

Fees and Charges

Lending fees

Home Loan fees

With an ANZ Home Loan you can choose a fixed or floating interest rate. A fixed interest rate allows you to budget with confidence because your interest rate and repayment amount won't change during your fixed rate period. A floating interest rate can go up or down but gives you the flexibility to pay off your home loan earlier by making extra repayments anytime.

- Application fee (owner-occupied) **no charge**
- Application fee (all other lending) **no charge**
- Loan Top Up fees **no charge**
- Tideover application/extension fee **no charge**

ANZ Flexible Home Loan fees

An ANZ Flexible Home Loan gives you access to credit when you need it. You need to be financially disciplined, so if you're good at managing your money, a flexible home loan can help you save on interest and repay your mortgage sooner.

- Monthly account fee **\$12.50**
- All transaction fees (including manual transactions) **no charge**
- Unarranged overdraft fee **\$3**

Applies if we choose to let you make payments or withdrawals or take any fees or charges, when you don't have enough money in your account. We're lending you money you don't have and you must repay that money as soon as possible or when we ask. We charge the fee each month if you exceed your approved overdraft limit, or your account becomes overdrawn, by more than \$10, for more than one day. This is charged in addition to excess interest, see anz.co.nz for the excess interest rate that applies.

Our lending criteria, terms, conditions and fees apply. ANZ Home Loans cannot be used for a business purpose.

For more information on Non-Standard fees which apply to Flexible Home Loans, refer to page 13.

Early repayment of fixed rate home loans

We may charge an Early Repayment Recovery if you choose to repay or restructure your ANZ Fixed Rate Home Loan during your fixed rate period.

- Early Repayment Recovery **Variable – depends on loss at the time of repayment.**
See ANZ Home Loan Terms and Conditions.

Reserving a fixed interest rate fee

- Reserving a fixed interest rate **no charge**
- Non-utilisation fee (home lending) **\$25**
- Non-utilisation recovery (business lending) **Variable - depends on loss at the time of cancellation or restructure.**
See your agreement for details.

Personal Loan fees

- Application fee (For new and top-up applications) **no charge**