

# ANZ FOREIGN CURRENCY INVESTMENT ACCOUNT CREDIT INTEREST RATES

LAST UPDATED: 14 OCTOBER 2013

CREDIT INTEREST					
	TIER 1 (FREE FUNDS)	TIER 2	TIER 3	TIER 4	TIER 5
<b>EUR</b>	€0 – €20,000	€20,000 – €80,000	€80,000 – €200,000	€200,000 – €400,000	€400,000+
<b>Euro</b>	0.00%	0.00%	0.00%	0.00%	0.00%
<b>GBP</b>	£0 – £20,000	£20,000 – £70,000	£70,000 – £175,000	£175,000 – £350,000	£350,000+
<b>British Pound</b>	0.00%	0.00%	0.00%	0.30%	0.40%
<b>NZD</b>	\$0 – \$40,000	\$40,000 – \$150,000	\$150,000 – \$375,000	\$375,000 – \$750,000	\$750,000+
<b>New Zealand Dollar</b>	0.00%	0.50%	1.00%	1.50%	1.80%
<b>USD</b>	\$0 – \$25,000	\$25,000 – \$100,000	\$100,000 – \$250,000	\$250,000 – \$500,000	\$500,000+
<b>United States Dollar</b>	0.00%	0.00%	0.00%	0.05%	0.10%

Each cell shows the balance tier in the relevant currency and the applicable credit interest rate p.a.

## SPLIT BALANCE CREDIT INTEREST RATE:

ANZ Foreign Currency Investment Accounts (FCIA) interest is calculated daily on the credit balance within each tier. Please refer to the product terms and conditions for the method used to calculate credit interest.

ANZ does not pay interest on balances within the first tier named "Free Funds Amount" irrespective of the total account balance.

## UNAPPROVED DEBIT BALANCES - DEBIT INTEREST RATES

The Debit Interest Rate charged on unapproved debit balances for FCIA's is equal to the Prime Interest Rate for the relevant currency plus 3.00% p.a.

## DEBIT INTEREST RATES:

The Debit Interest Rate charged on your Foreign Currency Overdraft is notified to you in your agreement with ANZ. For unapproved debit balances on FCIA's, the Debit Interest Rate is the ANZ Prime Rate for the relevant currency plus 3.00% p.a.

ANZ Prime Rates are published on [anz.com](http://anz.com).

## DISCLAIMER

The ANZ interest rates are current as at the date listed above and are subject to change. Details of current interest rates are available by contacting your Relationship/Account Manager. ANZ recommends that you read the product terms & conditions, which are available from any ANZ branch or by contacting your Relationship/Account Manager, before deciding to acquire or hold the product. Australia and New Zealand Banking Group Ltd ABN 11 005 357 522. AFSL 234527.