

# ANZ FEES AND CHARGES

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CUSTOMER BANKING SERVICES  
EFFECTIVE 5 AUGUST 2024 - TONGA



# CUSTOMER SERVICE

Fee description	Amount
<b>ACCESS EVERYDAY ACCOUNT</b>	
Minimum opening balance	\$100.00
Monthly account fee	\$2.50
ATM withdrawal fee	\$0.50 per transaction
Staff assisted transaction fee <sup>1</sup>	\$3.00 per transaction

<b>ACCESS PREMIUM ACCOUNT</b>	
Minimum opening balance	\$100.00
Monthly account fee	\$10.00
ATM withdrawal fee	Free
Staff assisted transaction fee <sup>1</sup>	Free

Note: This product is no longer available to new customers

<b>PACIFIC SAVINGS ACCOUNT</b>	
Minimum opening balance	\$100.00
Minimum balance required to be eligible for bonus interest <sup>2</sup>	\$50.00
ATM withdrawal fee	\$0.50 per transaction
Staff assisted transaction fee <sup>1</sup>	\$3.00 per transaction
Minimum deposit per month to be eligible for bonus interest <sup>2</sup>	\$50.00

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



All references to:

- '\$' are to the lawful currency of Tonga; and
- 'FCY' are to the currency of the relevant account, instrument or product.

Fee description	Amount
<b>PRIORITY CASH MANAGEMENT ACCOUNT</b>	
Minimum opening balance	\$100.00
ATM withdrawal fee	\$0.50 per transaction
Staff assisted transaction fee <sup>1</sup>	\$3.00 per transaction

<b>TERM DEPOSIT</b>	
Minimum opening balance	\$1,000.00
Term Deposit early withdrawal fee <sup>3</sup>	50% off the applicable interest rate at the time of investment. Minimum \$100.00.

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.

<b>BUSINESS AND PERSONAL CHEQUE ACCOUNTS</b>	
Minimum opening balance	\$500.00
Monthly account fee	\$10.00
ATM withdrawal fee	\$0.50 per transaction
Staff assisted transaction fee <sup>1</sup>	\$3.00 per transaction
Unarranged overdraft fee	\$15.00

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

1 The cash handling fee may also apply to cash withdrawals.

Fee description	Amount
<b>CHEQUE &amp; DEPOSIT BOOKS</b>	
Small deposit book fee	\$12.00 per book
Large deposit book fee	\$40.00 per book
50 leaves cheque book	\$25.00 per book
200 leaves cheque book	\$100.00 per book

<b>BANK CHEQUES</b>	
Bank cheque fee	\$10.00 per event

<b>VISA DEBIT CARD<sup>4</sup></b>	
Cross-border transaction fee <sup>5</sup>	2.50% of the transacted amount in TOP

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.

<b>CERTIFICATES SUPPLIED</b>	
Auditor's confirmation certificate fee	\$50.00 per certificate
Simple certificate fee	\$10.00 per certificate

<b>PAYMENTS FROM LISTS</b>	
Payment from list fee	\$5.00 per transaction

Fee description	Amount
<b>EFTPOS TERMINALS</b>	
<b>Merchant service fee</b>	
Local ANZ Access Cards and Visa Debit Cards	\$0.30 per transaction
Overseas Cards (Credit/Debit)	4.00% of the transacted amount in TOP per transaction
<b>CASH HANDLING FEES</b>	
ANZ Customers (may apply)	Up to 0.15% of volume of transaction
Non-ANZ Customers – each standard bag/roll	\$1.00 per every \$100.00 with \$5.00 minimum and \$100.00 maximum
<b>OTHER FEES</b>	
Printing fee	\$2.50 per page
Search fee	\$10.00 per item
Unarranged overdraft fee	\$15.00
Card replacement fee	\$10.00 per card

# LENDING FEES & CHARGES

Fee description	Amount
<b>OVERDRAFT FEES</b>	
Overdraft management fee	0.10% per month on highest Facility limit (minimum \$20.00)
Unarranged overdraft fee	\$15.00

<b>LOAN/FACILITY APPROVAL FEES</b>	
Home loan	\$650.00
Unsecured Personal loan	\$250.00
Secured Personal loan	\$500.00
Business Overdraft or Term Loan facility	1.50% of loan amount (minimum \$300.00)

<b>LOAN MAINTENANCE FEES</b>	
Loan maintenance fee <sup>6</sup>	\$80.00 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

# INTERNATIONAL SERVICES FEES & CHARGES

Fee description	Amount
<b>FOREIGN CURRENCY ACCOUNT</b>	
<b>United States Dollars (USD)</b>	
Monthly account fee	USD5.00
<b>Australian Dollars (AUD)</b>	
Monthly account fee	AUD5.00
<b>EURO (EUR)</b>	
Monthly account fee	EUR5.00
<b>New Zealand Dollars (NZD)</b>	
Monthly account fee	NZD5.00

<b>FOREIGN CURRENCY NOTES</b>	
Buy/sell – bank customer (ANZ Customers)	Free if exchanged to TOP and credited to account  3.00% of amount if deposit to Foreign Currency Account

<b>REPURCHASE OF DRAFTS</b>	
Original Item on Hand	FCY25.00, TOP30.00 per draft
Original Item not on Hand	FCY25.00, TOP30.00 per draft
Placing a Stop Payment on Lost/ Stolen Item	FCY25.00, TOP30.00 per draft
<b>Documentary Items</b>	
Airmail Postage	\$35.00 per occasion

Fee description	Amount
<b>TRADE FINANCE LOAN</b>	
<b>Guarantees</b>	
Loan Establishment Fee (Loan Approval Fee)	1.50%
Loan Administration Fee	1.50% min \$300.00 6 monthly
<b>Letters of Credit (Documentary LC, Standard LC)</b>	
Establishment Fee	1.50%
<b>Loan Establishment Fee (Loan Approval Fee)</b>	1.00% min \$500.00
i. Outward LC	
ii. Inward LC – if customers or own bank customers	
iii. Bank Guarantee	
<b>Loan Administration Fee</b>	1.00% min \$500.00 6 monthly
<b>Trade Loan</b>	
Loan Establishment Fee (Loan Approval Fee)	1.50%
Loan Administration Fee	\$250.00 per transaction
Amendment	\$50.00
Roll Over	\$50.00



Fee description	Amount
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### DOCUMENTARY CREDITS INWARD (EXPORT CREDITS)

Advising Credits	\$50.00 per occasion
<b>Negotiated by other bank</b>	
Document Handling fee	0.35% (min \$100.00)
Without recourse to the drawer (where the credit specifically so provides, or the customer so requests and the bank agrees)	Per Application fee (min \$50.00)
Confirmation of Credits	Per Application fee (min \$50.00)
Acting as paying or reimbursing bank	\$100.00

### DOCUMENTARY CREDITS OUTWARD (IMPORT CREDITS)

Issuing Charges	0.50% (min \$50.00) a maximum expiry of up to 6 months
Usance	\$35.00
Revolving Credits	On application
Deferred Payment Credits	\$50.00
<b>Amendments</b>	
Basic	\$85.00 per occurrence
Extension of Expiry Date beyond 6 months from date of issuance	0.50% (min \$50.00) per six months
Increase in amount	As for new credit
Authorisation of Irregular Drawings	0.375% (min \$30.00)
Authorisation of any other discrepancies	0.125% (min \$85.00) per month

Fee description	Amount
<b>TELEGRAPHIC TRANSFER*</b>	
Telegraphic Transfer at branch	\$55.00
International Transfer via ANZ Internet Banking and the ANZ Pacific App	\$13.00
Cross Border Funds Transfer on ANZ Transactive Global	\$13.00
Inward telegraphic transfers	\$15.00 per transaction FCY15.00 per transaction
Interbank payment	\$10.00 per transaction

\* International Transfers and Cross Border Funds Transfers are other terms we use for Telegraphic Transfers.

<b>IMPORT &amp; EXPORT FINANCE FACILITY</b>	
Processing Fee	Refer Trade Finance Loan fee
Clean bills/cheques received for collection	Refer Trade Finance Loan fee

Fee description	Amount
<b>DISHONOURS</b>	
Clean Bills and Cheques	FCY25.00, TOP30.00 per occasion
Documentary Items	0.375%, min \$30.00 per occasion
Noting and Protesting a Bill	min \$15.00 plus any notary cost and taxes if applicable per occasion
Storing and Insuring Goods	min \$15.00 plus any notary cost and taxes if applicable per occasion
Representation of dishonour item – documentary item	\$50.00 per occasion
Withdraw accepted bill	\$50.00 per occasion
Delivery Order	\$30.00 per occasion

## **BILLS INWARD**

### **Collection of Documentary Bills**

Collection received from overseas banks/branches/direct from drawers	0.375%, min \$30.00 per occasion
Additional charges – airmail postage	\$35.00
Airmail postage	As per destination
<b>Swift</b>	
Long	\$35.00
Short	\$30.00
Drafts and cheques on collection basis	0.125%, min \$30.00 per occasion

Fee description	Amount
<b>SHIPPING GUARANTEES</b>	
Establishment	1.50% (min \$300.00)
Half year charge	
• First half year	1.50% (min \$300.00)
• Second half year	1.50% (min \$300.00)
• Third and subsequent half year charge	1.50% (min \$300.00)

<b>OVERSEAS BILLS DISCOUNTED</b>	
<b>Foreign Currency Accounts</b>	
Outward Telegraphic Transfer	FCY20.00, JPY – equivalent of TOP50.00 per transaction
Inward Telegraphic Transfer	FCY15.00
Issuance of Draft	FCY10.00

Fee description	Amount
<b>GUARANTEES/STANDBY LETTER OF CREDIT</b>	
<b>Inwards</b>	
Advising	\$50.00 per occasion
Amendment	\$50.00 per occasion
Negotiation	0.35% (min \$100.00) per occasion
Confirmation	on application (min \$50.00) per occasion
Courier fee	as per destination per occasion
SWIFT advice	
Long	\$35.00 per occasion
Short	\$30.00 per occasion
<b>Outwards</b>	
Issuance	on application per occasion
Confirmation	on application (min \$50.00) per occasion
SWIFT advice	
Long	\$35.00 per occasion
Short	\$30.00 per occasion
Amendment – basic	\$50.00 per occasion
Amendment – increase in amount	as per new credit per occasion
Amendment SWIFT advice	
Long	\$35.00 per occasion
Short	\$30.00 per occasion

Fee description	Amount
<b>SHIPPING GUARANTEE/AIRWAY BILL RELEASE</b>	
Shipping Guarantee	1.50% (min \$30.00) six monthly
Airway Bill Release	on application per occasion

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

If you require further information please contact us at:  
Australia and New Zealand Banking Group Limited, Tonga Branch,  
Taufa'ahau Road, Nuku'alofa, Tonga.



If you would like more information, please feel free to:



Call us on +676 20500



Talk to one of our staff at any branch



Visit our website [anz.com/tonga](https://anz.com/tonga)