

# FINANCE FEES AND CHARGES

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ANZ BUSINESS BANKING  
05.2021



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## Business Finance

### Loan Approval Fee or Limit Approval Fee (as applicable)

Loan/Facility Type	Amount
<p>ANZ Business Overdraft, ANZ Business Advantage Overdraft, ANZ Business Credit Facility, ANZ Business Loan*, ANZ Business Mortgage Loan, ANZ Business Saver Loan#, ANZ Investment Property Loan#, ANZ Structured Finance, ANZ Commercial Bills and ANZ Indemnity and Guarantees, ANZ Revolving Agri Line, ANZ Agri Finance</p> <p>This fee is based on the amount of the business lending facility approved by ANZ at the time the application is made:</p> <ul style="list-style-type: none"> <li>• For a new facility or an increase to an existing facility amount</li> <li>• To convert an existing facility to another lending facility</li> <li>• To change the security provided for a facility (at the customer's request)</li> <li>• To vary the term of a facility or to switch from a variable to a fixed rate or vice versa.</li> </ul>	<p>Subject to negotiation and will be detailed in your Letter of Offer</p>
<p><b>ANZ Residential Investment Loan in a Company Name<sup>(iii)</sup>, ANZ Equity Manager in a Company Name and ANZ Home Loan in a Company Name<sup>(i)</sup></b></p> <p><i>Regardless of amount of facility, this fee partially covers security document preparation, application and loan establishment costs.</i></p>	<p>\$600</p>
<p><b>Temporary Overdraft Increase</b></p> <ul style="list-style-type: none"> <li>• Up to \$19,999</li> <li>• \$20,000 to \$49,999</li> <li>• \$50,000 and above</li> </ul>	<p>Price on application</p>

\* Formerly known as ANZ Fully Drawn Advance.

# No longer offered.

(i) ANZ Home Loans in a Company Name were formerly known as ANZ Business Home Loans.

(ii) ANZ Residential Investment Loans in a Company Name were formerly known as ANZ Business Residential Investment Loans.

## Credit Facility Fee

The Credit Facility Fee is payable in arrears, except where specified otherwise.

Loan/Facility Type	Amount
<b>ANZ Business Overdraft</b> The Credit Facility Fee on the ANZ Business Overdraft is calculated daily on the facility limit and is as detailed below. This fee is debited to your account: <ul style="list-style-type: none"><li>• <b>quarterly in arrears</b> based on your account opening date; and</li><li>• on a pro-rata basis whenever there is a change to the facility limit.<ul style="list-style-type: none"><li>- Limit of \$9,999 or less</li><li>- Limit of \$10,000 to \$19,999</li><li>- Limit of \$20,000 to \$49,999</li><li>- Limit of \$50,000 to \$499,999</li><li>- Limit of \$500,000 or more</li></ul></li><li>• When drawn under an ANZ Tailored Commercial Facility.</li></ul>	\$250 p.a. \$400 p.a. \$600 p.a. 1.7% of facility limit p.a. Price on application \$0

### ANZ Business Advantage Overdraft

The Credit Facility Fee on the ANZ Business Advantage Overdraft is calculated daily on the facility limit and is as detailed below.

This fee is debited to your account:

- **quarterly in arrears** based on your account opening date; and
  - on a pro-rata basis whenever there is a change to the facility limit.
    - Limit of \$9,999 or less
    - Limit of \$10,000 to \$19,999
    - Limit of \$20,000 to \$49,999
    - Limit of \$50,000 or more
- \$250 p.a.  
\$400 p.a.  
\$600 p.a.  
1.7% of facility limit p.a.

Loan/Facility Type	Amount
<p><b>ANZ Revolving Agri Line</b></p> <p>The Credit Facility Fee on the ANZ Revolving Agri Line is calculated daily on the facility limit and is as detailed below. This fee is debited to your account:</p> <ul style="list-style-type: none"> <li>• <i>quarterly in arrears</i> based on your account opening date; and</li> <li>• on a pro-rata basis whenever there is a change to the facility limit. <ul style="list-style-type: none"> <li>- Limit of \$250,000 or more</li> </ul> </li> </ul>	<p>0.5% of facility limit p.a.</p>
<p><b>ANZ Business Credit Facility</b></p> <p>The Credit Facility Fee on the ANZ Business Credit Facility is debited to your account:</p> <ul style="list-style-type: none"> <li>• <i>monthly in arrears</i> based on your account opening date; and</li> <li>• on a pro-rata basis whenever there is a change to your facility limit.</li> </ul>	<p>\$600 p.a.</p>
<p><b>ANZ Equity Manager in a Company Name</b></p> <p>The Credit Facility Fee on your ANZ Equity Manager in a Company Name is debited to your account:</p> <ul style="list-style-type: none"> <li>• <i>annually in arrears</i> based on your account opening date; and</li> <li>• on a pro-rata basis whenever there is a change in your facility limit.</li> </ul>	<p>\$150 p.a.</p>

## Loan Administration Charge

The Loan Administration Charge is payable in arrears.

Loan/Facility Type	Amount
<b>ANZ Money Saver Residential Investment Loan in a Company Name# and ANZ Business Saver Loan#</b>	\$20 per month
<b>ANZ Fixed Rate Home Loan in a Company Name and ANZ Fixed Rate Residential Investment Loan in a Company Name</b> Payable monthly in arrears during the fixed interest rate period, with the first charge being payable one month after the date of advance.	\$10 per month
<b>ANZ Variable Rate Home Loan in a Company Name and ANZ Variable Rate Residential Investment Loan in a Company Name</b>	\$5 per month
<b>ANZ Business Loan*</b>	Price on application
<b>ANZ Investment Property Loan#</b> <ul style="list-style-type: none"><li>• Loan approval amount up to \$50,000</li><li>• Loan approval amount over \$50,000</li></ul>	\$100 per quarter Price on application
<b>ANZ Business Mortgage Loan</b>	\$30 per month
<b>ANZ Agri Finance</b>	Price on application
<b>ANZ Tailored Commercial Facility</b>	Price on application

\* Formerly known as ANZ Fully Drawn Advance.

# No longer offered.

## Renegotiation Fee

Loan/Facility Type	Amount
<p>ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>, ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup>, ANZ Business Saver Loan<sup>#</sup>, ANZ Investment Property Loan<sup>#</sup>, ANZ Home Equity Loan in a Company Name<sup>(iii)</sup>, ANZ Equity Manager in a Company Name and ANZ Home Loan in a Company Name<sup>(i)</sup>:</p> <ul style="list-style-type: none"> <li>• If no change to loan term, amount or security, and not changing to Interest Only repayments</li> <li>• If changing loan term, amount, security or changing to Interest Only repayments</li> </ul>	<p>\$400</p> <p>\$600</p>

### ANZ Business Loan\* and ANZ Business Mortgage Loan

*Renewal of a fixed rate term (no change to security).*

*This fee is charged at the time a fixed rate loan is renewed for a further fixed rate term and the ability to renew a further fixed rate term was not incorporated into the current Letter of Offer.*

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(iii) ANZ Home Equity Loan in a Company Name was formerly known as ANZ Business Home Equity Loan.

## ANZ Commercial Bills

Fee Type	Amount
<b>Handling Fee</b> <i>Payable on each rollover date.</i>	As detailed in your Letter of Offer
<b>Usage Line Fee</b> <i>A percentage of the face value of the bill calculated on the rollover period of the bill and payable on the drawdown date or rollover date (as applicable) for the bill.</i>	Price on application
<b>Commitment Fee</b> <i>A percentage of the facility limit payable periodically in advance commencing on the date on which we open your facility in our systems after we are satisfied that all of the conditions precedent referred to in your Letter of Offer and the applicable 'Specific Conditions of Use' booklet have been satisfied.</i>	Price on application

## Indemnity/Guarantee Facility

Fee Type	Amount
<b>Indemnity Guarantee Fee</b> <i>A percentage of the Face Value of the Indemnity/Guarantee payable in advance on the date the Indemnity/Guarantee is issued and periodically thereafter.</i>	Price on application
<b>Indemnity/Guarantee Facility Fee</b> <i>A percentage of the Facility Limit payable periodically in advance commencing on the date of acceptance of the Letter of Offer.</i>	Price on application



## ANZ Tailored Commercial Facility

Fee, Premium Type	Amount
<p><b>Approval Fee</b></p> <p><i>This fee is based on the ANZ Tailored Commercial Facility Limit approved by ANZ at the time the application is made:</i></p> <ul style="list-style-type: none"> <li>• <i>For a new ANZ Tailored Commercial facility or an increase to an existing facility limit</i></li> <li>• <i>To convert an existing facility to an ANZ Tailored Commercial Facility</i></li> <li>• <i>To change the security provided for a facility (at the customer's request)</i></li> <li>• <i>To vary the term of an ANZ Tailored Commercial Facility.</i></li> </ul>	<p>Subject to negotiation and will be detailed in your Letter of Offer</p>
<p><b>Commitment Fee</b></p> <p><i>A percentage of the Facility Limit payable periodically in advance commencing on the Commencement Date.</i></p>	<p>Price on application</p>
<p><b>Interest Rate Risk Management Premium</b></p> <p><i>May be payable on 'TCF Capped Rate Loans', TCF Range Rate Loans and TCF Optional Fixed Rate Arrangements as described in the ANZ Tailored Commercial Facility Specific Conditions of Use.</i></p>	<p>As quoted and agreed with ANZ</p>

Please also refer to the Loan Administration Charge outlined in this document

## Other Fees, Margins, Interest Rates

Fee, Rate or Margin	Loan Type	Amount
Bank Cheques (Australian Dollars Only)	ANZ customers via ANZ Branch Network plus Stamp Duty in South Australia.	\$10
<b>Certificates Supplied</b>		
<ul style="list-style-type: none"> <li>Certificate of Balance</li> </ul>		\$15
<ul style="list-style-type: none"> <li>Statement of Amount Owing</li> </ul>	<p><i>Payable where a statement of amount owing on a loan account is supplied on your request more frequently than one in any three month period.</i></p> <p><i>This fee is not applicable to ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>, ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup>, ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name<sup># (iii)</sup>.</i></p>	\$17.50 for each quarter hour or part
<ul style="list-style-type: none"> <li>Certificate of Interest Paid</li> </ul>		\$15
Early Repayment Administration Fee	<p><b>Applicable to all ANZ Fixed Rate Business Loans (other than those drawn under an ANZ Tailored Commercial Facility)</b></p> <p><i>Only applies to loan agreements made on or after 1 November 1996.</i></p> <p><i>May apply if you fully or partially repay your loan.</i></p> <p><i>This fee is not applicable to ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>.</i></p>	\$300

Fee, Rate or Margin	Loan Type	Amount
<b>Guarantee Administration Fee</b>	<p><b>ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>, ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup>, ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name<sup># (iii)</sup></b></p> <p><i>A Guarantee Administration Fee may be payable for each guarantee taken by ANZ for the purpose of securing your loan/facility.</i></p> <p><i>This fee is payable on the date of advance or where a change is requested to an existing loan/facility and ANZ requires a guarantee/s be taken, the date the change is effected.</i></p>	\$200
<b>Honour Fee</b>	<p><b>ANZ Overdraft Facility, ANZ Business Advantage Overdraft, ANZ Business Credit Facility and ANZ Revolving Agri Line</b></p> <p><i>Charged for considering a request for an Informal Overdraft where you satisfy ANZ's credit criteria for an Informal Overdraft and, the balance of your Informal Overdraft facility exceeds \$50 at the time of your request or will exceed \$50 after the debit requested has been processed.</i></p>	\$37.70

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Fee or Rate	Loan Type / Description	Amount
Late Payment Fee	<p>Applicable to ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>, ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup>, ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name<sup># (iii)</sup></p> <p><i>Charged monthly where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding repayment.</i></p>	\$20
Late Payment Fee (Business Loans Only)	<p>Charged monthly on Business Loans where the whole or any part of the loan repayment has been unpaid for 30 days or more. When this fee is charged it must be paid immediately along with the outstanding payment.</p>	\$35

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Fee, Rate or Margin	Loan Type	Amount
<b>Locked Rate Fee</b>	<p><b>ANZ Business Loan - Fixed Rate in Arrears, ANZ Business Loan - Fixed Rate then Variable Rate, ANZ Business Loan for Personal Investment - Fixed Rate in Arrears, ANZ Business Loan for Personal Investment - Fixed Rate then Variable Rate, ANZ Business Mortgage Loan - Fixed Rate in Arrears and ANZ Business Mortgage Loan - Fixed Rate then Variable Rate</b></p> <p>This fee is payable before or upon the first Drawdown Date of the loan to lock in the interest rate current at the time of application for a loan which is to be drawn down at an approved Drawdown Date in the future. Refunds are not available unless the loan is not approved by ANZ.</p> <p>This feature is only available on loans up to \$500,000 and fixed rate terms of 1 year up to 5 years. The loan must be drawn down within 60 days of the date the Letter of Offer is issued. The percentage value is available on application.</p> <p>This feature is available on the loans listed above in bold.</p>	<p>\$600 plus a % of the loan amount</p>
<b>Forward Start Fee</b>	<p><b>ANZ Business Loan - Fixed Rate in Arrears, ANZ Business Loan - Fixed Rate then Variable Rate, ANZ Business Loan for Personal Investment - Fixed Rate in Arrears, ANZ Business Loan for Personal Investment - Fixed Rate then Variable Rate</b></p>	<p>Price on application</p>

Fee, Rate or Margin	Loan Type	Amount
<b>Lock Rate Fee</b>	<p><b><i>ANZ Fixed Rate Home Loans in a Company Name and ANZ Fixed Rate Residential Investment Loans in a Company Name</i></b></p> <p>The Lock Rate fee will be <b>\$750 for every \$1M</b> of lending (or part thereof).</p> <p>Examples:</p> <ol style="list-style-type: none"> <li>1) A \$400,000 loan will have a \$750 Lock Rate fee.</li> <li>2) A \$1,300,000 loan will have a \$1,500 Lock Rate fee.</li> </ol> <ul style="list-style-type: none"> <li>• Payable, at application, to lock in the interest rate at application for a loan to be drawn down up to 90 days in the future.</li> <li>• Standard Loan Approval Fee/Facility Approval Fee/Renegotiation Fee applies</li> <li>• Refunds are not available unless the loan is not approved by ANZ</li> <li>• This facility is only available for loans that are fixed for up to five years.</li> </ul>	<b>\$750</b>
<b>Outward Dishonour Fee</b>	<p><b>ANZ Overdraft Facility, ANZ Business Advantage Overdraft, ANZ Business Credit Facility and ANZ Revolving Agri Line</b></p> <p><i>An Informal Overdraft Assessment Fee is charged for considering a request for an Informal Overdraft where you do not satisfy ANZ's credit criteria for an Informal Overdraft.</i></p>	<b>\$37.70</b>

Fee, Rate or Margin	Loan Type	Amount
<b>Informal Overdraft Interest Rate</b>	<i>Debit interest on Informal Overdrafts is charged on the balance of your Informal Overdraft facility.</i>	Overdraft Interest Rate plus 4% p.a.
<b>Overdraft Interest Rate</b>	<b>ANZ Business Overdraft, ANZ Business Advantage Overdraft, ANZ Revolving Agri Line and Business Credit Facility</b> <i>Debit interest on Overdrafts (ie. business transaction accounts with a credit limit) is charged on the Overdraft balance at the ANZ Index Rate applicable to your facility, published weekly in the Australian Financial Review, plus a margin as set out in your Letter of Offer.</i>	ANZ Index Rate applicable to your facility plus a margin
<b>Progress Payment Fee</b>	<b>ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup> and ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup></b> <i>This is a one-off fee payable on loans which are progressively drawn and is charged at the time of the first progress payment.</i>	\$250

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Fee, Rate or Margin	Loan Type	Amount
Valuation administration Fee	<p><b>ANZ Home Loan in a Company Name<sup>(i)</sup>, ANZ Residential Investment Loan in a Company Name<sup>(ii)</sup>, ANZ Money Saver Residential Investment Loan in a Company Name<sup>#</sup>, ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name<sup># (iii)</sup></b></p> <p><i>A Valuation Administration Fee may be payable for each property to be mortgaged to ANZ as security for your loan or when a request is made for a full or partial discharge of security, a change to, or release of one or more of the guarantors or any other change to the security of your loan.</i></p> <p><i>This fee is payable for administration costs incurred for each valuation / price estimate that is required by ANZ and is payable on the date of advance or when the change is requested.</i></p>	\$150

**Personal Property Securities Act (PPSA) Registration, Renewal and Amendment Fees**

*A PPSA Fee will be payable at the time when the Personal Property Security interest/s is registered, amended or due to expire and must be renewed. These Government fees can be found at [www.ppsr.gov.au](http://www.ppsr.gov.au) and are subject to change, depending on when a registration, amendment or renewal is required.*

*These fees may be charged multiple times depending on the term of the facilities and the number of registrations, amendments or renewals required.*

See Government website



## Transaction Fees Associated with ANZ Business Credit Facility

<p><b>Free Cheque or Merchant Deposits</b> <i>Does not include electronic merchant settlements.</i></p>	15 per month
<p><b>Free Transactions</b> <i>A transaction is any deposit, or withdrawal, or transfer.</i> <i>If ANZ permits you to make a deposit (including a cheque deposit) to or withdrawal from your account in person at the premises of an agent, contractor or service provider of ANZ, that depositor withdrawal is also a Transaction.</i></p>	13 per month of which 3 can be withdrawals
<p><b>Additional Transactions/Cheque or Merchant Deposits Fees</b> Additional Fees (formerly known as Excess Fees) are only charged on the number of Transactions/Cheque (any deposit, withdrawal, or transfer) or Merchant Deposits made over the free monthly limit. Bank fees, government charges, periodical payments, direct debits, balance enquiries, ANZ Multi Payments and transactions at non-ANZ ATMs are not counted towards the free transaction limit. A service fee may be charged by the non-ANZ ATM. For Cheque or Merchant Deposits, fee applies to each item deposited.</p>	\$5

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## ANZ Asset Finance Fee

Description	Offer to Hire	Chattel Mortgage	Finance and Novated Lease
<b>Establishment Fee</b> <sup>^+</sup> This upfront, one off fee partially covers the administration costs of establishing the loan.	Minimum \$412.50 inc. GST	Minimum \$375	Minimum \$412.50 inc. GST
<b>Administration Charge</b> payable pro-rata as part of repayments and until completion of the facility.	\$nil	\$5 per month	\$5.50 inc. GST per month
<b>Early Termination Fee</b> Charged for an early payout of the loan.	<i>The calculation method for determining the amount payable on early termination varies between products. Please contact ANZ for product specific calculations.</i>		
<b>Late Payment Fee</b> Charged when payment is not received within 7 days of the due date. Can be avoided by contacting ANZ to arrange a temporary late payment.	\$38.50 inc. GST	\$35	\$38.50 inc. GST
<b>Administrative Default Fee</b> Charged upon the appointment of an agent to collect any outstanding debt or repossess the asset. The fee is to recoup the administrative cost to ANZ of managing the mercantile agent.	\$114.40 inc. GST	\$104	\$114.40 inc. GST

Note: Government fees and charges may apply.

<sup>^</sup> Additional fees and charges can be incurred during the term of the loan, please refer to the terms and conditions of the contract.

<sup>+</sup> This fee is only a guide and may vary depending on the complexity of the contract.

## Loan Securities

Fee Type	Amount
<b>Lodgement Fee</b>	
<ul style="list-style-type: none"> <li>Registration <i>Charge for lodgement for registration of ANZ Mortgages, Discharges of Mortgage, Transfers of Land, Personal Property Security Interests, Assignment or Re-assignment of Life Policies and other documents.</i></li> </ul>	\$160 (per process)
<ul style="list-style-type: none"> <li>Original registration by ANZ <i>With or without notice of intention to register.</i></li> </ul>	\$160
<ul style="list-style-type: none"> <li>Re-registration of Personal Property Security Interests <i>Charge for lodgement for registration of Personal Property Security Interests.</i></li> </ul>	\$160
<b>Production Fee</b>	\$160
<i>Production of Certificate of Title and/or other security documents.</i>	(per process)
<b>Settlement Fee</b>	\$160
<i>Sale – surrendering documents and receiving money; or Purchase – payment of money upon receipt of documents.</i>	
<b>Search Fee</b>	\$50
<i>Search of government records eg. Personal Property Securities Register, business names, Certificates of Title, Powers of Attorney, Register of Companies.</i>	(per search)
<b>Document Preparation Fee</b>	\$200
<i>Mortgage over Property, Charge over asset, Corporate or Individual Guarantee Fee applies for each of the above security documents prepared by ANZ, eg. where two Mortgages over Property are prepared, the total Document Preparation Fee is \$400.</i>	
<b>Preparation and/or Execution Fee</b>	
<ul style="list-style-type: none"> <li>Preparation and/or Execution of Discharge of Mortgage</li> </ul>	\$90
<ul style="list-style-type: none"> <li>Preparation and/or Execution of Consent to Lease and Deed of Priority</li> </ul>	\$90
<b>Other Services</b>	
<i>If ANZ deals with, varies or supplements its security documentation to comply with your requirements, ANZ may charge a fee. An estimate of the fee can be provided once your specific requirements have been ascertained.</i>	

## Other Ways To Transact

*Despite any other provision in these terms and conditions, ANZ may permit you to make deposits to or withdrawals from your ANZ account at an agent, contractor or service provider of ANZ. Where such deposits or withdrawals are permitted by ANZ, the time for processing the relevant credits or debits to your account may vary. Limits may also be imposed on the amount or types of deposits or withdrawals that may be made at an agent, contractor or service provider. Details of any processing times and limits will be published on <http://www.anz.com.au/personal/ways-bank/>*

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