

ANZ PERSONAL BANKING

ACCOUNT FEES AND CHARGES
1.12.2020



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.

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 www.anz.com or visit your local ANZ Branch.

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This booklet forms part of the terms and conditions for:

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

Some common fees for consumer lending and credit cards are also included. Other fees and charges may apply. Please see the 'ANZ Personal Banking General Fees and Charges' booklet.

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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	\$1,000 (\$10,000 opening balance needed)
ANZ SMSF Cash Hub	Nil	Does not apply
ANZ Prime Cash Management Account	Nil	\$5,000
ANZ V2 PLUS	Nil	\$5,000
ANZ Progress Saver	Nil	\$10
ANZ Access Basic	Nil	Does not apply
ANZ Pensioner Advantage	Nil	Does not apply
ANZ Online Saver	Nil	Does not apply

OFFSET ACCOUNTS AND LINES OF CREDIT

ANZ One	\$10	Does not apply
ANZ Equity Manager	Nil	Does not apply

See page 22 of this booklet for accounts no longer available.

- 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 on pages 8-9 of this booklet.
- Note 2** – fee exemptions may apply – see page 14 of this booklet for Exemptions and Concessions 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 on pages 11-13 of

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	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
Unlimited	Nil

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.

PERSONAL OVERDRAFTS

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

Loan Approval Fee	\$0
Credit Facility Fee	\$60 p.a. (if you applied for the ANZ Assured facility before 5 March 2018, unless ANZ otherwise advises that no Credit Facility Fee applies)
<ul style="list-style-type: none">Debited to your account in arrears monthly from the date on which your account was opened	
<ul style="list-style-type: none">The Credit Facility Fee is calculated on a daily basis, equal to the annual fee divided by 366, with monthly debits equal to the aggregate of the daily amounts for the relevant monthly cycle	Nil (if you applied for the ANZ Assured facility on or after 5 March 2018)
<ul style="list-style-type: none">A pro rata amount is debited on each occasion on which your credit limit is changed, and upon expiry or cancellation of the ANZ Assured facility, based on the number of days in the cycle up to the relevant event	

You can apply to have the Credit Facility Fee waived for an ANZ Assured facility with a \$1,000 credit limit that is attached to an ANZ Access Select account, ANZ Access Advantage account or ANZ One account if you also have any of the loans listed below:

- ANZ Standard Variable Rate Home Loan
- ANZ Standard Variable Rate Residential Investment Loan
- ANZ Easy Start Home Loan or ANZ Easy Start Residential Investment Loan (no longer offered)
- (in the case of an ANZ Assured facility attached to an ANZ One account only) ANZ 1 Year Fixed Rate Home Loan or ANZ 1 Year Fixed Rate Residential Investment Loan.

PERSONAL OVERDRAFT FACILITY

Loan Approval Fee

A Loan Approval Fee is payable for any approved application by you (as applicable):

- for a new Personal Overdraft facility or to convert an existing ANZ Assured facility to a Personal Overdraft facility
- to increase an existing credit limit
- to change the security for an existing facility
- to vary the term of an existing facility.

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

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 every three months from the date on which your account was opened. 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. Quarterly 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, and upon expiry or cancellation of the Personal Overdraft facility, 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 that business day (other than in the case of an ANZ Passbook account, where the debit will 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.
- 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.

- 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.
- 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 on pages 11-13 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.

* 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.

ASSOCIATED ACCOUNT FEES AND CHARGES

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

Overseas Transaction Fee (see note 5)

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 credit (including a refund or reversal in respect of a purchase) 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, 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.

Note 5 – For an ANZ Rewards Travel Adventures credit card account no Overseas Transaction Fees apply.

Overseas ATM Transaction Fee **\$5**

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)

- 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**
 - In other cases **ANZ Retail Index Rate plus 8.5% (see note 6)**
- The ANZ Retail Index Rate is published on www.anz.com

Overdrawn Fee (also referred to as Honour Fee) **\$6**

Debited to your account for each business day in respect of which the outstanding balance of your Informal Overdraft facility is more than \$50 (up to a total of ten business days, and a maximum amount of \$60, per calendar month). However, where an Overdrawn Fee is charged as a result of a transaction that is processed to your account after the date on which the transaction occurred, we may charge the fee effective as at the date of the transaction

(No fee is payable for ANZ Access Basic, ANZ Access Limited, ANZ V2+Broking or ANZ SMSF Cash Hub and ANZ Pensioner Advantage)

Dishonour Fee**\$6**

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 as a result of our credit criteria not being satisfied. 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 Access Limited and ANZ Pensioner Advantage)

Periodical Payment Non-payment Fee**\$6**

Debited to your account when any attempted periodical payment cannot be made due to lack of cleared funds
(No fee is payable for ANZ Access Basic and ANZ Access Limited)

See the 'ANZ Saving & Transaction Products Terms and Conditions' booklet for details on how to stop or change a payment on a periodical payment facility, or cancel the facility, before a relevant periodical payment is made.

Note 6 – 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 Home Loan Interest Saver offset accounts, debit interest is charged on Informal Overdrafts at the ANZ Retail Index Rate plus 2.25% 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 www.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, ANZ Residential Investment Loan or ANZ Portfolio facility (see note 7) 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 Access Select, ANZ Passbook Savings, ANZ Premier Cheque, ANZ Premium Cash Management, ANZ Progress Saver, an ANZ Term deposit, ANZ Online Saver or ANZ V2 PLUS (see note 8).

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 on page 4 of this booklet (except ANZ V2 PLUS accounts).

Note 7 – loans not eligible include ANZ Simplicity PLUS, ANZ Money Saver (no longer sold), ANZ Easy Start (no longer sold) and ANZ Interest-in-Advance Residential Investment Loans. Only one nominated ANZ Access Advantage Account Fee waived per ANZ Portfolio, not based on sub accounts.

Note 8 – does not include ANZ V2 PLUS accounts opened through approved ANZ intermediaries or ANZ V2+Broking accounts.

ANZ CREDIT CARD ACCOUNTS

ANNUAL FEES AND REWARD FEES

Type of card	Annual Account Fee
ANZ Low Rate	\$58
ANZ Low Rate Platinum	\$99
ANZ First Free Days	\$30
ANZ First Low Interest	\$26
ANZ Free Days MasterCard®	\$26
ANZ Low Interest MasterCard	\$26
ANZ Platinum [^]	\$87 [^]
ANZ Visa PAYCARD	\$24

[^] Your ANZ Platinum Annual Account Fee could be waived if you make Eligible Purchases of \$20,000 or more annually using your ANZ Platinum account. Eligible Purchases must be made in the year prior to your next Fee Date. Your Fee Date is the date that your account is assessed for charging an Annual Fee. If your account has not previously been charged an Annual Fee then for the purpose of determining your eligibility for the waiver, your Fee Date is the first date that your account is assessed for charging an Annual Fee. Eligible Purchases includes purchases made using your account, but excludes Balance Transfers, cash advances, interest, fees, transactions reversed and purchase refunds. If you do not make at least \$20,000 of Eligible Purchases in the year prior to your Fee Date the Annual Fee will be charged to your account.

Type of card	Annual Account Fee	Annual Rewards Fee	Total Fee
ANZ Frequent Flyer	\$40	\$55	\$95
ANZ Frequent Flyer Platinum	\$240	\$55	\$295
ANZ Frequent Flyer Black	\$370	\$55	\$425
ANZ Rewards	\$25	\$55	\$80
ANZ Rewards Platinum	\$40	\$55	\$95
ANZ Rewards Travel Adventures	\$65	\$55	\$120
ANZ Rewards Black	\$320	\$55	\$375
ANZ Rewards Visa PAYCARD	\$10	\$22	\$32
ANZ Balance Visa	\$57	\$22	\$79

- An annual fee of \$10 plus an Annual Rewards Program Services Fee of \$55 per Additional Cardholder applies to the ANZ Rewards range of credit cards.
- An annual fee of \$10 plus an Annual Rewards Program Services Fee of \$55 per Additional Cardholder applies to all the ANZ Frequent Flyer range of credit cards.
- An annual fee of \$10, plus an Annual Rewards Program Services Fee of \$22 per Additional Cardholder applies to ANZ Balance Visa.
- The Rewards Program Services Fee includes 10% GST.

CASH ADVANCE FEE

ANZ Balance Visa

- A 2% fee will be charged if you obtain a cash advance from your credit card account. An ATM operator fee may also apply.
- The 2% fee will be calculated with reference to the cash advance amount in Australian dollars (including any related charge such as any ATM operator fee) plus any Overseas Transaction Fee charged on the transaction.

ANZ Credit Card Accounts (excluding ANZ Balance Visa and ANZ Rewards Travel Adventures)

- A 2% fee or the minimum fee set out below, whichever is greater, will be charged if you obtain a cash advance from your credit card account. An ATM operator fee may also apply.
- If the account (based on transactions processed by ANZ) is in credit balance at the time we process the cash advance, the credit amount will offset the amount of the cash advance in the calculation of the 2% fee.
- The 2% fee will be calculated with reference to the cash advance amount in Australian dollars (including any related charge such as any ATM operator fee) plus any Overseas Transaction Fee charged on the transaction.
- A minimum fee of \$4.00 will apply for cash advances made outside Australia at an ATM, bank or other financial institution or ANZ office.

ANZ Rewards Travel Adventures

- A 2% fee will be charged if you obtain a cash advance from your credit card account unless the waiver described below applies.
- If the account (based on transactions processed by ANZ) is in credit balance at the time we process the cash advance, the credit amount will offset the amount of the cash advance in the calculation of the 2% fee.
- The 2% fee will be calculated with reference to the cash advance amount in Australian dollars (including any related charge such as any ATM operator fee).
- The cash advance fee will be waived if you use your credit card account to obtain actual cash from a branch or ATM located in a country outside Australia.
- If you use an ATM to obtain a cash advance, ATM operator fees may apply, regardless of whether the cash advance fee is charged.

ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD Accounts

Type of transaction	Fee
Cash advance from an ANZ ATM within Australia	\$0
Cash advance from an ANZ branch within Australia	\$1.25
Cash advance from a non-ANZ ATM or non-ANZ branch within Australia	\$1.25
Cash advance from an ATM or bank overseas	\$4

LATE PAYMENT FEE

\$20

- Charged to your credit card account if the “Minimum Monthly Payment” plus any amount “Payable Immediately” shown on the statement of account is not paid by the “Due Date” shown on that statement.
- No Late Payment Fee will apply if you hold an ANZ Access Basic Account.
- Charged to ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD accounts if the “Minimum Monthly Payment” plus any amount “Payable Immediately” shown on the statement of account is not paid in full by the “Due Date” shown on that statement.

OVERLIMIT FEE

\$20

- A. Charged to your credit card account at the end of the “Statement Period” shown on the statement of account where:
- any type of debit is initiated on your credit card account that would cause you to exceed your credit limit during the Statement Period; and
 - we agree to provide you with an Informal Overlimit amount to allow this debit to be charged to your credit card account; and
 - we determine that:
 - (1) Your account was opened before 18 June 2012 and either:
 - a. you have not asked us to decline transactions (in most cases) that will take you over the credit limit; or
 - b. you previously asked us to decline the transactions referred to in (a), but have since asked us to approve

these transactions where they meet ANZ's criteria by consenting to be charged an Overlimit Fee; or

- (2) Your account was opened on or after 18 June 2012 and you have consented to be charged an Overlimit Fee.
- The Overlimit Fee (where payable) is charged at a maximum of once per statement period. Please refer to the ANZ Credit Cards Conditions of Use for information about Informal Overlimit amounts.
- B. You will not be charged an Overlimit Fee where ANZ provides you with an Informal Overlimit amount during the Statement Period and:
- you hold an ANZ Access Basic Account; or
 - we determine that:
 - (1) Your account was opened before 18 June 2012 and you have asked us to decline transactions (in most cases) that will take you over the credit limit; or
 - (2) Your account was opened on or after 18 June 2012 and at the time the Informal Overlimit amount is provided you have not consented, or you have withdrawn your consent to being charged an Overlimit Fee (unless you are charged an Overlimit Fee in accordance with paragraph A in respect of an earlier Informal Overlimit amount).
- This fee does not apply to ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD accounts.

BALANCE TRANSFER FEE

- A fee may apply to balances transferred from a non-ANZ credit, charge or store card to an ANZ credit card as part of a promotional offer. The applicable fee will be advised in the terms and conditions of the promotional offer.

ANZ LOAN ACCOUNTS

PERSONAL LOANS

Loan Approval Fee

\$150

- 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

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

CAR LOANS

Loan Establishment Fee	\$350
Loan Administration Charge	\$5 a month (or an appropriate proportion for fortnightly or irregular payments)
Late Payment Fee <ul style="list-style-type: none">• 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 ACCOUNTS

PERSONAL ACCOUNTS NO LONGER OFFERED

	Monthly Account Service Fee (see note 1)
ANZ Home Loan Interest Saver	Nil
ANZ Home Equity Loan	Nil
ANZ Access Select	\$2
ANZ Passbook Savings	\$6 (see note 2)
ANZ Access Limited	\$6

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 on pages 8-9 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.

Note 3 – a minimum balance of \$5,000 is required for an offset amount to accrue for a particular day – see the 'ANZ Saving & Transaction Products Terms and Conditions' booklet for details.

Minimum balance	Included monthly ANZ Transactions (see notes 1 and 4)	Additional Transaction Fees per ANZ Transaction type (see notes 1 and 4)
Does not apply (see note 3)	Unlimited	Nil
Does not apply	Unlimited	Nil
Does not apply	Unlimited Internet Banking Transactions 6 Electronic Transactions	Staff Assisted \$2.50 Electronic 50 cents Cheque 50 cents
\$2,000	2 (Unlimited with Seniors' Privilege)	Staff Assisted \$2.50
Does not apply	Unlimited	Nil

Note 4 – 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 on pages 11-13 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.

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