

# ANZ PERSONAL BANKING

---

GENERAL FEES AND CHARGES  
08.2022



## TABLE OF CONTENTS

<b>General Banking</b>	<b>3</b>
Custodial Services Fees	5
<b>Lending</b>	<b>6</b>
Home Loans and Home Equity Facilities - Applications submitted on and from 19 March 2022	6
Home Loans and Home Equity Facilities - Applications submitted prior to 19 March 2022	9
Loan Securities	13
Car Loans <sup>#</sup>	14
Personal Loans	15
<b>International Payments</b>	<b>16</b>
Foreign Currency Drafts out of your ANZ account	16
International Money Transfers sent overseas	16
International Money Transfers from overseas	17
<b>Charges for non ANZ customers using ANZ branch services</b>	<b>18</b>

This booklet sets out our general fees and charges together with the most common fees for home loans, home equity facilities, personal loans and car loans. Home loans include residential land loans, residential investment loans and residential investment land loans. This booklet does not apply to home loans and home equity facilities where such loans/facilities are in a company name. For the fees and charges for specific accounts, see the 'ANZ Personal Banking Account Fees and Charges' booklet.

## GENERAL BANKING

### Arrangement to cash personal ANZ cheques (at another ANZ branch or bank)

- |                       |      |
|-----------------------|------|
| • Establishment       | \$80 |
| • Renewal (per month) | \$10 |

### Providing bank cheques (Australian dollars only)

This is a charge for issuing a bank cheque to an ANZ account holder.

- |  |         |
|--|---------|
| • Request made at a branch   | \$10    |
| • Request made through ANZ Internet Banking  | \$7.50  |
| • Repurchase of bank cheque  | \$25    |
| • Replacing a lost or stolen bank cheque<br>(we may set conditions for doing this) | \$32.50 |

### Supplying certificates

Certificates for audit or other purposes	\$70 an hour, with a minimum of \$50
--	--------------------------------------

### Indemnities and Bank Guarantees

Loan approval fee	\$125
-------------------	-------

Credit facility fee	Up to 4.5% p.a.
---------------------	-----------------

- We charge this fee every year for the year ahead.
- The Government Stamp Duty amount you have to pay may vary, depending on the state or territory you live in.

Letter from us undertaking to issue a guarantee	\$100 minimum
---	---------------

Lottery and Art Union Ticket collection (for us collecting winnings)	\$25
---	------

### Night safe

We charge this for allowing you to deposit funds, in a wallet we provide, in our night safe

- You must pay this every six months, on 1 September and 1 March each year, for the six months ahead.
- For night safe wallets issued between the dates fees are due, you will have to pay a proportion of the fee for the number of weeks until the next charge date.

Permanent issue	\$130.20 every six months
-----------------	---------------------------

- |                     |                       |
|---------------------|-----------------------|
| • Each extra wallet | \$81 every six months |
|---------------------|-----------------------|

### Temporary issue

- |               |                                    |
|---------------|------------------------------------|
| • Each wallet | \$70.20 a month or part of a month |
|---------------|------------------------------------|

**ANZ Breakfree Package<sup>#</sup> fee** **\$395 p.a.**

- This fee is for ANZ Breakfree customers obtaining benefits under the 'ANZ Breakfree Terms and Conditions'.
- Eligibility criteria for the benefits obtained under ANZ Breakfree are set out in the 'ANZ Breakfree Terms and Conditions'.
- In recognition of the fact that the ANZ Breakfree Package will be discontinued on or about 10 September 2022, ANZ will not charge this fee if it becomes due on or from 12 February 2022.

<sup>#</sup>No longer available for sale on and from 19 March 2022.

**Priority fee** **\$50**

- We charge this fee when you ask us to issue a card or PIN as a priority.

**Service fees** **\$15 every quarter of an hour**

**Miscellaneous services**

- Fees are based on time spent.
- The fees do not cover out-of-pocket expenses such as travel expenses and the cost of phone calls.

**Information services**

We charge a fee when we provide any customer information which we are not required to provide under the National Credit Code (or any equivalent legislation).

**Specified entries list fee**

- Customer initiated entries **\$3** an entry
- Preparing a list of account transactions by special request **\$15** every quarter of an hour or part of it (minimum of \$10 a sheet)

**Telegraphic transfer within Australia from your ANZ account to another account** **\$28**

- Transfer of money, which immediately becomes available to the person receiving it.

## CUSTODIAL SERVICES FEES

(Not accepting new lodgments from 29 February 2016)

These charges are for custodial services, where we hold or look after valuable items on your behalf.

- Higher charges than those shown below for specialised custodial services in capital cities may apply.
- We charge the fees when we take custody of the item and then each year on the anniversary of us taking custody of the item.

### Sealed packet (sealed by customer)

- Standard packet (35cm x 17.5cm) or smaller **\$40 p.a. (or part thereof)**
- Larger packets **\$40 p.a. plus a further \$40 p.a. for each extra 35cm x 17.5cm (or part thereof)**
- We will hold one standard packet free for ANZ Pensioner Advantage and ANZ Passbook Pensioner Advantage (no longer offered) account holders

### Locked box

- Regular box size (10,000cm<sup>3</sup>) **\$65 p.a. (or part thereof)**
- Larger boxes **\$65 p.a. plus \$65 p.a. for each extra 10,000cm<sup>3</sup> (or part thereof)**

**Note:** You are responsible for insuring the contents of your box.

# LENDING

## HOME LOANS AND HOME EQUITY FACILITIES - APPLICATIONS SUBMITTED ON AND FROM 19 MARCH 2022

Unless otherwise notified by ANZ, the following fees and charges apply to Home Loans and Home Equity Facilities<sup>#</sup> applied for or renewed on and from 19 March 2022.

Refer to page 10 for fees and charges applicable for Home Loans and Home Equity Facilities<sup>#</sup> applied for prior to 19 March 2022.

<b>Loan Approval Fee / Facility Approval Fee</b>	<b>\$0</b>
--	------------

We will not charge a Loan Approval Fee / Facility Approval Fee in respect to the establishment of your new loan / facility.

<b>Valuation Administration Fee</b>	<b>\$0</b>
-------------------------------------	------------

We will not charge a Valuation Administration Fee for any valuations we undertake on properties relating to the establishment of your loan / facility.

<b>Guarantee Administration Fee</b>	<b>\$0</b>
-------------------------------------	------------

We will not charge a Guarantee Administration Fee where a guarantee is taken by us for the purpose of securing your loan / facility.

<b>Loan Administration Charge</b>	<b>\$0</b>
-----------------------------------	------------

We will not charge a monthly Loan Administration Charge for your loan.

<b>Renegotiation Fee</b>	<b>\$0</b>
--------------------------	------------

We will not charge a Renegotiation Fee or a further Loan Approval Fee / Facility Approval Fee if we approve an application by you to renegotiate or convert your loan/ facility.

<b>Progress Payment Fee</b>	<b>\$0</b>
-----------------------------	------------

We will not charge a Progress Payment Fee for any progressively drawn loans.

<sup>#</sup> Home Equity Facilities no longer available for sale.

## Credit Facility Fee

The Credit Facility Fee is payable in arrears, every year from the date on which your account was opened.

The Credit Facility Fee is calculated on a daily basis by reference to the credit limit on that day, on the basis of the applicable annual fee divided by 366. The periodical amount payable will be equal to the aggregate of the daily amounts for the relevant cycle.

A pro rata amount is payable on each occasion on which your credit limit is changed or we approve a request by you to amend other terms of your facility, and upon expiry or cancellation of your facility, based on the number of days in the cycle up to the relevant event.

- ANZ Equity Manager facility<sup>#</sup> **\$150 p.a.**
- ANZ Portfolio facility<sup>#</sup> **\$550 p.a.**

## Late Payment Fee \$20 per month

- An initial Late Payment Fee is payable where the whole or any part of a payment in respect of a loan or ANZ Portfolio facility<sup>#</sup> sub-account remains unpaid for 30 days or more after it is due. A further Late Payment Fee is payable monthly (from the date of the previous Late Payment Fee) where the loan continues to be in arrears during the period up to the day on which the further Late Payment Fee is scheduled to be charged.
- When this fee is charged it must be paid immediately along with the outstanding payment.

The Late Payment Fee does not apply to ANZ Equity Manager facilities<sup>#</sup> or ANZ Home Equity Loans<sup>#</sup>.

## Early repayment cost (fixed-rate loans and fixed-rate ANZ Portfolio facility<sup>#</sup> sub-accounts)

- You may have to pay this if you pay your loan off in full, make an early or extra repayment, or make certain other changes to your loan, during any fixed-rate period. More details and method of calculation are given in the 'ANZ Consumer Lending Terms and Conditions' booklet under the heading 'Repaying your loan early or making other changes to your loan during a fixed interest rate period'.

<b>Lock Rate Fee</b> <b>(fixed-rate loans and</b> <b>fixed-rate ANZ Portfolio</b> <b>facility# sub-accounts)</b>	<b>\$750</b> (per each \$1 million, or part thereof, of the loan amount applied for)
---	---

*For example:*

*(1) If the loan amount applied for is \$400,000, the Lock Rate Fee will be \$750.*

*(2) If the loan amount applied for is \$1,300,000, the Lock Rate Fee will be \$1,500.*

- This fee is payable on application to lock in the interest rate current at the time of payment of the Lock Rate Fee for a period of 90 days from when the fee is paid.
- The Lock Rate Fee is non-refundable except if the loan application is declined by ANZ.
- The lock rate facility is only available for loans with fixed rate terms of 1 to 5 years.

#Product no longer available for sale.



## HOME LOANS AND HOME EQUITY FACILITIES - APPLICATIONS SUBMITTED PRIOR TO 19 MARCH 2022

Unless otherwise notified by ANZ, the following fees and charges apply to Home Loans and Home Equity Facilities<sup>#</sup> applied for prior to 19 March 2022.

Refer to page 7 for the fees and charges applicable for Home Loans and Home Equity Facilities<sup>#</sup> applied for or renewed on and from 19 March 2022.

### Loan Approval Fee / Facility Approval Fee

- This fee is payable for any approved application by you (as applicable):
  - for a new loan/facility listed below or to convert an existing loan/facility to a loan/facility listed below
  - to change the terms of an existing loan/facility (including in any of the ways referred to in the description of the Renegotiation Fee).
- This fee is payable at the time of first drawdown under a new loan or at the time that a new facility becomes effective (as applicable) or upon the relevant changes to an existing loan/facility being entered into ANZ's systems.
- We will not charge both a Loan Approval Fee / Facility Approval Fee and a Renegotiation Fee in respect of the same change to the terms of an existing loan/facility.

Loan/Facility Type	Amount
Split Loans	\$600 – For first loan \$200 – For each further loan
All other loan/facility types	\$600

### Guarantee Administration Fee \$200

- This fee is payable for each guarantee taken by us for the purpose of securing your loan/facility.
- This fee is payable on the date of advance or, where a change is requested to an existing loan/facility and we require one or more guarantees to be given, the date the change is effected.

<sup>#</sup>Product no longer available for sale.

## Valuation Administration Fee

**\$150**

(see note 1 below)

- This fee may be payable for each property to be mortgaged to us as security for your loan/facility and for each request that is made for a full or partial discharge of any security provided for your loan/facility, for a change to or release of one or more of the guarantors for your loan/facility, or for any other change to the security provided for your loan/facility. In these cases, the fee is payable on the date of advance or, where a change is requested in relation to an existing security or guarantor, when the change is requested.
- This fee may also be payable where we otherwise require a new valuation of any property that has been mortgaged to us as security for your loan/facility. In this case, the fee is payable no earlier than the date on which the new valuation is conducted.

**Note 1** – we will not charge the first Valuation Administration Fee that is otherwise payable in connection with the initial application for your loan/facility if you pay the full Loan Approval Fee/Facility Approval Fee listed above for that loan/facility.

## Loan Administration Charge

The Loan Administration Charge is payable in arrears, every month from the date of first drawdown of your loan or, if we determine, from the date on which the most recently renegotiated changes to your loan are entered in ANZ's systems, until the loan is closed in ANZ's systems. However, if the loan is repaid in full or the debit cycle for the Loan Administration Charge is changed (for example, as a result of us approving a request by you to amend the terms of your loan), a pro rata amount of the Loan Administration Charge will be debited at that time.

- ANZ Money Saver home loans<sup>#</sup> **\$10** per month
- Other ANZ standard variable rate home loans **\$5** per month
- Other ANZ fixed rate home loans **\$10** per month

The Loan Administration Charge does not apply to ANZ Simplicity PLUS Home Loans, ANZ Simplicity PLUS Residential Investment Loans, ANZ Equity Manager facilities<sup>#</sup>, ANZ Portfolio facility<sup>#</sup> subaccounts or ANZ Home Equity Loans<sup>#</sup>.

<sup>#</sup>Product no longer available for sale.

## Renegotiation Fee

When we approve an application by you to renegotiate or convert your loan/facility, we may charge either a Renegotiation Fee or a further Loan Approval Fee / Facility Approval Fee. If we charge a Renegotiation Fee, the fee is payable at the time that the relevant changes to the loan/facility are entered into ANZ's systems. The Renegotiation Fee will be identified as a Loan Approval Fee in your Letter of Offer and relevant statements.

The amount of the Renegotiation Fee will be as follows.

- If:
  - there is a change to the borrowers or guarantors, the term or amount of the loan/facility or the security provided for the loan/facility;
  - repayments are changing to interest-only repayments, an interest only period is being extended or there is a change from interest in arrears to interest in advance or vice versa;
  - two or more loans are being combined into a single loan;
  - a loan is converted to a facility or vice versa;
  - a Lenders Mortgage Insurance premium would become payable as a result of the change **\$350**
- All other circumstances **\$200**

The Renegotiation Fee will apply to changes to the ANZ Portfolio facility<sup>#</sup> but will not apply when you renegotiate changes to ANZ Portfolio facility<sup>#</sup> subaccounts.

## Credit Facility Fee

The Credit Facility Fee is payable in arrears, every year from the date on which your account was opened.

The Credit Facility Fee is calculated on a daily basis by reference to the credit limit on that day, on the basis of the applicable annual fee divided by 366. The periodical amount payable will be equal to the aggregate of the daily amounts for the relevant cycle.

A pro rata amount is payable on each occasion on which your credit limit is changed or we approve a request by you to amend other terms of your facility, and upon expiry or cancellation of your facility, based on the number of days in the cycle up to the relevant event.

- ANZ Equity Manager facility<sup>#</sup> **\$150 p.a.**
- ANZ Portfolio facility<sup>#</sup> **\$550 p.a.**

<sup>#</sup> Product no longer available for sale.

### **Late Payment Fee**

**\$20 per month**

- An initial Late Payment Fee is payable where the whole or any part of a payment in respect of a loan or ANZ Portfolio facility<sup>#</sup> sub-account remains unpaid for 30 days or more after it is due. A further Late Payment Fee is payable monthly (from the date of the previous Late Payment Fee) where the loan continues to be in arrears during the period up to the day on which the further Late Payment Fee is scheduled to be charged.
- When this fee is charged it must be paid immediately along with the outstanding payment.

The Late Payment Fee does not apply to ANZ Equity Manager facilities<sup>#</sup> or ANZ Home Equity Loans<sup>#</sup>.

### **Lock Rate Fee**

**\$750**

**(fixed-rate loans and fixed-rate ANZ Portfolio facility<sup>#</sup> sub-accounts)**

(per each \$1 million, or part thereof, of the loan amount applied for)

*For example:*

*(1) If the loan amount applied for is \$400,000, the Lock Rate Fee will be \$750.*

*(2) If the loan amount applied for is \$1,300,000, the Lock Rate Fee will be \$1,500.*

- This fee is payable on application to lock in the interest rate current at the time of payment of the Lock Rate Fee for a period of 90 days from when the fee is paid.
- Standard Loan Approval Fee/Renegotiation Fee also applies.
- The Lock Rate Fee is non-refundable except if the loan application is declined by ANZ.
- The lock rate facility is only available for loans with fixed rate terms of 1 to 5 years.

### **Progress Payment Fee**

**\$250**

- This is a one-off fee charged in respect of a loan that is progressively drawn and is payable at the time of the first progress payment drawn down under the loan.

### **Early repayment cost (fixed-rate loans and fixed-rate ANZ Portfolio facility<sup>#</sup> sub-accounts)**

- You may have to pay this if you pay your loan off in full, make an early or extra repayment, or make certain other changes to your loan, during any fixed-rate period. More details and method of calculation are given in the 'ANZ Consumer Lending Terms and Conditions' booklet under the heading 'Repaying your loan early or making other changes to your loan during a fixed interest rate period'.

<sup>#</sup> Product no longer available for sale.

## LOAN SECURITIES

### **Lodgement Fee** **\$160** (see note 2 below)

- This fee is payable for each document that we lodge or register with any person or authority in respect of your loan/facility or any security provided for your loan/facility, where we are required or entitled to lodge or register that document.

### **Production Fee** **\$160** (per process)

- This fee is payable for each Certificate of Title or other security document we produce at your request in connection with your loan/facility.

### **Settlement Fee** **\$160** (see note 2 below)

- This fee is payable each time that we are required to attend a settlement (or attend to an electronic settlement) in relation to any advance made under your loan/facility or in relation to any security provided or varied for your loan/facility. The fee is payable on the date of the settlement and is not dependent on the settlement being successful.

### **Search Fee** **\$50** (per search) (see note 2 below)

- This fee is payable each time that we obtain information from governmental or regulatory records in connection with your loan/facility or any security provided or varied for your loan/facility. The fee is not charged in respect of, or intended to be reflective of, any amount that we may separately pay a third party.

### **Other Services**

- If we deal with, vary or supplement our security documentation to comply with your requirements, we may charge a fee. An estimate of the fee can be provided once your specific requirements have been ascertained.

**Note 2** – we do not charge this fee on establishment of an ANZ Home Loan, ANZ Simplicity PLUS Home Loan, ANZ Residential Investment Loan (including ANZ Residential Investment Land Loan), ANZ Simplicity PLUS Residential Investment Loan or ANZ Equity Manager facility<sup>#</sup>.

<sup>#</sup> Product no longer available for sale.

## CAR LOANS<sup>#</sup>

### Early termination fee

- We charge this if you pay the loan off early.
- We will work out this fee by:
  - taking the average unrecovered administration costs of providing the loan (\$680)
  - multiplying this by the number of whole months remaining in the period of the agreement at the time the loan is paid off
  - dividing that figure by the number of whole months in the period of the agreement
  - and adding a flat fee of \$50 to cover the administrative costs that relate to termination of the loan.

### Early payment loss

- You may have to pay this if you pay your loan in full, or make an early or extra repayment, during any fixed-rate period. More details are given in the Terms and Conditions document provided to you with your loan contract under the section "Early Termination fee". If you repay part or all of the loan early, the amount of costs or losses may be significant.

### Late payment fee

**\$20**

- We charge this for every month when all or part of the loan repayment has not been paid for seven days or more.

### Loan administration charge

\$5 a month (or a relevant proportion of it for fortnightly and irregular payments)

<sup>#</sup>Product no longer available for sale.

## PERSONAL LOANS

### Early Repayment Administration Fee \$300 (fixed rate loans)

- This fee is payable if you fully repay your loan early or your fixed rate term is terminated early.

### Early repayment cost (fixed-rate loans)

- You may have to pay this if you pay your loan off in full, make an early or extra repayment, or make certain other changes to your loan, during any fixed-rate period. More details and method of calculation are given in the, 'ANZ Consumer Lending Terms and Conditions' booklet, under the heading 'Repaying your loan early or making other changes to your loan during a fixed interest rate period'.

### Late Payment Fee \$20 per month

- An initial Late Payment Fee is payable where the whole or any part of any payment remains unpaid for 5 days or more after it is due. A further Late Payment Fee is payable monthly (from the date of the previous Late Payment Fee) where the loan continues to be in arrears during the period up to the day on which the further Late Payment Fee is scheduled to be charged.
- When this fee is charged it must be paid immediately along with the outstanding payment.

### Loan Approval Fee

Refer to the 'ANZ Personal Banking Account Fees and Charges' booklet.

### Loan Administration Charge

Refer to the 'ANZ Personal Banking Account Fees and Charges' booklet.

# INTERNATIONAL PAYMENTS

## Foreign Currency Drafts out of your ANZ account

### Refund

When item is re-presented to branch for refund to original purchaser **\$25**

**Stop payment fee** **\$25 + costs**  
**(for us stopping payment of a lost or stolen draft)** (See note on 'costs' at end of this section)

## International Money Transfers sent overseas

We charge for transferring money overseas electronically.

For international money transfers, additional fees, charges and interest may apply if you use an ANZ credit card. A correspondent bank may also charge a fee when making the payment to the beneficiary's account and the beneficiary's bank may change the beneficiary fee(s) for receipt of the payment.

Sending international money transfer from an AUD account:

- Sending a foreign currency international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) or Phone Banking (using an ANZ transaction account only) - transfer is \$10,000 and above (AUD equivalent) **\$0**
- Sending a foreign currency international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) or Phone Banking (using an ANZ transaction account only) - transfer is below \$10,000 (AUD equivalent) **\$9**
- Sending an Australian Dollar international money transfer through ANZ Internet Banking (using an ANZ transaction account or ANZ credit card only) **\$18**
- Sending an Australian Dollar international money transfer ANZ Phone Banking **\$32**
- Sending an international money transfer from a Foreign Currency Account through Phone Banking (using an ANZ transaction account only), **\$32**

Sending payments to Cook Islands, Fiji, French Polynesia, Guam, Kiribati, New Caledonia, Papua New Guinea, Samoa, Solomon Islands, Timor Leste, Tonga and Vanuatu:



### International Money Transfers via Internet Banking<sup>1</sup>

- Sending a foreign currency International Money Transfer through ANZ Internet Banking using an ANZ transaction account or ANZ credit card \$0
- Sending an Australian Dollar International Money Transfer through ANZ Internet Banking using an ANZ transaction account or ANZ credit card (Kiribati only \$0) \$7

### International Money Transfers via Phone Banking<sup>1</sup>

- Sending a foreign currency International Money Transfer through Phone Banking using an ANZ transaction account only - transfer is \$10,000 or above (AUD equivalent) \$0
- Sending a foreign currency International Money Transfer through Phone Banking using an ANZ transaction account only - transfer is below \$10,000 (AUD equivalent) \$7
- Sending an Australian Dollar International Money Transfer through Phone Banking (using an ANZ transaction account only) \$7

<sup>1</sup> Additional fees, charges and interest may apply if you use an ANZ credit card for an International Money Transfer. The beneficiary's bank may charge the beneficiary fee(s) for receipt of the payment.

### International Money Transfers from overseas

Charges will be deducted from the proceeds of the transfer before credit to your account unless the overseas bank making the transfer states that charges will be borne by them.

Payments paid directly to an ANZ account or to an account at another bank **Up to \$15\*\***

\*\*Fee charged depends upon ANZ's arrangement with the relevant overseas bank.

Fees for payments up to \$300 paid directly into an ANZ account are waved.

**Note:** foreign currency payments for amounts up to and including the limit shown on [www.anz.com](http://www.anz.com) will be converted into Australian dollars at the relevant exchange rate displayed on [www.anz.com](http://www.anz.com) at the time. For foreign currency payments above that limit, the foreign exchange rate we use to convert that payment into Australian dollars will be the rate we offer at the time we process the payment.

**Note:** In relation to the costs that we refer to in the “International Payments” section, we are unable to quantify the additional costs which may be incurred as they refer to miscellaneous costs which may be charged by the relevant overseas (or correspondent) bank. We have no control over these costs and their amount varies between each overseas bank.

Please note that an international money transfer may be subject to commissions, fees and other charges applied at the receiver’s end. These commissions, fees or charges will generally be deducted from the funds paid to the receiver.

Additional fees, charges and interest may apply if you use an ANZ credit card for an International Money Transfer.

## CHARGES FOR NON ANZ CUSTOMERS USING ANZ BRANCH SERVICES

Transfer of funds to accounts at another bank requested at an ANZ branch	\$10
--	------

Collection items (cheques)	35¢ a cheque
----------------------------	--------------

- Extra charge if paying in cheques

Extra charge when transfer fees are to be paid from a non-ANZ account

- Individual transactions \$3 each deposit
- Regular transactions \$2.20 each deposit (\$17.60 minimum a month)

Cashed cheques	\$10 each cheque
----------------	------------------

Cashing a cheque drawn on another bank (not ANZ) with arrangements to cash cheques



