

ANZ FEES AND CHARGES

CUSTOMER BANKING SERVICES
EFFECTIVE 17 JUNE 2024 - KIRIBATI



CUSTOMER SERVICE

Fee description	Amount
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ACCESS EVERYDAY ACCOUNT

ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee ¹	\$2.00 per transaction

ACCESS PREMIUM ACCOUNT

Monthly account fee	\$7.00
ATM withdrawal fee	Free

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

STATEMENT SAVINGS ACCOUNT

Monthly account fee	\$2.50
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee ¹	\$2.00 per transaction

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

PASSBOOK SAVINGS ACCOUNT

Staff assisted transaction fee ¹	\$2.00 per transaction
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Note: This product is no longer available to new customers.

PACIFIC SAVINGS ACCOUNT

Minimum opening balance	\$20.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee ¹	\$2.00 per transaction
Minimum deposit per month to be eligible for bonus interest ²	\$20.00

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

Fee description	Amount
PRIORITY CASH MANAGEMENT ACCOUNT	
Minimum opening balance	\$100.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee ¹	\$2.00 per transaction

TERM DEPOSIT	
Term Deposit early withdrawal fee ³	50% off the applicable interest rate at the time of investment. Minimum \$30.00.

3 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	
Monthly account fee	\$3.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee ¹	\$2.00 per transaction
Unarranged overdraft fee	\$10.00

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

1 The cash handling fee also applies to cash withdrawals over \$5,000.



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

Fee description	Amount
CHEQUE & DEPOSIT BOOKS	
Deposit book fee	\$35.00
100 leaves cheque book	\$50.00
200 leaves cheque book	\$100.00

VISA DEBIT CARD⁴	
Cross-border transaction fee ⁵	2.50% of the transacted amount in AUD

4 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.

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

CERTIFICATES SUPPLIED	
Auditor's confirmation certificate fee	\$25.00 per certificate
Simple certificate fee	\$5.00 per certificate

DISKPAY	
Diskpay fee	\$0.50 per transaction

CASH HANDLING FEE	
For deposits and withdrawals ⁶	0.3% over \$5,000

6 The staff assisted transaction fee also applies to cash withdrawals.

OTHER FEES	
Printing fee	\$1.00 per page
Search fee	\$5.00 per item
Unarranged overdraft fee	\$10.00
Card replacement fee	\$7.00 per card
Standing Order – TELMO (plus costs)	\$15.00

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	\$10.00

LOAN/FACILITY APPROVAL FEES	
Home loan	\$400.00
Unsecured Personal loan	\$150.00
Secured Personal loan	\$300.00
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum \$200.00)

LOAN MAINTENANCE FEES	
Loan maintenance fee ⁷	\$10.00 per activity

⁷ 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.

BANK GUARANTEES	
Loan approval fee	3.50%
Six monthly fee thereafter	1.75%

DOCUMENTARY CREDITS	
Approval fee	2.00%
Opinion fee	\$50.00
Excess OD Interest Rate	5% above applicable OD interest rate accrued daily

INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
FOREIGN CURRENCY ACCOUNT	
United States Dollars (USD)	
Monthly account fee	USD5.00
Japanese Yen (JPY)	
Monthly account fee	JPY400

PAYMENTS OUTWARD[^]	
Amendment to outward payment (SWIFT charge)	\$20.00
Telegraphic transfer at branch	\$30.00
International transfer via ANZ Internet Banking and the ANZ Pacific App	\$7.00
Cross Border Funds Transfer on ANZ Transactive Global	\$7.00
Telegraphic transfer cancellation/refund	\$40.00

[^] 'Telegraphic Transfers', 'International Transfers' and 'Cross Border Funds Transfer' are other terms we use to refer to AUD Outward TT fees, Foreign Currency Outward TT fees and Foreign payment made from Foreign Account fees.

ADDITIONAL	
Airmail postage	\$1.00
Dishonour bills	\$130.00
SWIFT cost – per fate	\$25.00
Representation	\$30.00
Cable fee	\$40.00

Fee description	Amount
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FOREIGN CURRENCY NOTES

Foreign currency up to AUD20.00	Free
Foreign currency AUD21.00-\$500.00	\$3.00
Foreign currency \$501 to \$5,000	\$10.00
Foreign currency above \$5,001	0.30%

TRAVEL MONEY

Sale of Foreign Currency	Free
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SWAP COMMISSION

Telegraphic transfer swapped for foreign currency cash	\$50.00
Foreign currency cash to telegraphic transfer	1% minimum \$50.00

PAYMENTS INWARD

Inward Telegraphic Transfers and Drafts

Funds received in AUD currency

\$1 - \$50,000	\$15.00
\$50,001 - \$100,000	\$30.00
\$100,001 - \$500,000	\$45.00
\$500,000 & over	\$60.00

Funds received in Foreign currency

Any amounts	\$15.00
Request of funds from overseas account	\$25.00 + inward telegraphic transfer charge

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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