

ANZ PERSONAL BANKING

GENERAL FEES AND CHARGES
11.12.2017



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This booklet sets out our general fees and charges together with the most common fees for ANZ Housing Loans. For the fees and charges for specific accounts, see the 'ANZ Personal Banking Account Fees and Charges' booklet.

GENERAL BANKING

Arrangement to cash personal ANZ cheques (at another ANZ branch or bank)

- Establishment \$80
- Renewal (per month) \$10

Providing bank cheques (Australian dollars only)

This is a charge for issuing a bank cheque to an ANZ account holder.

- Request made at a branch \$10
- Request made through ANZ Internet Banking \$7.50
- Repurchase of bank cheque \$25
- Replacing a lost or stolen bank cheque \$32.50
(we may set conditions for doing this)

Supplying certificates

Certificates for audit or other purposes \$70 an hour, with a minimum of \$50

Indemnities and Bank Guarantees

Loan approval fee \$125

Credit facility fee Up to 4.5% p.a.

- We charge this fee every year for the year ahead.
- The Government Stamp Duty amount you have to pay may vary, depending on the state you live in.

Letter from us undertaking to issue a guarantee \$100 minimum

Lottery and Art Union Ticket collection \$25
(for us collecting winnings)

Night safe

We charge this for allowing you to deposit funds, in a wallet we provide, in our night safe

- You must pay this every six months, on 1 September and 1 March each year, for the six months ahead.
- For night safe wallets issued between the dates fees are due, you will have to pay a proportion of the fee for the number of weeks until the next charge date.

Permanent issue \$130.20 every six months

- Each extra wallet \$81 every six months

Temporary issue

- Each wallet \$70.20 a month or part of a month

ANZ Breakfree Package fee **\$395 p.a.**

- This fee is for ANZ Breakfree customers obtaining benefits under the 'ANZ Breakfree Terms and Conditions'.
- Eligibility criteria for the benefits obtained under ANZ Breakfree are set out in the ANZ Breakfree Terms and Conditions'.

Priority fee **\$50**

- We charge this fee when you ask us to issue a card or PIN as a priority.

Service fees **\$15 every quarter of an hour****Miscellaneous services**

- Fees are based on time spent.
- The fees do not cover out-of-pocket expenses such as travel expenses and the cost of phone calls.

Information services

- We charge a fee when we provide any customer information which we are not required to provide under the National Credit Code (or any equivalent legislation).

Specified entries list fee

- Customer initiated entries **\$3 an entry**
- Preparing a list of account transactions by special request **\$15 every quarter of an hour or part of it (minimum of \$10 a sheet)**

Telegraphic transfer within Australia from your ANZ account to another account **\$28**

- Transfer of money, which immediately becomes available to the person receiving it.

Special cheque clearance

As an ANZ customer, we do not charge you a fee for special clearance of cheques. You will however be required to pay any third party costs or charges (such as courier fees) that we incur in providing special clearance services.

CREDIT CARDS

Overseas Transaction Fee – Visa

ANZ will charge 3% of the value of any International Transaction processed to a credit card account or Visa PAYCARD account.

This does not apply to an International Transaction processed to an ANZ Rewards Travel Adventures credit card account.

An International Transaction is any transaction or refund in respect of a transaction:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction or refund is outside of Australia; or
- Which is considered by Visa to require conversion into Australian currency (for example, where the transaction or refund is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction and ATM operator fee that you accept when you proceed with the transaction at the ATM.

Overseas Transaction Fee – MasterCard

ANZ will charge 3% of the value of any International Transaction processed to a credit card account.

An International Transaction is any transaction:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction is outside of Australia; or
- Which is considered by MasterCard to require conversion into Australian currency (for example, where the transaction is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction and ATM operator fee that you accept when you proceed with the transaction at the ATM.

Overseas Transaction Fee – American Express®

American Express and ANZ will each charge 1.5% of the value of any International Transaction processed to a credit card account.

This does not apply to an International Transaction processed to an ANZ Rewards Travel Adventures credit card account.

An International Transaction is any transaction:

- In a currency other than Australian currency; or
- Where the merchant or financial institution accepting or processing the transaction is outside of Australia; or
- Which is considered by American Express to require conversion into Australian currency (for example, where the transaction is submitted on behalf of a merchant to a financial institution by an intermediary that is outside of Australia).

Please note that the ANZ and American Express Overseas Transaction Fees will be combined for each transaction or refund and displayed as one fee on the statement. A transaction or refund that is made in a foreign currency other than US Dollars will, when the conversion is done by American Express, be converted into US Dollars before being converted into your billing currency.

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction and ATM operator fee that you accept when you proceed with the transaction at the ATM.

*American Express is a registered trademark of American Express. This card is issued by Australia and New Zealand Banking Group Limited (ANZ) pursuant to a license from American Express.

LENDING

HOUSING LOANS

Loan approval fee/facility approval fee

This fee covers the cost of us preparing paperwork (except guarantor documents), application costs and partial loan establishment costs.

Type of loan	Amount
ANZ Home Improvement and Supplementary Loans	\$350
Split Loans and Combination Home Loan Package	\$600 – For first loan \$200 – For each further loan
ANZ Portfolio Facility*	\$750
All other loan types	\$600

Valuation administration fee \$150
(See note 1 below)

- You may have to pay a valuation administration fee for each property that will be security for your loan/facility, when you ask us to release some or all of the security you provided or one or more of the guarantors, or when you make any other change to the security of your loan/facility.
- This fee covers our administration costs for arranging each valuation or price estimate.

Note 1 – we will not charge the first valuation administration fee that falls due if you pay the full loan approval fee/facility approval fee and we need the valuation or price estimate only for considering an initial application.

Guarantee administration fee \$200

- We charge this guarantee administration fee for each guarantee we accept in connection with your loan.
- This fee is payable on the date of advance, or the date the change is effected where a change is requested to an existing loan/facility (where we require a guarantee/s to be taken).

* ANZ Portfolio is no longer available for sale.

Loan administration charge

- ANZ Simplicity PLUS Loans \$0 a month
- ANZ Standard Variable Rate Loans \$5 a month
- ANZ Fixed Rate Loans \$10 a month
(including Interest-in-Advance)
Payable during the fixed interest rate period.

The loan administration charge does not apply to ANZ Portfolio[#] sub-accounts.

Renegotiation Fee

We charge a fee when you renegotiate or convert your ANZ home or residential investment loan or ANZ Equity Manager or ANZ Portfolio[#] facility.

The amount of this fee will be as follows.

- If there is no change to the borrowers, the term or amount of the loan or the security provided in connection with the loan, and the repayments are not changing to interest-only repayments. \$200
- If there is a change to the borrowers, the term or amount of the loan or the security provided in connection with the loan, or the repayments are changing to interest-only repayments. \$350

The renegotiation fee will appear as a loan approval fee/facility approval fee in any letter of offer that we send you when you renegotiate or convert your ANZ home or residential investment loan or ANZ Equity Manager or ANZ Portfolio[#] facility.

The renegotiation fee will apply to changes to the ANZ Portfolio[#] facility but will not apply when you renegotiate changes to ANZ Portfolio[#] sub-accounts.

Credit facility fee

- ANZ Equity Manager \$150 p.a.
- ANZ Portfolio[#] \$550 p.a.

You must pay this fee every year, for the year that has just passed.

See the 'ANZ Personal Banking Account Fees and Charges' booklet for transaction related fees.

[#] ANZ Portfolio is no longer available for sale.

Late payment fee **\$20 a month**

- We charge this fee every month in which all or part of the loan or ANZ Portfolio[#] sub-account repayment has been unpaid for 30 days or more.
- When we charge this fee you must immediately pay it along with the overdue repayment.

Lock rate fee (fixed-rate loans and fixed-rate ANZ Portfolio[#] sub-accounts) **\$750**

- The Lock Rate fee will be **\$750 for every \$1M** of lending (or part thereof).
Examples:
1) A \$400,000 loan will have a \$750 Lock Rate fee.
2) A \$1,300,000 loan will have a \$1,500 Lock Rate fee.
- We charge this fee at the time you apply for your loan to lock in the interest rate applicable (at the time you apply) and where your loan will be drawn up to 90 days in the future.
- Standard loan approval fee/facility approval fee/renegotiation fees apply.
- Refunds are only available if we do not approve the loan.
- This facility is only available for loans that are fixed for up to five years.

Progress payment fee **\$250**

We charge this when your first progress payment is made.

Early repayment cost (fixed-rate loan including fixed-rate ANZ Portfolio[#] sub-accounts)

- You may have to pay this if you pay your loan off in full, or make an early or extra repayment, during any fixed-rate period. More details and method of calculation are given in the 'ANZ Consumer Lending Terms and Conditions' booklet under the heading 'Repaying your loan early during a fixed interest rate period'.

[#] ANZ Portfolio is no longer available for sale.

SECURITY FOR LOANS

Lodgement Fee

Registration \$160 per process

- Lodgement for registration of ANZ Mortgages, discharges of mortgage, transfers of land, assignment or re-assignment of Life Policies and other documents.

Original registration of Bills of Sale by ANZ

with or without notice of intention to register \$160

Re-registration of a Bill of Sale \$160

(see note 2 below)

- Charge for lodgement for registration of Bills of Sale, Crop Liens and Stock Mortgage

Production fee \$160 per process

- We charge this for producing a Certificate of Title or other security documents.

Settlement fee \$160

(See note 2 below)

- We charge this fee for surrendering documents and receiving money and payment of money upon receipts of documents.

Search fee \$50 per search

(See note 2 below)

- We charge this fee for searching government records.

Other loan services

- We may charge a fee if we have to deal with, change or add to our security documents in line with your instructions.
- We can provide an estimate of the fee when you give us your instructions.

Note 2 – we do not charge this on establishment of an ANZ Home or Residential Investment Loan, ANZ Equity Manager or ANZ Portfolio Facility[#] as the costs are covered by the loan approval fee.

[#] ANZ Portfolio is no longer available for sale.

CAR LOANS

Early termination fee

- We charge this if you pay the loan off early.
- We will work out this fee by:
 - taking the average unrecovered administration costs of providing the loan (\$680)
 - multiplying this by the number of whole months remaining in the period of the agreement at the time the loan is paid off
 - dividing that figure by the number of whole months in the period of the agreement
 - and adding a flat fee of \$50 to cover the administrative costs that relate to termination of the loan.

Early payment loss

- You may have to pay this if you pay your loan in full, or make an early or extra repayment, during any fixed-rate period. More details are given in the Terms and Conditions document provided to you with your loan contract under the section "Early Termination fee". If you repay part or all of the loan early, the amount of costs or losses may be significant.

Late payment fee

\$20

- We charge this for every month when all or part of the loan repayment has not been paid for seven days or more.

Loan administration charge

\$5 a month (or a relevant proportion of it for fortnightly and irregular payments)

PERSONAL LOANS

Early repayment administration fee

(fixed-rate loans)

\$300

- We charge this fee when you pay off a loan during a fixed rate period.
- This fee applies to all ANZ fixed-rate personal loans during a fixed interest rate period.

Early repayment cost (fixed-rate loans)

- You may have to pay this if you pay your loan off in full, or make an early or extra repayment, during any fixed-rate period. More details and method of calculation are given in the 'ANZ Consumer Lending Terms and Conditions' booklet, under the heading 'Repaying your loan early during a fixed interest rate period'.

Late Payment Fee

\$20

We charge this for every month during which all or any part of the loan repayment has been unpaid for five days or more, and then for every further 30 days that repayments are overdue.

INTERNATIONAL PAYMENTS AND TRAVEL MONEY

INTERNATIONAL PAYMENTS

Overseas drafts out of your ANZ account

Foreign currency or Australian currency

Purchase

- Buying the draft through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) \$25
- Buying the draft at a branch (using an ANZ transaction account or ANZ credit card only) \$35

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy a draft.

Repurchase/refund

When item is re-presented to branch for refund \$25

Stop payment fee (for us stopping payment of a lost or stolen draft) **\$25 + costs**
(See note on 'costs' at end of this section)

Copy

Fee for providing a copy of a paid draft issued by us. \$25

Foreign currency drafts or bank cheques into your ANZ account

Collecting funds

Payable outside Australia **\$50** each + costs
(See note on 'costs' at end of this section)

Payable at ANZ within Australia

- equivalent to under \$100 Australian dollars **Free**
- equivalent to \$100 Australian dollars or more **\$35**

Note: drafts/cheques may incur miscellaneous charges and/or commissions from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions. Encashments for credit to a foreign currency account will be subject to an additional \$20 processing fee. ANZ may pay you the value of the draft/cheque at the time you present it to ANZ or at the time the drawee bank clears the draft/cheque. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the draft/cheque. ANZ will convert the value of the draft/cheque into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using its prevailing exchange rate on the day the funds are paid to you.

Cashing the drafts or cheques

Payable outside Australia **\$15** an item

At ANZ within Australia **\$7** an item

Exemption: Overseas government pension cheques are exempt from this fee.

Dishonoured drafts or cheques

Collections/encashments **\$45** + costs
(See note on 'costs' at end of this section)

Note: If your draft/cheque is dishonoured by the overseas drawee bank and we have already paid the funds to you:

- (i) we will convert the value of the draft/cheque (plus the drawee bank's fees and charges) into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using our prevailing exchange rate on the day we are notified of the dishonour.
- (ii) we will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.
- (iii) we are not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.

International Money Transfers (telegraphic transfers) sent overseas

We charge for transferring money overseas electronically.

For international payments sent through an overseas bank you may have to pay commission, fees and other charges to that bank. The overseas bank will take these from the proceeds of the transfer.

- Arranging a transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) **\$18******
- Arranging a transfer through ANZ Phone Banking (using an ANZ transaction account only) **\$32******
- Arranging a transfer at an ANZ branch (using an ANZ transaction account or ANZ credit card only) **\$32******

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy an International Money Transfer.

Cancelling a transfer	\$25*** + costs*
Changing the details of a transfer	\$25 + costs*
Enquiries regarding payment to the beneficiary (e.g. non-receipt of funds claim)	\$25
Transfers returned by the overseas bank	\$25 + costs*

*(See note on 'costs' at end of this section)

International Money Transfers (telegraphic transfers) from overseas

Charges will be deducted from the proceeds of the transfer before credit to your account unless the overseas bank making the transfer states that charges will be borne by them.

Payments paid directly to an ANZ account	Up to \$15**
Payments to non-customers or transferred to another bank in Australia	Up to \$25**
Unconverted payments transferred to another foreign currency account held at a bank in Australia	\$35
Bank cheque issued for amounts of \$100 and over	\$27
Payments made on application and identification	\$20

**Fee charged depends upon ANZ's arrangement with the relevant overseas bank.

Note: foreign currency payments for amounts up to and including the limit shown on the website at www.anz.com will be converted into Australian dollars at the relevant exchange rate displayed on www.anz.com at the time. For foreign currency payments above that limit, the foreign exchange rate we use to convert that payment into Australian dollars will be the rate we offer at the time we process the payment.

Note: In relation to the “costs” that we refer to in the ‘International Payments’ section, we are unable to quantify the additional costs which may be incurred as they refer to miscellaneous costs which may be charged by the relevant overseas (or correspondent) bank. We have no control over these costs and their amount varies between each overseas bank.

*** Cancellation fees apply irrespective of whether or not ANZ is successful in cancelling the payment.

**** All payments to Fiji, Vanuatu, Tonga, Samoa and Kiribati - \$9

Please note that an international money transfer may be subject to commissions, fees and other charges applied at the receiver’s end. These commissions, fees or charges will generally be deducted from the funds paid to the receiver.

Additional fees and charges may apply if using an ANZ Credit Card for an International Money Transfer.

TRAVEL MONEY

Foreign currency notes (See note 3 over the page)

Buying foreign currency notes	1% of equivalent in Australian dollars (minimum \$8) for each currency
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If you buy foreign currency notes with a credit card through ANZ Phone Banking you will be charged an extra 1% commission for each currency (2% in total, with a minimum of \$8).

Buying foreign currency Cash Packs	\$5 per pack
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Cashing in foreign currency notes

Converting to Australian dollars	\$8 each currency
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Note: for foreign currency notes to be paid to or from a foreign currency account there will be an extra \$20 processing fee.

Traveller's cheques

Buying traveller's cheques	1.1% of equivalent in Australian dollars (minimum \$13) each currency
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If you buy traveller's cheques with a credit card through ANZ Phone Banking you will have to pay an extra 1.1% fee for each currency (2.2% in total, with a minimum of \$13). This extra fee is separate from the commission.

Traveller's cheques in Australian dollars (See note 3)

You will not have to pay purchase commission to buy traveller's cheques in Australian dollars through ANZ branches in Australia or ANZ Phone Banking if you hold an ANZ Pensioner Advantage or ANZ Passbook Pensioner Advantage account, or with any Gold or Platinum ANZ credit card account. You do not need to use the relevant account or card for this to apply.

Foreign currency traveller's cheques

You do not have to pay purchase commission to buy foreign currency traveller's cheques through ANZ branches in Australia or ANZ Phone Banking if you hold a Gold or Platinum ANZ credit card account. You do not need to use the relevant card to buy the traveller's cheques.

Cashing in traveller's cheques	\$7 each item
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Us buying back traveller's cheques	Free
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We will only buy back traveller's cheques bought from an ANZ branch in Australia

Note: for traveller's cheques paid to or from a foreign currency account you will have to pay an extra \$20 processing fee.

Note 3 - foreign currency notes and traveller's cheques with a value equivalent to less than \$1,000 Australian dollars can be bought and cashed in by both ANZ and non-ANZ account holders through ANZ branches. However, foreign currency notes and traveller's cheques with a value equivalent to \$1,000 Australian dollars or more can be bought or cashed in through ANZ branches using an ANZ transaction account or an ANZ credit card account. Foreign currency notes and traveller's cheques can be bought and cashed in by both ANZ and non-ANZ account holders at Foreign Exchange Centres. You can only order foreign currency notes or traveller's cheques through ANZ Phone Banking or ANZ Internet Banking if you use an ANZ transaction account or ANZ credit card. You may have to pay a cash advance fee if you pay with an ANZ credit card.

PRODUCTS NO LONGER OFFERED

The specific fees that apply to the ANZ home and residential investment loans that we no longer offer are set out below. Please note that the fees set out in the section headed 'Lending – housing loans' also continue to apply to these products where relevant.

ANZ Easy Start Home and Residential Investment loans

Loan administration charge **\$10 a month**

Early repayment charge

An Easy Start early repayment charge is payable if:

- you pay off your loan within the first four years; from the date of advance; or
- your loan is refinanced with another financial institution within the first four years from the date of advance;
- all or part of your loan is converted to another ANZ loan or facility within the first four years from the date of advance; or
- you make any extra repayments that cause the amount you owe to be less than:
 - 80% of the amount of loan provided (for extra payments made during the first year of the loan term);
 - 70% of the amount of loan provided (for extra payments made during the second year of the loan term);
 - 60% of the amount of loan provided (for payments made during the third year of the loan term); or
 - 50% of the amount of loan provided (for extra payments made during the fourth year of the loan term).

This charge will be equal to 45 days' interest worked out on the original loan amount at the ANZ Home Loan Index Rate or Residential Investment Loan Index Rate current at the time of the relevant repayment, refinancing or extra payment.

Money Saver Home, Residential Investment and Land loans

Loan administration charge

ANZ Money Saver Home Loan **\$10 a month**

ANZ Money Saver Residential Investment Loan **\$10 a month**

Custodial services fees

(Not accepting new lodgments from 29th February 2016)

These charges are for custodial services, where we hold or look after valuable items on your behalf.

- Higher charges than those shown below for specialised custodial services in capital cities may apply.
- We charge the fees when we take custody of the item and then each year on the anniversary of us taking custody of the item.

Sealed packet (sealed by customer)

- Standard packet (35cm x 17.5cm) or smaller **\$40 p.a. (or part thereof)**
- Larger packets **\$40 p.a. plus a further \$40 p.a. for each extra 35cm x 17.5cm (or part thereof)**
- We will hold one standard packet free for ANZ Pensioner Advantage and ANZ Passbook Pensioner Advantage (no longer offered) account holders

Locked box

- Regular box size (10,000cm³) **\$65 p.a. (or part thereof)**
- Larger boxes **\$65 p.a. plus \$65 p.a. for each extra 10,000cm³ (or part thereof)**

Note: You are responsible for insuring the contents of your box.

CHARGES FOR NON-ANZ CUSTOMERS USING ANZ BRANCH SERVICES

Transfer of funds to accounts at another bank requested at an ANZ branch **\$10**

Collection items (cheques) **35¢ a cheque**

- Extra charge if paying in cheques

Extra charge when transfer fees are to be paid from a non-ANZ account

- Individual transactions **\$3 each deposit**
- Regular transactions **\$2.20 each deposit (\$17.60 minimum a month)**

Cashed cheques **\$10 each cheque**

Cashing a cheque drawn on another bank (not ANZ) with arrangements to cash cheques

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