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Please contact us on 0800 269 296 or visit your local branch to:

- ask us about any of these Fees and Charges
- find out about any fees and charges for any ANZ products not included in this document, or
- receive more information on any of our products or services.

You can also visit anz.co.nz for more information.

Saving money on your banking

Our staff will be happy to show you how you could make changes to help lower the cost of banking. Here are some tips:

- Ensure you only pay for the features you need by making sure you have the right account
- If you're paying by Visa Debit or EFTPOS, withdraw any cash you need at the same time (if you can)
- By doing more of your banking with ANZ, you may qualify for additional benefits, including special fee waivers
- Use ANZ Phone Banking, ANZ goMoney and ANZ Internet Banking or ATMs to manage your money
- If you're under 21 or in tertiary education, we have an account that can save you fees
- If you are receiving National Superannuation you're eligible for the ANZ Freedom Years Package.

To use ANZ Phone Banking, ANZ goMoney (including ANZ goMoney Wallet) and ANZ Internet Banking you'll need to register. Telephone, mobile operator and internet service provider charges may apply to these services.

Fees within this brochure are defined as follows:

- Automated transactions include EFTPOS, Visa Debit, ATM, and mobile wallet transactions, as well as all electronic payments and other transactions made using ANZ Internet Banking, goMoney, and Phone Banking
- Manual transactions include cheques and transactions handled by our staff for you, including at a branch, by phone, or online
- Non-Standard Fees includes service and access fees. These fees may apply in addition to any fees stated. For more information, refer to page 13 of this document.

Fees and Charges

Everyday accounts

With a choice of four everyday accounts, you can bank the way you want at ANZ.

	Benefit	Monthly Account Fee	Automated Transaction Fee	Manual Transaction Fee
ANZ Freedom	Enjoy the freedom to bank the way you want to.	\$5*	Nil	Nil
ANZ Go	Avoid monthly account and transaction fees when you bank electronically.	Nil	Nil	\$3
ANZ Select	An interest-bearing account for customers who keep an average monthly balance of \$5,000 or more.	\$6**	Nil	Nil
ANZ Jumpstart	If you're under 21 or studying full-time [^] , enjoy no monthly account or transaction fees. You can also apply for some special lending benefits (see below).	Nil	Nil	Nil

* We'll waive this fee each month you deposit at least \$2,500 into the account. Deposits exclude transfers made between your ANZ accounts.

** We'll waive this fee if your average monthly balance is \$5,000 or more.

You can access any of these accounts using an ANZ Visa Debit or ANZ EFTPOS card. There is no annual card fee for an ANZ EFTPOS card. You must be 13 years or over to apply for an ANZ Visa Debit card. The yearly card fee for an ANZ Visa Debit card is \$10. We waive the card fee when your card is linked to an ANZ Freedom or Jumpstart account.

For more information on Non-Standard Fees which apply to everyday accounts, see page 13.

ANZ Jumpstart account – lending pricing benefits

If you hold an ANZ Jumpstart account and you're 18 years or older, you can apply for the following lending products with special pricing benefits. ANZ lending and eligibility criteria, terms, conditions and fees apply to all overdrafts, credit cards and personal loans. International students are only eligible to apply for an ANZ Credit Card.

Overdraft

Interest-free overdraft on application (up to \$2,000). A monthly Overdraft Management fee of \$3 applies.

Credit Card

If you're in full-time study[^] you can apply for any new ANZ Credit Card and get a one year annual card fee waiver (limit one per customer).

Personal Loan

If you're in full-time study[^] you can apply for a personal loan with no application fee.

[^] You must be enrolled at and provide proof of full-time study at a government recognised tertiary institution or a NZQA approved language school. When applying for lending benefits you must have a minimum of 6 months remaining on your course. International students are only eligible to apply for an ANZ Credit Card.

Fees and Charges

Overdrafts on everyday accounts

- Overdraft application fee **\$25**
We charge this fee for new overdraft applications and applications to increase existing limits.
- Unarranged overdraft fee **\$5**
Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.
- Monthly Overdraft Management fee **0.12% (min. \$5)**
Calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater

Savings accounts

Whatever you are saving for, you can find a savings account to suit your needs with ANZ.

	Benefit	Monthly Account Fee	Automated & Manual Deposit Fees	Automated & Manual Withdrawal Fees
ANZ Serious Saver	An account that rewards your commitment to saving.	Nil	Nil	First withdrawal in a month is free, \$5 per month for two or more withdrawals*
ANZ Online	Access your money anytime and still earn the full rate of interest.	Nil	Nil	Automated withdrawal – Nil Manual withdrawal \$3
ANZ Ready Saver	Enjoy ready access to your money and earn interest on every dollar.	\$2**	Nil	\$1

* To earn Premium interest you need to make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day of the month.

** We'll waive this fee if your average daily balance for the month is \$500 or more.

Earning interest on Serious Saver accounts

With an ANZ Serious Saver account you'll earn Premium interest each month you make no withdrawals and deposit \$20 or more (not including credit interest) on or before the last business day of the month. If you make a withdrawal or deposit less than \$20, you'll still earn Standard interest.

Get the best from your account – set up an automatic payment to deposit at least \$20 each month and make no withdrawals so you earn Premium Interest each month.

For more information on Non-Standard Fees which apply to savings accounts, see page 13.

Fees and Charges

Cards

Personal Credit Cards

Whether you want a credit card with a lower interest rate, cash or travel rewards, or a lower annual card fee, we have a range of options to suit your needs. Our lending criteria, interest, and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

	Benefit	Annual card fee	Annual joint* or additional card fee	Interest-free days
ANZ Low Rate Visa	The card that gives you a lower interest rate on purchases and a lower annual fee.	\$17.50 half-yearly	\$5 half-yearly	Up to 55 interest-free days on purchases
ANZ CashBack	The card that rewards you with cash back.	\$60	\$10	Up to 55 interest-free days on purchases
ANZ CashBack Platinum	The Platinum card that rewards you with cash back.	\$125	\$10	Up to 55 interest-free days on purchases
ANZ Airpoints Visa	The card that helps you earn Airpoints Dollars™ faster.	\$32.50 half-yearly	\$5 half-yearly	Up to 44 interest-free days on purchases
ANZ Airpoints Visa Platinum	The Platinum card that helps you earn Airpoints Dollars™ faster.	\$75 half-yearly	\$5 half-yearly	Up to 44 interest-free days on purchases
The following cards are no longer being sold				
ANZ Gold Mastercard/ ANZ Visa Gold	Only available to existing ANZ Gold Mastercard/ANZ Visa Gold cardholders.	\$75	\$10	Up to 55 interest-free days on purchases
ANZ Freestyle Mastercard	Only available to existing ANZ Freestyle Mastercard cardholders.	Nil. A \$5 per transaction fee applies (capped at \$10 per statement month)	Nil. A \$5 per transaction fee applies (capped at \$10 per statement month)	No interest-free days
ANZ CashBack Visa Gold	Only available to existing ANZ CashBack Visa Gold cardholders.	\$105	\$10	Up to 55 interest-free days on purchases
ANZ Mastercard/ ANZ Visa	Only available to existing ANZ Mastercard/ANZ Visa cardholders.	\$35	\$10	Up to 55 interest-free days on purchases
ANZ Low Rate Mastercard	Only available to existing ANZ Low Rate Mastercard cardholders.	\$29 half-yearly	\$5 half-yearly	Up to 55 interest-free days on purchases
Qantas ANZ Visa	Only available to existing Qantas ANZ Visa cardholders.	\$75	\$10	Up to 44 interest-free days on purchases
Qantas ANZ Visa Platinum	Only available to existing Qantas ANZ Visa Platinum cardholders.	\$150	\$10	Up to 44 interest-free days on purchases

* Only available to existing joint card customers.

Fees and Charges

Business Credit Cards

With our ANZ Visa Business Card you could save countless hours on administration and improve your cash flow position – giving you more time and flexibility to progress your business. Our lending criteria, interest and terms and conditions apply and are available from any ANZ branch or anz.co.nz.

Card option	Annual fee	Additional card	Interest-free days
Airpoints™ Rewards	\$145	\$10	Up to 44 interest-free days on purchases
CashBack Rewards	\$95	\$10	Up to 55 interest-free days on purchases
Low Interest Rate	\$70	\$10	Up to 55 interest-free days on purchases
Low Fee	\$40	\$10	Up to 55 interest-free days on purchases

Other Credit Card Fees

Statement copy	\$3 per copy.
Urgent card delivery	Actual courier fee (domestic and international).
Replacement card (including lost and stolen)	\$10 per card.
Late payment fee	\$12 Applies if you don't pay the minimum monthly payment by the payment due date.
Over-limit fee	\$2.50 Applies if you are over your credit card limit on your statement date.
Currency conversion charge	2.5% of the NZD amount. Applies to foreign currency transactions both online and overseas. Includes transactions through the Mastercard, Maestro and Visa PLUS networks.
Cash Advance	A \$3 cash advance fee will apply when you make a staff-assisted cash advance (over the counter in branch or over the phone). We won't charge you a fee for cash advances using: <ul style="list-style-type: none"> • ANZ or non-ANZ ATMs in New Zealand • ANZ Internet Banking, ANZ Phone Banking or ANZ goMoney • An overseas ATM or over the counter in any overseas bank or financial institution. If you do a cash advance overseas using an overseas ATM or over the counter, the bank or financial institution may charge you a fee. Currency conversation charges will also apply.

Fees and Charges

Debit Cards

Access funds from your everyday or savings account with an ANZ EFTPOS or ANZ Visa Debit card. You must be 13 years or over to apply for an ANZ Visa Debit card.

	Benefit	Primary card fee	MyPhoto card	Replacement card fee	Urgent card delivery
ANZ EFTPOS	Access funds from your everyday and savings accounts.	Nil	No charge**	\$10	Courier fee (domestic and international)
ANZ Visa Debit	Use it anywhere Visa is accepted – online, over the phone, in-store – to access funds from your everyday or savings account.	\$10 p.a.*	No charge		

* No charge when linked to an ANZ Freedom or Jumpstart account. ** Only available to existing MyPhoto EFTPOS customers.

Currency conversion charge of 2.5% of the NZD amount also applies to foreign transactions, both online and overseas. This includes transactions through Mastercard, Maestro and Visa PLUS networks.

For more information on Non-Standard Fees which apply to Debit Cards, refer to page 13.

Fees that apply to mobile wallets and wallet cards

You can make contactless payments using an eligible card and:

- an eligible Android mobile phone with goMoney Wallet.
- an eligible Apple device with Apple Pay.

Any fees and charges we charge for your physical ANZ cards and ANZ accounts will also apply if you use a mobile wallet and wallet cards, including for overseas use.

ANZ will not charge you any additional fees solely for setting up a wallet card in New Zealand.

Your mobile service provider may charge for downloading, updating and using a mobile wallet. Your mobile service provider may charge additional fees to access the internet on your mobile device overseas. You're responsible for any fees your mobile service provider charges you. If you have concerns about a fee you've been charged by your mobile service provider, you should speak with them directly.

For more information about mobile wallets, see the ANZ Electronic Banking Conditions of Use, ANZ EFTPOS Card and ANZ Visa Debit Card Conditions of Use, the ANZ Credit Card Conditions of Use, and the ANZ with Apple Pay Terms and Conditions, available at any ANZ branch or at anz.co.nz.

Foreign currency account

Reduce unnecessary conversion costs and better manage your foreign currency exchange risks with an ANZ Foreign Currency Account.

Fees

- No monthly account fee.
- No fee to transfer money between your own ANZ accounts (note: normal fees and charges will apply to your NZD account).

Some transaction and Non-Standard Fees will apply to your ANZ Foreign Currency Account, including:

- Inward Payments
- International Money Transfers
- Foreign Currency Funds Transfer to third party ANZ bank account via ANZ branch
- Foreign cheques
- International Bank Drafts
- Foreign Cash – cash handling fees apply.

Please refer to the Non-Standard Fees section, pages 13-16, for more information on these fees.

Fees and Charges

Lending fees

Home Loan fees

With an ANZ Home Loan – Fixed Interest Rate you can budget with confidence. You know exactly how much your regular repayments will be, and your interest rate won't change during your fixed rate period.

– Application fee (owner-occupied).....	up to \$500
– Application fee (all other lending)	up to 1% of the loan amount
– Loan Top Up fees.....	\$250
– Tideover application/extension fee.....	\$500

ANZ Flexible Home Loan fees

An ANZ Flexible Home Loan gives you access to credit when you need it. You need to be financially disciplined, so if you're good at managing your money, a flexible home loan can help you save on interest and repay your mortgage sooner.

– Monthly account fee.....	\$12.50
– All transaction fees (including manual transactions)	nil
– Unarranged overdraft fee	\$5

Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria, terms, conditions and fees apply. ANZ Home Loans cannot be used for a business purpose.

For more information on Non-Standard Fees which apply to Flexible Home Loans, refer to page 13.

Low Equity Premium

We charge a Low Equity Premium if you borrow more than 80% of the value of the property that's available as security for any loans you have with us.

Loan to value ratio	% of the loan amount charged
– 80.01% – 85.00%.....	0.25%
– 85.01% – 90.00%.....	0.75%
– Over 90.01%	2.00%

Early repayment of fixed rate home loans

We may charge an early repayment recovery if you choose to repay or restructure your ANZ Fixed Rate Home Loan during your fixed rate term.

– Early Repayment Administration fee	\$100
– Early Repayment Recovery	Variable – depends on loss at the time of repayment. See ANZ Home Loan Terms and Conditions.

Fees and Charges

Reserving a fixed interest rate fee

- Reserving a fixed interest rate..... **free**
- Non-utilisation Recovery..... **Variable – depends on loss at the time of cancellation or restructure. See ANZ Home Loan Terms and Conditions.**

Personal Loan fees

- Application fee (For new and top-up applications)..... **\$115**

Security and other fees (applies to all loans)

- Discharge or Execution fee..... **\$100**
We charge this fee to document and complete any other transaction to do with the security we have for your loan or facility, including a discharge or release of that security. We'll charge the fee when we complete the transaction. We may also charge you a Consent fee for some transactions of this kind.
- Consent fee..... **\$40**
We charge this fee to process requests to do with the security we have for your loan or facility. We'll charge this fee when we complete the transaction. We may also charge you a Discharge or Execution fee for some transactions of this kind.
- Additional documents..... **\$10 per document**
The Additional Documents fee of \$10 is charged for each extra copy of any documents to do with a customer's loan or facility. The fee doesn't apply when we send a replacement statement, instead we'll charge a Duplicate Statement fee.
- Security transfer or redocumentation fee **\$250**
We charge this fee to assess and document any requests you make to change the security we have for your loan or facility. This could include because you've sold the property and are buying something else. We'll charge the fee when we process your request.
- Default Notice Fee..... **\$175**
We charge this fee if we prepare and send you a default notice for your loan under the Property Law Act 2007. We prepare these notices to require you to repay some or all of the amounts you owe us because you've broken your loan or facility agreement, or another agreement with us. If we've had this notice prepared by a solicitor, you must also meet all of the solicitor's costs in preparing the notice, as well as paying us the Default Notice fee.
- Replacement Statement fee **\$4**

You must submit security, execution and consent requests at least two days before the day of settlement so we can prepare necessary documentation, unless you've arranged an urgent settlement with us.

Term Deposits and Foreign Currency Term Deposits

A Term Deposit is a fixed term investment designed for those who want certainty of an interest rate that's fixed for the duration of the investment term and don't require their funds on call.

No fees are charged for Term Deposits and Foreign Currency Term Deposits, however we'll adjust your returns by 3% per annum on the amount you withdraw if we agree to let you make an early withdrawal (your return will not go below 0%).

For more information see our ANZ General Terms & Conditions (for Term Deposits) or Foreign Currency Account & Foreign Currency Term Deposit Terms and Conditions (for Foreign Currency Term Deposits), each of which are available at anz.co.nz or from any branch, or call us on 0800 269 296 (for Term Deposits) or 0800 863 863 (for Foreign Currency Term Deposits)

Fees and Charges

Business banking

Business transaction accounts

A choice of two transaction fee plans gives you control over the fees you pay.

	ANZ Business Current account		ANZ Business Flexible Facility	
	PAYG	Smart Plan	PAYG	Smart Plan
Monthly account fee	\$4 (waived if your average daily balance for the month is \$10,000 or more)	\$10	\$4 (waived if your average daily balance for the month is \$10,000 or more)	\$10
Automated transaction fees (per transaction)	\$0.25	\$0.15 (your first 50 automated transaction fees are waived each month)	\$0.25	\$0.15 (your first 50 automated transaction fees are waived each month)
Manual transaction fees (per transaction)	\$0.65	\$0.55	\$0.65	\$0.55
Monthly facility fee*	Nil	Nil	The following fee only applies if you have applied for an Overdraft on your business transaction account. 0.0416% (min. \$5) calculated as a percentage of the agreed limit or overdrawn balance, whichever is greater.	

For more information on Non-Standard Fees which apply to business transaction accounts, refer to page 13.

* ANZ lending criteria, terms, conditions and fees apply to overdrafts.

ANZ Business Premium Call account

Combine premium rates of interest and access to your funds via internet, phone, or in branch.

	ANZ Business Premium Call account
Monthly account fee	Nil
Automated transaction fee	Nil
Manual transaction fee	Nil

For more information on Non-Standard Fees which apply to Business Premium Call accounts, refer to page 13.

Fees and Charges

ANZ Non-profit Organisation Current account

Non-profit organisations are exempt from paying the following fees on **one** ANZ Non-profit Organisation Current account:

- Monthly account fees
- Automated and manual transaction fees
- Automatic and Bill Payment establishment, amendment, and suppression fees
- Cash handling fees
- Cheque clearance fees.

Business Account service fees

Fee	ANZ Business Current account	ANZ Business Flexible Facility	ANZ Business Premium Call account
Cheque clearance fee	\$0.25 per cheque deposited	\$0.25 per cheque deposited	\$0.25 per cheque deposited (one free cheque deposit per business day)
Cash handling fee Deposits less than \$3,000 per day	Waived		
Cash handling fee Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited		

Note, other Non-Standard Fees may apply. See page 13 of this document.

Business Overdraft fees

- Overdraft application fee **A minimum amount of either \$75 or 1% of the approved credit limit or increase, whichever is greater (ANZ will advise you if the application fee is higher than the minimum amount of \$75.)**
- Monthly Overdraft Management fee **0.12% (min. \$5)**
Calculated as a percentage of the agreed overdraft limit or overdrawn balance, whichever is greater.
- Unarranged overdraft fee **\$5**
Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria and terms and conditions apply.

Business Credit Cards

See page 5 for our fees that apply to our Business Credit Cards.

Fees and Charges

ANZ Direct Online

ANZ Direct Online provides an easy way to manage your day to day banking requirements for businesses. You have the choice of three fee options so you can tailor ANZ Direct Online for your business.

– Option A	
– Monthly access fee.....	\$32
– For each transaction in a credit batch.....	\$0.20
– For each transaction in a debit batch.....	\$0.30
– For each domestic funds transfer.....	\$0.20
– FOUR authentication devices provided, then \$2 per device per month*	
– Option B	
– Monthly access fee.....	\$15
– For each transaction in a credit batch.....	\$0.30
– For each transaction in a debit batch.....	\$0.35
– For each domestic funds transfer.....	\$0.30
– THREE authentication devices provided, then \$2 per device per month*	
– Option C	
– Monthly access fee.....	nil
– For each transaction in a credit batch.....	\$0.45
– For each transaction in a debit batch.....	\$0.50
– For each domestic funds transfer.....	\$0.45
– TWO authentication devices provided, then \$2 per device per month*	
– Other fees that apply to all options above	
– Set-up fee.....	\$100
– International Money Transfers.....	\$18 per transaction
– International Bank Drafts.....	\$25 per transaction
– Same Day Cleared Payments.....	\$5 per transaction
– Automatic Batch Payments.....	\$5 for initial batch set up. Batch is then subject to normal transaction charges.
– View only (opting for View Only means transaction processing is not available within ANZ Direct Online)	
– Monthly Access Fee.....	nil
– Cross-bank reporting fee	
– 1-15 accounts.....	\$20 per month
– 16-75 accounts.....	\$100 per month
– 76-300 accounts.....	\$300 per month
– 300+ accounts.....	POA
– Balance and transaction statement information.....	free
– Real time balance and transaction reporting.....	free
– Credit card balance and reporting.....	free

* We may charge extra fees for additional authentication devices.

Fees and Charges

Agri banking

ANZ Agri Personal Current account

The ANZ Agri Personal Current account is an everyday account for Agri Personal customers, combining credit interest and full transactional capability.

Fees

– Monthly account fee.....	\$5
– Transaction fees (manual and automated).....	nil

For more information on Non-Standard Fees which apply to the Agri Personal Current account, refer to page 13.

ANZ Agri Current account

The ANZ Agri Current account is an everyday account for Agri business customers, combining credit interest and fully transactional capability.

Fees

– Monthly account fee.....	\$12.50
– Transaction fees (manual and automated).....	nil
– Overdraft application fee.....	0.5% of the approved limit new or increased limit (min. \$100)
– Unarranged overdraft fee.....	\$5

Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

– Cash handling fee	
– Deposits less than \$3,000 per day	waived
– Deposits of \$3,000 and over per business processing day	0.25% of total cash deposited

For more information on Non-Standard Fees which apply to Agri Current accounts, refer to page 13.

ANZ Private

Current and Reserve accounts

We offer two accounts for client who are eligible for the ANZ Private service.

- Our Current account combines attractive interest rates with convenient access.
- Reserve is a savings account that combines attractive interest rates with convenient access.

No monthly or transaction fees apply to both our Current and Reserve accounts. For more information on Non-Standard Fees which apply to ANZ Private accounts, refer to page 13.

Fees and Charges

Non-Standard Fees

Automatic Payments & Bill Payments

- Set-up
 - via staff in branch, over telephone or Bank Mail\$5
 - through ANZ goMoney and ANZ Internet Bankingno charge
- Changes to payments
 - via staff in branch, over telephone or Bank Mail\$5
 - through ANZ Phone Banking, ANZ goMoney and ANZ Internet Bankingno charge

We don't charge to delete an Automatic, Bill Payment or Online Payment.

Cheques

- Cheque stopped payment.....\$15
- Re-presentation of a dishonoured chequewaived
- Bank cheque\$5

Same Day Cleared Payment (SCP).....\$25

Other bank deposits

- Other bank deposit fee\$15

Applies to deposits into an account at another bank, which is handled by our staff at a branch or by phone. For deposits into Business Accounts, cash handling and cheque clearance fees may apply.

Insufficient funds fees

- Failed Payment fee.....\$2.50

Applies if we can't make a future-dated electronic payment you've set up and confirmed for any reason, including because you didn't have enough money in your account. See our ANZ General Terms and Conditions for information about the different types of electronic payment this fee can apply to.

- Dishonour fee.....\$2.50

Applies if we can't pay a cheque you've written or we're unable to take a direct debit or take a payment (other than a future-dated electronic payment) for any reason.

- Unarranged overdraft fee\$5

Applies if we choose to let you make payments or withdrawals or we pay any cheques or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Fees and Charges

Customer service investigation.....**\$60 per hour (min. \$15)**

Replacement statement.....**\$4**

ANZ Internet Banking

– OnlineCode.....**no charge**

ANZ Phone Banking

– Phone Banking calls**no charge**

If calling from overseas, standard international call charges apply.

ANZ Mobile Banking Apps

– goMoney.....**no charge**

– mobile wallets.....**no charge**

There are no ANZ goMoney service fees. Standard mobile phone charges apply, depending on your mobile phone provider plan. If you have ANZ goMoney, you pay the data download rate for your mobile phone plan.

ATM fees

– ANZ and non-ANZ ATM fee.....**no charge**

Transaction fees may apply.

– Overseas ATM fee.....**no charge**

Banks and other financial institutions who own overseas ATMs may charge a fee for using them. Currency conversion charges of 2.5% of the NZD amount also apply to foreign transactions.

– ATM owner fee.....**\$3**

We charge an ATM owner fee to customers of other overseas banks and financial institutions when withdrawing cash.

This fee does not apply to ANZ customers. The fee also does not apply to customers using another New Zealand bank/ financial institution's card in our ATMs.

Branch fee

– Non-ANZ overseas branch fee.....**not set by ANZ**

Banks and other financial institutions who own branches overseas may charge a fee for using them. Currency conversion charges of 2.5% of the NZD amount also apply to foreign transactions.

Staff assisted funds transfer (this service applies to Commercial customers only)

– Staff assisted funds transfer fee.....**\$15**

Certificate of balance and interest

– Non-Commercial customers**\$5**

– Commercial customers**\$20**

Fees and Charges

Auditor's Confirmation Report

– Retail and Business Banking customers.....**\$65[^]**

	Standard fee [^]	Less than 48 hour fee ^{*^}
Commercial customers		
1-5 accounts	\$65	\$130
6-10 accounts	\$100	\$200
11-15 accounts	\$150	\$300
16-20 accounts	\$200	\$400
21+ accounts	\$300	\$600

* We charge this fee if you give us less than 48 hours notice of needing an Auditor's Confirmation Report.

[^] The fee must be debited from an applicable ANZ transactional account.

Credit retrieval fee **\$100**

– Additional transaction sent in the same request.....**\$25 per transaction**

A credit retrieval fee may be charged when assisting a customer (on a best endeavours basis) to recover funds incorrectly paid to a third party's account. This fee applies irrespective of whether the funds are successfully recovered from the recipient of the payment.

International Services (handling transactions involving foreign currency)

All fees are 'per transaction' unless otherwise stated:

Travel money

Buying and selling Foreign Cash will be subject to the exchange rate on the day, as set by ANZ.

We sell:

- Foreign Cash
 - Up to NZD \$100 equivalent.....**\$7**
 - Over NZD \$100 and up to NZD \$1,000 equivalent.....**\$12**
 - NZD \$1,000 equivalent and over.....**1.1% of the NZD amount per transaction**
 - When debited from a Foreign Currency Account**1.1% of the value of the transaction (min. NZD\$12)**

We buy:

- Foreign Cash
 - When converted to NZD**\$5**
 - When credited to a Foreign Currency Account.....**1.1% of the value of the transaction (min. NZD\$12)**

Fees and Charges

Outward payments

• International Money Transfer	
– Via ANZ Internet Banking and ANZ goMoney:	
– Issue	\$9
– Amendment	\$9**
– Via ANZ Direct Online:	
– Issue	\$18
– Amendment	\$18**
– Via staff assistance in branch or over phone*:	
– Issue	\$28
– Amendment	\$28*
– Enquiry fee (we charge this where the beneficiary is claiming non-receipt of funds)	\$50
– Cancellation fee (We will make every attempt to return funds, however the beneficiary may have already been paid)	\$50**
• International Bank Draft	
– Via ANZ Direct Online:	
– Issue	\$25
– Via staff assistance in branch or over phone*:	
– Issue	\$30
– Reissue/replacement**	\$30
– Stop Payments^	\$30

Overseas bank charges may apply for all International Money Transfers or International Bank Drafts.

* Plus any applicable exchange rate fluctuation.

Inward payments (excluding Foreign Cheques)

– Payments credited to an ANZ account^^	NZD\$15 or foreign currency equivalent
– Payments credited to a non-ANZ bank account in New Zealand dollars or foreign currency	\$27
– Payments in New Zealand dollars credited to an account outside of New Zealand	\$35

Foreign Cheques

– Deposit of foreign cheques	
– When credited to a NZD account	\$15 per deposit
– When credited to a Foreign Currency Account	\$20 per deposit
– Sent for collection (if you need to ensure cleared funds)	\$75

** A \$50 fee may apply in some circumstances, please check with our staff.

^ ANZ can only provide this service if the draft has not already been paid, re-issued or replaced.

^^ No fee charged for payments under NZD\$75 equivalent.

The details in this document are subject to change. For more information and full details on our accounts and packages, including terms and conditions, contact your nearest ANZ branch. Some accounts and/or customers may qualify for fee waivers. A copy of the Bank's General Terms and Conditions and current Disclosure Statement under the Reserve Bank of New Zealand Act 1989 are available from any ANZ branch or anz.co.nz.