

This booklet forms part of the
Terms and Conditions for:

- › Saving & Transaction Products
 - › V2 PLUS
- › Private Term Placement & Private Cash Account

Some common fees for consumer
lending and credit cards are also
listed in this booklet.

ANZ Personal Banking Account Fees and Charges

August 2007



Thank you for banking with ANZ. We are proud of our products, and believe they are amongst the best in the industry. Many have received industry awards.

As part of ANZ's Customer Service Charter we are committed to providing you with clear, concise and transparent information about our products and our pricing.

This booklet outlines the most essential fees and charges for our personal product range. It also includes information on the key fee exemptions and concessions available to our customers.

We hope that this booklet will meet your needs. Please contact us on 13 13 14 or visit your local ANZ branch if you want to know more about our products and services.

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Listed in this booklet are some of the most common fees and charges. Other fees and charges may apply. Please refer to the ANZ Personal Banking General Fees and Charges booklet.

ANZ Everyday Accounts

	Monthly account service fee
ANZ Access Advantage	\$5
ANZ Access Select	\$2
ANZ V2 PLUS	Nil
ANZ Premium Cash Management	Nil
ANZ Prime Cash Management*	Nil**
ANZ Progress Saver	Nil
ANZ Passbook Savings	Nil**
ANZ Access Basic*	Nil
ANZ Access Deeming*	Nil
Mortgage Offset accounts and Mortgage Secured Lines of Credit	
ANZ One	\$10
ANZ Home Loan Interest Saver	Nil
ANZ Equity Manager	Nil
ANZ Home Equity Loan	Nil

Note: see page 12 for accounts no longer available.

*Certain qualifying criteria and account opening requirements apply. Please refer to the

**If the average monthly account balance falls below the specified minimum monthly balance for Cash Management accounts, and a monthly account service fee of \$6 will be charged on ANZ

Definitions

Monthly Account Service Fee

A set fee charged monthly for ANZ to manage and maintain your account.

Additional Transaction Fee (formerly Excess Withdrawal fee)

Applies once you have fully utilised your free transaction quota. The fee is aggregated and charged to your account monthly based on the number and type of additional transactions.

Fee Charging Date

If account service, additional transaction or non-ANZ ATM fees apply to your account, they will be charged to your account monthly based on the opening date of your account, unless ANZ advises you of another date. If you are entitled to a set number of free transactions on your account, they will be applied to your account monthly based on the account opening date of your account, unless ANZ advises you of another date.

Staff Assisted transactions

A cash withdrawal or transfer from one account to another made over the counter at an ANZ branch, including cheques written by you that are cashed by you or another person.

Account Fees and Charges

Minimum monthly balance	Included ANZ transactions per month	Additional transaction fees (charged monthly)
N/A	Unlimited	N/A
N/A	6 free (Electronic)	Staff Assisted \$2.50 Electronic 50 cents Cheque 50 cents Internet Banking free
\$5,000	5 free	
\$1,000 (\$10,000 opening balance required)	5 free	
\$5,000	5 free	
\$10	1 free	Staff Assisted \$2.50 Electronic \$1.00 Internet Banking free
\$2,000	2 free (Unlimited with Seniors' Privilege)	Staff Assisted \$2.50
N/A	Unlimited	N/A
N/A	Unlimited	N/A
N/A	Unlimited	N/A
N/A	Unlimited	N/A
N/A	20 free (including 5 Staff Assisted)	As for Select
N/A	3 free (please refer to specific account terms and letter of offer for specific conditions)	\$5

See ANZ Saving & Transaction Products Terms and Conditions. If you have a minimum monthly balance, a monthly account service fee of \$5 will be charged on ANZ Prime Cash and ANZ Passbook Savings accounts.

Electronic transactions

- > A cash withdrawal or transfer from one account to another at an ANZ ATM in Australia
- > A cash withdrawal or purchase made via EFTPOS within Australia
- > A transfer from one account to another via ANZ Phone Banking including BPAY® Bill Payments

Cheque transactions

A cheque withdrawal (not staff assisted)

Internet Banking transactions

A transfer from one account to another via ANZ Internet Banking including BPAY® Bill Payments

Non-ANZ ATM transactions and Overseas EFTPOS transactions

- > Do not count towards your monthly free transaction quota
- > For fee information please refer to page 5
- > Some overseas ATM/EFTPOS locations may impose an additional surcharge

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Exemptions and Concessions

On application by the customer the monthly account service fee will be waived on one nominated ANZ Access Advantage account where customers:

- ✓ are aged under 18;
- ✓ are aged 60 or over (Seniors' Privilege);
- ✓ are full-time students at an Australian educational institution (annual renewal required);
- ✓ receive a disability support pension or mobility allowance from the Department of Social Security;
- ✓ have an ANZ Home Loan or an ANZ Residential Investment Loan (excluding all ANZ Money Saver loan types, all ANZ Easy Start loan types and ANZ Interest-in Advance Residential Investment Loans) and have their salary credited to their account; or
- ✓ have a combined deposit balance of \$50,000 or more in the following ANZ accounts; Access Advantage, Access Select, Passbook Savings, Premier Cheque, Premium Cash Management, Progress Saver, Term Deposit or V2 PLUS.

ANZ Shareholder Privileges

For a full list of the benefits for which ANZ Shareholder Privilege cardholders may be eligible, please refer to www.anz.com.

Rural Concessions

At designated rural branches/agencies where no local ANZ ATM is available, the monthly quota of free transactions can all be carried out at the branch, provided they are card-based withdrawals. Additional branch card withdrawals will be charged at the electronic transaction rate. This concession is available on all card-based products listed on page 2 (except V2 PLUS).

Domestic ATM/Electronic Transactions

Debit Card Replacement Fee **\$15**

Charged for the replacement of an ANZ Access card or ANZ Progress Saver card except if:

- › Card is damaged or faulty (card must be returned to an ANZ branch)
- › Card is stolen and a copy of a police report is provided

ANZ Access designmycard issue/reissue/replacement Fee **\$15**

Applicable for the issue, reissue and replacement of an ANZ Access designmycard except if:

- › card is stolen (copy of police report required) and same image is uploaded on card.

ANZ ATM Balance Enquiry **Free**

Non-ANZ ATM Fee within Australia

- › Balance enquiry **\$1-25**
- › Withdrawal **\$1-50**

Overseas ATM/Electronic Transactions*

Overseas ATM Transaction Fee- CIRRUS or Visa PLUS

- › Balance enquiry **Free**
- › Withdrawal **\$5.00**

Overseas EFTPOS Transaction Fee **\$2.00**

MAESTRO (per transaction in a foreign currency)

Currency Conversion Fee- ATM Transaction CIRRUS **2.5% of value**

Withdrawals in a foreign currency (per withdrawal)

Currency Conversion Fee- ATM Transaction Visa PLUS **2.5% of value**

Withdrawals in a foreign currency (per withdrawal)

Currency Conversion Fee- EFTPOS Transaction **2.5% of value**

MAESTRO (per transaction in a foreign currency)

*No charge for point-of-sale refunds

Associated Account Fees and Charges

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

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

Cashed Cheques*

Non-ANZ customers

> Cheques drawn on the ANZ branch where the cheque is presented	Free
> Cheques drawn on other ANZ branches with arrangements to cash cheques	Free
> Cheques drawn on other ANZ branches without arrangements to cash cheques	\$6 each cheque
> Cheques drawn on other banks with or without arrangements to cash cheques	\$10 each cheque

Special Clearance of Cheques

> By mail or telephone advice	\$15 plus costs incurred
> By messenger or clerk for local clearance	\$70 per hour (min \$50) plus costs incurred.

Direct Debit or Direct Credit

An arrangement you make with a third party to debit or credit your account directly.

- > A Dishonour Fee may apply if a payment is dishonoured

Note: ANZ does not charge for providing this service, however the third party may charge a fee.

Dishonour Fee

> Charged to your account on the day of the dishonour, when any payment on your account (cheque or direct debit) is dishonoured due to lack of cleared funds in your account.	\$35
> Dishonour Fee - ANZ Access Basic account	\$10

Honour Fee

> Payable on each occasion that ANZ honours a drawing where sufficient cleared funds are not available in the account or when the credit limit on your account is exceeded.	\$35
> Honour Fee - ANZ Access Basic account	\$10

The Honour fee is payable on the date of the excess and drawings include those made at a branch, by cheque, or electronic banking. Electronic banking includes Internet, Phone, EFTPOS, Periodical Payments, Direct Debits and ATMs.

Mail Credits

By ANZ Group	Free
By non-ANZ Group of Companies	\$5
> Deposits to ANZ accounts lodged by mail by third parties	

Overdrawn Account Interest

Overdrawn Account (accounts without a credit limit)

- > ANZ Retail Index Rate plus a margin of 8.5% per annum**

The ANZ Retail Index Rate is published weekly in the Australian Financial Review and other major newspapers.

Periodical Payments

- › To other accounts within the ANZ Group of Companies **Free**
- › To non-ANZ accounts **\$4**

Exemption: ANZ Access Deeming – all Periodical Payments are free.

Alterations may be arranged if ANZ is notified at least two days before the payment is due to be made.

- › Non-payment fee **\$35**
- › Non-payment fee - ANZ Access Basic account **\$10**

Re-presentation and collection of Dishonoured Cheques

\$30

A cheque which has previously been deposited into your account and dishonoured due to lack of funds can be presented again, on a collection basis. (ANZ will forward the cheque for payment to be made by the drawer's bank once sufficient funds are available).

Statements

- › Standard periodic statement with account **Free**
- › Duplicate Statement (per additional statement) **\$3**
- › Held Statement (per statement held at a branch) **\$3**
- › Faxed Statements (per statement) **\$3**
Payable in addition to Held Statement and Replacement Statement fees.
- › Replacement Statements (per statement) **\$14**
Note: Replacement Statement fee is only \$12 (per statement) if ordered via ANZ Internet Banking.

Stop Payments

\$15

A request that payment not be made on an ANZ cheque (not yet presented at ANZ). This fee also applies to Direct Debits if ANZ receives a request to stop payment on a drawing.

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

Transfer of funds to another bank

- › By ANZ Customers **\$5**
- › By Non-ANZ Customers **\$10**

Collection items (cheques) 35¢ per cheque

- › Additional charge if lodging cheques

Additional charge where transfer fees are to be paid by debiting a non-ANZ account.

- › Individual transactions **\$3** each deposit
- › Transactions drawn periodically **\$2-20** each deposit
(**\$17-60** min monthly drawing)

Voucher Retrieval Fee

\$12 per voucher

- › Fee not charged if ANZ finds transaction is incorrect.
- › In most cases, ANZ does not retain original copies but stores electronic copies for 13 months if the voucher has a value of less than \$200 or seven years if the voucher has a value of \$200 or more. Where ANZ has an electronic copy, you will be given a copy.

*ANZ and non-ANZ customers must also pay for any STD calls which are made to arrange encashment.

**This excludes mortgage offset and Equity Manager accounts which are charged the ANZ Retail Index Rate plus a margin of 4% per annum.

ANZ Credit Card Accounts

Annual and Rewards Program Fees

Card Type	Annual Account fee \$	Annual Fee Linked* \$	Annual Rewards Fee (Optional) \$
ANZ Low Rate MasterCard	58	58	–
ANZ First Free Days	30	26	22
ANZ First Low Interest	26	22	22
ANZ Free Days MasterCard	26	22	–
ANZ Low Interest MasterCard	26	22	–
ANZ Gold	87	87	22
ANZ Visa PAYCARD	24	20	–

* If linked to an ANZ Access Account.

The \$22 Annual Rewards Program Services Fee for ANZ First and ANZ Gold is charged per card issued under the account.

Card Type	Annual Account fee \$	Annual Rewards Fee \$	Total Fee \$
ANZ Frequent Flyer Visa	40	55	95
ANZ Frequent Flyer Visa Gold	95	55	150
ANZ Frequent Flyer Visa Platinum	140	55	195
ANZ Rewards Visa	26	22	48
ANZ Rewards Visa Gold	57	22	79
ANZ Rewards Visa PAYCARD	10	22	32

- › The \$22 Annual Rewards Program Services Fee for the ANZ Rewards Visa range of credit cards is charged per card issued under the account.
- › An annual fee of \$10 plus an Annual Rewards Program Services Fee of \$55 per Additional Cardholder applies to all the ANZ Frequent Flyer Visa range of credit cards.
- › The Rewards Program Services Fee includes 10% GST.

Cash Advance Fee

- › Charged if you obtain a cash advance from your credit card account

ANZ Credit Card Accounts

- › The greater of 1.5% of the cash advance amount or a minimum fee as shown next page:

Transaction Type	Minimum Fee
Cash Advances via Phone Banking, Internet Banking & cash equivalent transactions not made at ANZ or non-ANZ branches and ATMs	\$0.00
ANZ ATM Cash Advances within Australia	\$0.65
ANZ Branch Cash Advances within Australia	\$1.25
Non-ANZ ATM & non-ANZ Branch Cash Advances within Australia	\$1.25
Overseas ATM & Branch Cash Advances	\$4.00

Gold and Platinum cards are exempt from overseas Cash Advance fees

- › If the account (based on transactions processed by ANZ) is in credit balance at the time ANZ processes the cash advance, the credit amount will offset the amount of the cash advance in the calculation of the 1.5% fee. Minimum fees will apply.
- › Some non-ANZ ATM's and overseas EFTPOS locations may in addition impose a surcharge.
- › For cash advances made overseas at an ATM, bank or ANZ office, the 1.5% fee will be calculated with reference to the cash advance amount plus any Currency Conversion Fee charged on the transaction.

ANZ Visa PAYCARD/ANZ Rewards Visa PAYCARD Accounts

Transaction Type	Fee
ANZ ATM Cash Advances within Australia	\$0.00
ANZ Branch Cash Advances within Australia	\$1.25
Non-ANZ ATM & non-ANZ Branch Cash Advances within Australia	\$1.25
Overseas ATM & Branch Cash Advances	\$4.00

Late Payment Fee

\$35

- › Charged to ANZ Low Rate MasterCard, ANZ Gold, ANZ Frequent Flyer Visa Gold, ANZ Frequent Flyer Visa Platinum, ANZ Rewards Visa Gold, ANZ First - Low Interest and ANZ Low Interest MasterCard if the "Monthly Payment" plus any "Amount Due Immediately" shown on the statement of account is not paid within 28 days of the end of the "Statement Period" shown on that statement.
- › Charged to ANZ First, ANZ Frequent Flyer Visa, ANZ Rewards Visa or ANZ Free Days MasterCard if the "Monthly Payment" plus any "Amount Due Immediately" shown on the statement of account is not paid within 19 days of the end of the "Statement Period" shown on that statement. If the 19th day is a non ANZ business day, the 'Late Payment Fee' will apply on the preceding business day.
- › Charged to ANZ Visa PAYCARD and ANZ Rewards Visa PAYCARD accounts if any debit (Dr) "Closing Balance" shown on the statement of account is not paid in full within 19 days of the end of the "Statement Period" shown on that statement. If the 19th day is a non ANZ business day, the 'Late Payment Fee' will apply on the preceding business day.
- › These standard fees apply unless otherwise advised by ANZ.

Overlimit Fee

\$35

- › Charged at the end of the "Statement Period" shown on the statement of account if the balance of the account exceeds the "Credit Limit" during that statement period (excluding ANZ Visa PAYCARD / ANZ Rewards Visa PAYCARD accounts).

ANZ designmycard credit card image approval fee **\$15**

- > Charged per card image approved on selected ANZ credit cards, unless waived as part of a promotion. An additional \$15 fee per card applies if the same image is used on one or more additional cards.

ANZ designmycard credit card image replacement fee **\$15**

- > Charged when an ANZ designmycard credit card is reissued three years or more after the original image was approved.

ANZ Loan Accounts

Personal Overdrafts

ANZ Assured (\$500 or \$1000 limit)

- > No approval fee
- > Credit Facility Fee **\$5** per month

Exemption: The Credit Facility Fee is waived on one of the following accounts if the following criteria is met:

Criteria	ANZ Access Select or Advantage	ANZ One
ANZ Standard Variable Rate Home Loan	✓ (\$1000 limit)	✓ (\$1000 limit)
ANZ Variable Rate Residential Investment Loan	✓ (\$1000 limit)	✓ (\$1000 limit)
ANZ Easy Start Home or Residential Investment Loan	✓ (\$1000 limit)	✓ (\$1000 limit)
ANZ 1 Year Fixed Rate Home or Residential Investment Loan		✓ (\$1000 limit)

ANZ Overdraft - Loan Approval Fee

	Overdraft	Temporary Overdraft (30 days or less)
Less than \$20,000	\$100	\$50
\$20,000 to \$49,999	\$200	\$100
\$50,000 and over	\$500	\$150

Credit Facility Fee (payable quarterly in arrears)

- > Less than \$20,000 From \$50 to \$100
- > \$20,000 and over Range between 1.7% and 2.6% of your limit pa

The fee applicable to your limit will be advised on application and calculated on the daily credit limit(s) recorded.

Personal Loans

Loan Approval Fee **\$125**

- › Payable upon loan drawdown
- › Additional \$125 if preparation of security is required

Loan Administration Charge **\$25**

- › Charged quarterly in arrears

Margin Lending

Monthly Account Keeping Fee **\$20**

- › Where the average monthly balance owing is less than \$20,000

Off Market Transfer Fee (executed by ANZ)

- › First five off market transfers **\$55**
- › For each off market transfer after the first five **\$33**

Car Loans

Loan Establishment Fee **\$250**

Coupon Payment Booklet Fee **\$115**

- › Charged upfront when customers choose a payment booklet as their method of payment

Late Payment Fee **\$35**

- › Charged monthly to your finance contract where the whole or any part of the loan repayment has been unpaid for seven days or more

Car Loans are provided by Esanda Finance Corporation Limited
ABN 64 004 346 043, a wholly owned subsidiary of ANZ.

Personal Accounts

Personal Accounts no longer offered

	Monthly account service fee
ANZ Cash Management Account	\$2.50
ANZ Passbook Deeming Savings	\$6
ANZ Progress Home Saver	Nil

Minimum monthly balance for no account service fee	ANZ transactions per month	Additional transaction fees (charged monthly)
\$5,000	5 free	Staff Assisted \$2.50 Electronic 50 cents
\$2,000	2 free**	Staff Assisted \$2.50
N/A	1 free	Staff Assisted \$2.50 Electronic \$1 Internet Banking free

** EXTRA 2 FREE WITHDRAWALS PER YEAR

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