

## LENDING FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Retail</b>	
<b>Loan Approval Fee</b>	
Up to \$5,000	\$250.00
\$5,001 to \$19,999	\$300.00
\$20,000 to \$49,999	\$500.00
\$50,000 and over	Min 1.50%

### Business

#### Loan Approval Fee:

Min of \$500.00	1.50% of Total Loan Amount
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#### Line Fee (charged monthly on highest OD limit)

\$1 to \$5,000	\$10.00
\$5,001 to \$50,000	2.25% p.a
\$50,001 plus (pro-rata fee payable in the event of a settlement)	1.50% p.a
<b>Excess Fee</b> (plus penalty interest)	Min of \$35 or 1.50% of Overdrawn Amount

### Overdraft

Interest calculated on daily balance of the overdrawn amount and charged monthly

Variable Rate

#### Fully Drawn Advance/Home Loan/Personal Loan - Variable Rate

Loan administration charge (charged monthly).  
Home Loans are exempt from this charge)

Up to \$5,000	\$6.00
\$5,001 to \$19,999	\$10.00
\$20,000 to \$59,999	\$20.00
\$60,000 to \$99,999	\$35.00
\$100,000 to \$299,999	\$55.00
\$300,000 and over	0.02% per month
<b>Arrears Fee</b> (payable after 8 days and every 8th day thereafter)	\$30.00

### Commitment Holding Fee

Commitment Holding Fee applies to all lending facilities not disbursed within one month of approval

Annual Review Fee (Minimum fee)	0.1875% per month
Facility Extension Fee	\$100.00
	1.50%

FEE DESCRIPTION	AMOUNT
<b>Indemnities, Guarantees &amp; Bonds</b>	
Refer to separate Tariff Brochure	

### Property Inspection/Valuation

Initial property inspection	\$50.00
Subsequent property inspections	\$50.00

### Settlements

Discharge Fee (each item)	\$80.00
Settlement	\$100.00

### Miscellaneous

Service not covered elsewhere (charged per hour as appropriate)	\$50.00
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### NOTE

ANZ reserves the right to vary its Interest Rates, Fees and Charges from time to time.

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522.

# ANZ Fees & Charges

EFFECTIVE 01 MAY 2016

## FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Access Everyday Account</b>	
Number of free electronic transactions	Nil
Electronic transaction fee	\$0.20 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$100.00
Dormant Fee (applies after 12 months of inactivity)	\$7.00
<b>Access Premium Account</b>	
Number of free electronic transactions	Unlimited
Number of free staff assisted withdrawals	Unlimited
Account maintenance fee	\$7.00 per month
Minimum opening balance	\$100.00
Dormant Fee (applies after 12 months of inactivity)	\$7.00
<b>Pacific Savings Account</b>	
Number of free electronic transactions	One
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	Nil
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$50.00
<b>Priority Cash Management Account</b>	
Number of free electronic transactions	Two
Electronic transaction fee	\$3.00 per transaction
Number of free staff assisted withdrawals	One
Staff assisted withdrawal	\$3.00 per transaction
Minimum opening balance	\$500.00
<b>Term Deposit Break Fee</b>	
Minimum opening balance(Personal)	\$5,000.00
Minimum opening balance (Business)	\$50,000.00
Minimum additional funds added to deposit at maturity	\$1,000.00
Term deposit break fee	\$50.00 + 2% penalty interest
<b>Personal Cheque accounts</b>	
Minimum opening balance	\$500.00
Base maintenance / ledger fee	\$5.00 per month
Activity fee for cheques presented	\$0.60 per transaction
Number of free electronic transactions	Five
Electronic Transaction Fee	\$0.20 per transaction
Cash cheque over the counter fee	\$3.00 per transaction
Excess fee (plus penalty interest)	\$35.00
<b>Business Cheque accounts</b>	
Minimum opening balance	\$1,000.00
Base maintenance / ledger fee	\$3.50 per month
Activity fee for cheques presented	\$0.60 per transaction
Number of free electronic transactions	Five
Electronic Transaction Fee	\$0.20 per transaction
Cash cheque over the counter fee	\$3.00 per transaction
Excess fee (plus penalty interest)	\$35.00
<b>Cheque Books</b>	
50 leaves (small)	\$15.00
50 leaves (large)	\$17.00
100 leaves (small)	\$20.00
100 leaves (large)	\$25.00
<b>Deposit Books</b>	
Deposit book (duplicate) - 200 pages	\$35.00
Deposit book - 60 pages	\$10.00
<b>Dishonour Fees</b>	
Inward dishonour fee	\$12.00 per cheque
Outward dishonour fee	\$50.00 per cheque

FEE DESCRIPTION	AMOUNT
<b>Stop Cheque Notice</b>	
Stop cheque payment notice	\$15.00 per notice
<b>Special Answer Fee</b>	
Drawn on our bank	\$15.00 per cheque
Drawn on other banks	\$30.00 per cheque
<b>Bank Cheques</b>	
Issued at customers request	\$15.00
Replacement bank cheque	\$15.00
Repurchase bank cheque	\$15.00
<b>Local &amp; International Access Cards</b>	
Access card - issuance	Free
Access card - renewal of expired card	Free
Access card replacement fee (lost, stolen)	\$15.00 per card
Replacement PIN fee	\$5.00 per request
Mailing Card/PIN to an overseas address	\$15.00
Courier Card/PIN to an overseas address	\$50.00
International ATM withdrawals including EFTPOS transactions	\$7.00 per transaction plus Cross Border fee of 0.8% of transaction value
<b>Statements</b>	
Interim issued upon customer request (Printout)	\$1.00
Repeat statements (per page)	\$7.50
<b>Vouchers</b>	
Voucher / statement retrieval (hourly rates) + photocopy costs)	\$50.00
<b>Certificates Supplied</b>	
Certificate of balance of account	\$15.00
Certificate of interest paid or received, each account	\$30.00
Certificates - photocopy/replacement	\$10.00
Audit certificate (per account)	\$50.00
<b>Standing Orders (Periodical Payments)</b>	
Non-payment fee (beneficiary own account)	\$15.00
Transfer to other banks	\$5.00
Transfer to other overseas Banks ( TT fee applies)	TT fee applies
<b>Diskpay and Listpay</b>	
Diskpay Per Line	10c per transaction
Listpay per page	\$7.00 per page
<b>Internet banking charges</b>	
Transfers ANZ to ANZ (between own accounts and 3rd party)	Free
Transfers to other banks within Cook Islands	Free
Telegraphic Transfers	\$18.00
BillPay	Free
<b>Manual Transfers</b>	
Manual transfer to an account within ANZ	\$3.00
Manual transfer to other banks/institutions	\$7.00
Transfer to a bank outside the Cook Islands	TT or Draft Fee
<b>Foreign Currency Cash &amp; Cheques</b>	
Foreign cash & cheques deposited to an account/cashed, conversion fee	1% of transaction amount, min\$7.50 - max \$50.00
<b>Cash Handling Fee</b>	
Non ANZ Customers - Change supplied (notes and coin)	\$10.00
ANZ Customers - Change or Wages order supplied (notes and coin)	\$5.00
Cash deposits over \$5,000 (note and coin)	\$5.00
ANZ Fast Deposit banking bags - drop off	FREE

## INTERNATIONAL FEES & CHARGES

FEE DESCRIPTION	AMOUNT
<b>Bank Drafts</b>	
Issuance of Draft	\$15.00
<b>Repurchase of Drafts</b>	
Reissue/Replacement - original item on hand	\$15.00
Stop Payment	\$25.00
<b>Telegraphic Transfer - Outward</b>	
Telegraphic Transfers to New Zealand financial institutions	\$27.00
Telegraphic Transfers to other overseas financial institutions	\$37.00
Telegraphic Transfers to New Zealand financial institutions via Internet banking	\$18.00
Telegraphic Transfers to other overseas financial institutions via internet Banking	\$28.00
Bank of South Pacific Cook Islands	\$15.00
ANZ Bank Credit Cards (NZ only)	\$5.00
Other Bank Credit Cards	\$27.00
Amendment/Cancellation/Return of Payment	\$15.00
Enquiry - beneficiary claiming non receipt	\$15.00
<b>Telegraphic Transfer - Inward</b>	
For credit to an ANZ account	\$10.00
For credit to a non ANZ account	\$25.00
Cancellation/return of payment	\$27.00
Enquiry - beneficiary claiming non receipt	\$15.00
<b>Foreign Cheques</b>	
Deposit to an ANZ account (clearance days to apply, min 15 working days)	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00
Sent for collection	\$75.00
Dishonour Fees	\$35.00
<b>Travel Money</b>	
Sale of Foreign Currency	\$2.00
Purchase of Foreign Currency Notes	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00
Purchase of Travellers Cheques	1% of the NZD amount, Minimum \$7.50 Maximum \$50.00