date (within 12 months of issuance)	\$35.00
• Extension of expiry date (beyond 12 months of issuance)	As for Import credit (on outstanding balance)
• Swift charges	\$25.00
• Postage	\$10.00
• Facsimile	\$10.00

FEE DESCRIPTION	AMOUNT
<b>Authorisation of Irregular Drawings</b>	
<ul style="list-style-type: none"> <li>Excess Drawings</li> </ul>	\$35.00 plus commission at issuing rate on the amount by which the drawings exceeds the amount of import credit
<b>Expired Credits</b>	
<ul style="list-style-type: none"> <li>Drawn within 12 months of issuance</li> </ul>	\$35.00
<ul style="list-style-type: none"> <li>Drawn beyond 12 months of issuance</li> </ul>	As for import credit (on outstanding balance)
<ul style="list-style-type: none"> <li>Any other discrepancies</li> </ul>	\$35.00
<ul style="list-style-type: none"> <li>Acting as paying/ reimbursement Bank</li> </ul>	\$125.00 per drawings
<ul style="list-style-type: none"> <li>Acceptance of Term Drawings</li> </ul>	1.50% per annum (minimum \$125.00)
<ul style="list-style-type: none"> <li>Letter requesting details of outstanding items</li> </ul>	\$20.00 per request
<b>FORWARD EXCHANGE CONTRACTS</b>	FJD
<ul style="list-style-type: none"> <li>New Contracts</li> </ul>	\$30.00
<ul style="list-style-type: none"> <li>Extension</li> </ul>	\$30.00
<ul style="list-style-type: none"> <li>Cancellations</li> </ul>	\$30.00
<ul style="list-style-type: none"> <li>Partial Delivery under equivalent of \$10,000.00</li> </ul>	\$10.00 per delivery

FEE DESCRIPTION	AMOUNT
<b>EXPORT FINANCE FACILITY</b>	FJD
• Pre-shipment Export Finance	\$50.00 per application
• Post-shipment Export Finance	\$50.00 per application
<b>SHIPPING GUARANTEES</b>	FJD
• Establishment	1.75% (minimum \$50.00)
<b>Half yearly charge</b>	
• First half year	\$100.00
• Second half year	\$150.00
• Third and subsequent half yearly charge	\$250.00
• Release of Airway bills	1.50% (minimum \$50.00)
(However, fee is to be waived for release of consignments under Documentary Credits or when release has not been effected prior to receipt of documents)	
<b>SWAP COMMISSION</b>	FJD
<b>RETAIL TRANSACTIONS</b>	
• Inward Telegraphic Transfers swapped for Foreign Currency cash	Free (maximum negotiable amount \$500.00 plus third party cost)*
• Inward Telegraphic Transfers swapped for Drafts	\$30.00
• Foreign Currency cash to Draft and Telegraphic Transfer	1% (minimum \$10.00)
<i>*if foreign currency is not available at local branch</i>	

FEE DESCRIPTION	AMOUNT
<b>COMMERCIAL TRANSACTIONS</b>	
• Inward Telegraphic Transfers swapped for Foreign Currency cash	Free (maximum negotiable amount \$500.00 plus third party costs)*
• Inward Telegraphic Transfers swapped for Drafts	\$30.00
• Foreign Currency cash to Draft and Telegraphic Transfer	1% (minimum \$10.00)
<i>*foreign currency is not available at local branch</i>	
<b>STANDBY LETTER OF CREDIT / GUARANTEE / BOND (OUTWARD)</b>	<b>FJD</b>
• Issuance	
- Establishment Charge	1.75% (minimum \$50.00)
- Half yearly charge	1.75% (minimum \$50.00)
• Confirmation	On application
• Swift charge	\$40.00
• Postage	\$10.00
• Amendment	
- Basic	\$50.00
- Increase in amount	As for new credit
- Swift charge	\$25.00
- Postage	\$10.00
• Acting as paying/reimbursing Bank	\$125.00 per drawing

FEE DESCRIPTION	AMOUNT
<b>STANDBY LETTER OF CREDIT / GUARANTEE / BOND (INWARD)</b>	FJD
• Advising Credit	\$100.00
• Advising Amendment	\$50.00
• Confirmation	On application (minimum \$125.00)
• Negotiation	0.75% (minimum \$125.00 maximum \$950.00)
• Postage	\$10.00
• Courier	\$25.00
• Swift	\$25.00
<b>TRADE FINANCE LOANS (FOREIGN CURRENCY AND FJD)</b>	FJD
• New	\$50.00
• Pre-payment	\$50.00
• Roll-over	\$50.00

### Important Notice

- Fees and charges are subject to Stamp Duty as per Government mandate
- We will give you thirty (30) days prior notice of any changes to our fees or charges by advertisement in a newspaper, branch notice and/or web notice on [anz.com/fiji](http://anz.com/fiji).

