



Notification of Changes for ANZ Personal Banking – Account Fees and Charges

Changes effective 30 October 2026

ANZ is making changes to the **ANZ Personal Banking – Account Fees and Charges** booklet to:

- include ANZ Grow Balance Saver; and
- align a PayTo® footnote with AP+ Brand Guidelines.

On and from **30 October 2026**, the following changes to the **ANZ Personal Banking – Account Fees and Charges** take effect:

Section and/or Subsection	Description of Change
Section: DEFINITIONS AND OTHER KEY CONCEPTS Page: 10	Replace the third footnote at the bottom of the page with the following: PayTo is a registered trade mark of NPP Australia Ltd ABN 68 601 428 737.

Section and/or Subsection	Description of Change
Section: ASSOCIATED ACCOUNT FEES AND CHARGES Page: 12	Replace the second paragraph in the “Dishonour Fee” row of the table with the following: (No fee is payable for ANZ Access Basic, ANZ Pensioner Advantage, ANZ Grow Balance Saver and ANZ Passbook Pensioner Advantage accounts)

Section: ASSOCIATED ACCOUNTS FEES AND CHARGES Page: 12	After the table, replace the first paragraph of Note 5 with the following: Note 5 – not applicable in all cases. In the case of ANZ Access Basic, ANZ Grow Balance Saver, ANZ Passbook Savings, ANZ Passbook Pensioner Advantage, ANZ Pensioner Advantage and ANZ SMSF Cash Hub accounts, no debit interest is charged on Informal Overdrafts. In the case of ANZ One offset accounts, debit interest is charged on Informal Overdrafts at the ANZ Retail Index Rate plus 4% per annum. In the case
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Section and/or Subsection

Description of Change

of ANZ Equity Manager accounts, debit interest is charged on the Informal Overdraft facility:

Section:
PERSONAL ACCOUNTS
Pages: 16 & 17

Under the subheading ‘Personal Accounts No Longer Offered’, add a fifth row in the table as follows:

	Monthly Account Service Fee (see note 1)	Minimum balance	Included monthly ANZ Transactions (see notes 1 and 3)	Additional Transaction Fees per ANZ Transaction type (see notes 1 and 3)
ANZ Home Equity Loan	Nil	Does not apply	Unlimited	Nil
ANZ Equity Manager Account	Nil	Does not apply	Unlimited	Nil
ANZ Passbook Savings	\$6 (see note 2)	\$2,000	2 (Unlimited with Seniors' Privilege)	Staff Assisted \$2.50
ANZ Passbook Pensioner Advantage	Nil	Does not apply	Unlimited	Nil
ANZ Grow Balance Saver	Nil	Does not apply	Unlimited (see note 4)	Nil

Section and/or
Subsection

Description of Change

Section:
PERSONAL
ACCOUNTS
Pages: 17

**Under the subheading
‘Personal Accounts No
Longer Offered’, add a
new Note 4 after Note 3
as follows:**

Note 4 – all relevant
transactions on an ANZ Grow
Balance Saver account will
be taken into account for
the purposes of determining
whether bonus interest will
be paid on the account
in respect of a particular
calendar month, even if the
transactions do not attract
Additional Transaction Fees.

The updated terms and conditions in the **ANZ
Personal Banking – Account Fees and Charges**
booklet will be available on www.anz.com from
30 October 2026.

PayTo is a registered trade mark of NPP Australia
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ANZ PERSONAL BANKING

ACCOUNT FEES AND CHARGES
01.12.2025



This booklet sets out our main fees and charges for our products for personal customers. It also includes information on fee exemptions and concessions available to our customers.

ANZ Consumer Credit Cards Fees and Charges applies to consumer credit card products. You can find the 'ANZ Consumer Credit Cards Fees and Charges' at anz.com

This booklet does not set out fees and charges for ANZ Plus products or services. You can find these at anz.com/plus

We hope that this booklet will meet your needs. If you want to know more about our products and services, please phone us on 13 13 14, visit anz.com or visit your local ANZ Branch.

If you want to know more about ANZ Plus products and services, please visit anz.com/plus

This booklet forms part of the terms and conditions for:

- certain ANZ Saving & Transaction Products
- ANZ V2+Broking Accounts

Fees are subject to change. Other fees and charges may apply. Please see the 'ANZ Personal Banking General Fees and Charges' booklet.

Some common fees for consumer lending are also referred to in this booklet. Please refer to the terms of your credit contract for details.

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ANZ EVERYDAY ACCOUNTS

	Monthly Account Service Fee (see note 1)	Minimum balance
ANZ Access Advantage	\$5 (see note 2)	Does not apply
ANZ Premium Cash Management Account	Nil	Does not apply
ANZ SMSF Cash Hub	Nil	Does not apply
ANZ V2 PLUS	Nil	\$5,000
ANZ Progress Saver	Nil	Does not apply
ANZ Access Basic	Nil	Does not apply
ANZ Pensioner Advantage	Nil	Does not apply
ANZ Online Saver	Nil	Does not apply

OFFSET ACCOUNTS

ANZ One	\$10	Does not apply
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See the Personal Accounts No Longer Offered section at the end of this booklet for fees and charges on accounts no longer offered.

Note 1 – the cycle for charging the Monthly Account Service Fee and for assessing the number of included ANZ Transactions that apply to your account and the number of additional ANZ Transactions on your account for which Additional Transaction Fees may be charged, is explained under Fee Charging Date in the Definitions and Other Key Concepts section of this booklet.

Note 2 – fee exemptions may apply – see the Exemptions and Concessions section of this booklet for details.

Note 3 – a reference to an ANZ Transaction being ‘included’ indicates that the ANZ Transaction is not subject to an Additional Transaction Fee only. While an ANZ Transaction may not attract an Additional Transaction Fee, it may still attract one or more of the fees and charges listed under the Associated

ACCOUNT FEES AND CHARGES

Included monthly ANZ Transactions (see notes 1 and 3)	Additional Transaction Fees per ANZ Transaction type (see notes 1 and 3)
Unlimited	Nil
Unlimited Internet Banking Transactions 5 other ANZ Transactions	Staff Assisted \$2.50 Electronic 50 cents Cheque 50 cents
Unlimited	Nil
Unlimited Internet Banking Transactions 5 other ANZ Transactions	Staff Assisted \$2.50 Electronic 50 cents
Unlimited Internet Banking Transactions 1 other ANZ Transaction (see note 4)	Staff Assisted \$2.50 Electronic \$1.00 (see note 2)
Unlimited	Nil
Unlimited	Nil
Unlimited	Nil

ACCOUNT FEES AND CHARGES

Unlimited	Nil
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Account Fees and Charges section of this booklet or in any of the other terms and conditions for your account. Except as otherwise noted, those other fees and charges are separate from, and apply in addition to, any Additional Transaction Fee.

The terms and conditions of your account determine what types of transactions may be conducted on your account. Not all ANZ Transactions or other transaction types are permitted on all accounts.

Note 4 – all relevant transactions on an ANZ Progress Saver account will be taken into account for the purposes of determining whether bonus interest will be paid on the account in respect of a particular calendar month, even if the transactions do not attract Additional Transaction Fees.

Please read the following pages for Definitions and Other Key Concepts, and Exemptions and Concessions.

ANZ ASSURED & PERSONAL OVERDRAFT

ANZ ASSURED (\$500 OR \$1,000 CREDIT LIMIT)

Loan Approval Fee*	\$0
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PERSONAL OVERDRAFT

Product not available for sale after 4 July 2021.

Loan Approval Fee*

A Loan Approval Fee is payable for any approved application by you to increase an existing credit limit.

The Loan Approval Fee is payable at the time that a new facility becomes effective or upon the relevant changes to an existing facility being entered into ANZ's systems.

Amount of credit limit	Fee
Less than \$20,000	\$100
\$20,000 and over but less than \$50,000	\$200
\$50,000 and over	\$500

* The Loan Approval Fee may be referred to in your statement of account as the "Overdraft / Facility Approval Fee".

Credit Facility Fee

Amount of credit limit	Fee
Less than \$20,000	\$200 p.a.
\$20,000 and over	1.7% of credit limit p.a.

The Credit Facility Fee is debited to your account in arrears on a monthly, quarterly or annual basis (as applicable). The Credit Facility Fee is calculated on a daily basis by reference to the credit limit on that day, on the basis (as relevant) of the applicable annual fee divided by 366 or by applying the applicable percentage rate divided by 366 to your credit limit. Debits will be equal to the aggregate of the daily amounts for the relevant cycle.

A pro rata amount is debited on each occasion on which your credit limit is changed, upon expiry or cancellation of the Personal Overdraft facility and upon the transfer or closure of your linked account, based on the number of days in the cycle up to the relevant event.

DEFINITIONS AND OTHER KEY CONCEPTS

ANZ Transactions

Includes Staff Assisted Transactions, Cheque Transactions, Electronic Transactions and Internet Banking Transactions, but excludes those transactions noted as Excluded Transactions below.

Monthly Account Service Fee

A set fee we charge on a monthly basis for managing and maintaining your account. See Fee Charging Date below for details of when this fee is debited to your account.

Additional Transaction Fees (formerly Excess Withdrawal Fees)

Apply once you have fully utilised your included ANZ Transaction quota for a monthly cycle (as applicable). Additional Transaction Fees are aggregated and debited to your account monthly based on the number and type of relevant additional ANZ Transactions processed to your account on or before the last day of the monthly cycle and after the end of the previous monthly cycle (or, for the first monthly cycle, since the account was opened). See Fee Charging Date below for details of when these fees are debited to your account.

Fee Charging Date

If a Monthly Account Service Fee or Additional Transaction Fees apply to your account, they will be debited to your account monthly from the date on which your account was opened, except as noted below or unless we advise you of another date. The monthly cycle for assessing the number of included ANZ Transactions that apply to your account and the number of additional ANZ Transactions on your account for which Additional Transaction Fees may be charged will be determined on the same basis, except as noted below.

Where the relevant fees are scheduled to be debited on a non-business day, they will be debited on the preceding business day (except as noted below), and the monthly cycle for assessing ANZ Transactions will end on that day.

However, where that preceding business day is not in the same calendar month as the scheduled date, the relevant fees will instead be debited on the next business day. The debit will generally be with effect from the scheduled date.

For all ANZ Access Advantage accounts for which the Monthly Account Service Fee may be waived in the circumstances referred to in the first paragraph of the section entitled

'Exemptions and Concessions', the Monthly Account Service Fee will be debited on the last business day of each calendar month.

For all ANZ Progress Saver accounts, ANZ Premium Cash Management accounts and ANZ V2 PLUS accounts, any Additional Transaction Fees will be debited, and the monthly cycle for ANZ Transactions will end, on the last business day of each calendar month.

Staff Assisted Transactions

- A cash withdrawal from your ANZ account made over the counter at an ANZ branch, whether using a card or not.
- A withdrawal from your ANZ account via cheque written by you and then cashed, by you or another person, over the counter at an ANZ branch.
- A transfer from your ANZ account to another account (including a non-ANZ account) made over the counter at an ANZ branch, whether using a card or not.
- A transfer from your ANZ account made over the telephone (excluding via ANZ Phone Banking) pursuant to a funds transfer authority.
- A withdrawal from your ANZ account that ANZ permits you to make in person at the premises of an agent, contractor or service provider of ANZ (for example Bank@Post).
- Any other withdrawal or transfer from your ANZ account that is manually processed by ANZ staff that ANZ determines to be a Staff Assisted Transaction.

Cheque Transactions

A withdrawal from your ANZ account via cheque written by you, excluding a withdrawal that is a Staff Assisted Transaction.

Electronic Transactions

- A cash withdrawal from your ANZ account made at an ANZ ATM in Australia.
- A transfer from your ANZ account to a linked account made at an ANZ ATM in Australia.
- A cash withdrawal or purchase made via EFTPOS within Australia from or using your ANZ account, and a purchase using your ANZ account made online or over the phone where the financial institution accepting or processing the purchase is in Australia.
- A transfer from your ANZ account to a linked account, or a BPAY® Payment[#], made via ANZ Phone Banking.
- A funds transfer or withdrawal from your ANZ account via an Account Funding Transaction (AFT), where available, or a

deposit or credit to your ANZ account via an Original Credit Transaction (OCT), where available.

- Any other withdrawal or transfer from your ANZ account (excluding a Staff Assisted Transaction, Cheque Transaction, Internet Banking Transaction or Excluded Transaction) that ANZ determines to be an Electronic Transaction.

Internet Banking Transactions

- A transfer from your ANZ account to another account (including a non-ANZ account) made via ANZ Internet Banking, including a BPAY® Payment, a Pay Anyone transaction and a recurring payment.
- A BPAY® Payment from your ANZ account made via ANZ Mobile Banking.

Excluded Transactions

The following transactions are not ANZ Transactions and therefore do not count towards your monthly included ANZ Transaction quota, and are not charged Additional Transaction Fees:

- Balance enquiries on your ANZ account at ANZ ATMs or non-ANZ ATMs.
- Withdrawals from your ANZ account at non-ANZ ATMs.
- EFTPOS transactions outside Australia on your ANZ account, including purchases made online or over the phone where the financial institution accepting or processing the purchase is outside of Australia.
- A PayTo® payment from your ANZ account made under a PayTo Payment Agreement.
- Periodical payments from your ANZ account.

However, while a transaction may not be an ANZ Transaction and therefore not attract an Additional Transaction Fee, it may still attract one or more of the fees and charges listed under the Associated Account Fees and Charges section of this booklet or in the 'ANZ Personal Banking General Fees and Charges' booklet. Except as otherwise noted, those other fees and charges are separate from, and apply in addition to, any Additional Transaction Fee. In addition, all relevant transactions on an ANZ Progress Saver account will be taken into account for the purposes of determining whether bonus interest will be paid on the account in respect of a particular calendar month, even if the transactions are not ANZ Transactions.

BPAY® is registered to BPAY Pty Ltd ABN 69 079 137 518.

BPAY® Payment means a payment made via the BPAY® Payments service provided by BPAY Pty Ltd.

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ASSOCIATED ACCOUNT FEES AND CHARGES

Charges by non-ANZ operator

While as an ANZ customer we do not charge you ATM fees for balance enquiries, or for withdrawals from non-ANZ ATMs in Australia, you may be charged a fee by the operator of a non-ANZ ATM (whether in or outside Australia) for a balance enquiry or withdrawal at the ATM. A surcharge may also be imposed for some ATM or branch withdrawals outside Australia and some EFTPOS transactions.

Surcharges are generally included in the total amount of the withdrawal or transaction on your account statement rather than as a separate item.

Overseas Transaction Fee

ANZ will charge 3% of the value of any International Transaction charged or credited to an ANZ account.

It may not always be clear to you when use of your ANZ account is an International Transaction, for example where the merchant or financial institution processing a charge or credit is located outside of Australia.

For the purpose of the Overseas Transaction Fee, an International Transaction is any purchase (including a purchase of items directly convertible to Australian currency cash), cash withdrawal, or AFT (where available), or credit (including a refund or reversal in respect of a purchase), or OCT (where available), processed to your ANZ account:

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

The Overseas Transaction Fee is calculated on the value of the International Transaction (in the case of an EFTPOS transaction or an AFT, where available, inclusive of any merchant surcharge) and any ATM operator or branch fee that applies to the International Transaction. The Overseas Transaction Fee is debited to your ANZ account at the same time as the debit or credit is processed to your account.

Overseas ATM Transaction Fee	\$5
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Applicable for a withdrawal from a non-ANZ ATM outside Australia (per withdrawal), and debited to your account at the same time as the withdrawal is debited

Informal Overdraft Debit Interest Rate (per annum)

- | | |
|---|--|
| <ul style="list-style-type: none">• In cases where an ANZ Assured facility or Personal Overdraft facility is linked to your account | Debit interest rate applicable to the ANZ Assured facility or Personal Overdraft facility |
| <ul style="list-style-type: none">• In other cases | ANZ Retail Index Rate plus 8.5% |
| The ANZ Retail Index Rate is published on www.anz.com | (see note 5) |

Dishonour Fee	\$6
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Debited to your account on the day of the dishonour for determining whether to process a debit to your account using the Informal Overdraft facility, where that debit is declined. A Dishonour Fee is only debited when the payment from your account that is declined was attempted via cheque or direct debit

(No fee is payable for ANZ Access Basic, ANZ Pensioner Advantage and ANZ Passbook Pensioner Advantage accounts)

Note 5 – not applicable in all cases. In the case of SMSF Cash Hub accounts, no debit interest is charged on Informal Overdrafts. In the case of ANZ One offset accounts, debit interest is charged on Informal Overdrafts at the ANZ Retail Index Rate plus 4% per annum. In the case of ANZ Equity Manager accounts, debit interest is charged on the Informal Overdraft facility:

- for accounts with a formal credit limit – at the debit interest rate applicable to the overdrawn balance within the formal credit limit (being the ANZ Equity Manager Rate plus or minus any applicable margin) plus 4%; and
- for accounts without a formal credit limit – at the ANZ Equity Manager Rate plus or minus any applicable margin (see the ‘ANZ Saving & Transaction Products Terms and Conditions’ booklet for details).

The ANZ Equity Manager Rate is published on anz.com

EXEMPTIONS AND CONCESSIONS

We will waive the Monthly Account Service Fee on your ANZ Access Advantage Account for a particular monthly cycle if:

- You deposit \$2,000 or more into your account by the end of that cycle (being the last business day of the relevant calendar month); or
- ANZ otherwise decides that you are eligible.

You can also apply for us to waive the Monthly Account Service Fee on one nominated ANZ Access Advantage Account if any of the following apply:

- ✓ You are under 25.
- ✓ You are 60 or over.
- ✓ You are a full-time student at an Australian educational institution.
- ✓ You receive a disability support pension or mobility allowance from Centrelink.
- ✓ You have an eligible ANZ Home Loan, or ANZ Residential Investment Loan (see note 6) and have your wages or salary paid into your ANZ account.
- ✓ You have a total of \$50,000 or more in one or more of the following personal accounts – ANZ Access Advantage, ANZ Passbook Savings, ANZ Premium Cash Management, ANZ Progress Saver, an ANZ Term deposit, ANZ Online Saver or ANZ V2 PLUS (see note 7).

If you are aged under 18, you may apply for a waiver of ANZ Transaction Fees on any of your ANZ Progress Saver accounts.

Concessions at rural branches

At some rural branches where there is no ANZ ATM in the local area, cash withdrawals made with an ANZ card over the counter at the ANZ branch will not be counted as Staff Assisted Transactions but will be treated as Electronic Transactions (that is, as an ANZ ATM withdrawal).

This concession is available on all card-based accounts listed under the ANZ Everyday Accounts section of this booklet (except ANZ V2 PLUS accounts).

Note 6 – loans not eligible include ANZ Simplicity PLUS and ANZ Interest-in-Advance Residential Investment Loans.

Note 7 – does not include ANZ V2 PLUS accounts opened through approved ANZ intermediaries or ANZ V2+Broking accounts.

ANZ LOAN ACCOUNTS

CAR LOANS

Loan Establishment Fee	\$350
Loan Administration Charge	\$5 a month (or an appropriate proportion for fortnightly or irregular payments)
Late Payment Fee • We charge this for every month during which all or part of the loan repayment has been unpaid for seven days or more.	\$20

PERSONAL LOANS

Loan Approval Fee • Payable for any approved application by you (as applicable): • for a new loan • to increase an existing loan amount • to change the security for an existing loan • to vary the term of an existing loan • to switch from a variable debit interest rate on an existing loan to a fixed debit interest rate, or vice versa • Payable at the time of first drawdown under a new loan or upon the relevant changes to an existing loan being entered into ANZ's systems	\$150
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Loan Administration Charge**\$10 per month**

- Debited to your account in arrears every three months from the date of first drawdown of your loan or, if we determine, from the date on which the most recently renegotiated changes to your loan are entered in ANZ's systems, until the loan is closed in ANZ's systems
- A pro rata amount is debited when the loan is repaid in full or when the debit cycle for the Loan Administration Charge is changed

PERSONAL ACCOUNTS

PERSONAL ACCOUNTS NO LONGER OFFERED

	Monthly Account Service Fee (see note 1)
ANZ Home Equity Loan	Nil
ANZ Equity Manager Account	Nil
ANZ Passbook Savings	\$6 (see note 2)
ANZ Passbook Pensioner Advantage	Nil

Note 1 – the cycle for charging the Monthly Account Service Fee, and for assessing the number of included ANZ Transactions that apply to your account and the number of additional ANZ Transactions on your account for which Additional Transaction Fees may be charged, is explained under Fee Charging Date in the Definitions and Other Key Concepts section of this booklet.

Note 2 – the Monthly Account Service Fee will be charged for a cycle only if the account closing balance is below the minimum balance specified for your account on any day during that cycle.

Minimum balance	Included monthly ANZ Transactions (see notes 1 and 3)	Additional Transaction Fees per ANZ Transaction type (see notes 1 and 3)
Does not apply	Unlimited	Nil
Does not apply	Unlimited	Nil
\$2,000	2 (Unlimited with Seniors' Privilege)	Staff Assisted \$2.50
Does not apply	Unlimited	Nil

Note 3 – a reference to an ANZ Transaction being ‘included’ indicates that the ANZ Transaction is not subject to an Additional Transaction Fee only. While an ANZ Transaction may not attract an Additional Transaction Fee, it may still attract one or more of the fees and charges listed under the Associated Account Fees and Charges section of this booklet or in any of the other terms and conditions for your account. Except as otherwise noted, those other fees and charges are separate from, and apply in addition to, any Additional Transaction Fee.

The terms and conditions of your account determine what types of transactions may be conducted on your account. Not all ANZ Transactions or other transaction types are permitted on all accounts.

