

TRANSACTION ACCOUNTS FEES AND CHARGES

ANZ BUSINESS BANKING
01.11.2021



For ANZ Business Advantage Accounts, ANZ Business Extra Accounts, ANZ Business Extra 50 Accounts⁽ⁱ⁾, ANZ Business Classic Accounts⁽ⁱⁱ⁾, ANZ Business Essentials Accounts, ANZ GST Payment Accounts, ANZ Business Offset Accounts, ANZ Business Mortgage Loan Offset Accounts⁽ⁱⁱⁱ⁾, ANZ Negotiator Accounts (including ANZ Negotiator Transactor Accounts and ANZ Negotiator Investor Accounts) and ANZ Business Online Saver Accounts, this document must be read in conjunction with the 'ANZ Business Banking Business Transaction Accounts Terms and Conditions' booklet. Together they form your terms and conditions for the above products (to the extent provided in those booklets).

For ANZ Statutory Trust Accounts, this document must be read in conjunction with the 'ANZ Business Banking Statutory Trust Account Terms and Conditions' booklet. Together they form your terms and conditions for the above product (to the extent provided in those booklets).

For ANZ Security Deposit Accounts, this document must be read in conjunction with the 'ANZ Business Banking Security Deposit Account Terms and Conditions' booklet. Together they form your terms and conditions for the above product (to the extent provided in those booklets).

For ANZ Revolving Agri Lines and ANZ Business Credit Facilities, this document must be read in conjunction with your Letter of Offer, the 'ANZ Business Banking Business Transaction Accounts Terms and Conditions' booklet, the 'ANZ Business Banking Finance Conditions of Use' booklet, the 'ANZ Overdraft Specific Conditions of Use' booklet, and the 'ANZ Business Banking Finance Fees and Charges' booklet. Together they form your terms and conditions for the above products (to the extent provided in those booklets).

For ANZ Equity Manager in a Company Name Accounts^(iv) this document must be read in conjunction with your Letter of Offer, the 'ANZ Business Banking Business Transaction Accounts Terms and Conditions' booklet, the 'ANZ Equity Manager in a Company Name & ANZ Home Equity Loan in a Company Name Specific Conditions of Use' booklet, the 'ANZ Business Banking Finance Conditions of Use' booklet and the 'ANZ Business Banking Finance Fees and Charges' booklet. Together they form your terms and conditions for the above product (to the extent provided in those booklets).

(i) ANZ Business Extra 50 Account not available for sale after 17 September 2011.

(ii) ANZ Business Classic Account not available for sale after 5 May 2012.

(iii) ANZ Business Mortgage Loan Offset Account not available for sale after 10 August 2020.

(iv) ANZ Equity Manager in a Company Name and ANZ Home Equity Loan in a Company Name not available for sale after 31 July 2021.

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TRANSACTION ACCOUNTS FEES AND CHARGES

| | Business Advantage Account | Business Extra Account | Statutory Trust Account | GST Payment Account | Business Essentials Account |
|--|----------------------------|------------------------|-------------------------|-------------------------|-----------------------------|
| Monthly Account Service Fee ⁽ⁱ⁾ | \$10 | \$22 | Nil | Nil | Nil |
| Minimum balance for no Monthly Account Service Fee charge | N/A | N/A | N/A | N/A | N/A |
| Included monthly ANZ Transactions ^{(i) (ii)} | Unlimited | Unlimited | Nil | 2 ^{(iii) (iv)} | 20 ^(vii) |
| Included monthly Cheque Deposits/ Manual Merchant Deposits ^{(i) (ii)} | N/A | N/A | N/A | 20 | N/A |
| Additional Transaction Fees per ANZ Transaction type⁽ⁱ⁾ | | | | | |
| Staff Assisted Transaction | Nil | Nil | 95c | 95c | \$1.60 |
| Cheque Transaction | Nil | Nil | 60c | 60c | 60c |
| Manual Merchant Deposit | Nil | Nil | 60c | 60c | 60c |
| ANZ ATM Transaction | Nil | Nil | 60c | 60c | 60c |
| Electronic Transaction | Nil | Nil | 20c | 20c | 60c |

Refer to pages 12-15 of this booklet for definitions and other key concepts.

- (i) 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 12-13 of this booklet.
- (ii) 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 7-10 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.
- (iii) Unlimited deposits (not including Cheque Deposits and Manual Merchant Deposits).

| Revolving Agri Line ^(v) (accounts opened before 23 Nov 2014) | Revolving Agri Line ^(v) (accounts opened on or after 23 Nov 2014) | Business Offset Account | Business Mortgage Loan Offset Account ^(viii) | Business Credit Facility | Negotiator Account |
|---|--|-------------------------|---|--------------------------|--------------------|
| \$12 | \$22 | \$15 | \$15 | Nil | POA |
| N/A | N/A | N/A | N/A | N/A | |
| Nil | Unlimited | 5 ^(iv) | 5 ^(iv) | 13 ^{(iv) (vi)} | |
| N/A | N/A | 5 | 5 | 15 | |
| 80c | Nil | \$5 | \$5 | \$5 | |
| 80c | Nil | \$5 | \$5 | \$5 | |
| 80c | Nil | \$5 | \$5 | \$5 | |
| Nil | Nil | \$5 | \$5 | \$5 | |
| Nil | Nil | \$5 | \$5 | \$5 | |

(iv) Cheque Deposits and Manual Merchant Deposits are not counted towards included monthly ANZ Transactions. The total aggregate number of such deposits that are included is specified in the row headed "Included monthly Cheque Deposits/Manual Merchant Deposits". Note, however, that one activity involving a Cheque Deposit or Manual Merchant Deposit may also involve other types of ANZ Transactions, which are counted for this purpose. For example, a deposit to an account of two cheques will count as three ANZ Transactions, one for the deposit (which, for example, if conducted over the counter at a branch will be a Staff Assisted Transaction) and one for each cheque lodged because each cheque requires individual processing and is therefore a separate Cheque Deposit/Cheque Transaction.

(v) If your account was opened before 23 November 2014, you may (subject to ANZ approval) elect for your account to be subject to the fees and charges listed in the column headed "Revolving Agri Line (accounts opened on or after 23 Nov 2014)", instead of the fees and charges in the column headed "Revolving Agri Line (accounts opened before 23 Nov 2014)". Please contact ANZ to find out how to make an election.

(vi) Consists of 10 deposits (not including Cheque Deposits and Manual Merchant Deposits) and 3 withdrawals.

(vii) Consists only of Electronic Transactions and ANZ ATM Transactions.

(viii) ANZ Business Mortgage Loan Offset Account not available for sale after 10 August 2020.

TRANSACTION ACCOUNTS FEES AND CHARGES

| | Business Classic Account ⁽ⁱⁱⁱ⁾ | Business Extra 50 Account ^(iv) | Business Online Saver Account |
|---|---|---|-------------------------------|
| Monthly Account Service Fee ⁽ⁱ⁾ | \$12 | \$22 | Nil |
| Minimum balance for no Monthly Account Service Fee charge | N/A | N/A | N/A |
| Included monthly ANZ Transactions ^{(i) (ii)} | Nil | 50 ^(v) | Unlimited |
| Included monthly Cheque Deposits/Manual Merchant Deposits ^{(i) (ii)} | N/A | N/A | N/A |
| Additional Transaction Fees per ANZ Transaction type⁽ⁱ⁾ | | | |
| Staff Assisted Transaction | 80c | 80c | Nil |
| Cheque Transaction | 80c | 80c | Nil |
| Manual Merchant Deposit | 80c | 80c | Nil |
| ANZ ATM Transaction | Nil | Nil | Nil |
| Electronic Transaction | Nil | Nil | Nil |

Refer to pages 12-15 of this booklet for definitions and other key concepts.

- (i) 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 12-13 of this booklet.
- (ii) 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 7-10 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.
- (iii) Business Classic Account not available for sale after 5 May 2012.
- (iv) Business Extra 50 Account not available for sale after 17 September 2011.
- (v) Electronic Transactions and ANZ ATM Transactions are not counted.

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

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.

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

Arrangement to Cash ANZ Cheques

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

Includes business cheques and building society or credit union cheques or orders.

Automatic Funds Transfer – for Each Subsidiary Account

- Establishment Fee \$80
- Service Fee, payable quarterly in advance \$60 – \$210

Informal Overdraft Debit Interest Rate (per annum)*

- Equity Manager in a Company Name Accounts# ANZ Equity Manager Rate plus or minus any applicable margin**
- Business Credit Facilities ANZ Business Credit Facility Index Rate plus 8.5%
- All other accounts ANZ Retail Index Rate plus 8.5%

The ANZ Retail Index Rate, the ANZ Business Credit Facility Index Rate and the ANZ Equity Manager Rate are published on www.anz.com

* Only applicable where there are no formal overdraft facilities or other formal credit facilities (including a temporary overdraft facility) applicable to your account. Where a temporary overdraft facility (but no other formal overdraft facility or formal credit facility) is applicable to your account, the Informal Overdraft facility debit interest rate will be equal to the debit interest rate applicable to the temporary overdraft facility plus 4%.

For details of the Informal Overdraft facility debit interest rate where other formal overdraft facilities or formal credit facilities are applicable, see:

- In the case of Equity Manager in a Company Name Accounts with a formal facility limit – the 'ANZ Equity Manager in a Company Name & ANZ Home Equity Loan in a Company Name Specific Conditions of Use' booklet; and
- Otherwise – the 'ANZ Business Banking Finance Fees and Charges' booklet

**See the 'ANZ Business Banking Business Transaction Accounts Terms and Conditions' booklet for details

ANZ Equity Manager in a Company Name not available for sale after 31 July 2021.

Honour Fee **\$37.70**

In the case of Business Credit Facilities – debited to your account for processing a debit using the Informal Overdraft facility.

In the case of other accounts – debited to your account for processing a debit using the Informal Overdraft facility, where the outstanding balance of your Informal Overdraft facility is more than \$50 after processing.

(No fee is payable for Equity Manager in a Company Name Accounts)

Outward Dishonour Fee **\$37.70**

Debited to your account 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.

This fee will not be charged if a periodical payment non-payment fee is charged for an attempted periodical payment that is declined.

(No fee is payable for Equity Manager in a Company Name Accounts[#])

Dishonour Fee **\$6**

Charged on Equity Manager in a Company Name Accounts[#]

Debited to your account 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.

[#] ANZ Equity Manager in a Company Name not available for sale after 31 July 2021.

Periodical Payment Non-Payment Fee.

Debited to your account when any attempted periodical payment cannot be made due to lack of cleared funds

- Accounts other than Equity Manager in a Company Name Accounts# **\$6**
- Equity Manager in a Company Name Accounts# **\$6**

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

Stationery

Duplicate/Triplicate deposit book **\$3**

Stop Payment Fee **\$15**

Cheques reported stolen are exempt from this fee when a copy of the police report is provided

ANZ Equity Manager in a Company Name not available for sale after 31st July 2021.

ANZ INTERNET BANKING

| | Internet Banking | Internet Banking for Business ⁽ⁱ⁾ |
|--|------------------|---|
| Monthly Fee | N/A | \$15 |
| File uploads | N/A | Nil |
| Templates | N/A | Nil |
| Issue of Security Device 1-2 Security Devices | N/A | Nil |
| Issue of Security Device 3rd and subsequent Security Devices | N/A | \$25 + GST per Security Device [†] |
| Re-issue of Security Device (lost or stolen) | N/A | \$25 + GST |
| Issue of Temporary One Time Security Code(s) [^] | N/A | \$5 + GST |
| Direct Debit Fee (per debit) | N/A | Nil |
| Direct Debits User ID establishment | N/A | \$200 + GST |

Additional Transaction Fees for Electronic Transactions may also apply. See pages 4-7 for details.

NOMINATION OF ACCOUNT FOR RELEVANT FEES

As part of the ANZ Internet Banking for Business registration process, you may have been required to nominate an account to which the above fees will be charged. If you close this nominated account, you will need to nominate another ANZ account for the fees to be charged to. You can do this by completing an ANZ Internet Banking for Business maintenance form and returning it to your ANZ Manager or local ANZ Branch. If you do not nominate an account, ANZ will choose a new account to which Internet Banking fees will be directed. Please see further details on www.anz.com for details on how your nominated account can be changed.

(i) Monthly fee waived for Business Extra customers.

† Fee may apply where a business has 3 or more registered Internet Banking for Business Administrators and/or Authorisers.

^ Fee which applies in the event that ANZ issues a customer with a temporary, single-use Security Device Code(s) to use when the customer's Security Device has been lost, stolen or misplaced.

DEFINITIONS AND OTHER KEY CONCEPTS

ANZ TRANSACTIONS

Includes Staff Assisted Transactions, Cheque Transactions, Manual Merchant Deposits, ANZ ATM Transactions and Electronic Transactions, but excludes those transactions noted as Excluded Transactions below.

One activity may involve multiple ANZ Transactions. For example, a deposit to an account of two cheques will count as three ANZ Transactions, one for the deposit (which if conducted over the counter at a branch will be a Staff Assisted Transaction) and one for each cheque lodged because each cheque requires individual processing and is therefore a separate Cheque Transaction.

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

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.

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 be with effect from the scheduled date.

For all ANZ Business Essentials 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 deposit to your ANZ account in cash or by cheque made over the counter at an ANZ branch, whether using a card or not.
- A deposit to your ANZ account made using a Fast Deposit Bag or Fast Deposit Envelope.
- A deposit to your ANZ account via the crediting of proceeds from a telegraphic transfer.
- A withdrawal from or deposit (including a deposit via cheque) to 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, or deposit or transfer to, your ANZ account that is manually processed by ANZ staff that ANZ determines to be a Staff Assisted Transaction.

* 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 ANZ ATM Transactions.

CHEQUE TRANSACTIONS

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

CHEQUE DEPOSITS

A deposit to your ANZ account via cheque, including such a deposit made via ATM or using a Fast Deposit Bag or Fast Deposit Envelope.

MANUAL MERCHANT DEPOSITS

A deposit to your ANZ account via manual merchant slip made over the counter at an ANZ Branch or using a Fast Deposit Bag or Fast Deposit Envelope, but excluding an electronic merchant settlement.

ANZ ATM TRANSACTIONS

- A cash withdrawal from, or deposit in cash or by cheque to, 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 transfer to your ANZ account from a linked account made at an ANZ ATM in Australia.

ELECTRONIC TRANSACTIONS

- 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 deposit to your ANZ account by electronic deposit, including a deposit of salary, wages, dividends or debenture interest, and a deposit by way of crediting of proceeds from a bill payment.
- A transfer from your ANZ account to another account (including a non-ANZ account) made via ANZ Internet Banking or ANZ Internet Banking for Business, including a BPAY® Payment, a Pay Anyone transaction and (where available) a recurring payment, but excluding an ANZ Multi Payment.
- A transfer from your ANZ account to a linked account, or a BPAY® Payment, made via ANZ Phone Banking.
- A BPAY® Payment from your ANZ account made via ANZ Mobile Banking.

* Registered to BPAY Pty Ltd ABN 69 079 137 518

- Any other withdrawal or transfer from, or deposit or transfer to, your ANZ account (excluding a Staff Assisted Transaction, Cheque Transaction, Manual Merchant Deposit, ANZ ATM Transaction or Excluded Transaction) that ANZ determines to be an Electronic Transaction.

ANZ MULTI PAYMENTS

The ability to make multiple payments is available on both ANZ Internet Banking and ANZ Internet Banking for Business, but with differing levels.

- ANZ Internet Banking allows up to 18 bill payments or transfers between linked accounts, and up to 18 Pay Anyone transfers from a single debit.
- ANZ Internet Banking for Business allows up to 99 bill payments or transfers between linked accounts, and up to 999 Pay Anyone and 'Payroll' transfers in a single debit file upload.

ANZ Multi Payments may not be available on all account types.

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.
- ANZ Multi Payments from your ANZ account.
- 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 7-10 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.

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