

ANZ FOREIGN CURRENCY ACCOUNT INTEREST RATES

LAST UPDATED: 3 SEPTEMBER 2014

CURRENCY	CREDIT INTEREST	
	TIER 1 (FREE FUNDS)	TIER 2
CAD Canadian Dollar	\$0 - \$250,000 0.00%	\$250,000+ 0.00%
CHF Swiss Franc	CHF0 - CHF270,000 0.00%	CHF270,000+ 0.00%
DKK Danish Kroner	Kr0 - Kr1,900,000 0.00%	Kr1,900,000+ 0.00%
EUR Euro	€0 - €200,000 0.00%	€200,000+ 0.00%
GBP British Pound	£0 - £175,000 0.00%	£175,000+ 0.00%
HKD Hong Kong Dollar	\$0 - \$2,000,000 0.00%	\$2,000,000+ 0.00%
JPY Japanese Yen	¥0 - ¥23,500,000 0.00%	¥23,500,000+ 0.00%
NOK Norway Kroner	Kr0 - Kr1,500,000 0.00%	Kr1,500,000+ 0.00%
NZD New Zealand Dollar	\$0 - \$375,000 0.00%	\$375,000+ 0.30%
SEK Swedish Krona	Kr0 - Kr1,850,000 0.00%	Kr1,850,000+ 0.00%
SGD Singapore Dollar	\$0 - \$350,000 0.00%	\$350,000+ 0.00%
USD United States Dollar	\$0 - \$250,000 0.00%	\$250,000+ 0.00%
ZAR South Africa Rand	R0 - R1,950,000 0.00%	R1,950,000+ 0.00%

Other currencies are available on request. Each cell shows the balance tier in the relevant currency, the applicable credit interest rate p.a. and the applicable ANZ Prime Rate.

SPLIT BALANCE CREDIT INTEREST RATE:

ANZ Foreign Currency Accounts (FCA) 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.

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 FCAs, 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.

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.