

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES  
EFFECTIVE 8 JULY 2024 - SAMOA



## CUSTOMER SERVICE

Fee description	Amount
<b>ACCESS EVERYDAY ACCOUNT</b>	
Minimum opening balance	\$50.00
Monthly account fee	\$2.50
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction

<b>ACCESS PREMIUM ACCOUNT</b>	
Minimum opening balance	\$50.00
Monthly account fee	\$12.00
ATM withdrawal fee	Free
Staff assisted transaction fee	Free

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

<b>PACIFIC SAVINGS ACCOUNT</b>	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction
Minimum deposit per month to be eligible for bonus interest <sup>1</sup>	\$50.00

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



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

Fee description	Amount
<b>PRIORITY CASH MANAGEMENT ACCOUNT</b>	
Minimum opening balance	\$50.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction

<b>TERM DEPOSIT</b>	
Minimum opening balance	\$500.00
Term Deposit early withdrawal fee <sup>2</sup>	50% off the applicable interest rate at the time of investment. Minimum \$25.00.

<sup>2</sup> 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.

<b>BUSINESS AND PERSONAL CHEQUE ACCOUNTS</b>	
Minimum opening balance	\$500.00
Monthly account fee	\$5.00
ATM withdrawal fee	\$0.25 per transaction
Staff assisted transaction fee	\$5.00 per transaction
Unarranged overdraft fee	\$30.00

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

Fee description	Amount
<b>CHEQUE AND DEPOSIT BOOKS</b>	
Deposit book fee (small)	\$10.00
Deposit book fee (large)	\$35.00
50 leaves cheque book	\$75.00 <sup>3</sup>
100 leaves cheque book	\$150.00 <sup>3</sup>
200 leaves cheque book	\$300.00 <sup>3</sup>

3 Includes stamp duty of \$0.50 per leaf. This will appear as a separate transaction on your statement.

### BANK CHEQUES

Bank cheque fee	\$10.00 per event
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### VISA DEBIT CARD<sup>4</sup>

Cross-border transaction fee <sup>5</sup>	2.50% of the transacted amount in WST
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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	\$50.00 per certificate
Simple certificate fee	\$15.00 per certificate

### DISKPAY

Diskpay fee	\$0.20 per transaction
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Fee description	Amount
<b>CASH HANDLING FEES</b>	
Cash Handling Fee – \$5,000 or less	\$5.00 minimum \$25.00 maximum
Cash Handling Fee – Money Transfer Companies	\$20.00
Cash Handling Fee – Notes & Coins Service Fee	\$20.00
Cash Handling Fee – Poorly arranged lodgements	\$5.00 minimum \$25.00 maximum

### OTHER FEES

Printing fee	\$3.00 per page
Search fee	\$50.00 per item
Unarranged overdraft fee	\$30.00
Card replacement fee	\$12.50 per card

## LENDING FEES & CHARGES

Fee description	Amount
<b>OVERDRAFT FEES</b>	
Overdraft management fee	0.125% per month on highest Facility limit (minimum \$15.00)
Unarranged overdraft fee	\$30.00

<b>LOAN/FACILITY APPROVAL FEES</b>	
Home loan	\$700.00
Unsecured Personal loan	\$275.00
Secured Personal loan	\$550.00
Business Overdraft or Term Loan facility	1.5% on approved amount (minimum \$375.00)

<b>LOAN MAINTENANCE FEES</b>	
Loan maintenance fee <sup>6</sup>	\$100.00 per activity

<sup>6</sup> Refer to the Terms and Conditions for further details.

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

<b>GUARANTEES</b>	
Performance bond, IATA, Indemnity, Custom etc.	2% of original amount and 1% every 6 months thereafter

## INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
<b>FOREIGN CURRENCY ACCOUNT</b>	
Monthly account fee	USD \$5.00 NZD \$5.00 AUD \$5.00 EUR €5.00
Cash Lodgement	1.0% value of deposit
Foreign Cheque	1.0% value of cheque

<b>INTERNATIONAL FEES &amp; CHARGES</b>	
Cover swap (inward)	\$30.00 of currency plus communication cost
Reissue/repurchase of outward payment	\$60.00
Stop Payments – drafts (outward)	\$60.00 of currency plus international bank fees and charges
Cover swap (outward)	\$30.00 of currency
Fax request for international funds transfer	\$30.00

<b>BANK DRAFTS (FOREIGN CURRENCY ONLY)</b>	
Repurchase of Drafts	\$20.00
Stop Payment	\$20.00

Fee description	Amount
<b>TELEGRAPHIC TRANSFER*</b>	
Telegraphic Transfer at branch	\$60.00
International Transfer via ANZ Internet Banking or the ANZ Pacific App	\$16.00
Cross Border Funds Transfer on ANZ Transactive Global	\$16.00
Inward TT's	\$13.00
Inward TT's other banks	\$25.00

\*'Telegraphic Transfer','International Transfer' and 'Cross Border Funds Transfer' are other terms we use to refer to Telegraphic Transfer TT's.

### FOREIGN CURRENCY FEES

Foreign Cheques	\$5.00 plus \$0.50 stamp duty
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### LETTERS OF CREDIT

Letter of Credit (LC)	0.50% Tala amount Min. \$30.00 plus communication cost (establishment fee)
Standby Letter of Credit	1.50% and 1.0% charged 3 months, 6 months, 12 months
Increase of Amounts	\$20.00 plus Telex cost \$40.00
Swift Charges	Pacific countries – WST\$40.00 NZ & Australia – WST\$50.00 US and other countries – WST\$60.00
Amendments	\$20.00 plus Telex cost \$40.00
Reimbursement fee	\$125.00
Discrepancies	\$100.00
Indemnity	\$50.50

Fee description	Amount
<b>OVERSEAS COLLECTION INWARD</b>	
Sight draft/Term draft	0.30% Tala equivalent \$30.00 bank document received. 0.375% documents received by supplier
Dishonor/Representation/ Extension of Term	\$25.00
Air Mail Postage (AMP)	\$0.50 stamp duty
Cheque sent for collection basis fee	0.375% of the actual cheque amount Courier Pacific – WST \$70.00 Courier USA and other countries – WST \$80.00
Late/Overdue payments	\$20.00 Sight draft \$30.00 Term draft
Swift Cost	Pacific countries – WST \$40.00 NZ & Australia – WST \$50.00 US and other countries – WST \$60.00
Indemnity	\$50.50 NZ & Australia – WST \$50.00

Fee description	Amount
<b>FATING</b>	
After Advice	\$20.00
Late payment fee	\$20.00
Sight term	\$30.00
Issuing Shipping Guarantee	Overseas Collection Inward (OCI) – \$50.00 L/C – \$0.50
Outstanding Shipping Guarantee	1.0% OCI amount per month for not returning
Faxing (correspondence)	\$20.00
<b>INWARD DOCUMENTARY CREDITS</b>	
Postage	\$0.50

Terms and conditions apply and are available at any ANZ branch or at [anz.com/samoa](http://anz.com/samoa). ANZ may change its fees and charges at any time.

If you require further information please contact us at:

ANZ Bank (Samoa) Limited.

ANZ Bank (Samoa) Limited, Beach Road,

P.O. Box L1855, Apia, Samoa.

Telephone +685 69999

Apia Main Branch, Beach Road, Upolu, Samoa.

