

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES
EFFECTIVE 9 SEPTEMBER 2024 - COOK ISLANDS



CUSTOMER SERVICE

Fee description	Amount
ACCESS EVERYDAY ACCOUNT	
Minimum opening balance	\$100.00
Monthly account fee	\$2.00
ATM withdrawal fee	\$0.20 per transaction
Staff assisted transaction fee*	\$3.00 per transaction

ACCESS PREMIUM ACCOUNT	
Minimum opening balance	\$100.00
Monthly account fee	\$7.00
ATM withdrawal fee	Free
Staff assisted transaction fee*	Free

Note: This product is no longer available to new customers

PACIFIC SAVINGS ACCOUNT	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$0.20 per transaction
Staff assisted transaction fee*	\$3.00 per transaction
Minimum deposit to be eligible for bonus interest ¹	\$10.00

¹ Bonus interest will apply once there is a minimum deposit and there is no withdrawal within the month.

PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$500.00
ATM withdrawal fee	\$0.20 per transaction
Staff assisted transaction fee*	\$3.00 per transaction

Fee description	Amount
TERM DEPOSIT	
Minimum opening balance (Personal)	\$5,000.00
Minimum opening balance (Business)	\$50,000.00
Minimum additional funds added to deposit at maturity	\$1,000.00
Term Deposit early withdrawal fee ²	50% off the applicable interest rate at the time of investment. Minimum \$50.00.

2 If you wish to withdraw all or part of your ANZ Term Deposit before its maturity date, ANZ will be entitled to reduce the interest rate payable on the ANZ Term Deposit for the early withdrawal.

BUSINESS AND PERSONAL CHEQUE ACCOUNTS

Minimum opening balance	\$1,000.00
Monthly account fee	\$3.50
ATM withdrawal fee	\$0.20 per transaction
Staff assisted transaction fee*	\$3.00 per transaction
Unarranged overdraft fee	\$30.00

Note: The Personal Cheque Account is no longer available to new customers

CHEQUE & DEPOSIT BOOKS

Deposit book – 60 pages	\$10.00 per book
Deposit book (duplicate) – 200 pages	\$35.00 per book
50 leaves cheque book	\$50.00 per book

* The cash handling fee also applies to change or wages order supplied (notes and coin).



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

Fee description	Amount
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BANK CHEQUES

Bank cheque fee	\$15.00 per event
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VISA DEBIT CARD³

Cross-border transaction fee ⁴	2.50% of the transacted amount in NZD
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3 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.

4 When transactions are performed overseas or online, and the retailer processes your online payment overseas.

CERTIFICATES SUPPLIED

Auditor's confirmation certificate fee	\$50.00 per certificate
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Simple certificate fee	\$15.00 per certificate
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DISKPAY

Diskpay fee	\$0.10 per transaction
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CASH HANDLING FEES

ANZ Customers – Change or Wages order supplied (notes and coin) ⁵	\$5.00
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Cash deposits over \$5,000 (note and coin)	\$5.00
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5 The staff assisted transaction fee also applies to cash withdrawals.

OTHER FEES

Printing fee	\$2.50 per page
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Search fee	\$25.00 per item
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Unarranged overdraft fee	\$30.00
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Card replacement fee	\$10.00 per card
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LENDING FEES & CHARGES

Fee description	Amount
OVERDRAFT FEES	
Overdraft management fee	0.125% per month on highest Facility limit (minimum \$10.00)
Unarranged overdraft fee	\$30.00

LOAN/FACILITY APPROVAL FEES	
Home loan	\$450.00
Unsecured Personal loan	\$200.00
Secured Personal loan	\$325.00
Business Overdraft or Term Loan facility	1.50% on approved amount (minimum \$500.00)

LOAN MAINTENANCE FEES	
Loan maintenance fee ⁶	\$80.00 per activity

⁶ Refer to the Terms and Conditions for further details.

THIRD PARTY FEES	
Third party fees and charges	
They may include consent fees, government charges, registration fees and valuation fees	Charged by third parties including the government, external valuers, and solicitors

INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
FOREIGN CURRENCY ACCOUNT	
United States Dollars (USD)	
Monthly account fee	USD 5.00
Australian Dollars (AUD)	
Monthly account fee	AUD 5.00
REPURCHASE OF DRAFTS	
Repurchase	\$15.00
Stop Payment	\$25.00
TELEGRAPHIC TRANSFER* - OUTWARD	
Telegraphic Transfers at branch	\$32.00
International Transfers via ANZ Internet Banking and the ANZ Pacific App	\$8.00
Cross Border Funds Transfer via ANZ Transactive Global	\$8.00
Amendment/Cancellation/Return of Payment	\$15.00
Enquiry – beneficiary claiming non receipt	\$15.00
TELEGRAPHIC TRANSFER* - INWARD	
For credit to an ANZ account	\$10.00
For credit to a non ANZ account	\$25.00
Cancellation/return of payment	\$27.00
Enquiry – beneficiary claiming non receipt	\$15.00

* International Transfers and Cross Border Funds Transfers are other terms we use for Telegraphic Transfers and outward payments to the Bank of South Pacific Cook Islands.

Fee description	Amount
TRADE AND SUPPLY CHAIN FEES*	

Refer also to the separate ANZ Cook Islands Standard Trade and Supply Chain Tariffs

* Includes Trade Finance Loan, Standby Letter of Credit or Guarantee, or Documentary Credit/Document Surrendered Facilities

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

If you require further information, please contact us at:
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