

ANZ PERSONAL BANKING

GENERAL FEES AND CHARGES 2 SEPTEMBER 2019

Important notice: Despite the effective date of 2 September 2019 on this booklet, if you opened a new account on or after 1 July 2019 these terms apply to you from the day your account was opened. If you opened your account earlier than 1 July 2019, these terms will not apply to you until 2 September 2019. If you require a copy of the terms that apply to you before then, please contact ANZ.



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This booklet sets out our general fees and charges together with the most common fees for home loans, home equity facilities, personal loans and car loans. Home loans include residential land loans, residential investment loans and residential investment land loans. This booklet does not apply to home loans and home equity facilities where such loans/facilities are in a company name. For the fees and charges for specific accounts, see the 'ANZ Personal Banking Account Fees and Charges' booklet.

GENERAL BANKING

Arrangement to cash personal ANZ cheques (at another ANZ branch or bank)

- Establishment \$80
- Renewal (per month) \$10

Providing bank cheques (Australian dollars only)

This is a charge for issuing a bank cheque to an ANZ account holder.

- Request made at a branch \$10
- Request made through ANZ Internet Banking \$7.50
- Repurchase of bank cheque \$25
- Replacing a lost or stolen bank cheque \$32.50
(we may set conditions for doing this)

Supplying certificates

Certificates for audit or other purposes \$70 an hour, with a minimum of \$50

Indemnities and Bank Guarantees

Loan approval fee \$125

Credit facility fee Up to 4.5% p.a.

- We charge this fee every year for the year ahead.
- The Government Stamp Duty amount you have to pay may vary, depending on the state or territory you live in.

Letter from us undertaking to issue a guarantee \$100 minimum

Lottery and Art Union Ticket collection \$25
(for us collecting winnings)

Night safe

We charge this for allowing you to deposit funds, in a wallet we provide, in our night safe

- You must pay this every six months, on 1 September and 1 March each year, for the six months ahead.
- For night safe wallets issued between the dates fees are due, you will have to pay a proportion of the fee for the number of weeks until the next charge date.

Permanent issue \$130.20 every six months

- Each extra wallet \$81 every six months

Temporary issue

- Each wallet \$70.20 a month or part of a month

ANZ Breakfree Package fee **\$395 p.a.**

- This fee is for ANZ Breakfree customers obtaining benefits under the 'ANZ Breakfree Terms and Conditions'.
- Eligibility criteria for the benefits obtained under ANZ Breakfree are set out in the ANZ Breakfree Terms and Conditions'.

Priority fee **\$50**

- We charge this fee when you ask us to issue a card or PIN as a priority.

Service fees **\$15 every quarter of an hour**

Miscellaneous services

- Fees are based on time spent.
- The fees do not cover out-of-pocket expenses such as travel expenses and the cost of phone calls.

Information services

We charge a fee when we provide any customer information which we are not required to provide under the National Credit Code (or any equivalent legislation).

Specified entries list fee

- Customer initiated entries **\$3 an entry**
- Preparing a list of account transactions by special request **\$15 every quarter of an hour or part of it (minimum of \$10 a sheet)**

Telegraphic transfer within Australia from your ANZ account to another account **\$28**

- Transfer of money, which immediately becomes available to the person receiving it.

Special cheque clearance

As an ANZ customer, we do not charge you a fee for special clearance of cheques. You will however be required to pay any third party costs or charges (such as courier fees) that we incur in providing special clearance services.

CREDIT CARDS

Overseas Transaction Fee – Visa

ANZ will charge 3% of the value of any International Transaction charged or credited to a credit card account or Visa PAYCARD account. This does not apply to an International Transaction processed to an ANZ Rewards Travel Adventures credit card account.

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

An International Transaction is any transaction, credit or refund or reversal in respect of a transaction:

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

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction and ATM operator fee that you accept when you proceed with the transaction at the ATM.

Overseas Transaction Fee – MasterCard

ANZ will charge 3% of the value of any International Transaction processed to a credit card account.

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

An International Transaction is any transaction:

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

For an International Transaction using an ATM, the Overseas Transaction Fee is calculated on the value of the transaction and ATM operator fee that you accept when you proceed with the transaction at the ATM.

LENDING

HOME LOANS AND HOME EQUITY FACILITIES

Loan Approval Fee / Facility Approval Fee

- This fee is payable for any approved application by you (as applicable):
 - for a new loan/facility listed below or to convert an existing loan/facility to a loan/facility listed below
 - to change the terms of an existing loan/facility (including in any of the ways referred to in the description of the Renegotiation Fee).
- This fee is payable at the time of first drawdown under a new loan or at the time that a new facility becomes effective (as applicable) or upon the relevant changes to an existing loan/facility being entered into ANZ's systems.
- We will not charge both a Loan Approval Fee / Facility Approval Fee and a Renegotiation Fee in respect of the same change to the terms of an existing loan/facility.

Loan/Facility Type	Amount
Split Loans	\$600 – For first loan \$200 – For each further loan
All other loan/facility types	\$600

Valuation Administration Fee

\$150

(see note 1 below)

- This fee may be payable for each property to be mortgaged to us as security for your loan/facility and for each request that is made for a full or partial discharge of any security provided for your loan/facility, for a change to or release of one or more of the guarantors for your loan/facility, or for any other change to the security provided for your loan/facility. In these cases, the fee is payable on the date of advance or, where a change is requested in relation to an existing security or guarantor, when the change is requested.
- This fee may also be payable where we otherwise require a new valuation of any property that has been mortgaged to us as security for your loan/facility. In this case, the fee is payable no earlier than the date on which the new valuation is conducted.

Note 1 – we will not charge the first Valuation Administration Fee that is otherwise payable in connection with the initial application for your loan/facility if you pay the full Loan Approval Fee/Facility Approval Fee listed above for that loan/facility.

Guarantee Administration Fee

\$200

- This fee is payable for each guarantee taken by us for the purpose of securing your loan/facility.
- This fee is payable on the date of advance or, where a change is requested to an existing loan/facility and we require one or more guarantees to be given, the date the change is effected.

Loan Administration Charge

The Loan Administration Charge is payable in arrears, every month 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. However, if the loan is repaid in full or the debit cycle for the Loan Administration Charge is changed (for example, as a result of us approving a request by you to amend the terms of your loan), a pro rata amount of the Loan Administration Charge will be debited at that time.

- ANZ Money Saver home loans[#] **\$10** per month
- Other ANZ standard variable rate home loans **\$5** per month
- Other ANZ fixed rate home loans **\$10** per month

The Loan Administration Charge does not apply to ANZ Simplicity PLUS Home Loans, ANZ Simplicity PLUS Residential Investment Loans, ANZ Equity Manager facilities, ANZ Portfolio facility[#] subaccounts or ANZ Home Equity Loans[#].

[#]Product no longer available for sale.

Renegotiation Fee

When we approve an application by you to renegotiate or convert your loan/facility, we may charge either a Renegotiation Fee or a further Loan Approval Fee / Facility Approval Fee. If we charge a Renegotiation Fee, the fee is payable at the time that the relevant changes to the loan/facility are entered into ANZ's systems. The Renegotiation Fee will be identified as a Loan Approval Fee in your Letter of Offer and relevant statements.

The amount of the Renegotiation Fee will be as follows.

- If:
 - there is a change to the borrowers or guarantors, the term or amount of the loan/facility or the security provided for the loan/facility;
 - repayments are changing to interest-only repayments, an interest only period is being extended or there is a change from interest in arrears to interest in advance or vice versa;
 - two or more loans are being combined into a single loan;
 - a loan is converted to a facility or vice versa;
 - a Lenders Mortgage Insurance premium would become payable as a result of the change **\$350**
- All other circumstances **\$200**

The Renegotiation Fee will apply to changes to the ANZ Portfolio facility[#] but will not apply when you renegotiate changes to ANZ Portfolio facility[#] subaccounts.

[#]Product no longer available for sale.

Credit Facility Fee

The Credit Facility Fee is payable in arrears, every year 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 of the applicable annual fee divided by 366. The periodical amount payable will be equal to the aggregate of the daily amounts for the relevant cycle.

A pro rata amount is payable on each occasion on which your credit limit is changed or we approve a request by you to amend other terms of your facility, and upon expiry or cancellation of your facility, based on the number of days in the cycle up to the relevant event.

- ANZ Equity Manager facility **\$150 p.a.**
- ANZ Portfolio facility[#] **\$550 p.a.**

Late Payment Fee

\$20 per month

- An initial Late Payment Fee is payable where the whole or any part of a payment in respect of a loan or ANZ Portfolio facility[#] sub-account remains unpaid for 30 days or more after it is due. A further Late Payment Fee is payable monthly (from the date of the previous Late Payment Fee) where the loan continues to be in arrears during the period up to the day on which the further Late Payment Fee is scheduled to be charged.
- When this fee is charged it must be paid immediately along with the outstanding payment.

The Late Payment Fee does not apply to ANZ Equity Manager facilities or ANZ Home Equity Loans[#].

[#]Product no longer available for sale.

Lock Rate Fee

\$750

(fixed-rate loans and fixed-rate ANZ Portfolio facility[#] sub-accounts)

(per each \$1 million, or part thereof, of the loan amount applied for)

For example:

(1) If the loan amount applied for is \$400,000, the Lock Rate Fee will be \$750.

(2) If the loan amount applied for is \$1,300,000, the Lock Rate Fee will be \$1,500.

- This fee is payable, at application, for your request to lock in the interest rate current at the time of application for a loan to be drawn down up to 90 days after that time.
- Standard Loan Approval Fee/Renegotiation Fee also applies.
- Refunds are not available unless the loan application is not approved by ANZ.
- The lock rate facility is only available for loans with fixed rate terms of 1 to 5 years.

Progress Payment Fee

\$250

- This is a one-off fee charged in respect of a loan that is progressively drawn and is payable at the time of the first progress payment drawn down under the loan.

Early repayment cost (fixed-rate loans and fixed-rate ANZ Portfolio facility[#] sub-accounts)

- You may have to pay this if you pay your loan off in full, make an early or extra repayment, or make certain other changes to your loan, during any fixed-rate period. More details and method of calculation are given in the 'ANZ Consumer Lending Terms and Conditions' booklet under the heading 'Repaying your loan early or making other changes to your loan during a fixed interest rate period'.

LOAN SECURITIES

Lodgement Fee **\$160**
(see note 2 below)

- This fee is payable for each document that we lodge or register with any person or authority in respect of your loan/facility or any security provided for your loan/facility, where we are required or entitled to lodge or register that document.

Production Fee **\$160** (per process)

- This fee is payable for each Certificate of Title or other security document we produce at your request in connection with your loan/facility.

Settlement Fee **\$160**
(see note 2 below)

- This fee is payable each time that we are required to attend a settlement (or attend to an electronic settlement) in relation to any advance made under your loan/facility or in relation to any security provided or varied for your loan/facility. The fee is payable on the date of the settlement and is not dependent on the settlement being successful.

Search Fee **\$50** (per search)
(see note 2 below)

- This fee is payable each time that we obtain information from governmental or regulatory records in connection with your loan/facility or any security provided or varied for your loan/facility. The fee is not charged in respect of, or intended to be reflective of, any amount that we may separately pay a third party.

Other Services

- If we deal with, vary or supplement our security documentation to comply with your requirements, we may charge a fee. An estimate of the fee can be provided once your specific requirements have been ascertained.

Note 2 – we do not charge this fee on establishment of an ANZ Home Loan, ANZ Simplicity PLUS Home Loan, ANZ Residential Investment Loan (including ANZ Residential Investment Land Loan), ANZ Simplicity PLUS Residential Investment Loan or ANZ Equity Manager facility, as the costs are covered by the Loan Approval Fee/Facility Approval Fee.

CAR LOANS

Early termination fee

- We charge this if you pay the loan off early.
- We will work out this fee by:
 - taking the average unrecovered administration costs of providing the loan (\$680)
 - multiplying this by the number of whole months remaining in the period of the agreement at the time the loan is paid off
 - dividing that figure by the number of whole months in the period of the agreement
 - and adding a flat fee of \$50 to cover the administrative costs that relate to termination of the loan.

Early payment loss

- You may have to pay this if you pay your loan in full, or make an early or extra repayment, during any fixed-rate period. More details are given in the Terms and Conditions document provided to you with your loan contract under the section "Early Termination fee". If you repay part or all of the loan early, the amount of costs or losses may be significant.

Late payment fee

\$20

- We charge this for every month when all or part of the loan repayment has not been paid for seven days or more.

Loan administration charge

\$5 a month (or a relevant proportion of it for fortnightly and irregular payments)

PERSONAL LOANS

Early Repayment Administration Fee \$300 (fixed rate loans)

- This fee is payable if you fully repay your loan early or your fixed rate term is terminated early.

Early repayment cost (fixed-rate loans)

- You may have to pay this if you pay your loan off in full, make an early or extra repayment, or make certain other changes to your loan, during any fixed-rate period. More details and method of calculation are given in the, 'ANZ Consumer Lending Terms and Conditions' booklet, under the heading 'Repaying your loan early or making other changes to your loan during a fixed interest rate period'.

Late Payment Fee \$20 per month

- An initial Late Payment Fee is payable where the whole or any part of any payment remains unpaid for 5 days or more after it is due. A further Late Payment Fee is payable monthly (from the date of the previous Late Payment Fee) where the loan continues to be in arrears during the period up to the day on which the further Late Payment Fee is scheduled to be charged.
- When this fee is charged it must be paid immediately along with the outstanding payment.

Loan Approval Fee

Refer to the 'ANZ Personal Banking Account Fees and Charges' booklet.

Loan Administration Charge

Refer to the 'ANZ Personal Banking Account Fees and Charges' booklet.

INTERNATIONAL PAYMENTS AND TRAVEL MONEY

INTERNATIONAL PAYMENTS

Overseas drafts out of your ANZ account

Foreign currency or Australian currency

Purchase

- Buying the draft through ANZ Internet Banking **\$25**
(using an ANZ transaction account or ANZ credit card only)
- Buying the draft at a branch **\$35**
(using an ANZ transaction account or ANZ credit card only)

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy a draft.

Repurchase/refund

When item is re-presented to branch for refund **\$25**

Stop payment fee **\$25 + costs**
(for us stopping payment of a lost or stolen draft) (See note on 'costs' at end of this section)

Copy

Fee for providing a copy of a paid draft issued by us. **\$25**

Foreign currency drafts or bank cheques into your ANZ account

Collecting funds

Payable outside Australia **\$50** each + costs
(See note on 'costs' at end of this section)

Payable at ANZ within Australia

- equivalent to under \$100 Australian dollars **Free**
- equivalent to \$100 Australian dollars or more **\$35**

Note: drafts/cheques may incur miscellaneous charges and/or commissions from the overseas drawee bank. Additional fees are payable for couriers, postage and/or other actions relating to international transactions. Encashments for credit to a foreign currency account will be subject to an additional \$20 processing fee. ANZ may pay you the value of the draft/cheque at the time you present it to ANZ or at the time the drawee bank clears the draft/cheque. ANZ is not liable for any costs, loss or damage arising from a delay in the drawee bank clearing the draft/cheque. ANZ will convert the value of the draft/cheque into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using its prevailing exchange rate on the day the funds are paid to you.

Cashing the drafts or cheques

Payable outside Australia **\$15** an item

At ANZ within Australia **\$7** an item

Exemption: Overseas government pension cheques are exempt from this fee.

Dishonoured drafts or cheques

Collections/encashments **\$45** + costs
(See note on 'costs' at end of this section)

Note: If your draft/cheque is dishonoured by the overseas drawee bank and we have already paid the funds to you:

- (i) we will convert the value of the draft/cheque (plus the drawee bank's fees and charges) into Australian Dollars or any other applicable currency if your encashment is credited to a foreign currency account using our prevailing exchange rate on the day we are notified of the dishonour.
- (ii) we will debit your account for the value of the conversion, plus applicable ANZ fees and charges set out above and notify you of the dishonour.
- (iii) we are not liable for any loss you may incur as a result of the dishonour, including any foreign currency exchange movement between and including the date of the original conversion and the date of notification of the dishonour.

International Money Transfers (telegraphic transfers) sent overseas

We charge for transferring money overseas electronically.

For international payments sent through an overseas bank you may have to pay commission, fees and other charges to that bank. The overseas bank will take these from the proceeds of the transfer.

Sending payments from an AUD account:

- Arranging a **foreign currency** transfer through ANZ Internet Banking (using an ANZ Transaction account or ANZ credit card only) or Phone Banking (using an ANZ Transaction account only) - transfer is \$10,000 and above (AUD equivalent) **\$0**
- Arranging a **foreign currency** transfer through ANZ Internet Banking (using an ANZ Transaction account or ANZ credit card only) or Phone Banking (using an ANZ Transaction account only) - transfer is below \$10,000 (AUD equivalent) **\$12**
- Arranging an **Australian Dollar** transfer through ANZ Internet Banking (using an ANZ Transaction account or ANZ credit card only) **\$18**
- Arranging an **Australian Dollar** transfer through ANZ Phone Banking **\$32**

Sending payments from a **Foreign Currency Account** through Phone Banking (using an ANZ Transaction account only) **\$32**

Sending payments to Cook Islands, Fiji, Kiribati, Samoa, Solomon Islands, Tonga and Vanuatu:

- Arranging a **foreign currency** transfer from an AUD account through ANZ Internet Banking (using an ANZ Transaction account or ANZ credit card only) or Phone Banking (using an ANZ Transaction account only) - transfer is \$10,000 and above (AUD equivalent) **\$0**
- Arranging a **foreign currency** transfer from an AUD account through ANZ Internet Banking (using an ANZ Transaction account or ANZ credit card only) or Phone Banking (using an ANZ Transaction account only) - transfer is below \$10,000 (AUD equivalent) **\$9**
- Arranging an **Australian Dollar** transfer through Phone Banking (using an ANZ Transaction account only) from a Foreign Currency Account **\$9**

Note: you may have to pay a cash advance fee if you use an ANZ credit card to buy an International Money Transfer.

labelling a transfer	\$25*** + costs*
Changing the details of a transfer	\$25 + costs*
Enquiries regarding payment to the beneficiary (e.g. non-receipt of funds claim)	\$25
Transfers returned by the overseas bank	\$25 + costs*

*(See note on 'costs' at end of this section)

International Money Transfers (telegraphic transfers) from overseas

Charges will be deducted from the proceeds of the transfer before credit to your account unless the overseas bank making the transfer states that charges will be borne by them.

Payments paid directly to an ANZ account	Up to \$15**
Payments to non-customers or transferred to another bank in Australia	Up to \$25**
Unconverted payments transferred to another foreign currency account held at a bank in Australia	\$35
Bank cheque issued for amounts of \$100 and over	\$27
Payments made on application and identification	\$20

**Fee charged depends upon ANZ's arrangement with the relevant overseas bank.

Note: foreign currency payments for amounts up to and including the limit shown on the website at www.anz.com will be converted into Australian dollars at the relevant exchange rate displayed on www.anz.com at the time. For foreign currency payments above that limit, the foreign exchange rate we use to convert that payment into Australian dollars will be the rate we offer at the time we process the payment.

Note: In relation to the "costs" that we refer to in the 'International Payments' section, we are unable to quantify the additional costs which may be incurred as they refer to miscellaneous costs which may be charged by the relevant overseas (or correspondent) bank. We have no control over these costs and their amount varies between each overseas bank.

*** Cancellation fees apply irrespective of whether or not ANZ is successful in cancelling the payment.

Please note that an international money transfer may be subject to commissions, fees and other charges applied at the receiver's end. These commissions, fees or charges will generally be deducted from the funds paid to the receiver.

Additional fees and charges may apply if using an ANZ Credit Card for an International Money Transfer.

TRAVEL MONEY

Foreign currency notes (See note 3 over the page)

Buying foreign currency notes	1% of equivalent in Australian dollars (minimum \$8) for each currency
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If you buy foreign currency notes with a credit card through ANZ Phone Banking you will be charged an extra 1% commission for each currency (2% in total, with a minimum of \$8).

Buying foreign currency Cash Packs	\$5 per pack
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Cashing in foreign currency notes

Converting to Australian dollars	\$8 each currency
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Note: for foreign currency notes to be paid to or from a foreign currency account there will be an extra \$20 processing fee.

Traveller's cheques

Cashing in traveller's cheques	\$7 each item
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Us buying back traveller's cheques	Free
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We will only buy back traveller's cheques bought from an ANZ branch in Australia

Note: for traveller's cheques paid to a foreign currency account you will have to pay an extra \$20 processing fee.

Note 3 - foreign currency notes with a value equivalent to less than \$1,000 Australian dollars can be bought and cashed in by both ANZ and non-ANZ account holders through ANZ branches. Traveller's cheques with a value equivalent to less than \$1,000 Australian dollars can be cashed in by both ANZ and non-ANZ account holders through ANZ branches. However, foreign currency notes with a value equivalent to \$1,000 Australian dollars or more can be bought or cashed in through ANZ branches using an ANZ transaction account or an ANZ credit card account. Traveller's cheques with a value equivalent to \$1,000 Australian dollars or more can also be cashed in through ANZ branches using an ANZ transaction account or an ANZ credit card account. Foreign currency notes can be bought and cashed in by both ANZ and non-ANZ account holders at Foreign Exchange Centres. Traveller's cheques can also be cashed in by both ANZ and non-ANZ account holders at Foreign Exchange Centres. You can only order foreign currency notes through ANZ Phone Banking or ANZ Internet Banking if you use an ANZ transaction account or ANZ credit card. You may have to pay a cash advance fee if you pay with an ANZ credit card.

CUSTODIAL SERVICES FEES

(Not accepting new lodgments from 29th February 2016)

These charges are for custodial services, where we hold or look after valuable items on your behalf.

- Higher charges than those shown below for specialised custodial services in capital cities may apply.
- We charge the fees when we take custody of the item and then each year on the anniversary of us taking custody of the item.

Sealed packet (sealed by customer)

- Standard packet (35cm x 17.5cm) or smaller **\$40 p.a. (or part thereof)**
- Larger packets **\$40 p.a. plus a further \$40 p.a. for each extra 35cm x 17.5cm (or part thereof)**
- We will hold one standard packet free for ANZ Pensioner Advantage and ANZ Passbook Pensioner Advantage (no longer offered) account holders

Locked box

- Regular box size (10,000cm³) **\$65 p.a. (or part thereof)**
- Larger boxes **\$65 p.a. plus \$65 p.a. for each extra 10,000cm³ (or part thereof)**

Note: You are responsible for insuring the contents of your box.

CHARGES FOR NON ANZ CUSTOMERS USING ANZ BRANCH SERVICES

Transfer of funds to accounts at another bank requested at an ANZ branch **\$10**

Collection items (cheques) **35¢** a cheque

- Extra charge if paying in cheques

Extra charge when transfer fees are to be paid from a non-ANZ account

- Individual transactions **\$3** each deposit
- Regular transactions **\$2.20** each deposit
(**\$17.60** minimum a month)

Cashed cheques **\$10** each cheque

Cashing a cheque drawn on another bank (not ANZ) with arrangements to cash cheques

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