

DISCLOSURE OF FEES AND CHARGES

EFFECTIVE NOVEMBER 2020
- TIMOR-LESTE



| Fee description | Amount |
|--|--|
| BUSINESS CHEQUE ACCOUNT | |
| Minimum opening balance | \$5,000.00 |
| Monthly account service fee | \$15.00 |
| Transaction fee 30 free transactions each month | \$0.30 for each additional transaction |
| Excess fee for overdrawn account | \$50.00 |

| CHEQUE FEES | |
|------------------------------|--------------------|
| Third party cheque clearance | \$5.00 per cheque |
| Same day cheque clearance | \$25.00 per cheque |
| Cheque cashing fee | \$15.00 per cheque |
| Cheque dishonour fee | \$50.00 per cheque |
| Stop cheque fee | \$25.00 per cheque |
| 50 form cheque book | \$30.00 |
| 100 form cheque book | \$60.00 |

| CASH HANDLING FEES | |
|---|-----------------------------|
| Coin deposit fee | 0.8% of coin deposited |
| Notes deposit fee | 0.08% of notes deposited |
| Cash withdrawal of \$50 or \$100 notes | 0.8% of cash withdrawn |



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

| Fee description | Amount |
|--|--------|
| DOMESTIC PAYMENT FEES | |
| Standing order establishment fee | \$5.00 |
| Payment to ANZ Beneficiaries Transactive Book (BKT) Transfer | \$1.00 |
| Payment to non-ANZ Beneficiaries Transactive Automated Clearing House (ACH) Transfer | \$2.00 |
| Staff assisted domestic payment | \$5.00 |

| INTERNATIONAL MONEY TRANSFERS | |
|--|---------|
| International funds received | \$10.00 |
| International payment Transactive Cross Border Funds Transfer (CBFT) | \$10.00 |
| Staff assisted international payment | \$50.00 |

| OTHER FEES AND CHARGES | |
|---|---------------------|
| Certificate of balance Bank confirmation for auditor excludes courier costs | \$100.00 |
| Bank opinion Letter confirming account details and credit history | \$25.00 |
| Term deposit break fee (full or partial break) | \$25.00 |
| Cheque or voucher inspection retrieval older than 6 months | \$25.00 per voucher |
| Duplicate deposit book | \$15.00 |
| Statement copy | \$0.50 per page |

| Fee description | Amount |
|---|------------------|
| LENDING FEES AND CHARGES | |
| Loan and overdraft approval fee | 1.50% |
| Charged on the loan facility limit and overdraft facility limit approved. For variations to existing loans and overdrafts this fee applies only to additional lending amounts. | Minimum \$500.00 |
| Loan arrears fee | \$10.00 |
| Charged once per payment cycle when the loan is more than 7 days in arrears. The fee will be charged each payment cycle until arrears are cleared. | |
| Overdraft management fee | |
| Charged monthly on the highest overdraft facility limit or highest outstanding overdraft balance (whichever is greater), during the month. | |
| Overdraft facility limit or outstanding overdraft balance | |
| \$1 to \$49,999 | \$225.00 |
| \$50,000 to \$99,999 | \$400.00 |
| \$100,000 to \$249,999 | \$600.00 |
| \$250,000 to \$499,999 | \$750.00 |
| \$500,000 plus | 0.25% |

The details in this brochure are subject to change. Terms and conditions apply to each of the products in this brochure. ANZ reserves the right to vary its fees and charges at any time.

If you require further information please contact us at:
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Ave. Presidenti Nicolao Lobato, Comoro, Dili, Timor-Leste

