

DISCLOSURE OF FEES AND CHARGES

CUSTOMER SERVICE FEES & CHARGES

EFFECTIVE MARCH 2021 - KIRIBATI



Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Monthly account maintenance fee	\$1.50 per month
ATM withdrawal fee	\$0.20 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

ACCESS PREMIUM ACCOUNT	
Monthly account maintenance fee	\$7.00 per month
ATM withdrawal fee	Free
Staff assisted withdrawal fee	Free

Note: This product is no longer available to new customers.

STATEMENT SAVINGS ACCOUNT	
Monthly account maintenance fee	\$2.50 per month
ATM withdrawal fee	\$0.50 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

Note: This product is no longer available to new customers.

PASSBOOK SAVINGS ACCOUNT	
Staff assisted withdrawal fee	\$5.00 per transaction

Note: This product is no longer available to new customers.

PACIFIC SAVINGS ACCOUNT	
ATM withdrawal fee	\$3.00 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$100.00
ATM withdrawal fee	\$3.00 per transaction
Staff assisted withdrawal fee	\$5.00 per transaction

TERM DEPOSIT	
Term deposit break fee (personal) <= \$10,000	\$100.00
Term deposit break fee (business) >=\$10,001	2% min \$100

PERSONAL CHEQUE ACCOUNT	
Monthly account maintenance fee	\$10.00 per month
Transaction fee charged monthly	\$0.60 per transaction
Collection fee on deposits	\$0.60 per item
ATM withdrawal fee	\$0.60 per transaction
Excess fee	\$50.00 per event

BUSINESS CHEQUE ACCOUNT	
Monthly account maintenance fee	\$10.00 per month
Transaction fee charged monthly	\$0.60 per transaction
Collection fee on deposits	\$0.60 per item
ATM withdrawal fee	\$0.60 per transaction
Excess fee	2.5% of excess balance per event, minimum \$300.00



All references in this document to '\$', are to the lawful currency of Kiribati.

Fee description	Amount
CHEQUE BOOKS	
30 leaves	\$3.00
50 leaves	\$7.00
100 leaves	\$10.00
200 leaves	\$15.00

CHEQUE FEES	
Encashment of Cheques over the counter	\$10.00

DEPOSIT BOOKS	
Deposit book (duplicate)	\$35.00
Deposit book (triplicate)	\$55.00

DISHONOUR FEE	
Cheque dishonour fee	\$40.00 per cheque

STOP CHEQUE NOTICE	
Stop cheque payment notice	\$15.00 per notice

SPECIAL ANSWER FEE	
Drawn on our bank	\$10.00

BANK CHEQUES	
Issued at customers request	\$15.00
Repurchase bank cheque	\$20.00
Issued to non-customers	\$50.00

Fee description	Amount
LOCAL & INTERNATIONAL ACCESS CARDS*	
Access card replacement fee	\$5.00 per card
Replacement PIN fee	\$5.00 per request
International ATM withdrawals including EFTPOS transactions	\$10.00 per transaction
International balance enquiries	\$2.00 per enquiry

* Note: ANZ will neither offer nor renew the ANZ International Access Card from 1 April 2020. Existing ANZ International Access Cards will be valid until their expiry date.

VISA DEBIT CARD¹	
Card and PIN replacement fees	
Card replacement fee	\$5.00 per card
PIN replacement fee	\$4.00 per request
International fees	
When transactions are performed online ² or outside Kiribati	
ATM withdrawal fee	\$5.00 per transaction
ATM balance enquiry fee	\$1.00 per enquiry
POS transaction fee ²	\$1.00 per transaction
Cross-border transaction fee	2.50% of the transacted amount in AUD

1 Domestic fees depend on the Transaction or Savings account you requested your ANZ Visa Debit Card be linked to. For further information please contact your ANZ branch.

2 For online transactions, we will charge either a domestic or an international POS fee depending on how the retailer you are buying goods or services from processes your online payment.

Fee description	Amount
PASSBOOK FEES	
Passbook issuance/renewal fee	\$5.00
Passbook replacement fee	\$20.00 per book
Unarranged Excess/Overdrawn fee	\$20.00

STATEMENTS	
Interim issued upon customer request	\$2.00 per page

VOUCHERS	
Voucher retrieval	\$5.00 per item
Voucher retrieval - service charge hourly	\$50.00 per hour

CERTIFICATES SUPPLIED	
Certificate of balance of account	\$5.00
Certificate of interest paid or received	\$5.00
Certificates Supplied (Audit - Comprehensive)	\$20.00
Certificates - Opinions/References	\$50.00
Audit certificate (per account)	\$50.00

STANDING ORDERS (PERIODICAL PAYMENTS)	
Standing Order - Establishment / Maintenance Fee	Free
Standing Order - Non-Payment Fee (Beneficiary own account)	\$10.00
Standing Order - Transfer to Loan account for repayment (ANZ)	Free
Standing Order - to ANZ account from Current/Access Account	\$2.00 per standing order
Standing Order - TELMO (plus costs)	\$15.00

Fee description	Amount
MULTI ENTRY SCHEDULES (DIRECT CREDIT)	
Diskpay	\$0.50 per transaction
Listpay	\$2.00 per transaction

SPECIAL AUTHORITY AMENDMENTS	
Internal transfer - from account to account	\$10.00
Business/Government	\$15.00
Authority requiring encashment upon id	\$15.00
Amendment	\$5.00

CASH HANDLING FEE	
For deposits and withdrawals	0.3% over \$5,000

CHANGING NOTES TO COINS	
\$0 - \$100 per event	\$5.00

Terms and conditions apply and are available at any ANZ branch or at anz.com/kiribati. ANZ may change its fees and charges at any time.

If you require further information please contact us at:

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Telephone: (686) 74021095

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