

ANZ Fees and Charges

EFFECTIVE 01 OCTOBER 2012



Customer Service

| Fee Description | Amount |
|---|------------------------|
| No Interest | |
| Access Everyday Account (Pay As You Go) | |
| • Number of free electronic transactions | Nil |
| • Electronic transaction fee | \$0.50 per transaction |
| • Number of free staff assisted withdrawals | Nil |
| • Staff assisted withdrawal | \$5.00 per transaction |
| • Minimum monthly average balance | Not Applicable |
| • Minimum balance fee | Not Applicable |
| • Minimum opening balance | \$50 |
| No Interest | |
| Access Premium Account (Freedom Account) | |
| • Number of free electronic transactions | Unlimited |
| • Number of free staff assisted withdrawals | Unlimited |
| • Account maintenance fee | \$12.00 per month |
| • Minimum Monthly Average Balance | Not Applicable |
| • Minimum Balance Fee | Not Applicable |
| • Minimum opening balance | \$50 |
| Interest Bearing Account | |
| Pacific Savings Account | |
| • Number of free electronic transactions | One |
| • Electronic transaction fee | \$5.00 per transaction |
| • Number of free staff assisted withdrawals | Nil |
| • Staff assisted withdrawal | \$5.00 per transaction |
| • Minimum opening balance | Not Applicable |
| • Minimum monthly deposit | \$50.00 |

| Fee Description | Amount |
|--|--|
| Interest Bearing Account | |
| Priority Cash Management Account | |
| • Number of free electronic transactions | Two per month |
| • Electronic transaction fee | \$5.00 per transaction |
| • Number of free staff assisted withdrawals | One |
| • Staff assisted withdrawal | \$5.00 per transaction |
| • Minimum opening balance | Not Applicable |
| Term Deposit | |
| • Term Deposit early withdrawal interest charge | 1.5% |
| • Term Deposit early withdrawal administration fee | \$25.00 |
| • Minimum opening balance | \$500.00 |
| Business & Personal Cheque Account | |
| • Account Maintenance fee | \$5.00 per month |
| • Number of free transactions | Eight per month |
| • Activity Fee | \$0.15 per transaction |
| • Unarranged Overdraft Fee | Daily charge of 1.5% of the excess; minimum \$45 |
| • Minimum Opening balance | \$500.00 |
| Cheque Books | |
| • 50 leaves | \$35.00 |
| • 100 leaves | \$70.00 |
| • 200 leaves | \$140.00 |
| Deposit Books | |
| • Deposit book fee (duplicate book) | \$3.00 |
| • Deposit book fee (large) | \$15.00 |
| • Deposit book fee (small) | \$3.00 |
| • Deposit book fee (triplicate book) | \$15.00 |

| Fee Description | Amount |
|--|-------------------------|
| Dishonour Fees | |
| • Inward dishonour fee (payee) | \$10.00 per cheque |
| • Outward dishonour fee (drawer) | \$30.00 per cheque |
| • Cheque dishonoured for irregularities | \$30.00 per cheque |
| Stop Cheque Notice | |
| • Stop Payment Fee (Set up) | \$5.00 |
| • Stop Cheque Notice | \$5.00 per cheque |
| • Stop Payment Notice | \$5.00 per cheque |
| Special Answer Fee | |
| • Drawn on our bank | \$20.00 per cheque |
| • Drawn on other banks | \$20.00 per cheque |
| Bank Cheques | |
| • Issued at customers request | \$10.00 |
| • Replacement bank cheque | \$10.00 |
| • Repurchase bank cheque | \$20.00 |
| ANZ Local Access Cards | |
| • International ATM withdrawals | \$10.00 per transaction |
| • International ATM balance enquiry | \$4.00 per transaction |
| • Replacement PIN fee | \$5.00 per request |
| • Access card issuance | Free |
| • Access card replacement fee | \$5.00 per card |
| International Access Cards | |
| • Local ATM Charge for withdrawals on non-ANZ branded card customers | \$15 per transaction |
| • Local ATM Charge for withdrawals on ANZ branded card customers | Free |

| Fee Description | Amount |
|---|--|
| International Fees & Charges | |
| • Cover Swap (inward) | \$30.00 of currency plus communication cost |
| • Purchase of travellers cheques | \$5.00 of currency per transaction |
| • Sale of travellers' cheque | 1.0% commission or \$10.00 minimum |
| • Reissue / repurchase of outward payment | \$60.00 |
| • Stop Payments - drafts (outward) | \$60.00 of currency plus international bank fees and charges |
| • Cover swap (outward) | \$30.00 of currency |
| • Fax request for international funds transfer | \$30.00 |
| Salary Payments | |
| • Direct debit schedules to ANZ customers by Disk-pay | \$0.20 per transaction |
| • Payment from list | \$1.00 per transaction |
| • Payment to other banks | \$10.00 per list |
| Bank Drafts | |
| • Issuance of Draft | \$10.00 |
| • Repurchase of Drafts | \$20.00 |
| • Reissue/Replacement - original item on hand | \$10.00 |
| • Stop Payment | \$20.00 |
| Telegraphic Transfer | |
| • Telegraphic Transfer TT's | \$30.00 |
| • Inward TT's | \$13.00 |
| • Inward TT's other banks | \$25.00 |

| Fee Description | Amount |
|---|--|
| Foreign Currency Fees | |
| • Foreign Cheques | \$5.00 plus \$0.50 stamp duty ***** |
| Certificates Supplied | |
| • Certificate of balance of account | \$50.00 |
| • Certificate of interest paid or received | \$50.00 |
| • Certificates - Photocopy/ replacement | \$50.00 |
| • Certificates Supplied (Audit - confirmation) | \$50.00 |
| • Confirmation of Balance on behalf of customer | \$20.00 |
| • Opinion Fee (Outward) | \$20.00 |
| Letters of Credit | |
| • Letter of Credit (LC) | 0.50% Tala amount. Min. \$30.00 plus communication cost (establishment fee) |
| • Standby Letter of Credit | 1.50% and 1.0% charged 3months, 6months, 12months |
| • Increase of Amounts | \$20.00 plus Telex Cost \$40.00 |
| • Swift Charges | Pacific countries - WST\$40.00 NZ & Australia - WST\$50.00 US and other countries - WST\$60.00 |
| • Amendments | \$20.00 plus Telex cost \$40.00 |
| • Reimbursement fee | \$125.00 |
| • Discrepancies | \$100.00 |
| • Indemnity | \$50.50 |

| Fee Description | Amount |
|--|--|
| Overseas Collection Inward | |
| • Sight draft / Term Draft | 0.30% Tala equivalent \$30.00 bank document received. 0.375% documents received by supplier |
| • Dishonor/Representation/ Extension of Term | \$25.00 |
| • Air Mail Postage (AMP) | \$0.50 stamp duty |
| • Cheque sent for collection basis fee: | 0.375% of the actual cheque amount Courier Pacific - WST \$70.00 Courier USA and other countries - WST \$80.00 |
| • Late / Overdue payments | \$20.00 Sight draft \$30.00 Term draft |
| • Swift Cost | Pacific countries - WST \$40.00 NZ & Australia - WST \$50.00 US and other countries : WST \$60.00 |
| • Indemnity | \$50.50 NZ & Australia : WST \$50.00 |

Fating

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|----------------------------------|--|
| • After Advice | \$20.00 |
| • Late payment fee | \$20.00 |
| • Sight term | \$30.00 |
| • Issuing Shipping Guarantee | Overseas Collection Inward (OCI) - \$50.00 L/C - \$0.50 |
| • Outstanding Shipping Guarantee | 1.0% OCI amount per month for not returning |
| • Faxing (correspondence) | \$20.00 |

| Fee Description | Amount |
|---|---|
| Inward Documentary Credits | |
| • Postage | \$0.50 |
| Foreign Currency Account | |
| • Quarterly fee | USD \$20.00 NZD \$30.00 AUD \$25.00 |
| • Cash Lodgement | 1.0% value of deposit |
| • Foreign Cheque | 1.0% value of cheque |
| Standing Orders (Periodical Payments) | |
| • Establishment / maintenance fee | Free***** |
| • Transfer to an account within ANZ | \$0.50***** |
| • Transfer to ANZ loan account | \$0.50***** |
| • Transfer to other banks | \$5.00 |
| • Transfer via telegraphic transfer | \$30.00 |
| • Non-payment fee | \$7.50 |
| Manual Transfers | |
| • Manual transfer to an account within ANZ | \$5.00 |
| • Manual transfer to other banks/institutions | \$10.00 |
| Internet Banking Fees | |
| Personal Banking: | |
| • Internal Transfers | Free |
| • External Transfers (Other Banks) | Free |
| Business Banking: | |
| • Internal Transfers | Free |
| • External Transfers (Other Banks) | Free |
| • Cross currency transfer | \$5.00 of foreign currency |
| • Internet Banking - Payroll to other Banks | \$10.00 per list |
| • Internet Banking - Payroll within ANZ | Free |

| Fee Description | Amount |
|--|--|
| Statements | |
| • Issued when full | Free |
| • Computer Printout | \$2.00 per page |
| • Interim issued upon customer request | \$2.00 per page |
| • Repeat statements (each additional copy) | \$2.00 per page |
| • Special request for issue of statement (on a daily, weekly, fortnightly, monthly, etc basis) | \$2.00 per page |
| • Special request to look up specified entries | \$35.00 per hour |
| Vouchers | |
| • Voucher Retrieval | \$35.00 per hour |
| • Photocopy of retrieved vouchers/instructions (per item) | \$2.00 per page |
| Cash Handling Fees | |
| • Change Supplied - Non ANZ Customers | " \$5.00 minimum \$25.00 maximum " |
| • Cash Handling Fee - \$5,000 or less | " \$5.00 minimum \$25.00 maximum " |
| • Cash Handling Fee - Money Transfer Companies | \$20.00 |
| • Cash Handling Fee - Notes & Coins Service Fee | \$20.00 |
| • Cash Handling Fee - Poorly arranged lodgements | " \$5.00 minimum \$25.00 maximum " |
| Safe Custody Fees | |
| • Safe custody fee | \$100.00 per annum |
| • Fee per visit | \$10.00 |

| Fee Description | Amount |
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| Search Fees | |
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|----------------------------|------------------------|
| • Search fee | \$35.00 per hour |
| • Surrender of paid cheque | \$1.50 plus search fee |

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| Other Fees | |
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| • Credit Card - Cash Advance Fee | \$7.50 |
| • Fax Messages | \$20.00 |
| • Telephone Call/Facsimile Overseas | \$20.00 per request |
| • Back up Tapes Storage | \$300.00 per month***** |
| • Over the counter fee for staff assisted cheque en-cashment for non ANZ customers | \$5.00 per cheque |

Lending Fees & Charges

| Fee Description | Amount |
|--|--|
| Line Fee | |
| • Overdraft (OD) line fees | 0.125% per month on limit or OD balance whichever is higher minimum \$15.00 |
| • OD excess Fee | 1.5% on excess balance minimum \$45.00 ***** |
| Loan Approval Fees | |
| • Home loan | 1.5% on app.amt minimum \$300 |
| • Personal loan | 1.5% on app.amt minimum \$150 |
| • Business loan | 1.5% on app.amt minimum \$375.00 |
| • Small loan | 1.5% on app.amt minimum \$80.00 |
| • Overdraft | 1.5% on app.amt minimum \$150.00 |
| Loan Administration Charges (LAC) | |
| • Home loan | Nil |
| • Personal loan | Refer Business loan LAC charges |
| • Business loan | 0 - 4999 SAT \$5 per month 5000 - 49999 SAT \$10.00 per month, 50000 -149999 SAT \$15.00 per month, 150,000 & above .01% per month ***** |
| • Overdraft | Not Applicable |

| Fee Description | Amount |
|---|---|
| Late Payment Fee | \$10.00 |
| <ul style="list-style-type: none"> Arrears Fee (payable after 7 days) | |
| Commitment Fee | |
| <ul style="list-style-type: none"> Applies if loan is undrawn for 3 months after acceptance of letter of offer | 1% of undrawn amount |
| Annual Review Fee | |
| <ul style="list-style-type: none"> Business Account Personal Account | \$100.00 \$50.00 |
| Loan restructure Fee | 1% of balance ***** |
| Gurantees | |
| <ul style="list-style-type: none"> Performance bond,IATA,Indemnity,Custom etc | 2% of original amount and 1% every 6months thereafter |
| Other Fees | |
| <ul style="list-style-type: none"> Serving demand Unpaid transfer to account of third party Information Service fee (credit check) | \$20.00 \$7.50 \$20.00 |
| Property Inspection/Valuation | Refer valuer |
| <ul style="list-style-type: none"> Based on quotation from valuer on the ANZ panel | |

| Fee Description | Amount |
|---|-------------------|
| Settlements | |
| • Payment of money on receipt of documents | Not applicable |
| • Surrendering documents | Not applicable |
| Security Documentation Fee | |
| • Handling fees | Refer Lawyer |
| • Lodgement fee | Refer Lawyer |
| • Re-lodgement fee | Refer Lawyer |
| Lodgement for Registration of Bill | |
| • Original registration with no intention to register | Refer lawyer |
| • Re-registration of Bill of Sale | Refer lawyer |
| • Discharge fee under bank seal | \$300.00 |
| • Bank discharge fee | \$50.00 |
| Searches of Government Records | |
| • Titles Office | \$5.00 per search |
| • Companies office | \$5.00 per search |
| • National court | Not applicable |
| • Photocopy fee per page | \$5.00 per page |

