

## YOUR ACCOUNT WAS RECENTLY OVERDRAWN

Dear {CUSTOMER\_SALUTATION1} {CUSTOMER\_SALUTATION2} {CUSTOMER\_SALUTATION3},

We're writing to let you know that a recent payment or withdrawal from your account {ACCT\_NUMBER} caused your account to become overdrawn.

### WHAT YOU NEED TO KNOW.

We put in place an informal overdraft for you on this occasion to ensure your transaction could be processed.

As a result, an overdrawn fee of {HON\_FEE\_AMOUNT} was charged to your account. This fee will continue to be charged for each business day the balance of your informal overdraft is more than \$50 - up to a total of ten business days and a maximum amount of \$60 per calendar month. If your account has a negative balance or you've exceeded your approved limit, you'll need to deposit funds as soon as possible to minimise any additional fees and charges.

You can switch off the informal overdraft for withdrawals made by ANZ Internet Banking, ANZ Phone Banking, ANZ goMoney™ or EFTPOS and ATMs. This means any withdrawals that result in your account becoming overdrawn will be declined wherever possible.

Consider adding ANZ Assured to your ANZ Access Advantage, ANZ Access Select or ANZ One account. ANZ Assured is a formal overdraft linked directly to your account. For \$5 per month, you can apply for an overdraft limit of \$500 or \$1000. Applications are subject to our normal credit criteria.

### TIPS TO AVOID OVERDRAWING YOUR ACCOUNT.

You can help avoid paying overdrawn fees in future with these simple tips:

Make sure you have sufficient funds in your account to cover any payments you have scheduled. There's no fee to check your account balance via an ANZ ATM, ANZ Internet Banking or download our app ANZ goMoney™ to see your account balance at any time.

Allow time for deposits to reach your account before making a withdrawal. It's best to allow 3 to 5 business days for cheques and deposits to clear.

Know when your periodical payments are due and reschedule them if possible to coincide with things like your salary going into your account. If your periodical payment is less than \$5,000, call 13 13 14, Monday to Friday, or visit your local ANZ branch. For a periodical payment of more than \$5,000, please visit your local branch.

### ANY QUESTIONS?

If you have any questions about the informal overdraft or the overdraft fee, or would like to add ANZ Assured to your account, please call us on 13 13 14.